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 SERVIÇO DE ESTATÍSTICA DAS COMUNIDADES EUROPEIAS
 EUROOPAN YHTEISÖJEN TILASTOTOIMISTO
 EUROPEISKA GEMENSKAPERNAS STATISTIKKONTOR

L-2920 Luxembourg — Tél. (352) 43 01-1 — Télex COMEUR LU 3423
 B-1049 Bruxelles, rue de la Loi 200 — Tél. (32-2) 299 11 11

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THE COOPERATIVE, MUTUAL
AND NON-PROFIT SECTOR
IN THE EUROPEAN UNION

This publication was prepared under the responsibility of:
Marco Lancetti, head of Division SOEC-D4 "Trade, Services, Transport" Statistics and
Paul Ramadier, head of Unit DGXXIII/4 "Economie Sociale".

Contacts

For any information on the statistics in this publication contact Eurostat:

Dino Gerardi	tel.	4301 32997
	fax	4301 32600
Monique Loos	tel.	4301 33770
	fax	4301 32600

Acknowledgements

Senior technical advisor and editing

Hari Chand Gupta

Publication management

Hari Chand Gupta, Monica Redaelli and
Angela Airoidi (Gruppo CLAS)

Advisor

Daniel Rault (Délégation à l'Innovation Sociale et à l'Economie Sociale)

Layout and composition

Luigi Binetti

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Spain Rosa María Bermúdez (Head of Department of Services, Prices and Salaries Statistics) from INE; Isabel Vidal from CIES

France Hugues Picard (Head of Department of Services Activities) from INSEE and Danièle Demoustier from the Institut d'Etudes Politiques de Grenoble

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Preface

This present publication offers the reader a first complete statistical overview of cooperatives, mutual and non-profit sectors in the European Union. It is the result of pilot survey which began in 1991 covering the 12 member States which formed the European Union at that time.

Cooperatives, mutual societies and associations are present in all industrial sectors: banking and insurance, agriculture and trade, health and handicrafts, education and research as well as in all types of services to individuals and the community. It appears that enterprises engaged in the social economy are firmly integrated in the economy. They obey to the same constraints. They operate with the same production standards. They are very similar to other enterprises in that they distinguish themselves very little from them.

The main aim of this publication is to offer a statistical insight into these particular types of economic organisations, which have in common - as unincorporated firms and unlike corporations - that they do not distribute dividends.

Figures presented in this publication show the picture of a versatile, dynamic and important sector for its size. The cooperatives, mutual societies and associations in the European Union employed more than 5 million wage and salary earners in 1990. The cooperatives had nearly 54 million members and the mutual societies about 95 million. In four countries of the European Union, Germany, France, the United Kingdom and Italy associations alone represented over 800 000 economic entities which employed about 3 million full-time wage and salary earners and accounted for over 120 billion ECU in current expenditure.

This first situation report which is supplemented by an index of professional organisations active in the sector and by an annotated bibliography requires further developments. These will be necessary in order to extend the field of research to cover all countries of the European Union and also to obtain a wider understanding of certain indicators as well as to ensure their up-dating. It will benefit from opinions, suggestions and criticism from readers of this publication.



Yves-Thibault de SILGUY



Christos PAPOUTSIS

Contents

Part I - The report

<i>Technical introduction</i>	4
<i>I Historical background</i>	4
<i>II Objectives</i>	4
<i>III Design of the study</i>	4
<i>IV Organizational aspects</i>	5
<i>V Execution of the plan</i>	5
<i>VI Some limitations of the data</i>	5
<i>VII Supplementary Data Collection in 1995</i>	6
<i>VIII Definitions of certain terms</i>	7
 <i>European Union</i>	 9
1.00 <i>Summary of results</i>	10
2.00 <i>The cooperative sector</i>	12
3.00 <i>The mutual sector</i>	14
4.00 <i>The non-profit sector</i>	15
 <i>Belgium</i>	 19
1.00 <i>Summary of results</i>	20
2.00 <i>Framework for the study</i>	20
3.00 <i>The cooperative sector</i>	22
4.00 <i>The mutual sector</i>	24
5.00 <i>The non-profit sector</i>	25
 <i>Denmark</i>	 27
1.00 <i>Summary of results</i>	28
2.00 <i>Framework for the study</i>	28
3.00 <i>The cooperative sector</i>	30
4.00 <i>The mutual sector</i>	31
5.00 <i>The non-profit sector</i>	31
 <i>Germany</i>	 35
1.00 <i>Summary of results</i>	36
2.00 <i>Framework for the study</i>	37
3.00 <i>The cooperative sector</i>	40
4.00 <i>The mutual sector</i>	42
5.00 <i>The non-profit sector</i>	42

Greece	45
1.00 <i>Summary of results</i>	46
2.00 <i>Framework for the study</i>	47
3.00 <i>The cooperative sector</i>	48
4.00 <i>The mutual sector</i>	49
5.00 <i>The non-profit sector</i>	50
Spain	51
1.00 <i>Summary of results</i>	52
2.00 <i>Framework for the study</i>	52
3.00 <i>The cooperative sector</i>	54
4.00 <i>The mutual sector</i>	56
5.00 <i>The non-profit sector</i>	56
France	59
1.00 <i>Summary of results</i>	60
2.00 <i>Framework for the study</i>	61
3.00 <i>The cooperative sector</i>	63
4.00 <i>The mutual sector</i>	64
5.00 <i>The non-profit sector</i>	66
Ireland	67
1.00 <i>Summary of results</i>	68
2.00 <i>Framework for the study</i>	68
3.00 <i>The cooperative sector</i>	69
4.00 <i>The non-profit sector</i>	71
Italy	73
1.00 <i>Summary of results</i>	74
2.00 <i>Framework for the study</i>	74
3.00 <i>The cooperative sector</i>	76
4.00 <i>The mutual sector</i>	77
5.00 <i>The non-profit sector</i>	78
Luxembourg	83
1.00 <i>Summary of results</i>	84
2.00 <i>Framework for the study</i>	85
3.00 <i>The cooperative sector</i>	86
4.00 <i>The mutual sector</i>	87
5.00 <i>The non-profit sector</i>	88

Netherlands	89
1.00 Summary of results	90
2.00 Framework for the study	91
3.00 The cooperative sector	91
4.00 The mutual sector	94
5.00 The non-profit sector	94
Portugal	95
1.00 Summary of results	96
2.00 Framework for the study	96
3.00 The cooperative sector	100
4.00 The mutual sector	102
5.00 The non-profit sector	102
United Kingdom	103
1.00 Summary of results	104
2.00 Framework for the study	105
3.00 The cooperative sector	107
4.00 The mutual sector	109
5.00 The non-profit sector	110

Part II - A directory of national umbrella organizations

<i>Introduction</i>	114
<i>Directory</i>	116

Part III - Annotated bibliography

<i>Introduction</i>	154
<i>Annotated bibliography</i>	156

TABLES	X
CHARTS	XIII
SYMBOLS AND ABBREVIATIONS	XV

Tables

European Union

Table 1.01	Number and percentage of enterprises and establishments, members, employment and economic size of all entities, by legal form, c. 1990	10
Table 2.02	Number and percentage of enterprises, members and employees, and economic size of cooperatives, by sector of economy, c. 1990	12
Table 3.02	Number and percentage of enterprises, members and employees, and economic size of the mutual societies, by sector of economy, c. 1990	14
Table 4.02	Number and percentage of enterprises, members and employees, and economic size of associations, by sector of economy, c. 1990	16
Table 4.03	Number and percentage of enterprises and establishments; employment; economic size of associations in Germany, France, Italy and the United Kingdom, by sector of economy, c. 1990	16

Belgium

Table 1.01	Number and percentage of enterprises, members, and employees, and economic size, in respect of the cooperative, mutual and associative sectors, c. 1990	20
Table 2.02	Summary of data on the NUOs which returned the questionnaires	22
Table 3.02	Number and percentage of enterprises, members and employees, and economic size of cooperatives, by sector of economy, c. 1990	23

Denmark

Table 1.01	Number and percentage of enterprises, members, employees, and economic size in respect of the cooperative, mutual and associative sectors, c. 1990	28
Table 2.02	National umbrella organizations classified by legal form and principal economic activity of the enterprises, c. 1990	30
Table 3.02	Number and percentage of enterprises, members, employees, and economic size of cooperatives, by sector of economy, c. 1990	30
Table 5.02	Number and percentage of enterprises, members, and employees, and economic size of non-profit associations, by sector of economy, c. 1990	32

Germany

Table 1.01	Number and percentage of enterprises and establishments, members and employment, economic size in respect of the cooperative, mutual and non-profit sectors, c. 1990	36
Table 2.02	National federations of cooperatives, mutual societies and non-profit associations classified by legal form and principal economic activity of the member enterprises, c. 1990	38
Table 3.02	Number and percentage of enterprises, members and employees, and economic size of cooperatives, by sector of economy, c. 1990	39
Table 5.02	Number and percentage of establishments, members and employment, and economic size of non-profit sector, by sector of economy, 1990	41

Greece

Table 1.01	Number and percentage of enterprises, members and employees, and economic size in respect of the cooperative, mutual and associative sectors, c. 1990	46
------------	---	----

Table 2.02	National umbrella organizations classified by legal form and principal economic activity of the member enterprises, c. 1990	48
Table 3.02	Number and percentage of enterprises, members and employees and economic size of cooperatives, by sector of economy, c. 1990	49
Spain		
Table 1.01	Number and percentage of enterprises, members and employees, and economic size in respect of cooperative, mutual and associative sectors, c. 1990	52
Table 2.02	National umbrella organizations classified by legal form and principal economic activity of the member-enterprises, c. 1990	54
Table 3.02	Number and percentage of enterprises, members and employees, and economic size, by sector of economy, c. 1990	55
France		
Table 1.01	Number and percentage of enterprises and members, employment and economic size in respect of the cooperative, mutual and associative sectors, c. 1990	60
Table 2.02	National umbrella organizations classified by legal form and principal economic activity of the member enterprises, c. 1990	62
Table 3.02	Number and percentage of enterprises, members and employees and economic size of cooperatives, by sector of economy, c. 1990	63
Table 4.02	Number and percentage of enterprises, members and economic size of mutual societies, by sector of economy, c. 1990	65
Table 5.01	Number and percentage of enterprises, employment and economic size of non-profit associations by sector of economic, c.1990	65
Ireland		
Table 1.01	Number and percentage of enterprises, members and employees, and economic size in respect of the cooperative and associative sectors, c. 1990	68
Table 2.02	National umbrella organizations classified by legal form and principal economic activity of the member enterprises, c. 1990	70
Table 3.02	Number and percentage of enterprises, members and employees, and economic size of cooperatives, by sector of economy, c. 1990	70
Italy		
Table 1.01	Number and percentage of enterprises, members, employees and economic size of cooperative, mutual and non-profit sectors, c. 1990	74
Table 2.02	National umbrella organizations classified by legal form and principal economic activity of the member enterprises, c. 1990	75
Table 3.02	Number and percentage of enterprises, members and employees, and economic size of cooperatives, by sector of economy, c. 1990	76
Table 4.02	Number and percentage of enterprises, members and employees, and economic size of the mutual sector, by sector of economy, c. 1990	78
Table 5.01	Number and percentage of entities by sector of economy, c. 1990	80
Table 5.02	Number and percentage of employees, and volume and percentage of operational expenditures, by sector of economy, c. 1990	81
Luxembourg		
Table 1.01	Number and percentage of enterprises, members and employees, and economic size of the cooperative and mutual sectors, c. 1990	84

Table 2.02	National umbrella organizations classified by legal form and principal economic activity of the member enterprises, c. 1990	86
Table 3.02	Number and percentage of enterprises, members and employees and economic size of cooperatives, by sector of economy, c. 1990	87
Netherlands		
Table 1.01	Number and percentage of enterprises and employees, and economic size of the cooperative, mutual and associative sectors, c. 1990	90
Table 3.02	Number and percentage of enterprises and employees, and economic size of cooperatives, by sector of economy, c. 1989	92
Portugal		
Table 1.01	Number and percentage of enterprises, members and employees, and economic size of the cooperative, mutual and associative sectors, c. 1990	96
Table 2.02	National umbrella organisations classified by legal form and principal economic activity of the member enterprises, c. 1990	100
Table 3.02	Number and percentage of enterprises, members and employees, and economic size of cooperatives, by sector of economy, c. 1990	101
United Kingdom		
Table 1.01	Number and percentage of enterprises and individual entities, members and employment and economic size of the cooperative, mutual and associative sectors, c. 1990	104
Table 2.02	National umbrella organizations classified by legal form and principal economic activity of the enterprises, c. 1990	106
Table 3.02	Number and percentage of enterprises, members and employees, and economic size of cooperatives, by sector of economy, c. 1990	106
Table 4.02	Number and percentage of enterprises, members and employees, and economic size of mutual benefit societies, by type of enterprises, c. 1990	108
Table 5.01	Number and percentage of entities, employment, and volume and percentage of operating expenditures of non-profit enterprises, by sector of economy, 1990	110

Charts

European Union

Chart 1.01	Percentage distribution of enterprises and establishments, members, employment and economic size of all entities by legal form, c. 1990	11
Chart 2.02	Percentage distribution of enterprises, members, employees, and economic size of cooperatives, by sector of economy, c. 1990	13
Chart 3.02	Percentage distribution of enterprises, members, employees and economic size of mutual societies, by sector of economy, c. 1990	15

Belgium

Chart 1.01	Percentage distribution of members, employees and economic size in respect of the cooperative, mutual and associative sectors, c. 1990	21
Chart 3.02	Percentage distribution of members, employees and economic size of cooperatives, by sector of economy, c. 1990	24

Denmark

Chart 1.01	Percentage distribution of enterprises, members, employees and economic size in respect of the cooperative, mutual and associative sectors, c. 1990	29
Chart 3.02	Percentage distribution of enterprises, members, employees and economic size of cooperatives, by sector of economy, c. 1990	31
Chart 5.02	Percentage distribution of enterprises, members, employees and economic size of non-profit associations, by sector of economy, c. 1990	32

Germany

Chart 1.01	Percentage distribution of enterprises and establishments, employment, and economic size in respect of the cooperative, mutual and non-profit sectors, c. 1990	37
Chart 3.02	Percentage distribution of enterprises, members, employees and economic size of cooperatives, by sector of economy, c. 1990	40

Greece

Chart 3.02	Percentage distribution of enterprises, members, employees and volume of business for agricultural and urban cooperatives, c. 1990	50
------------	--	----

Spain

Chart 1.01	Percentage distribution of enterprises, members, employees and economic size, in respect of the cooperative, mutual and associative sectors, c. 1990	53
Chart 3.02	Percentage distribution of enterprises, members, employees and economic size, by sector of economy, c.1990	55

France

Chart 1.01	Percentage distribution of enterprises, membership, employment and economic size in respect of the cooperative, mutual and associative sectors, c. 1990	61
Chart 3.02	Percentage distribution of enterprises, members, employees and economic size of cooperatives, by sector of the economy, c. 1990	64

Ireland

Chart 1.01	Percentage distribution of enterprises, members, employees and economic size in respect of the cooperative and associative sectors, c. 1990	69
Chart 3.02	Percentage distribution of enterprises, members, employees and economic size of cooperatives, by sector of economy, c. 1990	71

Italy

Chart 1.01	Percentage distribution of enterprises, members, employees and economic size in respect of the cooperative, mutual and non-profit sectors, c. 1990	75
Chart 3.02	Percentage distribution of enterprises, members, employees and economic size of cooperatives, by sector of economy, c. 1990	77

Luxembourg

Chart 1.01	Percentage distribution of enterprises, members, employees and economic size of the cooperative and mutual sectors, c. 1990	85
Chart 3.02	Percentage distribution of enterprises, members, employees and economic size of cooperatives, by sector of economy, c. 1990	87

Netherlands

Chart 1.01	Percentage distribution of enterprises, employees and economic size of the cooperative, mutual and associative sectors, c. 1990	90
Chart 3.02	Percentage distribution of enterprises, employees and economic size of cooperatives, by sector of economy, c. 1989	93

Portugal

Chart 1.01	Percentage distribution of enterprises, members, employees and economic size of the cooperative, mutual and associative sectors, c. 1990	97
Chart 3.02	Percentage distribution of enterprises, members, employees and economic size of cooperatives, by sector of economy , c. 1990	101

United Kingdom

Chart 1.01	Percentage distribution of enterprises and individual entities, members, employees and economic size of cooperative, mutual and associative sectors, c. 1990	105
Chart 3.02	Percentage distribution of enterprises, members, employees and economic size of cooperatives, by sector of economy, c. 1990	107
Chart 4.02	Percentage distribution of enterprises, members, employees and economic size of mutual benefit societies, by type of enterprise, c. 1990	109

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:
GDP
GNP
Mio
n.e.s.
NSO
NUO

Symbols and abbreviations

Not included in the study
Not available
Gross Domestic Product
Gross National Product
Million
Not elsewhere specified
National Statistical Office
National Umbrella Organisation

Part I

The report

Technical introduction

Contents

I	<i>Historical background</i>	4
II	<i>Objectives</i>	4
III	<i>Design of the study</i>	4
IV	<i>Organisational aspects</i>	5
V	<i>Execution of the plan</i>	5
VI	<i>Some limitations of the data</i>	5
VII	<i>Supplementary Data Collection in 1995</i>	6
VIII	<i>Definitions of certain terms</i>	7

I Historical background

In its Communication of 18 December 1989 to the Council, the Commission of the European Communities requested the Council to support the Commission's efforts to increase the participation of enterprises of the *économie sociale* sector in existing Community programmes and initiatives, in particular as regards information, access to financing and training¹.

As indicated in that Communication, the Commission presented a work programme to the Council in 1990 in compliance with the principle of subsidiarity, putting forward proposals for its implementation during 1992-93. One of the aims of the work programme was the development of statistics on services by organising pilot surveys in the Member States in those sectors for which adequate data collection mechanisms did not exist. The surveys had a two-fold aim: (a) to provide basic statistical information on the sectors concerned; and (b) to pave the way for the regular collection of harmonised statistics. Incidentally, these aims were reiterated both by the Council Decision of 18 June 1992 establishing a two-year programme (1992-93) for the development of European statistics on services (92/326/EEC) and by the proposed pluriannual work programme (1994-1996) for cooperatives, mutual societies, associations and foundations in the Community (COM/93/650 final), the latter adopted by the Commission in February 1994.

Within this framework and in collaboration with Directorate-General XXIII, which is responsible for enterprise policy, it was decided to launch a study of the *économie sociale* enterprises in the 12 Member States of the European Community in 1991. The action aimed at:

- (i) rendering operational the definition of *économie sociale* enterprises within a statistical framework, probably on the basis of legal status (the enterprises are generally in the legal form of a cooperative, a mutual society or a non-profit association);
- (ii) testing the definitions and providing some initial results either on all enterprises or on a specific sector to be defined, depending on national situations (availability of adequate registers) on the one hand and sectoral situations (significant presence of these types of enterprises) on the other.

II Objectives

Three separate but closely related objectives were identified for the study of *économie sociale* enterprises. These were:

- (1) to produce an updated version of the study entitled: *The cooperative, mutual and non-profit sector and its organisations in the European Community*, published by the Economic and Social Committee of the European Community in 1986;
- (2) to produce an annotated bibliography of national sources of statistics on the cooperative, mutual and non-profit sector and its organisations in the European Community;
- (3) to carry out a research study in order to determine whether other sources, particularly public registers and directories of enterprises, might be more suitable than the national umbrella organisations for purposes of identifying certain types of *économie sociale* enterprises in certain countries.

Subsequently, it was decided to produce also a directory of national umbrella organisations showing the structural and statistical data about each NUO. It was thought that such a directory would facilitate updating and augmentation of the data on a regular basis, if so desired.

III Design of the study

In the face of problems posed by the lack of registers of enterprises, the constraints of time and funds, as well as the complexity and novelty of the subject, it was decided that the scope of the study should be limited in the first place to those enterprises which are affiliated to regional or national umbrella organisations established in the cooperative, mutual and associative sectors in the Member States. In the circumstance, data would have to be collected only from the regional and national umbrella organisations and exceptionally from some large primary level organisations directly, without approaching the individual enterprises. Other design-related decisions concerned the variables to be investigated and the levels of analysis of data.

It was decided that data should be collected on four variables, namely, number of enterprises, number of members, number of employees and *economic size* of the enterprises. For the last-named variable, data was requested on turnover, income

and assets (or deposits or consolidated balance sheet). All data referred to 1990 and departures from the reference year were clearly stated.

The data should be analysed both by legal form of the enterprise and by sector of the economy.

The legal forms were: (a) cooperatives; (b) mutual societies; (c) non-profit associations. Limited liability companies with cooperative principles were to be included in the study as cooperatives. Similarly, organisations operating on a non-profit basis were to be treated as associations.

The selected sectors of economy were: (1) banking and credit; (2) insurance and pensions; (3) agriculture, forestry, fishing and food products; (4) construction, crafts, manufacturing, mining and production; (5) wholesale and retail trade; (6) other, not elsewhere specified.

The 12 (Member States) x 3 (legal forms) x 6 (sectors of economy) x 4 (variables) design was finally adopted for the study. The results of the study are reported accordingly.

IV Organisational aspects

Contractors

In consultation with Directorate-General XXIII, Eurostat decided to entrust the task of carrying out the study to the National Statistical Offices (NSOs). After obtaining their consent to undertake the job, suitable contracts were negotiated with 10 Member States, the exceptions being Ireland and the United Kingdom, where the job was entrusted to private contractors who were, nevertheless, advised to carry out the study in close cooperation with their respective NSO.

Methodology

- (i) The relevant data were collected through a postal questionnaire.
- (ii) The questionnaire was kept short and simple and yet it asked for the structural and statistical data (annual budget and staff) about the regional/national umbrella organisation itself, and statistical data (number of enterprises, their members, employees, turnover, income by source and assets or deposits) about the member enterprises. The number of persons employed was to be broken down into salaried/non-salaried and full-time/part-time, if possible.
- (iii) A separate questionnaire was prepared to collect information for the annotated bibliography.
- (iv) A model timetable was prepared for the contractors, who were requested to adhere to it to

the maximum possible extent. However, modifications were allowed, to suit local conditions.

Procedural aspects

In order to ensure the uniformity of procedures and thereby the uniformity of national reports, each contractor was provided with a set of guidelines for carrying out the study and preparing the national report. The guidelines suggested, *inter alia*, that each organisation selected for inclusion in the study should be requested to complete the two questionnaires. The response, or the lack of it, should be followed up by telephone calls, written communication and a personal visit, where necessary. Indeed, every effort should be made not only to collect all the relevant data, but also to ensure its reliability.

Finally, the various steps involved in carrying out the study were discussed and agreed upon by the contractors at two meetings (held on 22.4.1991 and 11.11.1991) at which technical terms and concepts were explained by the consultants.

V Execution of the plan

The study was carried out by the National Statistical Offices (NSOs) in nine Member States, and by private contractors in Ireland and the United Kingdom.

In the Netherlands, however, the relevant data were estimated through a sample survey based on the information contained in the Central Registers of the Central Bureau of Statistics.

In Belgium, the study was delayed for administrative reasons. However, it was decided to use the data reported in a study carried out by CIRIEC². However, 11 NUOs in Belgium have provided Eurostat with complementary data which are included in Section 2.00 of the national chapter.

VI Some limitations of the data

It should be noted at the outset that the study does not present a complete picture of the *économie sociale* sector in any Member State and therefore in the Union as a whole for a variety of reasons. These are:

- (i) In the absence of complete registers of enterprises, each national study was targeted at selected R/N UOs. The list of these might have been out of date, based as it was on the 1986 study carried out by the Economic and Social Committee of the European Community³.
- (ii) It is a well-known fact that many *économie sociale* enterprises, sometimes a large number of them, are not affiliated to any R/N UO.

Such enterprises escaped the study. On the basis of the available and sometimes implicit information contained in the national reports, the experts estimate that at the Union level only about 50% of the primary organisations are affiliated to R/N UOs.

- (iii) In some countries there is no R/N UO for *économie sociale* enterprises of a particular legal form, e.g. in Ireland there is no NUO for mutual societies, while Luxembourg and Italy have none for non-profit associations. Consequently, the mutual sector of Ireland and the associative sector in Luxembourg and in Italy escaped the study.
- (iv) In many cases the collaborating R/N UOs did not supply the required data for all its member enterprises or in respect of all the variables investigated. Particularly lacking were the data on economic variables (turnover, income and assets). As a matter of fact, very few R/N UOs provided data on all three variables.

In determining the *economic size* for the present report the following method was adopted:

- (a) For cooperatives turnover was used. Where turnover was not reported, income was used. In fact, many R/N UOs confused turnover with income.
- (b) For mutual societies premium income was used. Where the relevant data were not reported, total income was used, because in most cases the difference between the two was small.
- (c) For the non-profit associations total income was used. Failing that, expenditure or budget was taken, because in the case of most non-profit associations, the difference between these three variables is expected to be small.
- (d) For the banking and credit sector assets (credits) or lending was used, as appropriate.

In view of the above limitations of the data on *economic size*, they should be interpreted with caution and treated as the best available estimates for the present.

VII Supplementary Data Collection in 1995

Since the national reports in five countries (Germany, France, Italy, Spain and the United Kingdom) gave an insufficient picture of the associative sector, it was decided to carry out in 1995 a Supplementary Data Collection focusing on non-profit enterprises and to integrate its results into those of the 1991 study. The supplementary survey was entrusted to five national experts identified by

DGXXIII. They were asked to supplement the national reports by filling in a set of tables with data on four variables, namely, number of entities, number of members, (FTE) employment and *economic size* of the entities. Eurostat consultants also prepared a short open-ended questionnaire which went well beyond the confines of pure statistics aiming rather to capture a picture of the sector and its development trends over the next ten years.

These contributions are integrated into each of the five national chapters.

Nonetheless, it should be pointed out that the scope and the methodology adopted for the Supplementary Data Collection on the non-profit sector diverge from these of the 1991 survey.

- (i) First, while the scope of the 1991 study was limited to enterprises which were affiliated to R/N UOs, the 1995 Supplementary Data Collection attempted to collect data covering the whole universe of the non-profit sector in the countries concerned. In particular, the data were collected on non-profit institutions considered at the level of the *elementary economic decision-making centre* within the meaning of the European System of National Accounts, referred to as *entities* in the Supplementary Data Collection.
- (ii) Second, while in the 1991 study data were collected by approaching the R/N UOs (except for the Netherlands), the Supplementary Data Collection was based on sampling surveys and partly on bibliographical and other administrative sources.
- (iii) Third, since the 1991 study aimed at surveying not only the non-profit organisations but also cooperatives and mutual societies, the data were analysed into six economic sectors as explained in Section III. In the Supplementary Data Collection, the previous sector No(6) was analysed more finely into: (a) health and social work, (b) education and research, (c) recreational, cultural and sporting activities, (d) other
- (iv) Fourth, with regard to employment, while the 1991 study reported total employment, the Supplementary Data Collection reported full-time-equivalent (FTE) employment. This may mean that employment in the non-profit associations sector is understated by comparison with the other sectors. However, FTE seems to be more suitable for inter-sectoral comparison.
- (v) Fifth, while in the 1991 study the *economic size* was total income or total expenditure in the

budget, the Supplementary Data Collection collected data on operating expenses, i.e. total expenses minus capital expenses.

VIII Definitions of certain terms

Before proceeding to describe the main results of the study, it is important to equip the reader with a definition of certain terms in order to avoid confusion or misinterpretation of the outcome of the study.

The cooperative, mutual and non-profit sector: for the purpose of the study, the cooperative, mutual and non-profit sector was defined as comprising all those cooperatives, mutual benefit societies and non-profit associations which were affiliated to the regional/national umbrella organisations that participated in the study by returning the completed questionnaire. There are two exceptions to this as mentioned in sections V (Belgium and the Netherlands) and VII (the Supplementary Data Collection in 1995) above. A shorter name for the sector is *économie sociale* sector.

The cooperative sector: as a corollary, the cooperative sector was defined as consisting of all those cooperatives which were affiliated to a R/N UO for cooperative enterprises. Similar definitions

were adopted for mutual and non-profit sectors as well.

Sector: this term would seem rather over-used. In addition to its use in the foregoing contexts, it is used to signify sector of economy and sometimes a legal sector in place of legal form.

Member enterprises: for the banking and credit sector, it means the number of banks and their branches offices. For the insurance and pensions sector, it means the number of mutual aid societies and in some cases, the number of independent district offices. For the remaining sectors of economy, the term simply means the number of member enterprises.

Individual members: for the banking and credit sector, it means the number of account holders or borrowers as the context may imply. In the case of the insurance and pensions sector, it means the number of policy-holders or the number of active policies in some cases.

Economic size: this term is to be interpreted in relation to the legal form of the enterprises as well as the sector of economy. The method used for determining the economic size is explained in Sections VI and VII.

¹ Communication from the Commission to the Council: Business in the *économie sociale* sector: Europe's frontier-free market. Sec (89) 2187 final, Brussels, 18 December 1989. The Communication also provides a definition of the *économie sociale* sector, pp. 3 to 5.

² Defourny, J.: 'Le secteur de l'économie sociale en Belgique', working paper 92/05, Liège, CIRIEC, May 1992.

³ A sample survey on the individual enterprises and the extrapolation to the total statistical population will be possible when the Community legislation (Council Regulations (EEC) Nos 696/93 and 2186/93) is fully applied.

⁴ *Charity trends*, 13th edition, published by the Charities Aid Foundation, 1990.

European Union

Contents

1.00 Summary of results	10
1.01 Source of data	10
1.02 Enterprises and Establishments	10
1.03 Employment	10
1.04 Economic size	11
1.05 Supplementary sources of data	11
1.06 Directory of national umbrella organizations	11
1.07 Annotated bibliography	11
 2.00 The cooperative sector	 12
2.01 Aggregates for the cooperative sector	12
2.02 Analysis by sector of economy	12
2.03 Banking and credit sector	12
2.04 Insurance and pensions sector	13
2.05 Agriculture, forestry, fishing and food products sector	13
2.06 Construction, crafts, manufacturing, mining and production sector	13
2.07 Wholesale and retail trade sector	14
2.08 Other (unspecified) sectors	14
 3.00 The mutual sector	 14
3.01 Aggregates for the mutual sector	14
3.02 Analysis by sector of economy	14
3.03 Insurance and pensions sector	14
3.04 Banking and credit sector	15
3.05 Other (unspecified) sectors	15
 4.00 The non-profit sector	 15
4.01 Aggregates for the non-profit sector	15
4.02 Analysis by sector of economy	16
4.03 Banking and credit (housing finance) sector	17
4.04 Other (unspecified) sectors	17

1.00 Summary of results

1.01 Source of data

The 1991 study was targeted at the regional and national umbrella organizations (R/N UOs) in all Member States of the European Union. In the event, 216 R/N UOs (including two large independent organizations) in 10 Member States (the exception being Belgium and the Netherlands) participated in the study. Of the total R/N UOs, 147 were in the cooperative sector, 30 in the mutual sector, 33 in the associative sector and six transversed the cooperative, mutual and non-profit sectors. A list of the organizations which took part in the study from each Member State is given in Section 2.00 of the national chapters.

Due to administrative reasons, the Belgian National Institute of Statistics could not directly coordinate the study. Therefore, data concerning the cooperative, mutual and non-profit sectors in Belgium were obtained essentially from a study realized by CIRIEC¹. However, complementary data provided by 11 Belgian NUOs are given in Section 2.00 of the national chapter.

The Supplementary Data Collection carried out in 1995 in five Member States (France, Germany, Italy, Spain and the United Kingdom) was focused on non-profit entities. Its results are integrated into Section 4.00.

Table 1.01 gives a summary of the data, classified by legal form, on the number of cooperatives

and mutual enterprises affiliated to the R/N UOs which participated in the study, the number of their members and employees as well as their economic size in or around 1990. Data concerning non-profit associations refer both to the 1991 study and to the Supplementary Data Collection (for details, see also Section VII of the Technical introduction)

Chart 1.01 shows the relative values (in percentage terms) of the variables investigated by the two studies. It will be seen that the cooperatives had the highest share in economic size, the mutuals topped in membership while the associative sector led in the number of enterprises and in employment.

1.02 Enterprises and Establishments

The total number of entities was reported to be 1 267 968 of which 103 738 (8.2%) were cooperatives, 13 784 (1.1%) were mutual/friendly societies and 1 150 446 (90.7%) were non-profit associations. The enterprises in the non-profit sector were generally small, offering a variety of services and facilities on a local or regional basis - a fact which accounts for their relatively high proportion.

1.03 Employment

The employment of the said entities was 5 254 128 of whom 1 743 019 (33.2%) were in the cooperatives, 226 319 (4.3%) in the mutual/friendly societies and the remaining 3 284 790 (62.5%) in the non-profit associations.

Table 1.01 Number and percentage of enterprises and establishments, members, employment and economic size of all entities, by legal form, c. 1990

Variable	No and %	Legal form			Total
		Cooperatives	Mutuals ^a	Associations	
(1)	(2)	(3)	(4)	(5)	(6)
Entities	No	103 738	13 784	1 150 446	1 267 968
	%	8.2	1.1	90.7	100.0
Employment	No	1 743 019	226 319 ^b	3 284 790 ^c	5 254 128
	%	33.2	4.3	62.5	100.0
Economic size	ECU mio	1 253 476	75 555	143 631 ^c	1 472 662
	%	85.1	5.1	9.7	100.0

^a Data refer to eleven Member States (excluding Ireland).

^b Excluding the Netherlands and Spain.

^c Excluding Luxembourg and Spain.

1.04 Economic size

The economic size of the cooperative² and mutual enterprises affiliated to the R/N UOs and of the non-profit associations was ECU 1 472 662 million. Of this amount, the cooperatives accounted for ECU 1 253 476 million (85.1%), mutual/friendly societies for ECU 75 555 million (5.1%) and non-profit associations for ECU 143 631 million (9.7%).

1.05 Supplementary sources of data

One of the objectives of the 1991 study was to determine whether other sources, such as public registers and directories of enterprises, might be more suitable than the national umbrella organizations for identifying certain types of enterprises in the cooperative, mutual and non-profit sector in certain countries. Examination of public registers in various government departments revealed that most of the Member States record much of the relevant data on an annual basis. These sources could provide useful supplementary data for future studies of the kind under report. In this connection, it may be noted that the recent Community legislation³ concerning, respectively, the statistical units and the business registers constitutes the necessary legal basis to set up the statistical infrastructure for carrying out sample surveys by approaching individual enterprises of the *économie sociale* sector.

1.06 Directory of national umbrella organizations

As a by-product of the 1991 study, the Directory provides structural and statistical data on 209 regional/national umbrella organizations which participated in the study. There are 15 data items. The

first seven concern the R/N UO itself while the last eight pertain to its member enterprises. The items are:

- (a) *About the R/N UO*: country and code number; name and acronym, if any; year of formation; names of principal officers; full postal address, telephone number and fax number; annual budget (1990) and office staff (total number).
- (b) *About the member enterprises*: their number, legal form, principal economic activity, number of members, number of employees, turnover, income by source (where reported), assets or credits or consolidated balance sheet.

The usefulness of the Directory lies in the fact that it will serve as a ready reference manual on R/N UOs in the cooperative, mutual and non-profit sector in the Member States of the European Union.

Furthermore, it will greatly facilitate updating of the data on enterprises affiliated to the R/N UOs at regular intervals at a very low cost. At the same time, the Directory could be augmented by the addition of new R/N UOs.

1.07 Annotated bibliography

The annotated bibliography of national sources of statistics on the cooperative, mutual and non-profit sector and its organizations in the European Union (annotated bibliography, for short) has been produced in fulfilment of objective No 2 of the study. When published, it will present bibliographical information on more than 120 publications which contain statistical data on *économie sociale* enterprises and their national umbrella organizations. Each bibliographical entry is presented in a standard format which contains five items of information in the following order:

- (1) identification data,
- (2) bibliographical elements,
- (3) annotations,
- (4) variables on which statistical data are reported, and
- (5) availability of the publication.

It is expected that the annotated bibliography would enable an interested

Chart 1.01 Percentage distribution of enterprises and establishments, members, employment and economic size of all entities by legal form, c. 1990

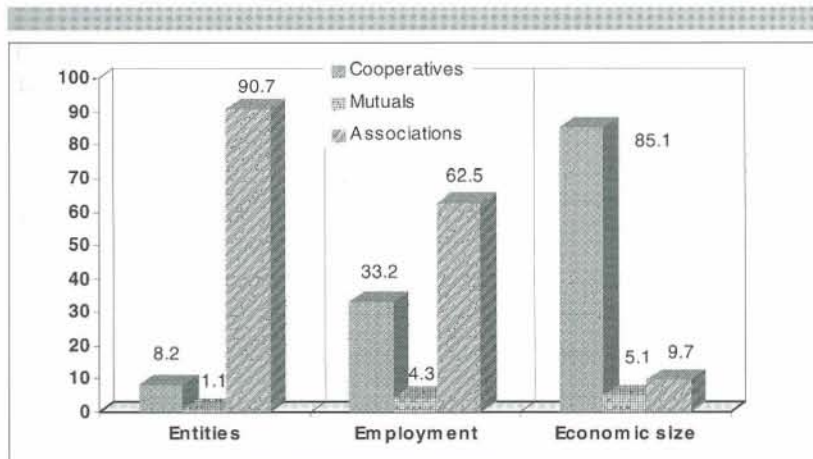


Table 2.02 Number and percentage of enterprises, members and employees, and economic size of cooperatives, by sector of economy, c. 1990

Variable	No and %	Sector of economy						Total
		Banking and credit	Insurance and pensions	Agriculture, etc.	Construction, etc.	Trade	Other n.e.s.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Enterprises	No	12 088	251	44 260	33 239	6 760	7 140	103 738
	%	11.7	0.2	42.7	32.0	6.5	6.9	100
Members	No	28 694 982	6 000 000	4 084 906	1 150 275	9 309 537	4 492 638	53 732 338
	%	53.4	11.2	7.6	2.1	17.3	8.4	100
Employees	No	401 610	19 301	374 992	338 047	409 533	199 536	1 743 019
	%	23.0	1.1	21.5	19.4	23.5	11.5	100
Economic size	ECU mio	951 764	2 518	149 816	27 344	87 516	34 519	1 253 476
	%	75.9	0.2	12.0	2.2	7.0	2.7	100

person to decide whether it would be worth his/her while to seek to obtain a copy of the publication.

At Eurostat, it will provide a basis for research and reference work on the *économie sociale* sector. Needless to say, the bibliography will continue to serve these purposes only if it is updated and augmented at regular intervals.

The directory and the annotated bibliography are presented respectively in Part II and in Part III of this report.

2.00 The cooperative sector

2.01 Aggregates for the cooperative sector

The total number of enterprises affiliated to the R/NUOs which participated in the study was 103 738. Together they had 53 732 338 (almost 54 million) members and 1 743 019 employees. Their economic size was ECU 1 253 476 million.

In comparison with the cooperative, mutual and associative sector in the European Union, as defined for the purpose of the study, the cooperative sector accounted for 8.2% of the enterprises, 33.2% of the employees and 85.1% of the economic size.

2.02 Analysis by sector of economy

The cooperatives were operating in six sectors of the economy: banking and credit; insurance and pen-

sions; agriculture, forestry, fishing and food products; construction, crafts, manufacturing, mining and production; wholesale and retail trade; and other (unspecified) sectors. Table 2.02 gives a summary of the data, classified by sector of economy, on the four variables investigated by the 1991 study, i.e. enterprises, members, employees and economic size. Chart 2.02 compares their relative values (in percentage terms) for the six sectors of economy. The situation in respect of each sector is briefly described below.

2.03 Banking and credit sector

Enterprises in the banking and credit sector were operating in all Member States with the exception of Denmark, Greece and Luxembourg. The total number of enterprises affiliated to the R/NUOs which participated in the study was 12 088. Together, they had 28 694 982 members and 401 610 employees. Their economic size⁴ was ECU 951 764 million.

Within the cooperative sector, as defined here, the banking and credit sector represented 11.7% of the enterprises, 53.4% of the members, 23.0% of the employees and 75.9% of the economic size. In comparison with the other sectors of economy, the banking and credit sector had the highest proportions of members and economic size, ranked a close second on employees and came third on the enterprises.

economic

Total
(9)
103 738
100.0
53 732 338
100.0
1 743 019
100.0
1 253 476
100.0

2.04 Insurance and pensions sector

Enterprises engaged in insurance and pensions business were registered as mutual societies in all the Member States and their status will be described in Section 3.00 below. In Belgium and the United Kingdom, however, 251 of them were also registered as cooperatives. The number of members of the 21 enterprises in Belgium was not known separately but was included in the banking and credit sector. The 230 enterprises in the United Kingdom managed over six million life and pension policies as at 31.12.1990. The 251 enterprises in this sector had employed 19 301 persons and their economic size was of ECU 2 518 million.

Within the cooperatives sector, as defined here, the insurance and pensions sector accounted for 0.2% of the enterprises, 11.2% of the members, 1.1% of the employees and 0.2% of the economic size. In comparison with the other sectors of economy, the insurance and pensions sector ranked third on membership, but sixth (lowest) on enterprises, employment and economic size.

2.05 Agriculture, forestry, fishing and food products sector

Enterprises in this sector were operating in all the 12 Member States. The total number of enterprises affiliated to the R/N UOs which participated in the 1991 study was 44 260. Together, they had 4 084 906

members and 374 992 employees. Their total turnover amounted to ECU 149 816 million.

Within the cooperative sector, as defined here, the agricultural sector represented 42.7% of the enterprises, 7.6% of the members, 21.5% of the employees and 12.0% of the economic size. In comparison with the other sectors of economy, the agricultural sector had the highest proportion of enterprises, ranked second on turnover, third on employment and fifth on membership.

2.06 Construction, crafts, manufacturing, mining and production sector

Enterprises in this sector were operating in eight Member States, the exception being Belgium, Denmark, Greece and Luxembourg. The total number of enterprises affiliated to the R/N UOs which took part in the study was 33 239. Together, they had 1 150 275 members and 338 047 employees. Their economic size was ECU 27 344 million.

Within the cooperative sector, as defined here, the construction sector represented 32.0% of the enterprises, 2.1% of the members, 19.4% of the employees and 2.2% of the economic size. In comparison with the other sectors of economy, the construction, etc. sector ranked second on enterprises, fourth on employment, fifth on economic size and sixth (lowest) on membership.

Chart 2.02 Percentage distribution of enterprises, members, employees, and economic size of cooperatives, by sector of economy, c. 1990

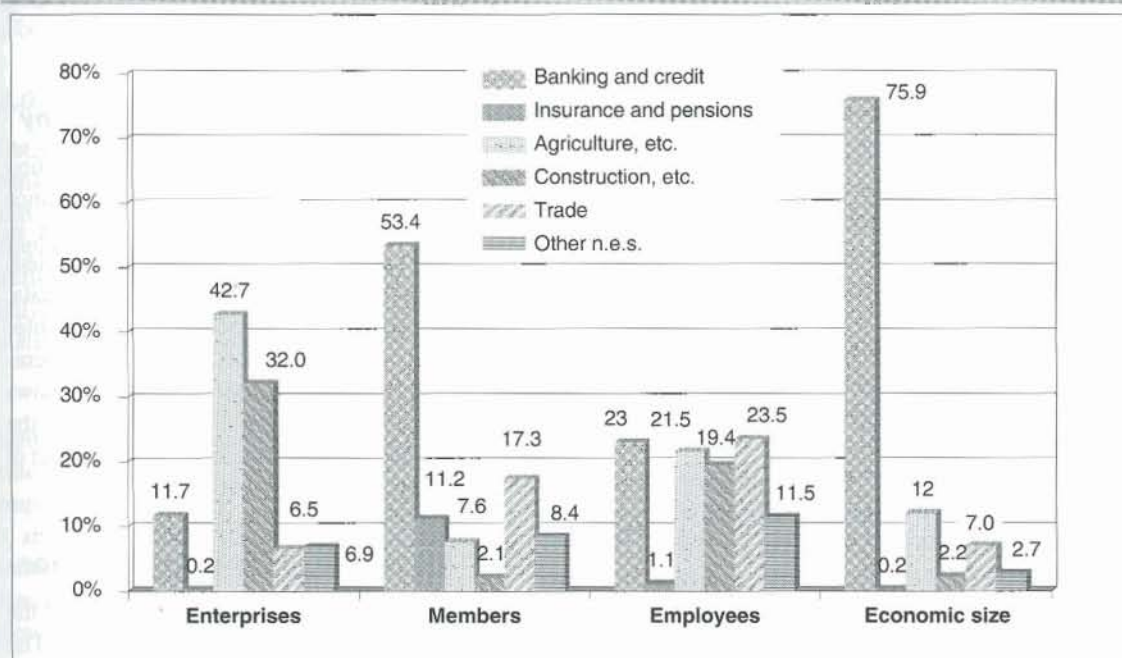


Table 3.02 Number and percentage of enterprises, members and employees, and economic size of the mutual societies, by sector of economy, c. 1990

Variable	No and %	Sector of economy			Total
		Banking and credit	Insurance and pensions	Other n.e.s.	
(1)	(2)	(3)	(4)	(5)	(6)
Enterprises	No	56	12 247	1 481	13 784
	%	0.4	88.8	10.7	100.0
Members	No	57 000	94 205 538	350 000	94 612 538
	%	0.1	99.6	0.4	100.0
Employees	No	484	225 835	:	226 319
	%	0.2	99.8	:	100.0
Economic size	ECU mio	1 587	72 898	1 071	75 555
	%	2.1	96.5	1.4	100.0

2.07 Wholesale and retail trade sector

Enterprises in this sector were operating in all Member States, except Ireland. The total number of enterprises affiliated to the R/N UOs which collaborated in the study was 6 760. Together, they had 9 309 537 members and 409 533 employees. Their total turnover amounted to ECU 87 516 million.

Within the cooperative sector, as defined here, the trade sector represented 6.5% of the enterprises, 17.3% of the members, 23.5% of the employees and 7.0% of the economic size. It ranked first (highest proportion) on employees, second on membership, third on economic size and fifth on enterprises.

2.08 Other (unspecified) sectors

Enterprises operating in sectors of the economy other than those specified above were reported by seven Member States, namely, Belgium, France, Germany, Ireland, the Netherlands, Portugal and the United Kingdom. The total number of enterprises affiliated to the R/N UOs which took part in the study was 7 140 with 4 492 638 members. Together, they had employed 199 536 persons and conducted ECU 34 519 million worth of business.

Within the cooperative sector, as defined here, the unspecified sectors jointly accounted for 6.9% of the enterprises, 8.4% of the members, 11.5% of the employees and 2.7% of the economic size. As a unit, they ranked fourth on enterprises, membership, and economic size, but fifth on employment.

3.00 The mutual sector

3.01 Aggregates for the mutual sector

The total number of enterprises affiliated to the R/N UOs which furnished the relevant information was 13 784. Together they had 94 612 538 members and 226 319 employees. Their economic size was ECU 75 555 million.

In comparison with the cooperative, mutual and associative sector, as defined for the purpose of the study, the mutual sector accounted for 1.1% of the enterprises, 4.3% of the employees and 5.1% of the economic size.

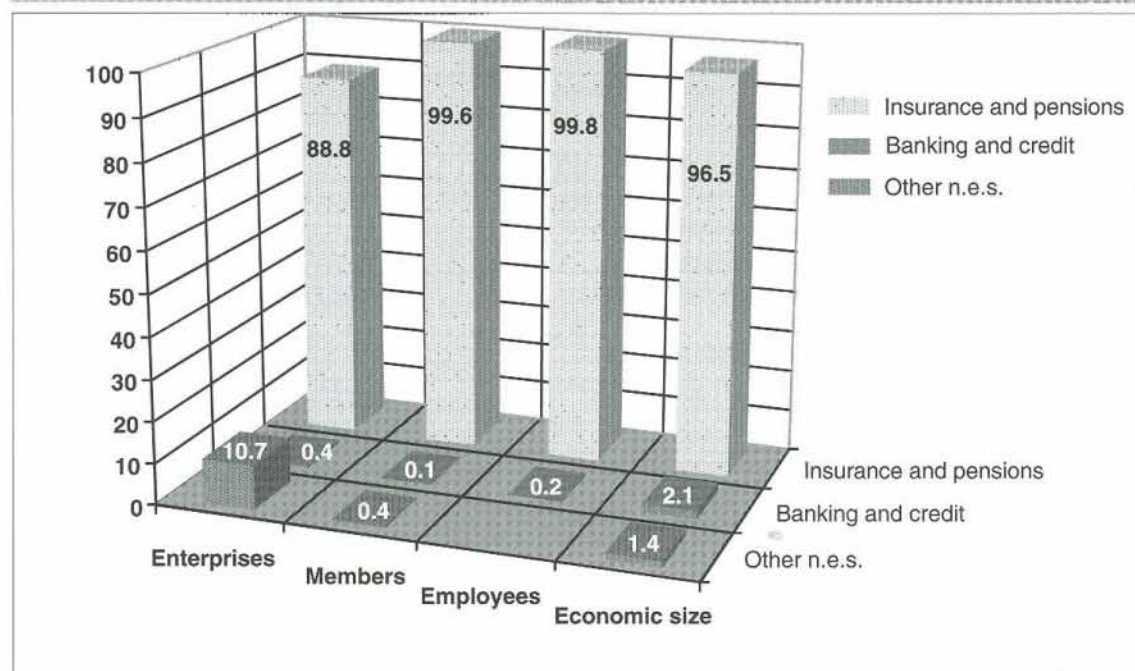
3.02 Analysis by sector of economy

The enterprises in the mutual sector were operating in three sectors of economy: mainly in the insurance and pensions sector and to a limited extent in banking and credit as well as in other (unspecified) sectors. Table 3.02 gives a summary of the data, classified by sector of economy, on the four variables investigated by the study, i.e., enterprises, members, employees and economic size. It also shows their relative values (in percentage terms) for the three sectors of economy. The situation in respect of each sector is briefly described below.

3.03 Insurance and pensions sector

Enterprises in this sector were operating in all the Member States with the exception of Ireland. The

Chart 3.02 Percentage distribution of enterprises, members, employees and economic size of mutual societies, by sector of economy, c. 1990



total number of enterprises affiliated to the R/N UOs which participated in the study was 12 247. Together, they had 94 205 538 (over 94 million) members (policy-holders) and 225 835 employees. Their economic size was ECU 72 898 million.

Within the mutual sector, as defined here, the insurance and pensions sector represented 88.8% of the enterprises, 99.6% of the members, 99.8% of the employees and 96.5% of the economic size. Obviously, this was by far the most dominant sector of economy within the mutual sector.

3.04 Banking and credit sector

Enterprises registered as mutual societies in the banking and credit sector were operating in France and Italy only. The one enterprise in France had employed 451 persons and negotiated ECU 1 587 million worth of business. The 55 enterprises in Italy had 57 000 members and 33 employees. Information about the other variables was not available.

Within the mutual sector, as defined here, the banking and credit sector represented 0.4% of the enterprises, 0.1% of the members, 0.2% of the employees and 2.1% of the economic size. However, it should be noted that the relative values are somewhat misleading because the relevant information on which they are based, was either incomplete or completely lacking.

3.05 Other (unspecified) sectors

Enterprises operating in sectors of economy other than those specified above were reported by France and Italy. In France, there were 1 231 enterprises which together had an income of ECU 1 071 million. The 250 enterprises in Italy had 350 000 members. Information about the other variables was not available.

Within the mutual sector, the unspecified sectors jointly accounted for 10.7% of the enterprises, 0.4% of the members and 1.4% of the economic size. However, the relative values for membership and economic size are underestimates because complete information about these variables was not available.

4.00 The non-profit sector

4.01 Aggregates for the non-profit sector

The total number of enterprises affiliated to the R/N UOs which took part in the 1991 study and of enterprises and establishments in the five countries interested by the Supplementary Data Collection was 1 150 446. The employment was 3 284 790. The economic size of all enterprises and establishments amounted to ECU 144 631 million.

In comparison with the cooperative, mutual and non-profit sector, as defined for the purpose of

Table 4.02 Number and percentage of enterprises, members and employees, and economic size of associations, by sector of economy, c. 1990

Variable	No and %	Sector of economy		
		Banking and credit	Other n.e.s.	Total
(1)	(2)	(3)	(4)	(5)
Entities	No	932	1 149 514	1 150 446
	%	0.1	99.9	100.0
Members	No	3 143 211	45 887 603	49 030 814
	%	6.4	93.6	100.0
Employment	No	16 043	3 268 747	3 284 790
	%	0.5	99.5	100.0
Economic size	ECU mio	8 372	135 259	143 631
	%	5.8	94.2	100.0

the study, the non-profit (associative) sector accounted for 90.7% of the enterprises and establishments, 62.5% of the employment and 9.7 % of the economic size.

4.02 Analysis by sector of economy

The sectors of economy in which the non-profit associations were operating were not specified apart

Table 4.03 Number and percentage of enterprises and establishments; employment; economic size of associations^a in Germany, France, Italy and the United Kingdom, by sector of economy, c. 1990

Variable	No and %	Subsectors of economy				Total
		Health and social work	Education and research	Recreational, cultural, sporting activities	Others n.e.s.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Enterprises and establishments	No	166 488	71 017	483 092	91 862	812 459
	%	20.5	8.7	59.5	11.3	100.0
Employment	No	1 416 879	692 228	471 457	429 831	3 010 395
	%	47.1	23.0	15.7	14.3	100.0
Economic size ECU mio	No	50443	29 475	17 081	24 733	121 732
	%	41.4	24.2	14.0	20.3	100.0

a Data derived from the Supplementary Data Collection (Spain excluded)

b Germany: figures about entities concern both establishments with and without employment; and the total number of establishments (343 946) does not match with the sum of the establishments acting in the four sectors of economy (158 946). According to the German national expert there are 185 000 more establishments (estimate) of which the sector of economy is unknown. Therefore, as these 185 000 establishments can not be distributed among the sectors, they have been summed directly in the last column (Total).

Italy: figures concerning distribution of enterprises among sectors greatly differ from data derived from the 7th Istat General Census (presented in section 5.00 of the national chapter).

The United Kingdom: figures on entities (enterprises and establishments) are indicative "guestimates" only.

from banking and credit (house financing) sector in which some of them were engaged. Table 4.02 gives a summary of the data collected by the 1991 study and by the Supplementary Data Collection carried out in 1995. It also shows the relative weight (in percentage terms) of the banking and credit sector as well as the unspecified sectors as a unit. The situation in respect of each part is briefly described below.

Moreover, data collected by the Supplementary Data Collection are detailed in Table 4.03. It gives a summary of the data concerning four countries, namely Germany, France, Italy and the United Kingdom. Data are classified by sectors of economy and refer to the three variables investigated by the study, i.e. enterprises and establishments, employment and economic size of the non-profit associations.

The table also shows the relative weight (in percentage terms) of each sector of economy. The total number of enterprises and establishments in the four countries were 812 459 of which 166 488 (20.5%) were in the health and social work subsector, 71 017 (8.7%) in education and research activities, 483 092 (59.5%) in recreational, cultural and sporting activities.

The field of health and social work had the highest share in employment and economic size.

4.03 Banking and credit (housing finance) sector

Entities in this sector were operating in Denmark and Ireland. The total number of enterprises affiliated to the R/N UOs which collaborated in the 1991 study was 932. Together, they had 3 143 211 members (borrowers) and the employment was of 16 043. Their economic size was ECU 8 371,6 million.

Within the non-profit sector, the banking and credit (housing finance) sector represented 0.1% of the enterprises, 6.4% of the members, 0.5% of employment and 5.8% of the economic size.

4.04 Other (unspecified) sectors

Non-profit entities operating in sectors of economy other than banking and credit (housing finance) sector were reported by ten Member States: Belgium, France, Germany, Greece, Italy, Luxembourg, the Netherlands, Portugal, Spain and the United Kingdom. The total number of such entities was 1 149 514. Together, they had 45 887 603 members and an employment of 3 268 747. Their economic size amounted to ECU 135 259 million.

Within the non-profit sector, as defined here, the group of unspecified sectors of economy represented 99.9% of the entities, 93.6% of the members, 99.5% of the employment and 94.2% of the economic size.

¹ Defourny, J.: 'Le secteur de l'économie sociale en Belgique', working paper 92/05, Liège, CIRIEC, May 1992.

² The assets of the cooperative banks were included in the economic size.

³ Council Regulation (EEC) No 696/93 of 15 March 1993, and Council Regulation (EEC) No 2186 of 22 July 1993.

⁴ For the cooperative banks the economic size included also their assets.

Belgium

Contents

1.00 Summary of results	20
1.01 Source of data	20
1.02 Enterprises	20
1.03 Membership ²	20
1.04 Employment	20
1.05 Economic size	20
2.00 Framework for the study	20
2.01 Organization of the sector	21
2.02 Analysis of data	21
3.00 The cooperative sector	22
3.01 Aggregates for the cooperative sector	22
3.02 Analysis by sector of economy	23
3.03 Banking and credit sector	23
3.04 Insurance and pensions sector	23
3.05 Agriculture, forestry, fishing and food products sector	24
3.06 Wholesale and retail trade sector	24
3.07 Other (unspecified) sectors	24
4.00 The mutual sector	24
4.01 Aggregates for the mutual sector	24
5.00 The non-profit sector	25
5.01 Aggregates for the non-profit sector	25

1.00 Summary of results

1.01 Source of data

Due to administrative reasons, the Belgian National Institute of Statistics (NIS) could not directly coordinate the study. The present chapter is based essentially on the data reported in a study realized by CIRIEC¹. However, Section 2.00 of the chapter shows some complementary data which were provided directly by the Belgian national umbrella organizations (NUOs) in the framework of a study carried out by Eurostat with the active help of the Belgian NIS.

Table 1.01 gives a summary of the data, classified by legal form, on the number of enterprises affiliated to the NUOs included in the CIRIEC study, the number of their members and employees as well as the economic size in or around 1990.

Chart 1.01 shows the relative values of three of the four variables in respect of the enterprises in the cooperative, mutual and associative sectors.

1.02 Enterprises

The total number of enterprises was 3 955 excluding those in the associative sector about which the relevant information was not available. Of the total, 2 450 (61.9%) enterprises were cooperatives and 1 505 (38.1%) were mutual benefit societies.

1.03 Membership²

The number of persons associated with the enterprises included in the CIRIEC study, possibly in various capacities at the same time, was 15 364 854 of whom 1 623 330 (10.6%) were members of cooperatives, 5 907 124 (38.4%) were policy-holders, i.e. insured with mutual benefit societies and 7 834 400 (51.0%) were users of the services and facilities offered by the non-profit associations.

1.04 Employment

The total number of employees of the said enterprises was 254 688 of whom 34 113 (13.4%) were employed by the cooperatives, 11 475 (4.5%) by the mutual benefit societies and the remaining 209 100 (82.1%) by the non-profit associations.

1.05 Economic size

The economic size of enterprises included in the study was BFR 2 119 424 million. Of this amount, the cooperatives accounted for BFR 1 436 989 million (67.8%), mutual benefit societies for BFR 423 355 million (20.0%) and the non-profit associations for BFR 259 080 million (12.2%).

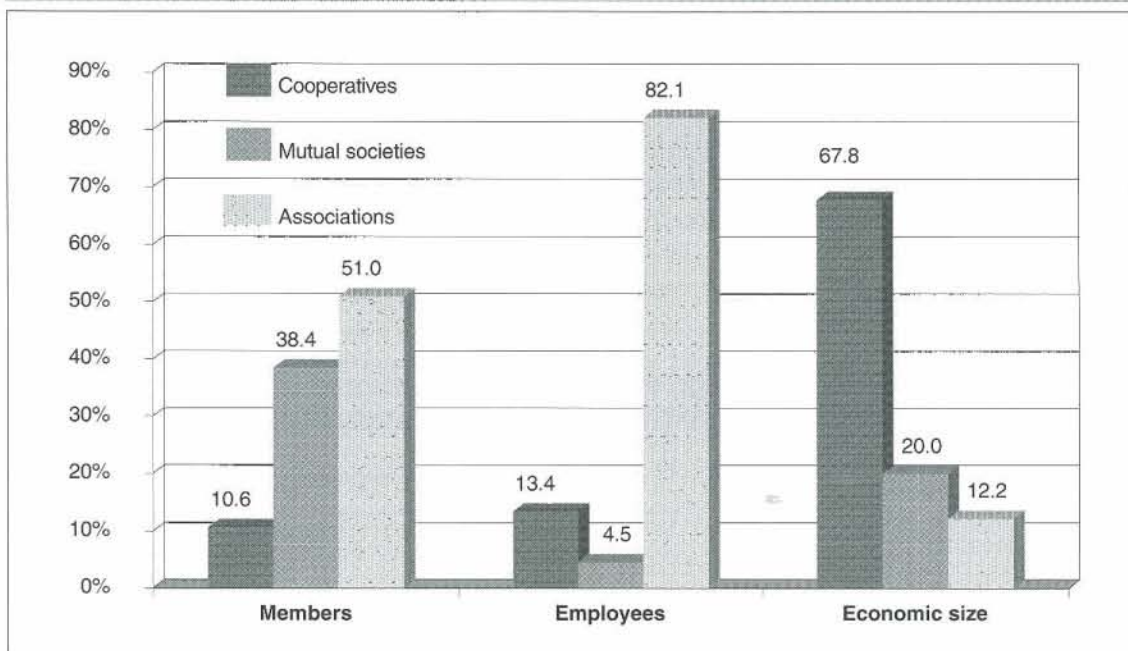
2.00 Framework for the study

The framework elaborated in the technical introduction to this report was adopted for the study of cooperative, mutual and non-profit sectors in Belgium. The study was to be carried out by the

Table 1.01 Number and percentage of enterprises, members, and employees, and economic size, in respect of the cooperative, mutual and associative sectors, c. 1990

Variable	No and %	Legal form			
		Cooperatives	Mutuals	Associations	Total
(1)	(2)	(3)	(4)	(5)	(6)
Enterprises	No	2 450	1 505	:	3 955
	%	61.9	38.1	:	100.0
Members	No	1 623 330	5 907 124	7 834 400	15 364 854
	%	10.6	38.4	51.0	100.0
Employees	No	34 113	11 475	209 100	254 688
	%	13.4	4.5	82.1	100.0
Economic size	BFR mio	1 436 989	423 355	259 080	2 119 424
	%	67.8	20.0	12.2	100.0

Chart 1.01 Percentage distribution of members, employees and economic size in respect of the cooperative, mutual and associative sectors, c. 1990



National Institute of Statistics (NIS). However, the actual launching of the study was delayed due to administrative reasons. It was only in early 1993 that Eurostat undertook to carry out the study with the active help of NIS and the national umbrella organizations (NUOs) concerned.

2.01 Organization of the sector

Enterprises of all legal forms (cooperatives, mutual societies and non-profit associations) were operating in the country.

A list of the NUOs which returned the questionnaire is given below:

(a) Cooperative sector

1. The Belgian Boerenbond (De Belgische Boerenbond - BB)
2. ARCO Group (Groupe ARCO)
3. ARCOFIN, SC
4. ARCOPAR, SC
5. AUXIPAR, NV
6. ARCOPLUS, CV

(b) Mutual sector

7. National Alliance of Christian Mutual Societies (Alliance Nationale des Mutualités Chrétiennes - ANMC)
8. National Union of Socialist Mutual Societies

(Union Nationale des Mutualités Socialistes - UNMS)

9. National Association of Liberal Mutual Societies (Landsbond van Liberale Mutualiteiten)

(c) Non-profit sector

10. Federation of Subsidized Independent Free (Teaching) Establishments (Fédération des Etablissements Libres Subventionnés Indépendants - FELSI)

d) Cooperative, mutual and non-profit sectors

11. European Council for Social Tourism (Conseil Européen du Tourisme Social - CETOS)

Table 2.01 gives a summary of the structural statistical data on each NUO which returned the completed questionnaires, while details are given in Part II of this report. Additional sources of statistical data will be included in Part III.

2.02 Analysis of data

The data taken from the CIRIEC study are presented in Sections 3.00, 4.00 and 5.00 of this chapter together with their analysis according to sectors of economy in each case. It should be noted that the data for the mutual sector refer to 1988. Furthermore, some of the data, especially those for

the unspecified sectors in the cooperative sector, were rough estimates. Caution should therefore be exercised in interpreting the results of the study.

1 623 330 members and 34 113 employees, while their economic size of the sector amounted to BFR 1 436 989 million.

3.00 The cooperative sector

3.01 *Aggregates for the cooperative sector*

The total number of enterprises reported in the CIRIEC study was 2 450. Together they had

In comparison with the cooperative, mutual and associative sector in Belgium, as defined for the purpose of the study, the cooperative sector represented 61.9% of the enterprises, 10.6% of the members, 13.4% of the employees and 67.8% of the economic size. The proportion of enterprises is an

Table 2.02 Summary of data on the NUOs which returned the questionnaires

NUOs	Sector of economy	Variables			
		Enterprises	Members	Employees	Volume of business (BFR mio)
(1)	(2)	(3)	(4)	(5)	(6)
1	Banking and credit, insurance, agriculture, production, trade, others	:	c. 300 000	c. 6 900	:
2	Banking and credit, insurance, production, trade, others	4 holding companies	c. 650 000	29	:
3*	Banking and credit, insurance, production	4	:	5 362	619 869 CBS 7 871 I 2 868 T
4*	Financial holdings	2	15	9	3 311 CBS
5	Production, trade, others	5	c. 160 000	c. 1 560	2 811 CBS
6	Banking and credit, trade, others	3	c. 30 130	3 649	1 284 060 * CBS 9 525 * T
7	Health insurance	:	:	:	:
8	Health insurance	:	:	:	:
9	Insurance	12	:	1 268	:
10	Education	39	:	:	:
11	Tourism	65	:	:	:

NB The numbers in the first column of the table refer to the serial numbers of the NUOs in Section 2.01

* Data refer to 1991.

T= Turnover.

I= Income.

CBS= Consolidated balance sheet.

overestimate because information about the number of enterprises in the associative sector was not available.

3.02 Analysis by sector of economy

The cooperatives were operating in five sectors of the Belgian economy: banking and credit; insurance and pensions; agriculture, forestry, fishing and food products; wholesale and retail trade; and other (unspecified) sectors. Table 3.02 gives a summary of the data, classified by sector of economy, on the four variables investigated by the study, namely enterprises, members, employees and economic size. Chart 3.02 compares their relative values (in percentage terms) for the five sectors of economy. The situation in respect of each sector is briefly described below.

3.03 Banking and credit sector

The total number of banks, including 72 independent bureaux, was 1 787. The total number of members, including those of the insurance and pensions sector, was 1 060 000. These banks had employed 8 215 persons and negotiated BFR 1 169 741 million worth of business in the form of *dépôts* (deposits). In comparison with the cooperative sector, as defined here, the banking and credit sector accounted for 72.9% of the enterprises, 65.3% of the members, 24.1% of the employees and 81.4% of the economic size.

3.04 Insurance and pensions sector

This sector consisted of 30 insurance cooperatives with 7 139 employees including 1 690 agents. The total amount of premiums collected by them was BFR 41 307 million. Their share in the aggregates for the cooperative sector, as defined here, was as

Table 3.02 Number and percentage of enterprises, members and employees, and economic size of cooperatives, by sector of economy, c. 1990

Variable	No and %	Sector of economy					Total
		Banking and credit	Insurance and pensions	Agriculture, etc.	Trade ^a	Other n.e.s ^b	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Enterprises (cooperatives)	Nb	1 787 ^c	30	100	533	:	2 450
	%	72.9	1.2	4.1	21.8	:	100.0
Members	Nb	1 060 000	^d	48 270	455 060 ^e	60 000	1 623 330
	%	65.3		3.0	28.0	3.7	100.0
Employees	Nb	8 215	7 139 ^f	7 249	3 510	8 000	34 113
	%	24.1	20.9	21.2	10.3	23.5	100.0
Economic size	BFR mio	1 169 741	41 307	108 564	17 377	100 000	1 436 989
	%	81.4	2.9	7.6	1.2	6.9	100.0

^a Data refer to food products and pharmaceuticals only.

^b Data represent rough estimates.

^c Including 72 independent bureaux.

^d Included in banking and credit sector.

^e Pharmaceutical distribution only.

^f Including 1 690 agents.

follows: 1.2% of the enterprises, 20.9% of the employees and 2.9% of the economic size. It should be noted that a larger part of the insurance and pensions business was conducted in the mutual sector (see Section 4.00, below).

3.05 Agriculture, forestry, fishing and food products sector

The aggregates for this sector were: 100 agricultural cooperative, 48 270 members, 7 249 employees and a turnover of BFR 108 564 million. Within the cooperative sector, as defined here, the agricultural sector represented 4.1% of the enterprises, 3.0% of the members, 21.2% of the employees and 7.6% of the economic size.

3.06 Wholesale and retail trade sector

The data for this sector refer to distribution of food products and pharmaceuticals only. There were 533 cooperatives with 455 060 members (in pharmaceutical units only) and 3 510 employees. Their turnover was estimated at BFR 17 377 million. This sector's share in the aggregates for the cooperative sector, as defined here, was as follows: 21.8% of the enterprises, 28.0% of members, 10.3% of employees and 1.2% of the turnover.

3.07 Other (unspecified) sectors

The data for the unspecified sectors represent rough estimates. Information about the number of enterprises was not available. The total number of members and employees was 60 000 and 8 000 respectively, while the turnover was about BFR 100 000 million. In relation to the cooperative sector, as defined here, the unspecified sectors accounted for 3.7% of the members, 23.5% of the employees and 6.9% of the economic size (turnover).

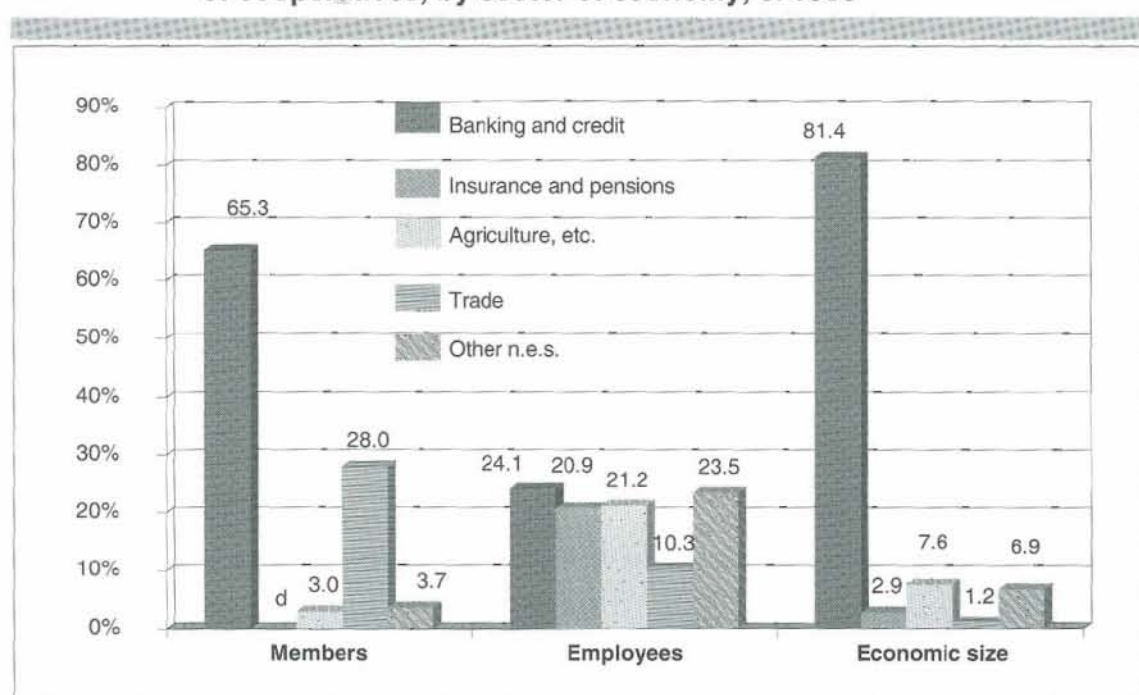
4.00 The mutual sector

4.01 Aggregates for the mutual sector

The relevant data for the mutual sector were available for 1988. The total number of mutual benefit societies was 1 505, all of which were engaged in the insurance and pensions business. Together, they had 5 907 124 members and 11 475 employees. Their economic size, as represented by the expenditure for 1988, was BFR 423 355 million.

In comparison with the cooperative, mutual and associative sector in Belgium, as defined for the purpose of the study, the mutual sector accounted for

Chart 3.02 Percentage distribution of members, employees and economic size of cooperatives, by sector of economy, c. 1990



38.4% of the members, 4.5% of the employees and 20.0% of the economic size.

5.00 The non-profit sector

5.01 *Aggregates for the non-profit sector*

Information about the economic sector(s) in which the non-profit associations were operating was not available; nor was it available about the number of such associations and their members. However, the number of users of the services and facilities offered

by the non-profit associations was reported to be 7 834 400. This figure has been taken as the number of their members. The total number of their employees was 209 100 while their budget for 1990 was BFR 259 080 million. The latter figure has been used as proxy for the economic size.

In comparison with the cooperative, mutual and associative sector in Belgium, as defined for the purpose of the study, the associative sector accounted for 51.0% of the members, 82.1% of the employees and 12.2% of the economic size.

¹ Defourny, J.: "Le secteur de l'économie sociale en Belgique", working paper 92/05, Liège, CIRIEC, May 1992.

² In the context of the study, membership means the propensity of an individual to subscribe to enterprises of the *économie sociale* sector. Consequently, membership of an individual was counted as many times as the number of enterprises of which he/she was a member at the same time.

Denmark

Contents

1.00 Summary of results	28
1.01 <i>Scope of the study</i>	28
1.02 <i>Enterprises</i>	28
1.03 <i>Membership</i>	28
1.04 <i>Employment</i>	28
1.05 <i>Economic size</i>	28
2.00 Framework for the study	28
2.01 <i>Universe of the study</i>	29
2.02 <i>Organization of the sector</i>	29
2.03 <i>Analysis of data</i>	29
3.00 The cooperative sector	30
3.01 <i>Aggregates for the cooperative sector</i>	30
3.02 <i>Analysis by sector of economy</i>	30
3.03 <i>Agriculture, forestry, fishing and food products sector</i>	31
3.04 <i>Wholesale and retail trade sector</i>	31
4.00 The mutual sector	31
4.01 <i>Aggregates for the mutual sector</i>	31
5.00 The non-profit sector	31
5.01 <i>Aggregates for the non-profit sector</i>	31
5.02 <i>Analysis by sector of economy</i>	31

1.00 Summary of results

1.01 Scope of the study

The study was targeted at five national umbrella organizations (NUOs): two in the cooperative sector, one in the mutual sector and two in the associative sector (see list in Section 2.00).

Table 1.01 gives a summary of the data, classified by legal form, on the number of enterprises affiliated to the collaborating NUOs, the number of their members and employees as well as their economic size in or around 1990. The data for the mutual sector refer to only one of the 55 member enterprises of the NUO concerned.

Chart 1.01 shows the relative values (in percentage terms) of the four variables for the three sectors.

1.02 Enterprises

The total number of enterprises was 1 793, of which 899 (50.1%) were cooperatives, 893 (49.8%) were

non-profit associations and just one (0.1%) was a mutual society.

1.03 Membership¹

The total number of persons associated with the abovementioned enterprises, possibly in various capacities at the same time, was 4 437 250 of whom 1 348 774 (30.4%) were members of cooperatives, 1 081 476 (24.4%) were policy-holders, i.e. insured with the mutual society, and 2 007 000 (45.2%) were using the services and facilities offered by the non-profit associations.

1.04 Employment

The total number of employees of the said enterprises was 72 985 of whom 58 920 (80.7%) were employed in the cooperative sector, 13 845 (19.0%) in the associative sector and 220 (0.3%) in the mutual sector (a single society).

1.05 Economic size

The total economic size of the enterprises affiliated to the NUOs which participated in the study was

DKR 172 023 million. Of this amount, the cooperatives accounted for DKR 120 400 million (70.0%), the non-profit associations for DKR 50 601 million (29.4%) and the single mutual society for DKR 1 022 million (0.6%).

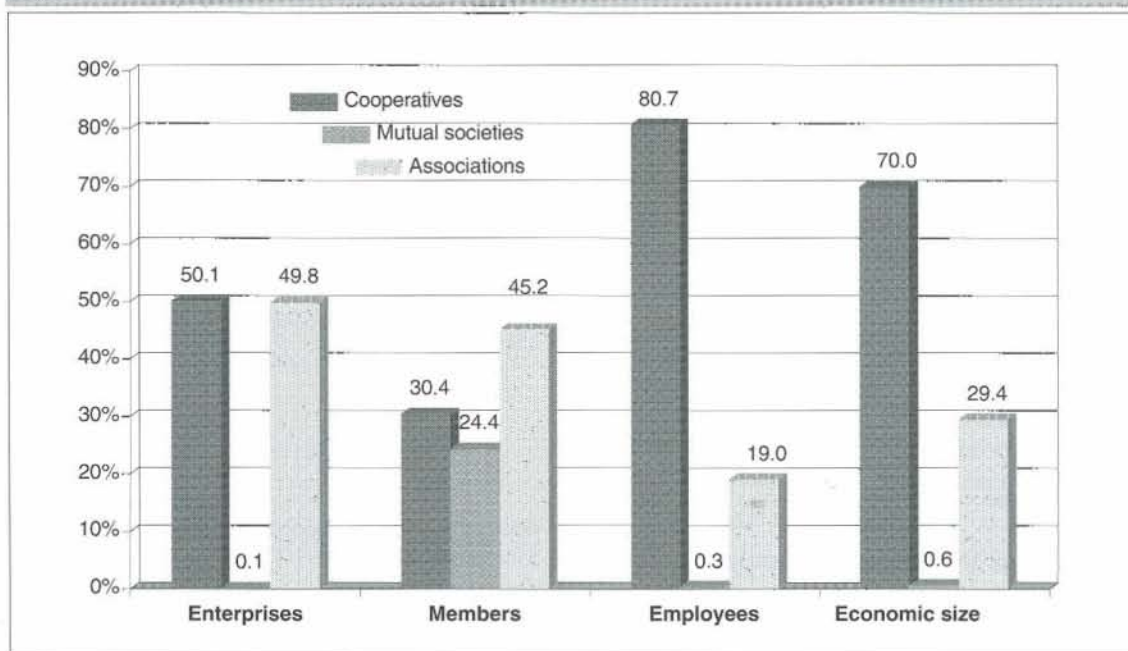
Table 1.01 Number and percentage of enterprises, members, employees, and economic size in respect of the cooperative, mutual and associative sectors, c. 1990

Variable	No and %	Legal form			Total
		Cooperatives	Mutual societies	Associations	
(1)	(2)	(3)	(4)	(5)	(6)
National umbrella organizations	No	2	1	2	5
Enterprises	No	899	1	893	1 793
	%	50.1	0.1	49.8	100.0
Members	No	1 348 774	1 081 476	2 007 000	4 437 250
	%	30.4	24.4	45.2	100.0
Employees	No	58 920	220	13 845	72 985
	%	80.7	0.3	19.0	100.0
Economic size	DKR mio	120 400	1 022	50 601	172 023
	%	70.0	0.6	29.4	100.0

2.00 Framework for the study

The technical introduction to this report elaborates the framework used for the study of cooperative, mutual and non-profit sectors in Denmark. In particular, the objectives and design of the study were the same as stated there. The definitions of the various terms

Chart 1.01 Percentage distribution of enterprises, members, employees and economic size in respect of the cooperative, mutual and associative sectors, c. 1990



also applied as did the statements concerning the limitations of the data. As envisaged, the study was carried out by Danmarks Statistik.

2.01 Universe of the study

A total of five national umbrella organizations (NUOs) took part in the study: two in the cooperative sector, one in the mutual sector and two in the non-profit sector. The 1 793 enterprises affiliated to them constituted the universe of the study.

A list of the five NUOs which participated in the study is given below:

(a) Cooperative sector

1. Danish Cooperative Societies' Association (Danske Andelsselskaber)
2. Federation of Danish Wholesale Cooperative Societies (Fællesforeningen for Danmarks Brugsforeninger - FDB)

(b) Mutual sector

3. Mutual Association (Gensidig Forening)

(c) Non-profit sector

4. Mortgage Credit Board (Realkreditrådet)
5. The Cooperative Confederation (Det Kooperative Fællesforbund)

Details of the structural and statistical data on each NUO are given in Part II of this report, while additional sources of statistical data on them will be found in Part III.

2.02 Organization of the sector

Table 2.02 shows how the cooperative, mutual, and non-profit sectors are organized both in relation with principal economic activity of the enterprises and their legal forms.

2.03 Analysis of data

The statistical data furnished by the five NUOs are presented in Sections 3.00, 4.00 and 5.00 of this chapter followed by their analysis according to sector of economy in each case. In the case of the mutual sector, data were available for only one of the 55 enterprises affiliated to the NUO concerned and the aggregates were grossly underestimated. In the case of the non-profit sector, the data were estimated pro rata between non-profit and profit-making enterprises. As stated elsewhere, the aggregates do not present a complete picture of the cooperative, mutual and non-profit sectors in Denmark. For the present, they should be treated as first approximations.

Table 2.02 National umbrella organizations classified by legal form and principal economic activity of the enterprises, c. 1990

Principal sector of economic activity	Legal form		
	Cooperatives	Mutual societies	Associations
(1)	(2)	(3)	(4)
Banking and credit			Mortgage Credit Board
Insurance and pensions		Mutual Association	
Agriculture, etc.	Danish Cooperative Societies' Association		
Wholesale and retail trade	Federation of Danish Wholesale Cooperative Societies		
Housing finance			The Cooperative Confederation

3.00 The cooperative sector

3.01 Aggregates for the cooperative sector

The total number of enterprises affiliated to the two NUOs which participated in the study was 899. Together, they had 1 348 774 members and 58 920 employees. Their economic size was DKR 120 400 million.

In comparison with the cooperative, mutual and associative sector in Denmark, as defined for

the purpose of the study, the cooperative sector represented 50.1% of the enterprises, 30.4% of the members, 80.7% of the employees and 70.0% of the economic size.

3.02 Analysis by sector of economy

The cooperatives were operating in two sectors of the Danish economy: agriculture, forestry, fishing and food products, and wholesale and retail trade. Table 3.02 gives a summary of the data, classified by sector of economy, on the four variables investi-

Table 3.02 Number and percentage of enterprises, members, employees, and economic size of cooperatives, by sector of economy, c. 1990

Variable	No and %	Sector of economy		
		Agriculture, etc.	Wholesale and retail trade	Total
(1)	(2)	(3)	(4)	(5)
Enterprises	No	216	683	899
	%	24.0	76.0	100.0
Members	No	175 000	1 173 774	1 348 774
	%	13.0	87.0	100.0
Employees	No	38 000	20 920	58 920
	%	64.5	35.5	100.0
Volume of business	DKR mio	89 500	30 900	120 400
	%	74.3	25.7	100.0

gated by the study, i.e. enterprises, members, employees and economic size. Chart 3.02 compares their relative values (in percentage terms) for the two sectors of the economy. The situation in respect of each sector is briefly described below.

3.03 Agriculture, forestry, fishing and food products sector

The total number of enterprises in this sector was 216 which together had 175 000 members and 38 000 employees. Their total turnover was DKR 89 500 million. Within the cooperative sector, as defined here, the agricultural sector represented 24.0% of the enterprises, 13.0% of the members, 64.5% of the employees and 74.3% of the economic size (turnover).

3.04 Wholesale and retail trade sector

The total number of enterprises in this sector was 683. Together, they had 1 173 774 members and 20 920 employees. Their total turnover amounted to DKR 30 900 million. In comparison with the cooperative sector, the trade sector accounted for 76.0% of the enterprises, 87.0% of the members, 35.5% of the employees and 25.7% of the economic size.

4.00 The mutual sector

4.01 Aggregates for the mutual sector

Data for the mutual sector were available for only one of the 55 enterprises affiliated to the NUO concerned. The enterprise had 1 081 476 members (insured persons) and 220 employees. Its total income from premiums was DKR 1 022 million.

In comparison with the cooperative, mutual and associative sector, as defined for the purpose of the study, the mutual sector accounted for 0.1% of the enterprises, 24.4% of the members, 0.3% of the

employees and 0.6% of the economic size. It should be noted that these percentages are based on the data pertaining to only one enterprise and therefore underestimate the status of the mutual sector.

5.00 The non-profit sector

5.01 Aggregates for the non-profit sector

The non-profit or associative sector had 893 enterprises. Together, they had 2 007 000 members and 13 845 employees. Their economic size was DKR 50 601 million.

In comparison with the cooperative, mutual and associative sector, as defined for the purpose of the study, the non-profit sector accounted for 49.8% of the enterprises, 45.2% of the members, 19.0% of the employees and 29.4% of the economic size.

5.02 Analysis by sector of economy

The non-profit enterprises were operating in two sectors of the economy: banking and credit; and housing finance. Table 5.02 gives a summary of the data, classified by sector of economy, on the four variables investigated by the study, namely, enterprises, members, employees and economic size. The status of each sector is briefly described below.

(i) *Banking and credit* - The three enterprises in this sector had 1 507 000 members and 1 344 employees. Their economic size was DKR 32 300 million. Within the non-profit sector, the bank-

Chart 3.02 Percentage distribution of enterprises, members, employees and economic size of cooperatives, by sector of economy, c. 1990

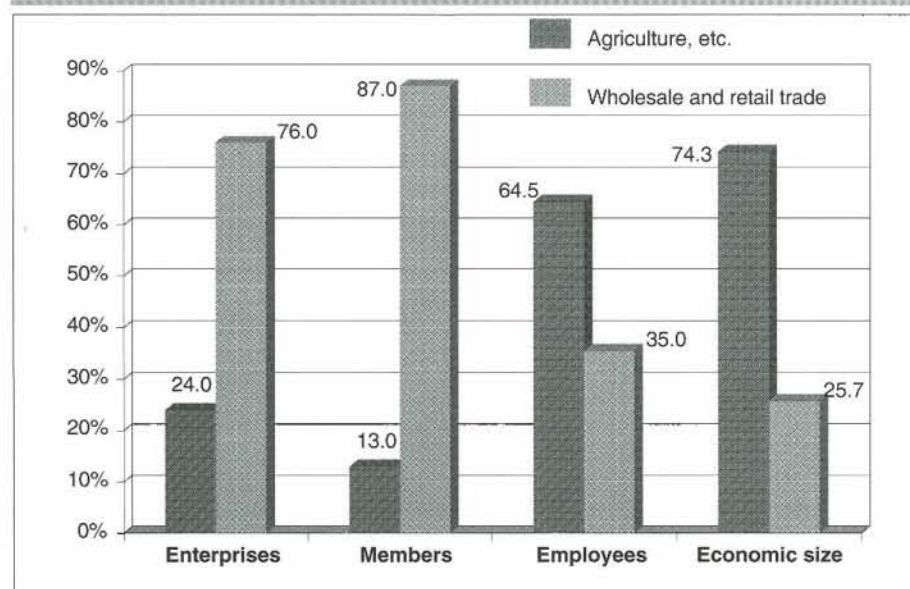
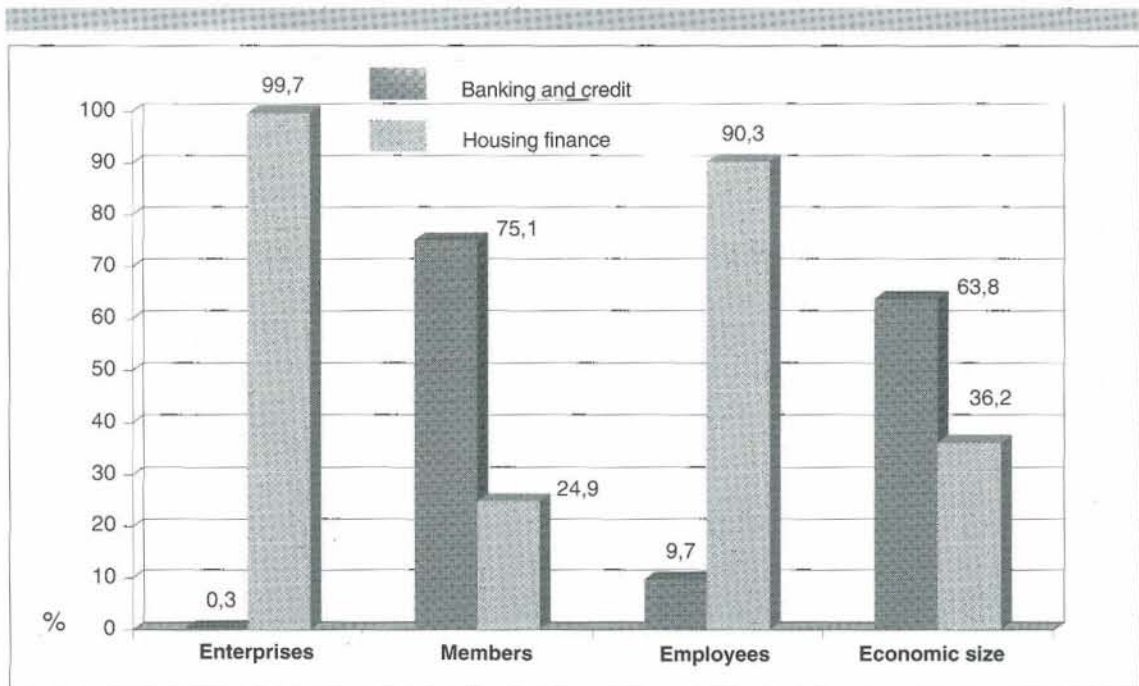


Table 5.02 Number and percentage of enterprises, members, and employees, and economic size of non-profit associations, by sector of economy, c. 1990

Variable	No and %	Sector of economy		
		Banking and credit	Housing finance	Total
(1)	(2)	(3)	(4)	(5)
Enterprises	No	3	890	893
	%	0.3	99.7	100.0
Members	No	1 507 000	500 000	2 007 000
	%	75.1	24.9	100.0
Employees	No	1 344	12 501	13 845
	%	9.7	90.3	100.0
Economic size	DKR mio	32 300	18 301	50 601
	%	63.8	36.2	100.0

Chart 5.02 Percentage distribution of enterprises, members, employees and economic size of non-profit associations, by sector of economy, c. 1990



ing and credit sector represented 75.1% of the membership, 9.7% of the employees and 63.8% of the economic size.

- (ii) *Housing finance* - The total number of enterprises in this sector was 890 which together had 500 000 members and 12 501 employees.

Their economic size amounted to DKR 18 301 million. In comparison with the non-profit sector, the housing finance sector accounted for 99.7% of the enterprises, 24.9% of the members, 90.3% of the employees and 36.2% of the economic size.

¹ In the context of the study, membership means the propensity of an individual to subscribe to enterprises of the *économie sociale* sector. Thus membership of an individual was counted as many times as the number of enterprises of which he/she was a member at the same time.

Germany

Contents

1.00 Summary of results	36
1.01 <i>Scope of the study</i>	36
1.02 <i>Enterprises</i>	36
1.03 <i>Membership</i>	36
1.04 <i>Employment</i>	36
1.05 <i>Economic Size</i>	36
2.00 Framework for the study	37
2.01 <i>Universe of the study</i>	37
2.02 <i>Organization of the sector</i>	39
2.03 <i>Analysis of data</i>	40
3.00 The cooperative sector	40
3.01 <i>Aggregates for the cooperative sector</i>	40
3.02 <i>Analysis by sector of economy</i>	40
3.03 <i>Banking and credit sector</i>	40
3.04 <i>Agriculture, forestry, fishing and food products sector</i>	41
3.05 <i>Construction, crafts, manufacturing and mining sector</i>	41
3.06 <i>Wholesale and retail trade sector</i>	41
3.07 <i>Other (unspecified) sectors</i>	41
4.00 The mutual sector	42
4.01 <i>Aggregates for the mutual sector</i>	42
5.00 The non-profit sector	42
5.01 <i>Aggregates for the non-profit sector</i>	42
5.02 <i>Analysis by sector of economy</i>	42

Table 1.01 Number and percentage of enterprises and establishments, members and employment, economic size in respect of the cooperative, mutual and non-profit sectors, c. 1990

Variable	No and %	Legal form			Total
		Cooperatives	Mutuals	Associations	
(1)	(2)	(3)	(4)	(5)	(6)
Enterprises/Establishments	No	8 770	2 195	343 946 ^c	354 911
	%	2.5	0.6	96.9	100.0
Members	No	15 236 000	:	37 528 295 ^a	52 764 295
	%	28.9	:	71.1	100.0
Employment	No	483 038	50 000	1 017 945	1 550 983
	%	31.1	3.2	65.6	100.0
Economic Size ^b	DM mio	989 469	33 842	86 600	1 109 911
	%	89.1	3.0	7.8	100.0

a There may be overlapping of cooperatives and non-profit housing societies.

b The economic size of the sectors is very high because it includes banks assets.

c Including 53 946 entities with employment and about 290 000 entities without employment.

d Excluding education and research.

1.00 Summary of results

1.01 Scope of the study

The study was targeted at 25 federations of cooperatives, mutual assurance societies and non-profit associations, 13 regional federations of cooperatives and six *Land* federations in cooperative wholesaling and foreign trade sectors (see list in Section 2.00).

Table 1.01 gives a summary of the data, classified by legal form, on the number of cooperative and mutual enterprises affiliated to the federations which participated in the study, the number of their members and employees as well as their economic size in or around 1990.

Aggregates on the non-profit sector were derived from an *ad hoc* Supplementary Data Collection targeted to non-profit enterprises (see technical introduction).

Chart 1.01 shows the relative values (in percentage terms) of three of the four variables in respect of the enterprises in the cooperative, mutual and non-profit sectors.

1.02 Enterprises

The total number of enterprises was 354 911, of which 8 770 (2.5%) were cooperatives, 2 195 (0.6%) were mutual societies and 343 946 (96.9%) were non-profit associations.

1.03 Membership¹

The relevant information was available for the cooperatives and non-profit associations only. The total number of their members was 52 764 295.

1.04 Employment

The total employment of the said enterprises (excluding those in the agriculture and construction sectors) was reported to be 1 550 983. Of this number 483 038 (31.1%) were working for the cooperatives, 50 000 (3.2%) for the mutual societies and the remaining 1 017 945 (65.6%) for the non-profit associations.

1.05 Economic Size

The economic size² of the enterprises and establishments which participated in the study was DM 1 109 911 million. Of this amount, the coop-

eratives accounted for DM 989 469 million (89.1%), the mutual societies for DM 33 842 million (3.0%) and the non-profit associations for DM 86 600 million (7.8%).

2.00 Framework for the study

The technical introduction to this report provides the framework for the study of the cooperative, mutual and non-profit sectors in Germany (former Federal Republic of Germany). In particular, the objectives and design of the study were the same as stated there. The definitions of the various terms also applied as did the statements concerning the limitations of the data. As envisaged, the study was carried out by the National Statistical Office (Statistisches Bundesamt). The ad hoc Supplementary Data Collection on non-profit sector was carried out by a private contractor (see also the technical introduction).

2.01 Universe of the study

The National Statistical Office contacted a total of 44 national/regional/*Land* level federations, either directly or through their respective umbrella organizations (their list is given below). Of these, 25 were federations of cooperatives, mutual societies and non-profit associations, 13 were regional federations of cooperatives within the German Federation of Cooperatives and Farmers' Credit Unions (Deutscher Genossenschafts- und Raiffeisenverband eV - DGRV) and six were *Land* level federations of cooperatives dealing in wholesale and foreign trade within the Central Federation of Industrial Alliance Groups (Zentralverband gewerblicher Verbundgruppen eV - ZGV). The 10 965 enterprises of the former territory of the Federal Republic affiliated to them constituted the universe of the study.

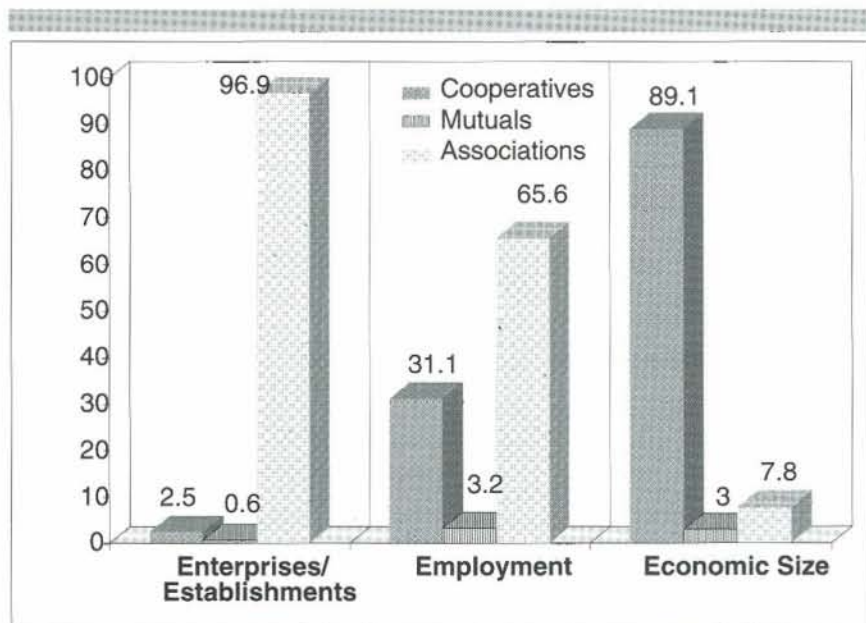
National umbrella organizations

(a) Cooperative sector
1. German Federation

of Cooperatives and Farmers' Credit Unions (Deutscher Genossenschafts- und Raiffeisenverband eV - DGRV)

2. German Federation of Farmers' Credit Unions (Deutscher Raiffeisenverband eV - DRV).
3. German Federation of People's Banks and Farmers' Credit Unions (Bundesverband der Deutschen Volksbanken und Raiffeisenbanken eV - BVR)
4. Central Federation of Industrial Alliance Groups (Zentralverband gewerblicher Verbundgruppen eV - ZGV)
5. Auditing Federation of German Bakers and Confectioners Cooperatives (Prüfungsverband Deutscher Bäcker- und Konditorengenossenschaften eV - BÄKO)
6. Auditing Federation of German Transportation Cooperatives (Prüfungsverband der Deutschen Verkehrsgenossenschaften eV)
7. Edeka Federation of Merchant Cooperatives (Edeka Verband kaufmännischer Genossenschaften eV)
8. Rewe Auditing Federation (Rewe-Prüfungsverband eV)
9. Federation of German Productive Trading Societies and Partnership Undertakings (Verband Deutscher Produktivgenossenschaften und Partnerschaftsunternehmen eV - VDP)
10. Auditing Federation of German Productive Trading Societies (Prüfungsverband Deutscher Produktivgenossenschaften u.

Chart 101 Percentage distribution of enterprises and establishments, employment, and economic size in respect of the cooperative, mutual and non-profit sectors, c. 1990



- Partnerschaftsunternehmen eV - PVDP)
11. German Federation of Retail Cooperative Societies (Bundesverband deutscher Konsumgenossenschaften e. V. - BVK)
 12. Federation of consumers' cooperatives (Verband der Konsumgenossenschaften eV VdK)
 13. National Federation of Housing Industry (Gesamtverband der Wohnungswirtschaft eV - GdW)
- (b) *Mutual sector*
14. Union of Mutual Assurance Societies (Arbeitsgemeinschaft der Versicherungsvereine auf Gegenseitigkeit)
 15. Federation of Mutual Assurance Societies (Verband der Versicherungsvereine auf Gegenseitigkeit eV)
 16. Federation of German Death Benefit Societies (Deutscher Sterbekassenverband eV)
 17. Alliance for Occupational Old-Age Care (Arbeitsgemeinschaft für betriebliche Altersversorgung eV - ABA)
 18. Federation of German Mutual Glass Insurance Associations (Verband Deutscher Glasversicherungsvereine auf Gegenseitigkeit eV)
- (c) *Non-profit sector*
19. Federal Alliance of Independent Welfare Organizations (Bundesarbeitsgemeinschaft der Freien Wohlfahrtspflege eV - BAGFW)
 20. National Federation of Workers' Welfare (Arbeitswohlfahrt - Bundesverband eV - AW)
 21. German Evangelical Church Charity (Diakonisches Werk der Evangelischen Kirche in Deutschland eV - DW)
 22. German Federation of "Caritas" Organizations (Deutscher Caritasverband eV - DCV)
 23. German Non-Sectarian Welfare Federation (Deutscher Paritätischer Wohlfahrtsverband - Gesamtverband eV - DPWW)
 24. German Red Cross, Central Office (Deutsches Rotes Kreuz eV - Präsidium)
 25. Central Welfare Organization for Jews in Germany (Zentralwohlfahrtsstelle der Juden in Deutschland eV - ZWSt)
- Regional federations of cooperatives within the DGRV**
26. Federation of Cooperatives Raiffeisen-Schulze-Delitzsch, Baden (Badischer Genossenschaftsverband Raiffeisen-Schulze-Delitzsch eV)
 27. Federation of Cooperatives - Raiffeisen/Schulze-Delitzsch -, Bavaria (Genossenschaftsverband Bayern - Raiffeisen/Schulze-Delitzsch - eV)
 28. Federation of Cooperatives, Berlin-Brandenburg (Genossenschaftsverband Berlin-Brandenburg)
 29. Federation of Cooperatives, Hesse/RhineLand-

Table 2.02 National federations of cooperatives, mutual societies and non-profit associations classified by legal form and principal economic activity of the member enterprises, c. 1990

Principal sector of economic activity	Legal form		
	Cooperatives	Mutuals	Non-profit associations
(1)	(2)	(3)	(4)
Banking and credit	1, 2, 3		
Insurance and pensions	3	14, 15, 16, 17, 18	
Agriculture, forestry, fishing and food products	2		
Construction, crafts, production	2, 4, 5, 9, 10		
Wholesale and retail trade and consumers	4, 7, 8, 11, 12		
Housing industry	13		
Services	2, 4		
Other n.e.s.	3, 6		19, 20, 21, 22, 23, 24, 25

NB

The numbers in the body of the table refer to the serial numbers of the national federations in Section 2.01.

- Palatinate/Turingia (Genossenschaftsverband Hessen/RheinLand-Pfalz/Thüringen)
30. Federation of Cooperatives, Hanover (Genossenschaftsverband Hannover eV)
31. Federation of Cooperatives, RhineLand (Genossenschaftsverband RheinLand eV)
32. Federation of Cooperatives, Saxony (Genossenschaftsverband Sachsen eV)
33. North German Federation of Cooperatives, Schleswig-Holstein and Hamburg (Norddeutscher Genossenschaftsverband Schleswig-Holstein und Hamburg eV)
34. Federation of Cooperatives, Kurhessen-Turingia (Genossenschaftsverband Kurhessen-Thüringen eV)
35. Raiffeisen - Federation of Cooperatives, Weser-Ems (Raiffeisen - Genossenschaftsverband Weser-Ems eV)
36. Federation of Cooperatives, Saar (Saarländischer Genossenschaftsverband eV)
37. Federation of Cooperatives, Westphalia (Westfälischer Genossenschaftsverband eV)
38. Federation of Cooperatives, Württemberg (Württembergischer Genossenschaftsverband eV)

Land federations of cooperatives within the ZGV

39. Land Federation of Wholesale and Retail Trade Cooperatives, North Rhine-Westphalia (Landesverband der genossenschaftlichen Großhandels- und Dienstleistungsunternehmen

Nordrhein-Westfalens eV)

40. North German Land Federation of Wholesale and Foreign Trade Cooperatives (Landesverband NorddeutschLand des genossenschaftlichen Groß- und Außenhandels eV)
41. Central German Land Federation of Wholesale and Foreign Trade Cooperatives (Landesverband Mitte des genossenschaftlichen Groß- und Außenhandels eV)
42. Bavarian Land Federation of Wholesale and Service Cooperatives (Landesverband Bayern der genossenschaftlichen Großhandels- und Dienstleistungsunternehmen eV)
43. Labour Federation of Wholesale and Foreign Trade Cooperatives in Baden-Württemberg (Arbeitsverband des genossenschaftlichen Groß- und Außenhandels in Baden-Württemberg eV)
44. East German Land Federation of Wholesale and Services Cooperatives (Landesverband Ost der genossenschaftlichen Großhandels- und Dienstleistungsunternehmen eV)

Details of the structural and statistical data on 18 national federations are given in Part II of this report while additional sources of statistical data will be found in Part III.

2.02 Organization of the sector

Table 2.02 shows how the cooperative, mutual and non-profit enterprises affiliated to R/N UOs are organized both in relation with principal economic

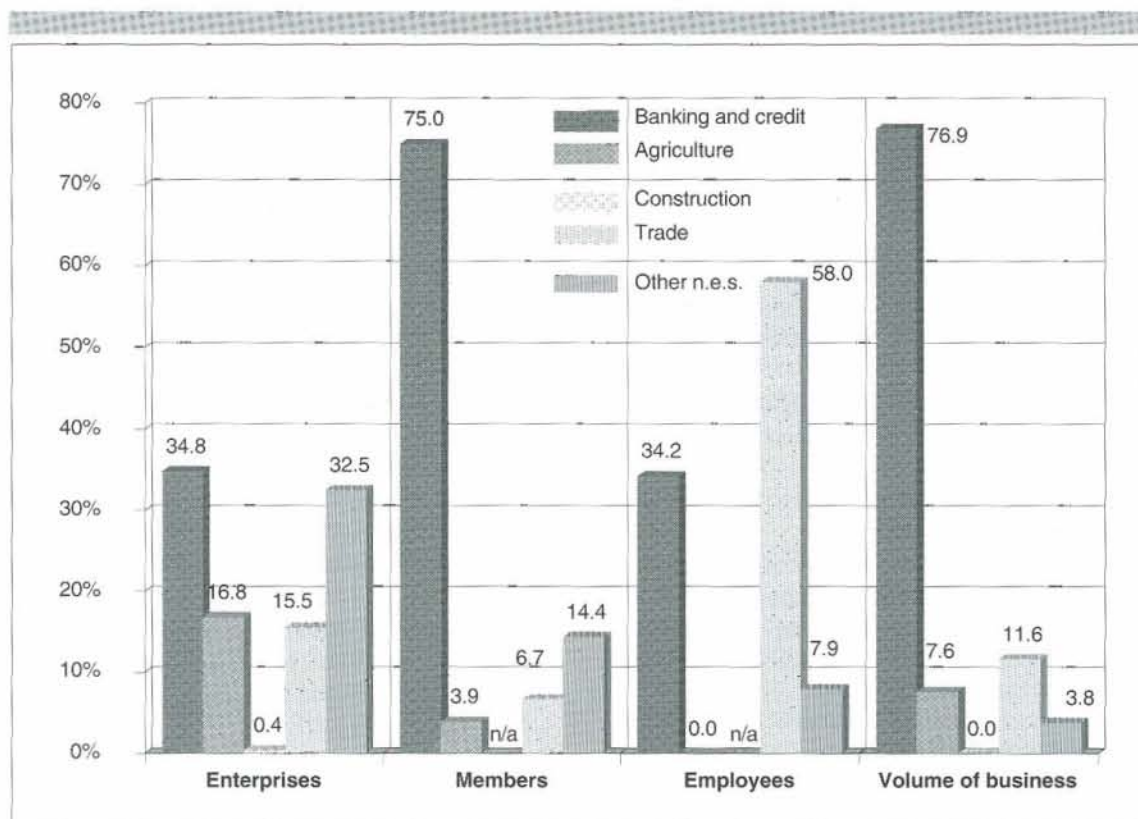
Table 3.02 Number and percentage of enterprises, members and employees, and economic size of cooperatives, by sector of economy, c. 1990

Variable	No and %	Sector of economy					Total
		Banking and credit	Agriculture, etc.	Construction, etc.	Wholesale and retail trade	Other n.e.s	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Enterprises	No	3 055	1 469	36	1 359	2 851	8 770
	%	34.8	16.8	0.4	15.5	32.5	100.0
Members	No	11 421 000	600 000	:	1 023 000	2 192 000	15 236 000
	%	75.0	3.9	:	6.7	14.4	100.0
Employees	No	165 000	38 ^a	:	280 000	38 000	483 038 ^b
	%	34.2	0.0	:	58.0	7.9	100.1
Economic Size	DM mio	761 327	75 248	114	114 814	37 966	989 469
	%	76.9	7.6	0.0	11.6	3.8	99.9

a Data incomplete

b Rounding error

Chart 3.02 Percentage distribution of enterprises, members, employees and economic size of cooperatives, by sector of economy, c. 1990



activity of the enterprises and establishments, and their legal forms.

2.03 Analysis of data

The statistical data furnished by the national/regional/*Land* level federations of cooperatives and mutual societies are presented in Sections 3.00 and 4.00 of this chapter. Once again, the reader is reminded that the aggregates do not present a complete picture of the cooperative and mutual sector in Germany. They should be treated as the best available estimates for the present.

3.00 The cooperative sector

3.01 Aggregates for the cooperative sector

The total number of enterprises affiliated to the 44 umbrella organizations (at national, regional and *Land* levels) which participated in the study was 8 770, which together had 15 236 000 members and 483 038 employees. Their economic size was DM 989 469 million.

In comparison with the cooperative, mutual and non-profit sectors in Germany, as defined for the purpose of the study, the cooperative sector represented 2.5% of the enterprises and establishments, 31.1% of the employment and 89.9% of the economic size.

3.02 Analysis by sector of economy

The cooperatives were operating in five sectors of the German economy: banking and credit; agriculture, forestry, fishing and food products; construction, crafts, manufacturing and mining; wholesale and retail trade; and other (unspecified) sectors. Table 3.02 gives a summary of the data, classified by sector of economy, on the four variables investigated by the study, i.e. enterprises, members, employees and economic size. Chart 3.02 compares their relative values (in percentage terms) for the five sectors of the economy. The situation in respect of each sector is briefly described below.

3.03 Banking and credit sector

The total number of enterprises operating in this sector was 3 055, which together had 11 421 000

Tab 5.02 Number and percentage of establishments, members and employment, and economic size of non-profit sector, by sector of economy, 1990

Variable	No and %	Sector of economy				
		Health and social work	Education and research	Recreational, cultural and sporting activities	Other	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Establishments with employment	No	34 440	5 040	2 327	12 139	53 946
	%	63.84	9.34	4.31	22.50	100.00
Establishments without employment	No	25 000 ^a	:	80 000 ^a	:	290 000 ^a
	%	59.440	5.040	82.327	12.139	343.946
Total establishments	No	59 440	5 040	82 327	12 139	343 946
	%	:	:	:	:	:
Members	No	1 794 386	:	24 557 450	11 176 459	:
Employment (FTE)	No	692 789	131 451	64 346	129 359	1 017 945
	%	68.10	12.90	6.30	12.70	100.00
Economic size	DM mio	50 400	10 394	6 409	19 397	86 600
	%	58.19	12.00	7.40	22.40	100.00

a Estimates

members and 165 000 employees. The total economic size³ was DM 761 327 million. Within the cooperative sector as defined here the banking and credit sector represented 34.8% of the enterprises, 75.0% of the members, 34.2% of the employees and 76.9% of the economic size. This was the most dominant of all sectors except in respect of employment.

3.04 Agriculture, forestry, fishing and food products sector

The total number of enterprises in this sector was 1 469, which together had 600 000 members. The reported number of employees (38) was obviously a gross underestimate. The economic size of the sector was DM 75 248 million. In comparison with the cooperative sector as defined here the agricultural sector accounted for 16.8% of the enterprises, 3.9% of the members and 7.6% of the economic size.

3.05 Construction, crafts, manufacturing and mining sector

In this sector there were 36 enterprises which negotiated DM 114 million worth of business. Data

on membership and employment were not available. In comparison with the cooperative sector, as defined here, the construction, etc. sector represented 0.4% of the enterprises and less than 0.1% of the economic size. Statistically speaking, this was the smallest sector.

3.06 Wholesale and retail trade sector

The total number of enterprises in this sector was 1 359, which together had 1 023 000 members and 280 000 employees. Their total turnover was DM 114 814 million. Within the cooperative sector as defined here the trade sector represented 15.5% of the enterprises, 6.7% of the members, 58.0% of the employees and 11.6% of the economic size (turnover).

3.07 Other (unspecified) sectors

The total number of enterprises reported by other (unspecified) sectors was 2 851. Together they had 2 192 000 members and 38 000 employees and their total turnover was DM 37 966 million. Within the cooperative sector as defined here the other

(unspecified) sectors together represented 32.5% of the enterprises, 14.4% of the members, 7.9% of the employees and 3.8% of the economic size (turnover).

4.00 The mutual sector

4.01 *Aggregates for the mutual sector*

The total number of enterprises in this sector was 2 195, all of which were engaged in the insurance and pensions business. Together they had employed 50 000 persons and their economic size was DM 33 842 million worth of business. Information about the number of members (policy holders) was not available.

In comparison with the cooperative, mutual and non-profit sectors, as defined for the purpose of the study, the mutual sector accounted for 0.6% of the enterprises and establishments, 3.2% of the employment and 3.0% of the economic size

5.00 The non-profit sector

The Arbeitsstaettenzaehlung - census of workplaces - of 1987 (AZ) provided the baseline data for the estimation of the major contours of the non-profit sector in Germany. The AZ identifies most non-profit organisations in a special group under the German version of the Standard Industrial Classification, which remained in effect until the early 1990s. For organisations with paid employment, the AZ includes information on the number of establishments, full-time and part-time employment, wage bill, and key characteristics of the work force. The AZ information was adjusted to conform the definition of the non-profit sector suggested by Eurostat.

With the help of social security statistics, the AZ data were then extrapolated to 1990, both for employment and wage bill estimates.

Based on a survey of about 550 (West Germany) non-profit organisations, as well as the systematic use of information from hundreds of annual reports on non-profit budgets, data on the relationship between wage bill and operating expenditures, as well as between operating and total expenditures, which includes investments made by the non-profit sector, were collected.

Information on special industry survey, such as the survey on sports associations, a museum survey, or the Foundation Data Base, were also incorporated.

5.01 *Aggregates for the non-profit sector*

According to the information gathered through the Supplementary Data Collection sponsored by DGXXIII, the German non-profit sector represents a major social and economic force. As part of a rich tradition of subsidiarity, self-governance and decentralisation, it has grown significantly in recent years, and faces challenges, new and old, that are accentuated by the process of unification and the sector's extreme reliance on public funds. It has slightly over 1 million FTE employment or 1.3 million jobs, representing 3.74% of total employment.

The (west)-German non-profit sector, together with France and the United Kingdom, belongs to a middle group of countries where the non-profit sector typically accounts for 3-4% of total employment and 9-10% of service sector employment, and where the sector represents 3-5% of GDP. In terms of operating expenditures, it represents 42 billion ECU, contributing 2.3% to GDP (value added). Concerning the sources of financing, nearly 7 out of 10 ECU of revenue represent public funds, half of which come in the form of third party payments from social security and public health social schemes.

The share of private donative income is among the lowest for Europe, with less than one in ten ECU of revenue originating from private giving. Private earnings contribute about 3 out of 10 ECU or 28%. In other words the German non-profit sector is the least commercial. Thus, in terms of revenue structure, the central characteristic of the German non-profit sector is not only the high proportion of public funding, but also the below average shares of private donations and earned income.

5.02 *Analysis by sector of economy*

The German non-profit sector is dominated by two fields: health and social services. Together, they provide two out of three jobs in the non-profit sector, and account for nearly six out of every 10 dollars spent as operating expenditures.

Within the health field, non-profit organisations represent 34% of total health employment, and account for 61% of total employment in the social service industry. Health and social services are the two fields in which the principle of subsidiarity fully developed and became deeply imprinted in the social security and welfare legislation that was implemented in the 1960 and 1970.

By contrast, subsidiarity is less prominent in the fields of culture and recreation, and education

and research. In fact, were it not for the prominent role of health and social services, the German non-profit sector would rank among the smallest in Europe, both in absolute and relative terms. Concerning public funding we found that its share is highest in fields that are covered by the principle of

subsidiarity (health and social services), as well as in fields where specific policies support public sector inputs, as is the case of education and research, and international activities. Donative income is only significant for culture and recreation, and international activities.

¹ In the context of the study, membership means the propensity of an individual to subscribe to enterprises of the économie sociale sector. Thus membership of an individual was counted as many times as the number of enterprises of which he/she was a member at the same time.

² The assets of the cooperative banks are included in their economic size.

³ The economic size includes the assets of the cooperative banks.

Greece

Contents

1.00 Summary of results	46
1.01 <i>Scope of the study</i>	46
1.02 <i>Enterprises</i>	46
1.03 <i>Membership</i>	46
1.04 <i>Employment</i>	47
1.05 <i>Economic size</i>	47
2.00 Framework for the study	47
2.01 <i>Universe of the study</i>	47
2.02 <i>Organization of the sector</i>	47
2.03 <i>Analysis of data</i>	48
3.00 The cooperative sector	48
3.01 <i>Aggregates for the cooperative sector</i>	48
3.02 <i>Analysis by sector of economy</i>	48
3.03 <i>Agricultural cooperatives</i>	49
3.04 <i>Urban cooperatives</i>	49
4.00 The mutual sector	49
4.01 <i>Aggregates for the mutual sector</i>	49
5.00 The non-profit sector	50
5.01 <i>Aggregates for the non-profit sector</i>	50

1.00 Summary of results

1.01 Scope of the study

The study was directed at 21 national umbrella organizations (NUOs): 10 in the cooperative sector, four in the mutual sector and seven in the associative sector (see list in Section 2.00).

Table 1.01 gives a summary of the data, classified by legal form, on the number of enterprises affiliated to the NUOs which participated in the study, the number of their members and employees as well as the volume of business negotiated by them in or around 1990. The table also shows the relative values (in percentage terms) of the four variables for the cooperative, mutual and associative sectors. However, it should be noted that, strictly speaking, the data are not comparable because they are based on different groups of enter-

prises: some on primary level cooperatives and others on secondary and tertiary level organizations, i.e. unions, federations, confederations, etc.

1.02 Enterprises

The total number of enterprises was 8 428, of which 7 446 (88.3%) were cooperatives, 53 (0.6%) were mutual societies and 929 (11.0%) were non-profit associations.

1.03 Membership¹

The total number of persons associated with the cooperatives and mutual societies possibly in several capacities at the same time was 990 171 (almost a million) of whom 982 897 (99.3%) were members of cooperatives and 7 274 (0.7%) were policy-holders i.e. insured with the mutual societies. Information about the members of non-profit associations was not available.

Table 1.01 Number and percentage of enterprises, members and employees, and economic size in respect of the cooperative, mutual and associative sectors, c. 1990

Variable	No and %	Legal form			
		Cooperatives	Mutuals	Associations	Total
(1)	(2)	(3)	(4)	(5)	(6)
National umbrella organizations	No	10	4*	7	21
Enterprises	No	7 446 ^a	53 ^a	929 ^a	8 428
	%	88.3	0.6	11.0	99.9 ^d
Members	No	982 897 ^a	7 274 ^a	:	990 171
	%	99.3	0.7	:	100.0
Employees	No	13 474 ^b	7 ^c	86 ^c	13 567
	%	99.3	0.1	0.6	100.0
Economic size	DR mio	46 493 ^c	153 ^a	43 ^a	46 689
	%	99.6	0.3	0.1	100.0

Source: Statistical Service of Greece: Tables A, B, C of national report

* The figure includes two primary level and two secondary level organizations

a Data refer to primary level enterprises (cooperatives, mutuals, associations)

b Data include primary level agricultural sector and secondary level cooperative organizations in the urban sector

c Data refer to secondary and/or tertiary level organizations, i.e. unions, federations and confederations

d Rounding error

1.04 Employment

The total number of employees of the said enterprises was 13 567 of whom 13 474 (99.3%) were employed by the cooperatives, 7 (0.1%) by the mutual societies and 86 (0.6%) by the non-profit associations. It should be noted, however, that in the case of urban cooperatives mutual societies and non-profit associations the data pertain to the secretarial staff of secondary and/or tertiary level organizations i.e. unions federations and confederations.

1.05 Economic size

Information on this variable was available for secondary and tertiary level cooperative organizations and primary level enterprises in the mutual and associative sectors. Their economic size was DR 46 689 million. Of this amount, the cooperative sector accounted for DR 46 493 million (99.6%), the mutual societies for DR 153 million (0.3%), and the non-profit associations for DR 43 million (0.1%).

2.00 Framework for the study

The technical introduction to this report provides the framework for the study of cooperative, mutual and non-profit sectors in Greece. In particular, the objectives and design of the study were the same as stated there. The definitions of the various terms also applied as did the statements concerning the limitations of the data. As envisaged, the study was carried out by the National Statistical Service of Greece.

2.01 Universe of the study

A total of six central cooperative unions and 21 NUOs took part in the study. Ten NUOs were in the cooperative sector, four were in the mutual sector and seven were in the non-profit sector. The list of the organizations which participated in the study is presented below:

(a) Cooperative sector

1. Panhellenic Confederation of Unions of Agricultural Cooperatives - PASEGES
2. Panhellenic Confederation of Urban Cooperatives - PASIAS
3. Union of Timber Cooperatives, Ltd ASTICO
4. Panhellenic Federation of Cooperatives of Electrical Fitters - POSIE
5. Panhellenic Federation of Coffee-Grinders' Cooperatives of Greece - PESKAFE
6. Panhellenic Federation of Arts, Crafts, Handicrafts and Cottage-industry Cooperatives - POSKAVIKHO
7. Federation of Merchant Tailors of Greece - OSERE

8. Panhellenic Federation of Cooperatives of Plumber-Fitters' Cooperatives - POSEID
9. Panhellenic Union of Consumer Cooperatives, Ltd or KONSUM Union, Ltd
10. Federation of Pharmacists' Cooperatives of Greece - OSFE

(b) Mutual sector

11. Panhellenic Mutual Insurance Cooperative of Private Motor Vehicle Owners, Ltd
12. Mutual Insurance Cooperative of Private Motor Vehicle Owners of Northern Greece and Thessaly, Ltd
13. Mutual Insurance Cooperative of Bus and Coach Owners of the Prefecture of Ioannina, Ltd
14. Mutual Insurance Cooperative of Bus and Coach Owners of the Prefecture of Akhaia, Ltd

(c) Non-profit sector

15. Panetolo-Akarnanian Confederation of Greece - PANSI
16. Pan-Arkadian Federation
17. Federation of Dodecanese Corporations of Athens-Pireos
18. Pan-Ipiros Confederation of Greece
19. Panhellenic Federation of Cretan Bodies - Pangritiki Ellados
20. Federation of Western Macedonian Corporations of Thessaloniki - POESIE
21. Federation of Touring Corporations of Greece - OESE and Organization of Greek Youth Hostels - OXNE

(d) Central Cooperative Unions

1. Central Cooperative Union of Olive Oil Products, ELEOURGIKI
2. Central Cooperative Union of Livestock Products - KTINOTROFIKI
3. Central Cooperative Union of Vine and Wine Producing Cooperatives of Greece - KEOSOE
4. Central Cooperative Union for Figs and Dried Fruits, Ltd - SIKIKI
5. Central Cooperative Union of Sultana Industry - KSOS
6. Central Cooperative Union of Khania, Ltd

The 8 428 enterprises affiliated to them constituted the universe of the study.

Details of the structural and statistical data on each NUO are given in Part II of this report, while additional sources of statistical data will be found in Part III.

2.02 Organization of the sector

Table 2.02 shows how the cooperative, mutual, and non-profit sectors are organized both in relation to

the principal economic activity of the enterprises and their legal form. It should be noted that unions of agricultural cooperatives can become members of central cooperative unions in addition to being members of PASEGES. Membership of the central cooperative unions is optional and a union of agricultural cooperatives can subscribe to any number of central cooperative unions. There can be only one central cooperative union for one product.

2.03 Analysis of data

The statistical data furnished by the NUOs are presented in Sections 3.00, 4.00 and 5.00 of this chapter followed by their analysis by sector of economy in each case. Once again, the reader is cautioned that the aggregates do not present a complete picture of the cooperative, mutual and non-profit sector in Greece. For the present, they should therefore be treated as the best available estimates.

3.00 The cooperative sector

3.01 Aggregates for the cooperative sector

The total number of primary level cooperatives affiliated to the 10 NUOs which participated in

the study was 7 446. Together they had 982 897 (almost a million) members. The total number of employees in primary level agricultural cooperatives and secondary level urban organizations was 13 474. The economic size of secondary and tertiary level organizations was DR 46 493 million.

In comparison with the cooperative, mutual and associative sector, as defined for the purpose of the study, the cooperative sector represented 88.3% of the enterprises, 99.3% of the members, 99.3% of the employees and 99.6% of the economic size. The predominance of the cooperative sector is therefore self-evident.

3.02 Analysis by sector of economy

The cooperatives fall into two main categories: agricultural cooperatives and urban cooperatives. This division was considered useful in as much as the cooperatives in each of these categories can address the specific problems of rural (agricultural) and urban populations more effectively.

The agricultural cooperatives include, besides farmers' cooperatives, fishing, stock-farming, bee-keeping, silkworm nurseries and forestry cooperatives as well as those involved with agricultural crafts and cottage industries (Law No 921/79). Their activities

Table 2.02 National umbrella organizations classified by legal form and principal economic activity of the member enterprises, c. 1990

Principal sector of economic activity	Legal form		
	Cooperatives	Mutual societies	Associations
(1)	(2)	(3)	(4)
Agriculture, forestry, fishing and food products	1		
Production	6		
Consumer cooperatives	9		
Other urban vocations	2, 3, 4, 5, 7, 8, 10		
Insurance		11, 12, 13, 14	
Social, cultural, sports, etc.			15, 16, 17, 18, 19, 20, 21

NB

The numbers in the body of the table refer to the serial numbers in the list of the NUOs in Section 2.01

Table 3.02 Number and percentage of enterprises, members and employees and economic size of cooperatives, by sector of economy, c. 1990

Variable	No and %	Sector of economy		
		Agricultural cooperatives	Urban cooperatives	Total
(1)	(2)	(3)	(4)	(5)
Enterprises	No	7 255	191	7 446
	%	97.4	2.6	100.0
Members	No	934 863	48 034	982 897
	%	95.1	4.9	100.0
Employees	No	12 734	740 ^a	13 474
	%	94.5	5.5	100.0
Economic size	DR mio	17 446 ^a	29 047 ^a	46 493
	%	37.5	62.5	100.0

a. Data refer to secondary level cooperative organizations

are coordinated by the Panhellenic Confederation of Unions of Agricultural Cooperatives - PASEGES.

The urban cooperatives include supply (wholesale and retail trade), producer, consumer, artisanal, housing and pharmaceutical cooperatives as well as those involved with tourism and transport (Law No 1667/86). Their activities are coordinated by the Panhellenic Confederation of Urban Cooperatives - PASIAS.

Table 3.02 gives a summary of the data for the two main categories on the four variables investigated by the study, i.e. enterprises, members, employees and economic size. Chart 3.02 compares their relative values (in percentage terms) for the two categories of the cooperatives. The status of each category is briefly described below.

3.03 Agricultural cooperatives

The total number of enterprises in this sector was 7 255, which together had 934 863 members and 12 734 employees. The total turnover of the secondary and tertiary level organizations in the sector was DR 17 446 million. Within the cooperative sector as defined here the agricultural sector represented 97.4% of the enterprises, 95.1% of the members, 94.5% of the employees and 37.5% of the economic size. It should be noted however that the proportion

of employees is overestimated in view of the fact that the data refer to primary cooperatives in the agricultural sector and secondary level organizations in the urban sector.

3.04 Urban cooperatives

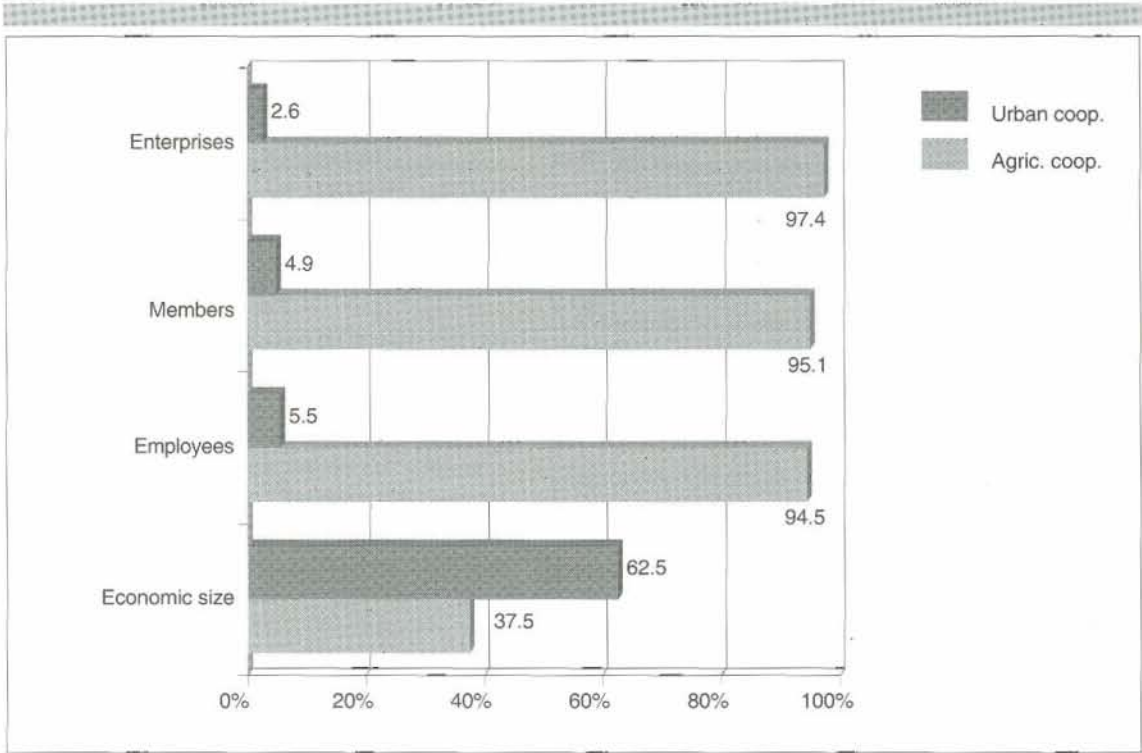
The total number of enterprises in this sector was 191, which together had 48 034 members. The secondary level organizations in the sector had employed 740 persons and conducted DR 29 047 million worth of business. In comparison with the cooperative sector as defined here the urban cooperatives accounted for 2.6% of the enterprises, 4.9% of the members, 5.5% of the employees (obviously underestimated) and 62.5% of the economic size.

4.00 The mutual sector

4.01 Aggregates for the mutual sector

Greece does not have mutual benefit societies in the usual sense of the term. There are, however, mutual insurance cooperatives (or mutual insurance funds of cooperatives) which have been formed by private coach companies for insuring their property. Their principal economic activity is insurance of private vehicles and property.

Chart 3.02 Percentage distribution of enterprises, members, employees and economic size for agricultural and urban cooperatives, c. 1990



The total number of enterprises in this sector was 53, of which 51 were affiliated to two NUOs and the remaining two were primary level enterprises. Their membership totalled 7 274. The two NUOs had employed seven persons. The economic size of the 53 enterprises was DR 153 million, representing income from premiums.

The mutual sector is rather small compared to the cooperative, mutual and associative sector as defined for the purpose of the study. In fact, it represented less than 1.0% of the total number of enterprises (0.6%), members (0.7%), employees (0.1%) and economic size (0.3%).

5.00 The non-profit sector

5.01 Aggregates for the non-profit sector

The total number of primary level enterprises in this sector was 929. They were affiliated to seven NUOs of which five were secondary level organizations (federations) and two were tertiary level organiza-

tions (confederations). Information about the number of their members was not available. The number of employees of the primary level enterprises was not reported. However, the number of persons employed by the seven NUOs was 86. The economic size of the 929 enterprises was DR 43 million.

The majority of non-profit enterprises are small, with local or regional scope. Their main areas of economic activity include culture, education, social welfare, environment, regional development, sports, tourism, camping, etc. Their financial reach in terms of income and turnover is rather limited. Within the cooperative, mutual and associative sector, as defined for the purpose of the study, the associative sector represented 11.0% of the enterprises, 0.6% of the employees (obviously underestimated) and 0.1% of the economic size.

¹ In the context of the study, membership means the propensity of an individual to subscribe to enterprises of the *économie sociale* sector. Thus membership of an individual was counted as many times as the number of enterprises of which he/she was a member at the same time.

Spain

Contents

1.00 Summary of results	52
1.01 <i>Scope of the study</i>	52
1.02 <i>Enterprises</i>	52
1.03 <i>Membership</i>	52
1.04 <i>Employment</i>	52
1.05 <i>Economic size</i>	52
2.00 Framework for the study	52
2.01 <i>Universe of the study</i>	53
2.02 <i>Organization of the sector</i>	54
3.00 The cooperative sector	54
3.01 <i>Aggregates for the cooperative sector</i>	54
3.02 <i>Analysis by sector of economy</i>	54
3.03 <i>Banking and credit sector</i>	54
3.04 <i>Agriculture, forestry, fishing and food products sector</i>	56
3.05 <i>Construction, crafts, manufacturing, mining and production sector</i>	56
3.06 <i>Wholesale and retail trade sector</i>	56
4.00 The mutual sector	56
4.01 <i>Aggregates for the mutual sector</i>	56
5.00 The non-profit sector	56
5.01 <i>Aggregates for the non-profit sector</i>	56

1.00 Summary of results

1.01 Scope of the study

The study was targeted at 11 national umbrella organizations (NUOs): nine in the cooperative sector and one each in the mutual and associative sectors (see list in Section 2.00). However, only a few of them were able to furnish the required information. Consequently, the data were completed from three other sources, namely: (1) *Credit Cooperatives and Rural Banks Yearbook*, Madrid, 1991; (2) *White Paper on Economie Sociale*: Monzón-Barea Report, Madrid, 1991¹; and (3) an ad hoc Supplementary Data Collection focused on non-profit sector (see the technical introduction for details on the methodology adopted).

Table 1.01 gives a summary of the data, classified by legal form, on the number of cooperatives and mutual societies affiliated to the NUOs included in the study, on the total number (affiliated and non affiliated) of associations and foundations, on the number of their members and employees as well as on their economic size in or around 1990.

Chart 1.01 shows the relative values of the four variables in respect of the enterprises in the cooperative, mutual and associative sectors.

1.02 Enterprises

The total number of enterprises was 158 963 of which 9 941 (6.2%) were cooperatives, 452 (0.3%) were mutual benefit societies and 148 570 (93.5%) were non-profit associations.

1.03 Membership²

The total number of persons associated with the cooperatives and mutual benefit societies, possibly in multiple capacities at the same time, was 7 053 459 of whom 2 583 459 (36.6%) were members of cooperatives, and 4 470 000 (63.4%) were policy-holders, i.e. insured with mutual benefit societies. Information about the number of members of the associations was not available.

1.04 Employment

The total number of employees of the cooperatives was 181 548. Information about the number of employees in the mutual and non-profit sector was not available.

1.05 Economic size

The economic size of cooperatives³ and mutual societies affiliated to the NUOs included in the study was PTA 3 428 581 million. Of this amount, the cooperatives accounted for PTA 3 338 082 million (94.7%), the mutual benefit societies for PTA 90 499 million (2.6%).

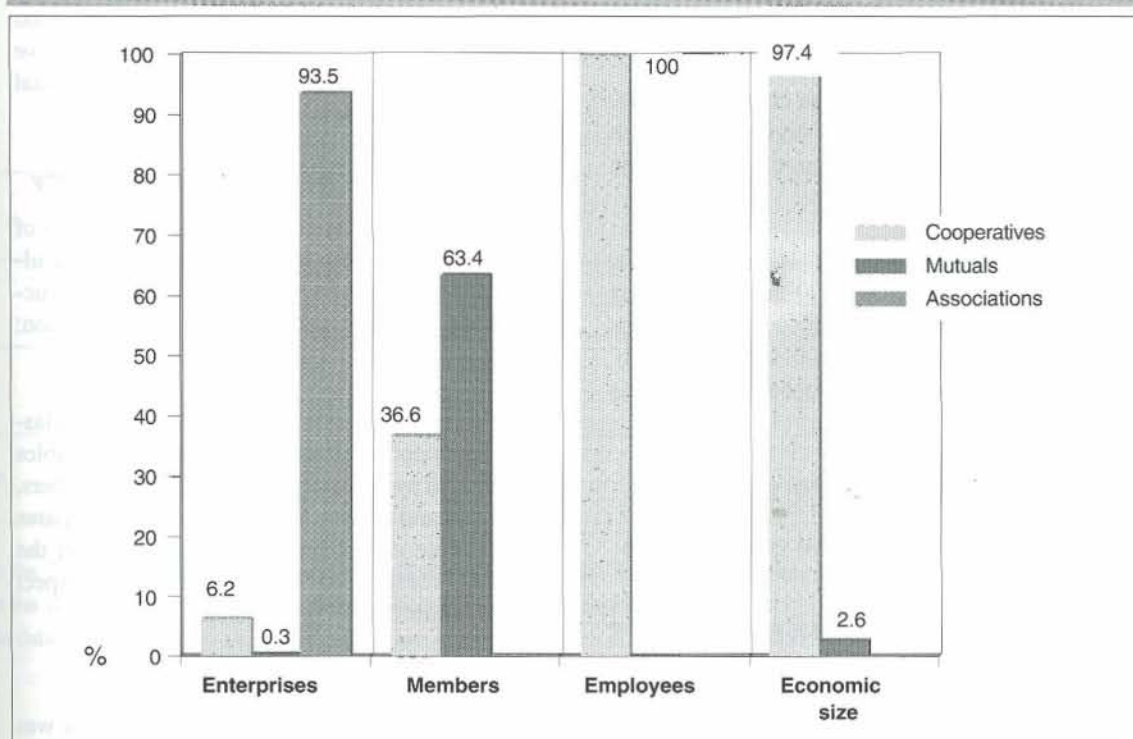
2.00 Framework for the study

Section 2.00 in Part 1 of this report elaborates the framework used for the study of the cooperative, mutual and non-profit sector in Spain. In particular, the objectives and design of the study were the same as stated there. The definitions of the various terms also applied as did the statements concerning the limitations of the data. The study on cooperatives

Table 1.01 Number and percentage of enterprises, members and employees, and economic size in respect of cooperative, mutual and associative sectors, c. 1990

Variable	No and %	Legal form			
		Cooperatives	Mutuals	Associations	Total
(1)	(2)	(3)	(4)	(5)	(6)
Enterprises	No	9 941	452	148 570	158 963
	%	6.2	0.3	93.5	100.0
Members	No	2 583 459	4 470 000	:	7 053 459
	%	36.6	63.4	:	100.0
Employees	No	181 548	:	:	181 548
	%	100	:	:	100.0
Economic size	PTA mio	3 338 082	90 499	:	3 428 581
	%	97.4	2.6	:	100.0

Chart 1.01 Percentage distribution of enterprises, members, employees and economic size, in respect of the cooperative, mutual associative sectors, c. 1990



and mutual societies was carried out by the National Statistical Institute (INE - Instituto Nacional de Estadística). The Supplementary Data Collection on non-profit sector was carried out by a private contractor.

2.01 Universe of the study

A total of 11 national umbrella organizations (NUOs) were invited to participate in the study and requested to complete the two questionnaires specially designed for the investigation. Of these, nine NUOs were in the cooperative sector and one each in the mutual and non-profit sectors. The 10 393 enterprises affiliated to the cooperatives and mutual societies NUOs and the 148 570 enterprises surveyed in the Supplementary Data Collection constituted the universe of the study.

A list of the NUOs which were invited to participated in the study is given below:

(a) Cooperative sector

1. National Union of Credit Cooperatives (Unión Nacional de Cooperativas de Crédito - UNACC)
2. Union of Agricultural and Rural Credit Cooperatives (Unión de entidades de cooperativas de Crédito Agrario y Rural - UNESCAR)
3. Spanish Confederation of Agricultural

Cooperatives (Confederación de Cooperativas Agrarias de España)

4. National Union of Maritime Cooperatives (Unión Nacional de cooperativas del Mar)
5. Spanish Confederation of Consumer and User Cooperatives (Confederación de Cooperativas de Consumidores y Usuarios de España - HISPACOO)
6. Spanish Confederation of Associated Labour Cooperatives (Confederación de Cooperativas Españolas de Trabajo Asociado)
7. Spanish Confederation of Housing Cooperatives (Confederación de Cooperativas de Viviendas de España)
8. Spanish Union of Teaching Cooperatives (Unión Española de Cooperativas de Enseñanza)
9. Spanish Union of Transport Cooperatives (Unión de Cooperativas de Transporte de España - UCOTRANS)

(b) Mutual sector

10. National confederation of Mutual Provident Societies (Confederación Nacional de Entidades de Previsión Social)

(c) Non-profit sector

11. Enterprise Confederation of Limited Cooperative Societies (Confederación Empresarial de Sociedades Anónimas Laborales - CONFESAL)

Details of the available structural and statistical data on each NUO are given in Part II of this report, while additional sources of statistical data on them will be found in Part III.

2.02 Organization of the sector

Table 2.02 below shows how the cooperative, mutual, and non-profit sector is organized both in relation to the principal economic activity of the enterprises and their legal form.

The reader is reminded that the aggregates presented in Sections 3.00, 4.00 and 5.00 of this chapter do not present a complete picture of the cooperative, mutual, and non-profit sectors in Spain. They should be treated as the first approximations only.

3.00 The cooperative sector

3.01 Aggregates for the cooperative sector

The total number of enterprises affiliated to the NUOs included in the study was 9 941. Together, they had 2 583 459 members and 181 548 employees. The economic size of all enterprises amounted to PTA 3 338 082 million.

In comparison with the cooperative, mutual and associative sector, as defined for the purpose of

the study, the cooperative sector represented 6.2% of the enterprises, 36.6% of the members and 97.4% of the economic size. However, it should be noted that the proportion of members as well as that of employees is an overestimate because information about the number of members in the associative sector and the number of employees in the mutual and associative sectors was not available.

3.02 Analysis by sector of economy

The cooperatives were operating in four sectors of the Spanish economy: banking and credit; agriculture, forestry, fishing and food products; construction, crafts, manufacturing, mining and production; and wholesale and retail trade.

Table 3.02 gives a summary of the data, classified by sector of economy, on the four variables investigated by the study, i.e. enterprises, members, employees and economic size. Chart 3.02 compares their relative values (in percentage terms) for the four sectors of the economy. The situation in respect of each sector is briefly described below.

3.03 Banking and credit sector

The total number of enterprises in this sector was 106, which together had 940 619 members and 8 527 employees. Their assets totalled PTA 2 050 000 million. Within the cooperative sector, as defined here, the banking and credit sector

Table 2.02 National umbrella organizations classified by legal form and principal economic activity of the member-enterprises, c. 1990

Principal sector of economic activity	Legal form		
	Cooperatives	Mutuals	Non-profit associations
(1)	(2)	(3)	(4)
Banking and credit	1, 2		
Insurance and pensions		10	
Agriculture, forestry, fishing, food products	3, 4, 6		11
Wholesale and retail trade	5, 6		
Other:			
Housing	7		
Industry	6		11
Teaching	8		
Transport	9		
Services	6		11

NB

The numerals in the body of the table refer to the serial numbers in the list of the national umbrella organizations in Section 2.01

Table 3.02 Number and percentage of enterprises, members and employees, and economic size, by sector of economy, c. 1990

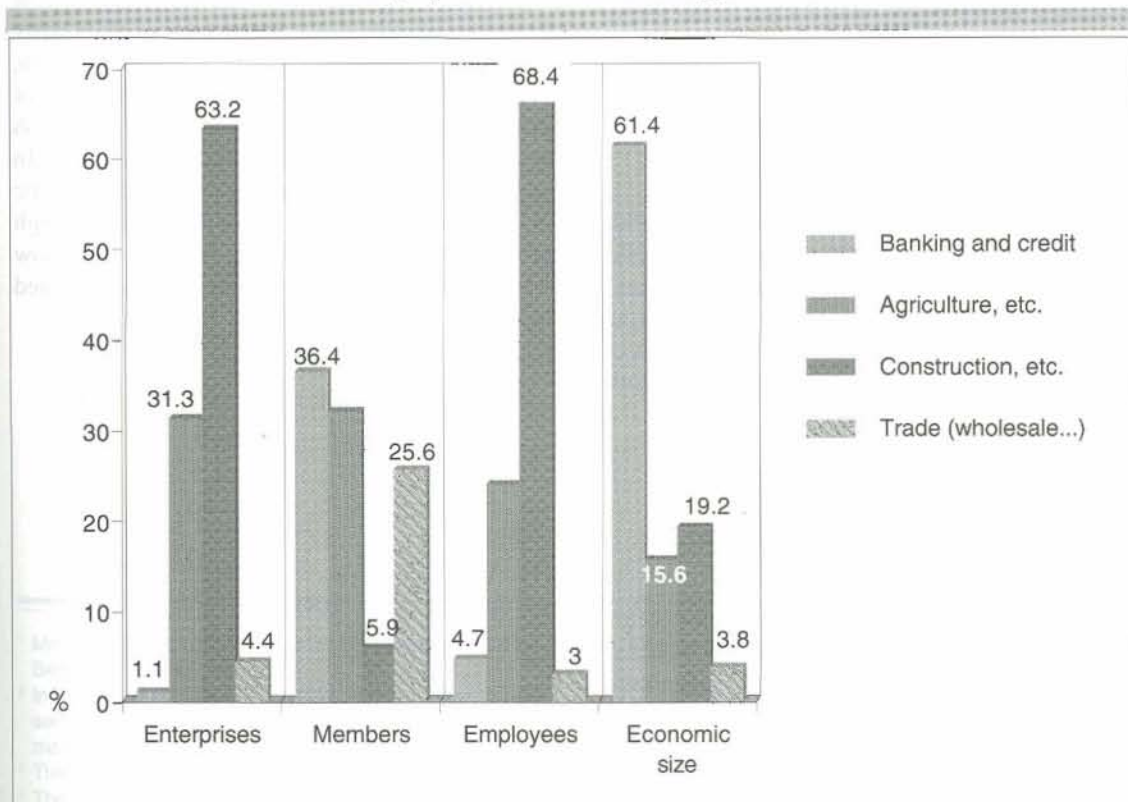
Variable	No and %	Sector of economy				Total
		Banking ^a and credit	Agriculture, ^b etc.	Construction ^{b,c} etc.	Wholesale and retail trade	
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Enterprises	No	106	3 116	6 281	438	9 941
	%	1.1	31.3	63.2	4.4	100.0
Members	No	940 619	830 040	152 601	660 199	2 583 459
	%	36.4	32.1	5.9	25.6	100.0
Employees	No	8 527	43 439	124 092	5 490	181 548
	%	4.7	23.9	68.4	3.0	100.0
Volume of business	PTA mio	2 050 000	520 000	641 307	126 775	3 338 082
	%	61.4	15.6	19.2	3.8	100.0

a Data taken from the *Credit Cooperatives and rural Banks Yearbook*, Madrid, 1991. (Data refer to 1990)

b Data taken from the *White paper on Économie sociale: Monzón-Barea Report*, Madrid, 1991

c Includes pro rata data for the cooperative electrical utilities sector of HISPACOOOP and for the Associated Labour Cooperatives (ALCs)

Chart 3.02 Percentage distribution of enterprises, members, employees and economic size, by sector of economy, c. 1990



represented 1.1% of the enterprises, 36.4% of the members, 4.7% of the employees and 61.4% of the economic size⁴.

3.04 Agriculture, forestry, fishing and food products sector

The total number of enterprises in this sector was 3 116, which together had 830 040 members and 43 439 employees. Their total turnover was PTA 520 000 million. In comparison with the cooperative sector, as defined here, the agricultural sector accounted for 31.3% of the enterprises, 32.1% of the members, 23.9% of the employees and 15.6% of the economic size (turnover).

3.05 Construction, crafts, manufacturing, mining and production sector

This sector includes the cooperative electrical utilities sector of the Spanish Confederation of Consumer and User Cooperatives, and the Spanish Confederation of Associated Labour Cooperatives (ALCs). In the latter case, the members are also the workers, i.e. employees.

The total number of enterprises in the construction, crafts, manufacturing, mining and production sector was 6 281, which together had 152 601 members and 124 092 employees. They had negotiated PTA 641 307 million worth of business. Within the cooperative sector, as defined here, the construction, crafts, manufacturing, mining and production sector represented 63.2% of the enterprises, 5.9% of the members, 68.4% of the employees and 19.2% of the economic size.

3.06 Wholesale and retail trade sector

In this sector, there were 438 cooperatives with 660 199 members and 5 490 employees. Their total turnover was PTA 126 775 million. The sectors' share in the aggregates for the cooperative sector, as defined here, was as follows: 4.4% of the enterprises, 25.6% of the members, 3.0% of the employees and 3.8% of the turnover.

4.00 The mutual sector

4.01 Aggregates for the mutual sector

The total number of enterprises in this sector was 452. All of them were affiliated to the National Confederation of Social Welfare Organizations (Confederación Nacional de Entidades de previsión social) which furnished the data. Their main activity was insurance and pensions (social security).

Together, they had 4 470 000 members, but information about the number of persons employed by them was not available. The economic size of all enterprises was PTA 90 499 million.

In comparison with the cooperative, mutual and associative sector, as defined for the purpose of the study, the mutual sector accounted for 0.3% of the enterprises, 63.4% of the members and 2.6% of the economic size. It should be noted, however, that the proportion of members could be an overestimate because information about the number of members for the associative sector was not available.

5.00 The non-profit sector

5.01 Aggregates for the non-profit sector

The non-profit (Associations and Foundations) sector had 148 570 enterprises. Information about the number of employees, the number of members and the economic size were not available.

In comparison with the cooperative, mutual and associative sector, the non-profit sector represented 93.5% of the enterprises.

The Spanish non-profit sector is dominated by three fields: education, health and social services. In recent years the Spanish non-profit sector is growing very fast as result of welfare state building and political decentralisation process. The growth is highest in social services. Concerning the sources of financing, mainly come in the form of third party payments from social security and public health, social services and education schemes. The share of private donative income is very low and the Spanish non-profit sector is not too much commercial. In terms of revenue structure, the central characteristic of the Spanish non-profit sector is not only the high proportion of public funding, but also the below average shares of private donations and earned income.

¹ Monzón - Barea. *Libro blanco de la economía social en España. Informe Monzón - Barea*. Madrid, Ministerio de Trabajo y Seguridad Social, 1991.

² In the context of the study, membership means the propensity of an individual to subscribe to enterprises of the *économie sociale* sector. Thus membership of an individual was counted as many times as the number of enterprises of which he/she was a member at the same time.

³ The assets of the cooperative banks are included in their economic size.

⁴ The economic size includes the assets of the cooperative banks.

France

Contents

1.00 Summary of results	60
1.01 <i>Scope of the study</i>	60
1.02 <i>Enterprises</i>	60
1.03 <i>Membership</i>	60
1.04 <i>Employment</i>	60
1.05 <i>Economic size</i>	60
2.00 Framework for the study	61
2.01 <i>Universe of the study</i>	61
2.02 <i>Organization of the sector</i>	63
2.03 <i>Analysis of data</i>	63
3.00 The cooperative sector	63
3.01 <i>Aggregates for the cooperative sector</i>	63
3.02 <i>Analysis by sector of economy</i>	63
3.03 <i>Banking and credit sector</i>	63
3.04 <i>Agriculture, forestry, fishing and food products sector</i>	63
3.05 <i>Construction, crafts, manufacturing and mining sector</i>	64
3.06 <i>Wholesale and retail trade sector</i>	64
3.07 <i>Other (unspecified) sectors</i>	64
4.00 The mutual sector	64
4.01 <i>Aggregates for the mutual sector</i>	64
4.02 <i>Analysis by sector of economy</i>	64
4.03 <i>Banking and credit sector</i>	65
4.04 <i>Insurance and pensions sector</i>	65
4.05 <i>Other (unspecified) sectors</i>	65
5.0 The non-profit sector	66

1.00 Summary of results

1.01 Scope of the study

The study was targeted at 33 national umbrella organizations (NUOs): 12 in the cooperative sector, 7 in the mutual sector, 8 in the non-profit sector and 6 which transversed the cooperative, mutual and non-profit sectors (see list in Section 2.00).

Table 1.01 gives a summary of the data, classified by legal form, on the number of cooperative and mutual enterprises affiliated to the NUOs which participated in the study, the number of their members and employees as well as their economic size in or around 1990. Data concerning associations were derived from and ad hoc supplementary data collection focused on non-profit sector (please, see the technical introduction for details on the approach and methodology adopted).

Chart 1.01 shows the relative values (in percentage terms) of the four variables in respect of the enterprises in cooperative, mutual and associative sectors.

1.02 Enterprises

The total number of enterprises was 235 678 of which 24 415 (10.3%) were cooperatives, 8 030

(3.4%) were mutual benefit societies and 203 233 (86.3%) were non-profit associations.

1.03 Membership¹

The total number of adhesions to the above mentioned enterprises, possibly in various capacities at the same time, was 101 728 755 of whom 14 228 755 (14%) were members of cooperatives, 62 million (60.9%) were policy-holders, i.e. insured with mutual benefit societies and 25 500 000 (25.1%) were users of the services and facilities provided by the non-profit associations.

1.04 Employment

The total employment of the said enterprises was 1 167 881 of whom 403 973 (34.6%) were persons employed by the cooperatives and 135 586 (11.6%) by the mutual benefit societies. 638 322 was the full time equivalent employment in the non-profit associations.

1.05 Economic size²

The economic size of all the enterprises was FF 3 272 201 million. Of this amount the cooperatives accounted for FF 2 819 000 million (86.1%), the mutual benefit societies for FF 275 564 million (8.4%) and the non-profit associations for FF 177 637 million (5.4%).

Table 1.01 Number and percentage of enterprises and members, employment and economic size in respect of the cooperative, mutual and associative sectors, c. 1990

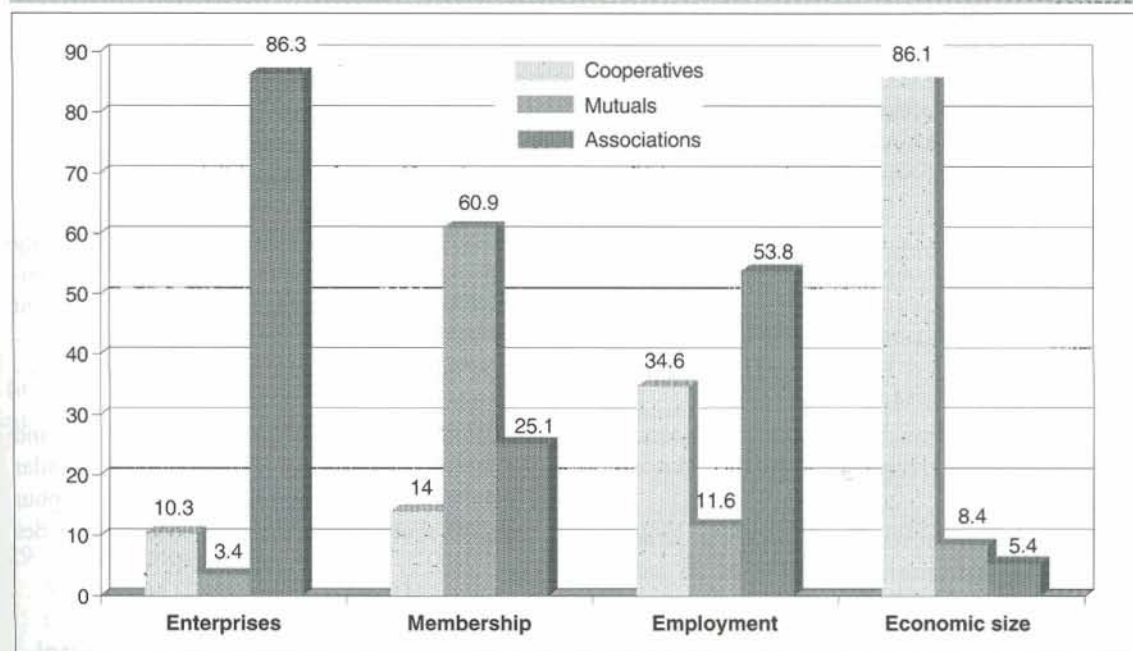
Variable	No and %	Legal form			Total
		Cooperatives	Mutual societies	Associations	
(1)	(2)	(3)	(4)	(5)	(6)
National umbrella organizations	No	18 ^a	7	0	25
Enterprises	No	24 415	8 030	203 233	235 678
	%	10.3	3.4	86.3	100.0
Membership	No	14 228 755	62 000 000	25 500 000	101 728 755
	%	14	60.9	25.1	100.0
Employment ^b	No	403 973	135 586	628 322	1 167 881
	%	34.6	11.6	53.8	100.0
Economic size ^c	FF mio	2 819 000	275 564	177 637 ^c	3 272 201
	%	86.1	8.4	5.4	100.0

a Including six NUOs which transversed the cooperative, mutual and non-profit sectors

b Full time equivalent. The figure refers to the number of establishments (94 219). Some enterprises have no employees

c The figure refers to the budget of the associations and to the assets of the cooperative banks

Chart 1.01 Percentage distribution of enterprises, membership, employment and economic size in respect of the cooperative, mutual and associative sectors, c. 1990



2.00 Framework for the study

The technical introduction to this report elaborates the framework used for the study of cooperative, mutual and non-profit sectors in France. In particular, the objectives and design of the study were the same as stated there. The definitions of the various terms also applied as did the statements concerning the limitations of the data. The study was carried out by ESEAC (Equipe de Socio-Economie Associative et Cooperative) at Institut d'Etudes Politiques de Grenoble as sub-contractor to the National Statistical Office (INSEE - Institut National de la Statistique et Etudes Economiques).

2.01 Universe of the study

A total of 33 national umbrella organizations (NUOs) participated in the study: 12 in the cooperative sector, seven in the mutual sector, eight in the non-profit sector and six which transversed cooperative, mutual and non-profit sectors. The 235 678 enterprises affiliated to them constituted the universe of the study.

A list of the NUOs which participated in the study is given below:

(a) Cooperative sector

1. National Bank for Agricultural Credit (Caisse Nationale de Crédit Agricole - CNCA)
2. National Federation of Agricultural Credit Banks

(Fédération Nationale du Crédit Agricole - FNCA)

3. Trade Union Chamber of Peoples' Banks (Chambre Syndicale des Banques Populaires - CSBP)
4. Central Bank for Cooperative Credit (Caisse Centrale de Crédit Coopératif - CCCC)
5. National Confederation of Mutual Credit (Confédération Nationale du Crédit Mutuel - CNCM)
6. French Confederation of Agricultural Cooperation (Confédération Française de la Coopération Agricole - CFCA)
7. French Confederation Cooperatives and Groups of Craftsmen (Confédération Française des Coopératives et Groupements d'Artisans - CFCGA)
8. Federal Union of Traders' Cooperatives (Union Fédérale des Coopératives de Commerçants - UFCC)
9. National Federation of Consumers' Cooperatives (Fédération Nationale des Coopératives de Consommateurs - FNCC)
10. National Federation of HLM Cooperative Societies [Fédération Nationale des Sociétés Coopératives HLM (FNSC-HLM)]
11. General Confederation of Production Workers' Cooperative Societies (Confédération Générale des Sociétés Coopératives Ouvrières de Production - CGSCOP)
12. Federation of Transport Cooperatives and Groups

(Fédération des Coopératives et Groupements
du Transport - UNICOOPTRANS)

Societies (Fédération Nationale de la Mutualité
Agricole - FNMA)

(b) Mutual sector

13. National Federation of French Mutual Societies
(Fédération Nationale de la Mutualité Française
- FNMf)
14. Federation of French Mutual Societies
(Fédération des Mutuelles de France - FMF)
15. Interprofessional National Federation of Mutual Societies (Fédération Nationale Interprofessionnelle des Mutuelles - FNIM)
16. Pasteur Mutual Group (Groupe Pasteur Mutualité - GPM)
17. Insurance Mutual Enterprises Group
(Groupement d'Entreprises Mutuelles d'Assurance - GEMA)
18. Assembly of Mutual Insurance Organizations
(Réunion des Organismes d'Assurance Mutuelle - ROAM)
19. National Federation of Agricultural Mutual

(c) Non-profit sector

20. Interfederal National Union of Private Bodies for Health and Social Work (Union Nationale Interfédérale des Oeuvres et organismes Privés Sanitaires et Sociaux - UNIOPSS)
21. National Union of Families' Associations (Union Nationale des Associations Familiales - UNAF)
22. French League of Teaching and Continuing Education - General Confederation of the Secular Works (Ligue Française de l'Enseignement et de l'Education Permanente - LFEEP - Confédération Général des Oeuvres Laïques - CGOL)
23. National Committee for the International and National Relationship of the Youth and Popular Education Associations (Comité National pour les Relations Nationales et Internationales des

Table 2.02 National umbrella organizations classified by legal form and principal economic activity of the member enterprises, c. 1990

Principal sector of economic activity	Legal form			
	Cooperatives	Mutuals	Non-profit	Transversal organizations
(1)	(2)	(3)	(4)	(5)
Banking and credit	1, 2, 3, 4, 5			
Insurance and pensions		13, 14, 15, 16, 17, 18, 19		
Agriculture, forestry, fishing and food products	6			28, 29, 30
Construction, crafts, production	7			
Trade	8, 9			
Housing	10			
Multisectoral	11			31, 32, 33
Other n.e.s.	12		20, 21, 22, 23, 24, 25, 26, 27	

NB

The numbers in the body of the table refer to the numbers of the NUOs in the list of Section 2.01

- Associations de Jeunesse et d'Education Populaire - CNAJEP)
24. National Union of Associations for Tourism and Outdoors Activities (Union Nationale des Associations de Tourisme et de Plein Air - UNAT)
 25. Committee for the Study and Liaison of Agricultural and Rural Associations (Comité d'Etude et de Liaison des Associations à Vocation Agricole et Rurale - CELAVAR)
 26. Environmental Coordination (Coordination Environnement - UNAPDNE)
 27. Liaison Committee of Organizations for International Solidarity (Comité de Liaison des Organisations de Solidarité Internationale - CLOSI)

(d) Transversal organizations

28. National Confederation of the Agricultural Mutual and Cooperative and Credit sector (Confédération Nationale de la Mutualité, de la Coopération et du Crédit Agricole - CNMCCA)
29. Confederation of the Maritime Cooperative, Mutual and Credit sector (Confédération de la Coopération, de la Mutualité et du Crédit Maritime - CMCM)
30. Maritime Confederation of Cooperatives and Associations (Confédération Maritime des Sociétés Coopératives et Associations - CMSCA)
31. Coordinating Committee of Mutual and Cooperative Works for National Education (Comité de Coordination des Oeuvres Mutualistes et Coopératives de l'Education Nationale - CCOMCEN)
32. General Confederation of Spare Time (Confédération Générale du Temps Libre - CGTL)
33. Cooperation Centre for the Production of Leisure Equipment (Centre de Coopération pour la Réalisation d'Equipements de Loisir - CECOREL)

Details of the structural and statistical data on each NUO are given in Part II of this report, while additional sources of statistical data will be found in Part III.

2.02 Organization of the sector

Table 2.02 below shows how the cooperative and mutual sectors are organized both in relation to the principal economic activity of the enterprises and their legal forms.

2.03 Analysis of data

The statistical data furnished by the NUOs are presented in Sections 3.00, 4.00 of this chapter followed by their analysis according to sector of economy in each case. Section 5.00 presents the data

of the supplementary data collection focused on non-profit sector. As stated elsewhere, the aggregates do not present a complete picture of the cooperative, mutual and non-profit sectors in France. They should therefore be treated as first approximations for the present.

3.00 The cooperative sector

3.01 Aggregates for the cooperative sector

The total number of enterprises affiliated to the NUOs which participated in the study was 24 415 which together had 14 228 755 members (excluding those in the agricultural sector) and 403 973 employees. The total economic size was FF 2 819 000 million.

In comparison with the cooperative, mutual and associative sector in France, as defined for the purpose of the study, the cooperative sector represented 10.3% of the enterprises, 14% of the members, 34.6% of the employees and 86.1% of the economic size. The percentage of membership is somewhat underestimated due to the imprecision of data on the number of members in the agricultural sector, estimated to be 9 out of 10 farmers.

3.02 Analysis by sector of economy

The cooperatives were operating in five sectors of the French economy: banking and credit; agriculture, forestry, fishing and food products; construction, crafts, manufacturing and mining; wholesale and retail trade; and other (various service) sectors. Table 3.02 gives a summary of the data, classified by sector of economy, on the four variables investigated by the study, i.e. enterprises, members, employees and economic size. Chart 3.02 compares their relative values (in percentage terms) for the five sectors of the economy. The situation in respect of each sector is briefly described below.

3.03 Banking and credit sector

The total number of enterprises in this sector was 5 220 which together had 12.1 million members and 125 840 employees. The economic size³ was FF 2 340 000 million. Within the cooperative sector as defined here the banking and credit sector represented 21.4% of the enterprises, 31.1% of the employees and 83.0% of the economic size.

3.04 Agriculture, forestry, fishing and food products sector

The total number of enterprises in this sector was 16 665 which together had an imprecise number of members and 138 800 employees. The total eco-

nomic size was FF410 000 million. Compared to the cooperative sector as defined here the agricultural cooperatives accounted for 68.3% of the enterprises, 34.4% of the employees and 14.5% of the economic size.

3.05 Construction, crafts, manufacturing and mining sector

The total number of enterprises in this sector was 1 426 with a total membership of 76 702 and employment level of 85 053 persons. They had negotiated FF 15 600 million worth of business. Within the cooperative sector as defined here the construction and crafts sector represented 5.8% of the enterprises, 21.1% of the employees and 0.6% of the economic size.

3.06 Wholesale and retail trade sector

In this sector there were 232 cooperatives with 2 021 600 members and 21 600 employees. Their total turnover was FF 46 840 million. The sector's share in the aggregates for the cooperative sector as defined here was as follows: 0.9% of the cooperatives, 5.3% of the employees and 1.7% of the turnover.

3.07 Other (unspecified) sectors

The total number of enterprises in the sector of diversified services was 872 with 30 453 members and 32 680 employees. Their total turnover was FF 6 560 million. In relation to the cooperative sector as defined here the unspecified sectors accounted

for 3.6% of the enterprises, 8.1% of the employees and 0.2% of the turnover.

4.00 The mutual sector

4.01 Aggregates for the mutual sector

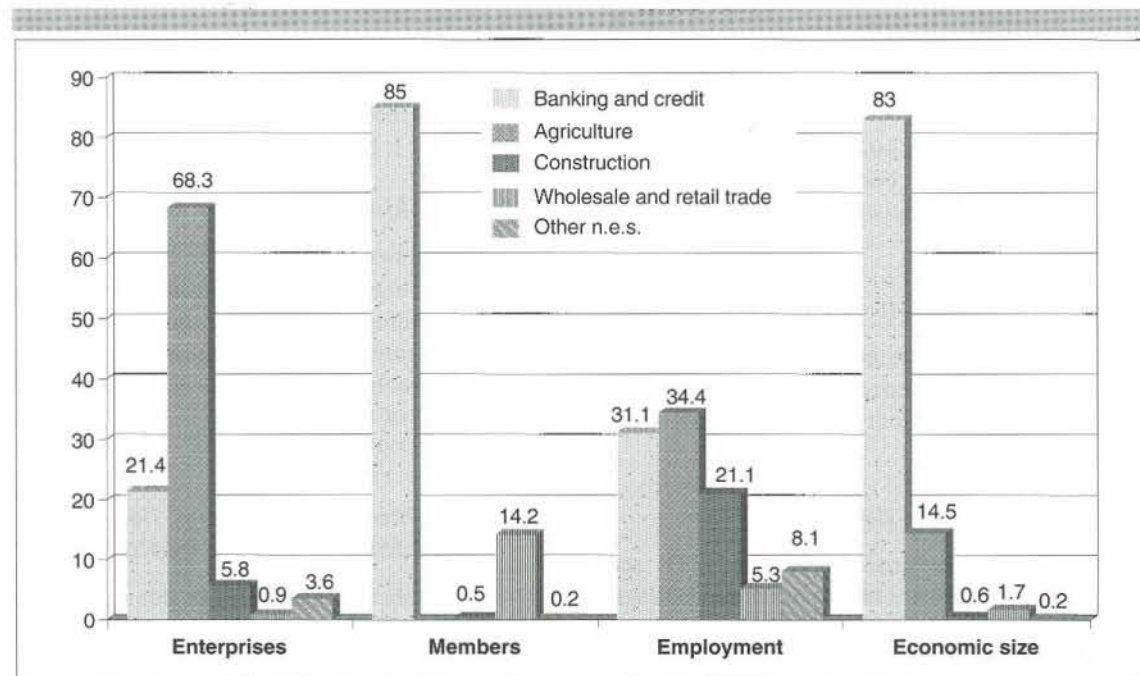
The total number of enterprises affiliated to the NUOs which furnished the relevant data was 8 030, which together had 62 million members and 135 586 employees. The total economic size was FF 275 564 million.

In comparison with the cooperative, mutual and associative sector in France, as defined for the purpose of the study, the mutual sector represented 3.4% of the enterprises, 60.9% of the members, 11.6% of the employees and 8.4% of the economic size. The percentage of membership is somewhat overestimated due to underestimation of membership of the cooperative sector.

4.02 Analysis by sector of economy

The enterprises in the mutual sector were operating in three sectors of French economy: banking and credit, insurance and pensions and other (unspecified) sectors. Table 4.02 gives a summary of the data, classified by sector of economy, on the four variables investigated by the study, i.e. enterprises, members, employees and economic size. The situation in respect of each sector is briefly described below.

Chart 3.02 Percentage distribution of enterprises, members, employees and economic size of cooperatives, by sector of the economy, c. 1990



4.03 Banking and credit sector

There was only one enterprise (bank) in this sector. It had employed 451 persons and conducted FF 10 964 millions - about 4.0% of the economic size for the mutual sector. Information about the number of members was not available.

4.04 Insurance and pensions sector

The total number of enterprises in this sector was 6 798 with a total membership of 62 million and employment level of 135 135 persons. They had negotiated FF 257 200 million worth of business. Within the mutual sector the insurance and pensions sector represented 84.7% of the enterprises

and 93.3% of the economic size. Obviously this was by far the most dominant sector of economy within the mutual sector.

4.05 Other (unspecified) sectors

The total number of enterprises in the unspecified sectors was 1 231, which had negotiated FF 7 400 million worth of business. Information about the number of members and employees was not available.

Within the mutual sector the unspecified sectors of economy represented 15.3% of enterprises and 2.7% of the economic size.

Table 4.02 Number and percentage of enterprises, members and economic size of mutual societies, by sector of economy, c. 1990

Variable	No and %	Sector of economy			
		Banking and credit	Insurance and pensions	Other n.e.s.	Total
(1)	(2)	(3)	(4)	(5)	(6)
Enterprises	No	1	6 798	1 231	8 030
	%	0.0	84.7	15.3	100.0
Members	No	:	62 000 000	:	62 000 000
	%	:	100.0	:	100.0
Employees	No	451	135 135	:	135 586
	%	0.3	99.7	:	100.0
Economic size ^a	FF mio	10 964	257 200	7 400	275 564
	%	4.0	93.3	2.7	100.0

^a The economic size includes the assets of the cooperative banks

Table 5.01 Number and percentage of enterprises, employment and economic size of non-profit associations by sector of economic, c.1990

Variable	No and %	Sector of economy			
		Health and social work	Education and research	Recr., cultural and sporting activities	Other
(1)	(2)	(3)	(4)	(5)	(6)
Enterprises	No	24 663	7 507	151 520	19 543
	%	12.2	3.7	74.6	9.6
Employment	No	336 384	111 572	118 566	61 800
	%	53.54	17.76	18.87	9.83
Economic size	FF mio	94 993	35 421	31 272	15 951
	%	53.48	19.94	17.60	8.98

5.0 The non-profit sector

In the french non profit sector, the associations governed by the 1901 law, outnumber the other types of organizations. In 1990, the major foundations mainly distributed funds to public organizations (in research and cultural services) or to associations; trade unions do not have the right to offer services to their members, and choosed to create their own associations.

The total number of associations is estimated to be 600.000 or 700.000.

However, not all of them exercise an economic activity, as do the cooperatives and the mutuels. The associations with salaried employees or having made out a fiscal declaration (registered in the Sirène directory of INSEE) are considered to have an economic activity.

It is a very heterogeneous group as it integrates, under the same legal form, associations which are simply the direct continuation of firms or administrations, and independant associations. For lack of a clear definition of these three categories, it is only possible to point out the associations working for

private firms, and the private schools whose teachers are paid by the State.

After deducting these 30 000 associations, the other 200 000 - of which half are employers - employ about one million people (that is about 630 000 full time employees). They manage a budget estimated at 177 637 millions francs.

The health and social services are leading other sectors, in the number of employees and the amount of budget (53,5%). However, this sector seems small when looking at the total number of associations (12%). This is due to the fact that a few large associations manage many sites and a large number of employees. This sector is largely financed by public funds. It manages 11% of hospital beds and about 50% of social services. Over the past ten years, smaller associations have been participating in the development of this sector.

The sector or recreationnal, cultural and sporting activities is leading in the number of associations (74,6%) but, in general, it is composed of small associations, employing few people (19% or the total) and many volunteers.

¹ In the context of the study, membership means the propensity of an individual to subscribe to enterprises of the économie sociale sector. Thus membership of an individual was counted as many times as the number of enterprises of which he/she was a member at the same time.

² The assets of the cooperative banks are included in their economic size.

³ The economic size includes the assets of the cooperative banks.

Ireland

Contents

1.00 Summary of results	68
1.01 <i>Scope of the study</i>	68
1.02 <i>Enterprises</i>	68
1.03 <i>Membership</i>	68
1.04 <i>Employment</i>	68
1.05 <i>Economic size</i>	68
2.00 Framework for the study	68
2.01 <i>Universe of the study</i>	68
2.02 <i>Organization of the sector</i>	69
2.03 <i>Analysis of data</i>	69
3.00 The cooperative sector	69
3.01 <i>Aggregates for the cooperative sector</i>	69
3.02 <i>Analysis by sector of economy</i>	69
3.03 <i>Banking and credit sector</i>	69
3.04 <i>Agriculture, forestry, fishing and food products sector</i>	71
3.05 <i>Production sector</i>	71
3.06 <i>Housing sector</i>	71
4.00 The non-profit sector	71
4.01 <i>Aggregates for the non-profit sector</i>	71

1.00 Summary of results

1.01 Scope of the study

The study was targeted at seven national umbrella organizations (NUOs): five in the cooperative sector and two in the associative sector (see list in Section 2.00). All of them participated in the study.

Although a large number of friendly societies were operating in Ireland, there was no national umbrella organization to represent them. Consequently, the study did not investigate this sector at all.

Table 1.01 gives a summary of the data, classified by legal form, on the number of enterprises affiliated to the seven NUOs, the number of their members and employees as well as their economic size in or around 1990.

Chart 1.01 shows the relative values (in percentage terms) of the four variables for the cooperative and associative sectors.

1.02 Enterprises

The total number of enterprises was 752 of which 713 (94.8%) were cooperatives and 39 (5.2%) were non-profit associations.

1.03 Membership¹

The total number of persons associated with the abovementioned enterprises possibly in more than one capacity at the same time was 2 412 255 (almost 2.5 million), of whom 1 276 044 (52.9%) were members of cooperatives and 1 136 211 (47.1%) were users of the services and facilities provided by the non-profit societies.

1.04 Employment

The total number of employees of the said enterprises was 21 843, of whom 19 645 (89.9%) were working for the cooperatives and 2 198 (10.1%) were employed by the non-profit associations.

1.05 Economic size

The economic size of the enterprises affiliated to the NUOs which participated in the study was IRL 7 391.5 million. Of this amount the cooperatives accounted for IRL 5 902.5 million (79.9%) and the non-profit associations for IRL 1 489 million (20.1%).

2.00 Framework for the study

The technical introduction to this report provides the framework for the study of cooperative, mutual and non-profit sectors in Ireland. In particular, the objectives and design of the study were the same as stated there. The definitions of the various terms also applied as did the statements concerning the limitations of the data. By special arrangement, the study was carried out by a private contractor based at University College, Dublin.

2.01 Universe of the study

A total of seven NUOs participated in the study: five in the cooperative sector and two in the non-profit sector. The 752 enterprises affiliated to them constituted the universe of the study. There was no national umbrella organization in the mutual sector. Consequently, the study did not investigate that

Table 1.01 Number and percentage of enterprises, members and employees, and economic size in respect of the cooperative and associative sectors, c. 1990

Variable	No and %	Legal form		
		Cooperatives	Associations	Total
(1)	(2)	(3)	(4)	(5)
National umbrella organizations	No	5	2	7
Enterprises	No	713	39	752
	%	94.8	5.2	100.0
Members	No	1 276 044	1 136 211 *	2 412 255
	%	52.9	47.1	100.0
Employees	No	19 645	2 198	21 843
	%	89.9	10.1	100.0
Economic size	IRL mio	5 902.5	1 489	7 391.5
	%	79.9	20.1	100.0

* Estimated by Eurostat

sector at all. A list of the NUOs which participated in the study is given below:

(a) Cooperative sector

1. The Irish League of Credit Unions
2. The Irish Cooperative Organization Society, Ltd
3. The Cooperative Development Society
4. The Network of Worker Cooperatives
5. The National Association of Building Cooperatives

(b) Non-profit sector

6. The Irish Building Societies' Association
7. The Irish Council of Social Housing

Details of the structural and statistical data on each NUO are given in Part II of this report, while additional sources of statistical data will be found in Part III.

2.02 Organization of the sector

Table 2.02 shows how the cooperative and non-profit sectors are organized both in relation to the principal economic activity of the enterprises and their legal form.

2.03 Analysis of data

The statistical data provided by the NUOs are presented in Sections 3.00 and 4.00 of this chapter, followed by their analysis by sector of economy in

each case. Once again, the reader is cautioned that the aggregates do not depict a complete picture of the cooperative, mutual and non-profit sectors in Ireland. They should be treated as the first available estimates for the present.

3.00 The cooperative sector

3.01 Aggregates for the cooperative sector

The total number of enterprises affiliated to the five NUOs which participated in the study was 713 which together had 1 276 044 members and 19 645 employees. Their economic size was IRL 5 902.5 million.

In comparison with the cooperative, mutual and associative sector in Ireland, as defined for the purpose of the study, the cooperative sector represented 94.8% of the enterprises, 52.9% of the members, 89.9% of the employees and 79.9% of the economic size.

3.02 Analysis by sector of economy

The cooperatives were operating in four sectors of the Irish economy: banking and credit; agriculture, forestry, fishing and food products; production; and housing. Table 3.02 gives a summary of the data, classified by sector of economy, on the four variables investigated by the study, i.e. enterprises, members, employees and economic size. Chart 3.02 compares their relative values (in percentage terms) for the four sectors of the economy. The situation in respect of each sector is briefly described below.

3.03 Banking and credit sector

The total number of enterprises (credit unions) in this sector was 513, which together had 1.1 million members and 950 employees. Their economic size was IRL 790 million. In comparison with the cooperative sector, as defined here, the banking and credit sector accounted for 72.0% of the enterprises, 86.2% of the members (share holders or account holders), 4.8% of the employees and 13.4% of the economic size.

Chart 1.01 Percentage distribution of enterprises, members, employees and economic size in respect of the cooperative and associative sectors, c. 1990

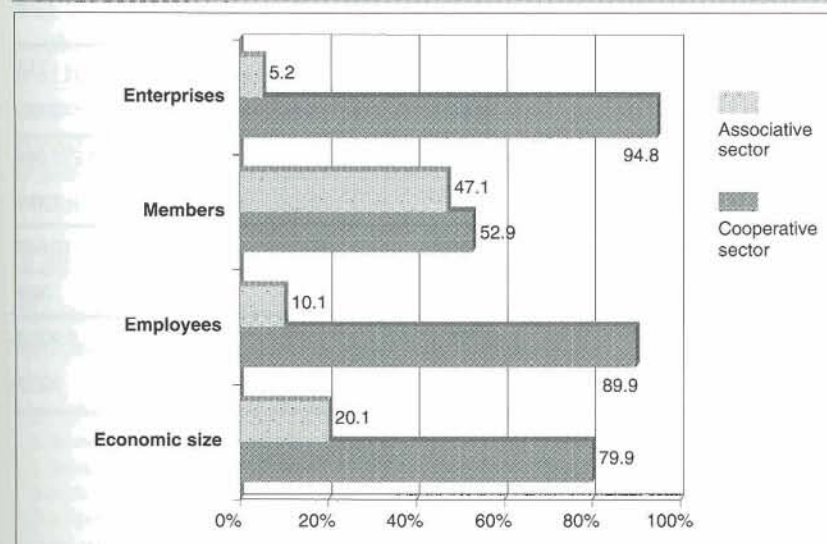


Table 2.02 National umbrella organizations classified by legal form and principal economic activity of the member enterprises, c. 1990

Principal sector of economic activity	Legal form	
	Cooperatives	Associations
(1)	(2)	(3)
Savings and credit	Irish League of Credit Unions	Irish Building Societies' Association
Agriculture, forestry, fishing and food products	Irish Cooperative Organization Society, Ltd	
Insurance		
Crafts		
Service (radio)		
Production	Cooperative Development Society	
	Network of Worker Cooperatives	
Other: Housing	National Association of Building Cooperatives	Irish Council for Social Housing

Table 3.02 Number and percentage of enterprises, members and employees, and economic size of cooperatives, by sector of economy, c. 1990

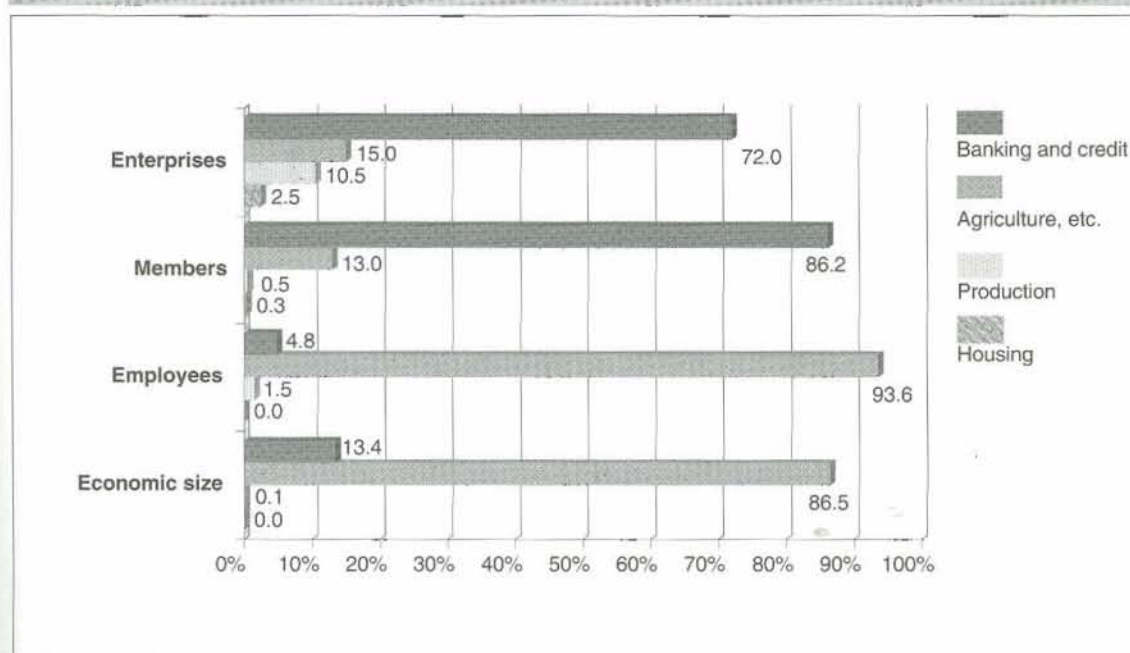
Variable	No and %	Sector of economy				
		Banking and credit	Agriculture, etc.	Production	Housing	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
NUO	No	1	1	2	1	5
Enterprises	No	513	107	75	18	713
	%	72.0	15.0	10.5	2.5	100.0
Members	No	1 100 000	166 539	6 005 ^a	3 500	1 276 044
	%	86.2	13.0	0.5	0.3	100.0
Employees	No	950	18 388 ^b	302	5	19 645
	%	4.8	93.6	1.5	0.0	99.9
Economic size	IRL mio	790	5 105	5 ^c	2.5	5 902.5
	%	13.4	86.5	0.1	0.0	100.0

^a Partly estimated at 80 members per cooperative

^b Average level of annual employment, adjusted for seasonal/part-time variations

^c Estimated on the basis of number of employees

Chart 3.02 Percentage distribution of enterprises, members, employees and economic size of cooperatives, by sector of economy, c. 1990



3.04 Agriculture, forestry, fishing and food products sector

The total number of enterprises in this sector called agricultural cooperatives was 107, which had 166 539 members and 18 388 employees. Their economic size was IRL 5 105 million. Compared to the cooperative sector as defined here the agricultural cooperatives accounted for 15.0% of the enterprises, 13.0% of the members, 93.6% of the employees and 86.5% of the economic size.

3.05 Production sector

The total number of enterprises in this sector, called production cooperatives or worker cooperatives, was 75, with a total membership of 6 005 and employment level of 302 persons. They had negotiated IRL 5.0 million worth of business. Within the cooperative sector, as defined here, the production/worker cooperatives represented 10.5% of the enterprises; 0.5% of the members; 1.5% of the employees; and 0.1% of the economic size.

3.06 Housing sector

The total number of enterprises in this sector, called building cooperatives, was 18, with a total member-

ship of 3 500 and only 5 employees. Their total turnover was IRL 2.5 million. Compared to the cooperative sector, as defined here, the building cooperatives accounted for 2.5% of the enterprises, 0.3% of the members and a negligible share each in employment and economic size.

4.00 The non-profit sector

4.01 Aggregates for the non-profit sector

The non-profit (or associative) sector had 39 enterprises (building societies)². Their principal economic activity was housing finance. Provisional estimates of their members (borrowers) and employees were 1 136 211 and 2 198 respectively. Their economic size amounted to IRL 1 489 million.

In comparison with the cooperative and associative sector, as defined here, the associative sector represented 5.2% of the enterprises, 47.1% of the members, 10.1% of the employees and 20.1% of the economic size.

¹ In the context of the study, membership means the propensity of an individual to subscribe to enterprises of the *économie sociale* sector. Consequently membership of an individual was counted as many times as the number of enterprises of which he/she was a member at the same time.

² This figure excludes five building societies which were not affiliated to the Irish Building Societies' Association - the NUO that participated in the study.

Italy

Contents

1.00 Summary of results	74
1.01 <i>Scope of the study</i>	74
1.02 <i>Enterprises</i>	74
1.03 <i>Membership</i>	74
1.04 <i>Employment</i>	74
1.05 <i>Economic size</i>	74
2.00 Framework for the study	74
2.01 <i>Universe of the study</i>	75
2.02 <i>Organization of the sector</i>	76
2.03 <i>Analysis of data</i>	76
3.00 The cooperative sector	76
3.01 <i>Aggregates for the cooperative sector</i>	76
3.02 <i>Analysis by sector of economy</i>	76
3.03 <i>Banking and credit sector</i>	76
3.04 <i>Agriculture, forestry, fishing and food products sector</i>	77
3.05 <i>Construction, crafts, manufacturing and mining sector</i>	77
3.06 <i>Wholesale and retail trade sector</i>	77
4.00 The mutual sector	77
4.01 <i>Aggregates for the mutual sector</i>	77
4.02 <i>Analysis by sector of economy</i>	77
4.03 <i>Banking and credit (mutual) sector</i>	78
4.04 <i>Insurance and pensions sector</i>	78
4.05 <i>Other (unspecified) sectors</i>	78
5.00 The non-profit sector	78
5.01 <i>Aggregates for the non-profit sector</i>	79

1.00 Summary of results

1.01 Scope of the study

The study was targeted at 4 national umbrella organizations (NUOs): two of them covering the cooperative sector and the other two covering the cooperative as well as the mutual sector (see list in Section 2.00). The non-profit sector was surveyed by an ad hoc supplementary data collection which was targeted to enterprises (see also the technical introduction).

Table 1.01 gives a summary of the data, classified by legal form, on the number of cooperative and mutual enterprises affiliated to the NUOs which participated in the study, the number of their members and employees as well as their economic size in or around 1990. Data on non-profit sector derive from the above mentioned ad hoc supplementary survey.

Chart 1.01 shows the relative values (in percentage terms) of the variables for the cooperative, mutual and non-profit sectors.

1.02 Enterprises

The total number of enterprises was 90 942, of which 38 194 (42.0%) were cooperatives, 468 (0.5%) were mutual societies and 52 280 (57.5%) were non-profit associations.

1.03 Membership¹

The total number of persons associated with cooperatives and mutuals possibly in various capacities at the same time, was 6 312 209, of whom 5 798 209 (91.8%) were members of cooperatives, and the remaining 514 000 (8.1%) were policyholders, i.e. insured with mutual societies or account holders with banks, etc.

1.04 Employment

The total number of employees of the said enterprises was reported to be 664 135, of whom 245 802 (37.0%) were working for the cooperatives, 205 for the mutual societies and 418 128 (62.9%) for the non-profit associations..

1.05 Economic size

The economic size of the total number of enterprises was LIT 281 384 000 million. Of this amount, the cooperatives accounted for LIT 252 660 000 million (89.79%), the mutual societies for LIT 600 000 million (0.02%) and the non-profit associations for LIT 28 124 000 million (9.99%).

2.00 Framework for the study

The technical introduction to this report provides the framework for the study of the cooperative, mutual and non-profit sectors in Italy. In particular,

Table 1.01 Number and percentage of enterprises, members, employees and economic size of cooperative, mutual and non-profit sectors, c. 1990

Variable	No and %	Legal form			
		Cooperatives ^a	Mutuals ^b	Associations	Total
(1)	(2)	(3)	(4)	(5)	(6)
Enterprises	No	38 194	468	52 280 ^c	90 942
	%	42.0	0.5	57.5	100.0
Members	No	5 798 209	514 000	:	6 312 209
	%	91.8	8.1		
Employment	No	245 802	205	418 128	664 135
	%	37.8	0.0	62.9	100.0
Economic size	LIT mio	252 660 K	600 K	28 124 K ^c	281 384 K
	%	89.79	0.02	9.99	100.0

K = 1 000

a Data refer to enterprises affiliated to the four NUOs and operating in the cooperative sector

b Data refer to enterprises affiliated to two of the four NUOs and operating in the mutual sector

c Source: G.P. Barbetta, 1994

the objectives and design of the study were the same as stated there. The definitions of the various terms also applied as did the statements concerning the limitations of the data. As envisaged, the study concerning cooperatives and mutual societies was carried out by the National Statistical Institute (ISTAT). The supplementary data collection on non-profit sector was carried out by a private contractor based in Milan, Italy.

Table 2.02 NUOs classified by legal form and principal economic activity of the member enterprises, c. 1990

Principal sector of economic activity	Legal form	
	Cooperatives	Mutuals
(1)	(2)	(3)
Insurance and pensions		5, 6
Multisectoral	1, 2, 3, 4	

NB

The numbers in the body of the table refer to the serial numbers in the list of the NUOs in Section 2.01

2.01 Universe of the study

A total of four national umbrella organizations (NUOs) participated in the ISTAT study. They were all in the cooperative sector. The mutual societies were represented by two lower level umbrella organizations which were in turn affiliated to two of the NUOs in the cooperative sector. The 38 807 enterprises affiliated to them constituted the universe of the study. No NUO was reported in the non-profit sector.

A list of the NUOs which participated in the study is given below:

(a) Cooperative sector

1. General Association of Italian Cooperatives (Associazione Generale delle Cooperative Italiane - AGCI)
2. National Union of Italian Cooperatives (Unione Nazionale delle Cooperative Italiane - UNCI)
3. Confederation of Italian Cooperatives (Confederazione delle Cooperative Italiane - Confcooperative)
4. National League of Cooperatives and Mutual-Benefit Societies (Lega Nazionale delle Cooperative e Mutue - Lega)

(b) Mutual sector

5. Federation of Social Solidarity Cooperatives and Mutual-Benefit Societies (Federation delle Cooperative di Solidarietà Sociale e delle Mutue), affiliated to Confcooperative
6. Italian Federation of Voluntary Supplementary Mutual Aid (Federazione Italiana della Mutualità Integrativa e Volontaria - FIMIV), affiliated to Lega.

Chart 1.01 Percentage distribution of enterprises, members, employees and economic size in respect of the cooperative, mutual and non-profit sectors, c. 1990

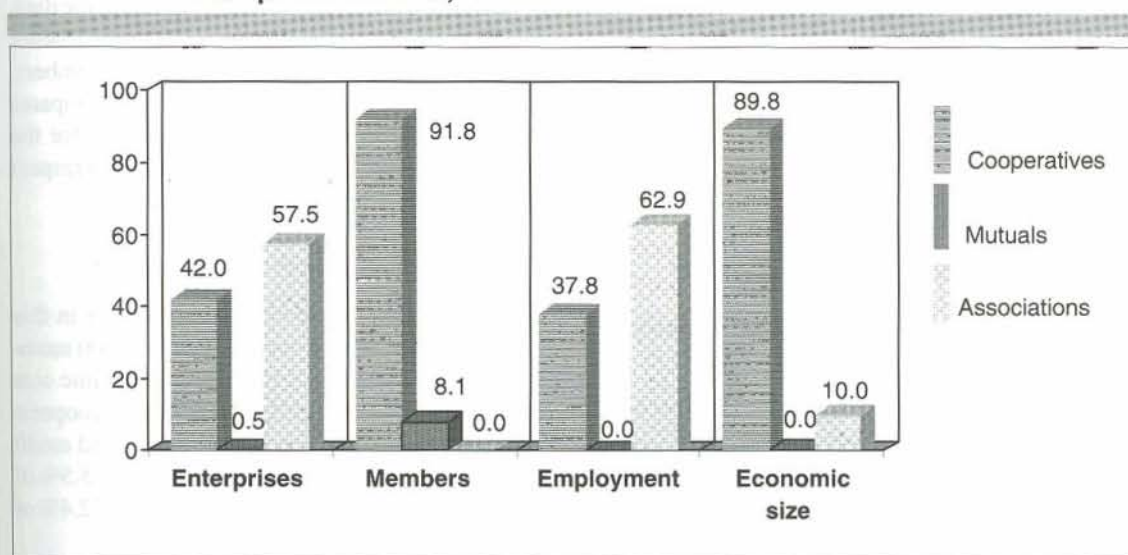


Table 3.02 Number and percentage of enterprises, members and employees, and economic size of cooperatives, by sector of economy, c. 1990

Variable	No and %	Sector of economy				Total
		Banking and credit	Agriculture, etc.	Construction, etc.	Wholesale and retail trade	
(1)	(2)	(3)	(5)	(6)	(7)	(8)
Enterprises	No	829	11 371	23 649	2 345	38 194
	%	2.2	29.8	61.9	6.1	100.0
Members	No	320 000	971 348	881 835	3 625 026	5 798 209
	%	5.5	16.8	15.2	62.5	100.0
Employees	No	51 247	72 965	95 880	25 710	245 802
	%	20.8	29.7	39.0	10.5	100.0
Economic size	LIT mio	183 000K	35 120K	20 262K	14 278K	252 660K
	%	72.4	13.9	8.0	5.7	100.0

K = 1 000

Details of the structural and statistical data on the four NUO are given in Part II of this report, while additional sources of statistical data will be found in Part III.

2.02 Organization of the sector

Table 2.02 below shows how the cooperative and mutual sectors are organized both in relation to the principal economic activity of the enterprises and their legal form.

2.03 Analysis of data

The statistical data provided by the NUOs are presented in Sections 3.00 and 4.00 of this chapter, followed by their analysis by sector of economy in each case. Once again, the reader is reminded that the aggregates do not depict a complete picture of the cooperative and mutual sectors in Italy. They should be treated as the best available estimates for the present.

3.00 The cooperative sector

3.01 Aggregates for the cooperative sector

The total number of enterprises affiliated to the four NUOs which participated in the study was 38 194, which together had 5 798 209 members and 245 802 employees. Their economic size was LIT 252 660 000 million.

In comparison with the cooperative, mutual and non-profit sector in Italy, as defined for the purpose of the study, the cooperative sector represented 42.0% of the enterprises, 91.8% of the members, 62.9% of the employment and 89.79% of the economic size. The proportions of employment and economic size are overestimates in view of the fact that the data on these two variables were grossly underestimated for the mutual sector.

3.02 Analysis by sector of economy

The cooperatives were operating in four sectors of the economy: banking and credit; agriculture, forestry, fishing and food products; construction, crafts, manufacturing and mining; and wholesale and retail trade. Table 3.02 gives a summary of the data, classified by sector of economy, on the four variables investigated by the study, i.e. enterprises, members, employees and economic size. Chart 3.02 compares their relative values (in percentage terms) for the four sectors of the economy. The situation in respect of each sector is briefly described below.

3.03 Banking and credit sector

The total number of enterprises operating in this sector was 829, which together had 320 000 members and 51 247 employees. Their economic size was LIT 183 000 000 million. Within the cooperative sector, as defined here, the banking and credit sector represented 2.2% of the enterprises, 5.5% of the members, 20.8% of the employees and 72.4% of the economic size.

3.04 Agriculture, forestry, fishing and food products sector

The total number of enterprises in this sector was 11 371, which together had 971 348 members and 72 965 employees. Their total turnover was LIT 35 120 000 million. In comparison with the cooperative sector, as defined here, the agricultural sector accounted for 29.8% of the enterprises, 16.8% of the members, 29.7% of the employees and 13.9% of the economic size.

3.05 Construction, crafts, manufacturing and mining sector

This sector had 23 649 enterprises, which together had 881 835 members and 95 880 employees. Their total turnover was LIT 20 262 000 million. Within the cooperative sector, as defined here, the construction, etc. sector represented 61.9% of the enterprises, 15.2% of the members, 39.0% of the employees and 8.0% of the economic size.

3.06 Wholesale and retail trade sector

The total number of enterprises in this sector was 2 345, which together had 3 625 026 members and 25 710 employees. Their total turnover was LIT 14 278 000 million. Compared to the cooperative sector, as defined here, the trade sector accounted for 6.1% of the enterprises, 62.5% of the members, 10.5% of the employees and 5.7% of the economic size.

4.00 The mutual sector

4.01 Aggregates for the mutual sector

The total number of enterprises affiliated to the two secondary level NUOs which participated in the study was 613. Together, they had 2 514 000 members and 205 employees. Their economic size was LIT 600 000 million. It should be noted, however, that both the number of employees and the economic size were under-reported.

In comparison with the cooperative, mutual and non-profit sector, as defined for the purpose of the study, the mutual sector accounted for 0.5% of the enterprises, 8.1% of the members, 0.0% of the employees and 0.02% of the economic size.

4.02 Analysis by sector of economy

The mutual sector included three sectors of economy: banking and credit; insurance and pensions; and other (unspecified) sectors. Table 4.02 gives a summary of the data, classified by sector of economy, on the four variables investigated by the study, namely, enterprises, members, employees and economic size. It should be noted that reasonably complete data were available for the first two variables only. The data on the other two variables were either incomplete or completely lacking. The status of each sector of the economy is briefly described below.

Chart 3.02 Percentage distribution of enterprises, members, employees and economic size of cooperatives, by sector of economy, c. 1990

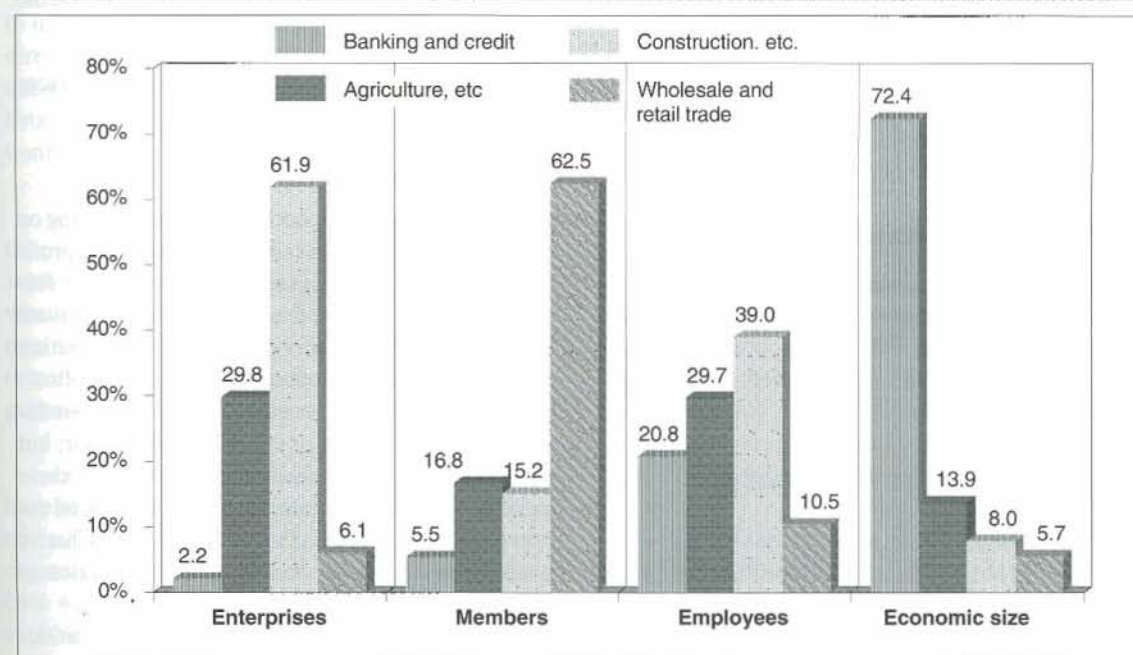


Table 4.02 Number and percentage of enterprises, members and employees, and economic size of the mutual sector, by sector of economy, c. 1990

Variable	No and %	Sector of economy			
		Banking and credit	Insurance and pensions	Other (n.e.s.)	Total (mutual sector)
(1)	(2)	(3)	(4)	(5)	(6)
Enterprises	No	55	163	250	468
	%	11.7	34.8	53.4	100.0
Members	No	57 000	107 000	350 000	514 000
	%	11.1	20.8	68.1	100.0
Employees	No	33	172 ^a	:	205 ^a
	%	-	-	:	-
Economic size	LIT mio	:	600K	:	600K
	%	:	:	:	:

a Data incomplete

4.03 Banking and credit (mutual) sector

In this sector there were 55 enterprises with 57 000 members and 33 employees. Information about the economic size was not available. Within the mutual sector, as defined here, the banking and credit sector represented 11.7% of the enterprises and 11.1% of the members.

4.04 Insurance and pensions sector

The total number of enterprises in this sector was 163, which had 107 000 members. Data on the number of employees (172) was incomplete. The economic size was LIT 600 000 million. In comparison with the mutual sector, as defined here, the insurance and pensions sector represented 34.8% of enterprises and 28.8% of the members.

4.05 Other (unspecified) sectors

Data were available for the number of enterprises (250 in all) and membership (350 000). In relation to the mutual sector, as defined here, the unspecified sectors accounted for 53.4% of the enterprises and 68.1% of the members.

5.00 The non-profit sector

Non-profit organizations as such are not defined by the Italian legal system. Legal definitions of typical non-profit organizations (associations and foundations) are contained in the civil code, but it is not

convenient to rely on those only when investigating the non-profit sector. In fact, quite many organizations that should be included in the sector do not take the legal form of associations or foundations, such as the *cooperative sociali* (social co-operative) or the *IPAB* (Public Welfare and Charity Institutions).

Tables presented in this chapter on non-profit sector came from two sources:

- the Italian part of the Johns Hopkins International Comparative Research Project on Non-profit Organizations, developed on the Italian side by G. P. Barbetta of the Catholic University and the IRS;
- the 7th General Census on Industry and Services run by Istat in 1991.

The Johns Hopkins Project

Given the above mentioned difficulties in relying on legal definitions, they were considered as non-profit organizations those organizations having the following characteristics: formal constitution, private legal status, self-governing, non-profit-distributing and voluntary to some meaningful extent. Following these criteria, most associations and foundations will be included in the non-profit sector; but other organizations, which do not share the same legal status - such as the above mentioned "social co-operatives", the IPABs (Public welfare and Charity Institutions), or some ecclesiastic organizations - will also be included.

Registering a non profit organization as de-

financed by the civil code implies a great amount of bureaucracy and takes a long time. Faced with these difficulties, some organizations decide to register as ordinary commercial firms or co-operative; they would not be included in analysis that define the non-profit sector following the civil code legislation. Furthermore, the definition used by the tax authorities does not fully coincide with that of the civil code. The result is a rather confused set of laws which at times grants unjustified privileges and at times curbs the development of the sector.

A research method was initially designed that implied using data coming from the general Census for industry and commerce for 1991: with the Census providing the number of non-profit organizations acting in the Italian economy, a sample of organizations would provide data regarding employment, expenditures and sources of income of the average non-profit organization. Sample data would then be "expanded" to cover the entire universe.

Given the late publication of Census data, the methodology was changed. The research became an exercise in "methodological eclecticism", an attempt to make data from different sources both compatible and usable. Sources included direct measurement, data obtained through "umbrella organizations", data from previous studies and from government administrations. It was not a simple exercise and saw us employed in a massive operation of obtaining data directly, given the numerous information gaps existing in the sector in Italy.

Direct surveys using questionnaires were conducted using two basic methods. In groups where we were able to identify "umbrella organizations" and to involve these in our research, we relied on their directories and their willingness to send the survey questionnaire to their members. In the other groups lists of organizations were drawn up and the questionnaire were sent to the units directly.

In addition to direct surveys use was made of all the previous studies known, both on the non-profit sector in general and on specific areas of it. In cases where the data collected relates to previous years, they were adjusted to 1991 figures using the consumer price index and in the case of wages, the general wage index for factory and office workers.

In many cases it was not possible (or would have been too costly) to reconstruct the dimensions of an activity group on the basis of the number of organizations contained in it. Consequently, reference was made to other, more easily ascertainable variables (number of users, number of employees,

amount of government finance, etc.) which in some cases were more appropriate for estimating a universe from a sample.

The 7th Census on industry and services

For the first time the 7th Census on industry and services run by Istat in 1991 has included the juridical form of organizations other than commercial firms and is therefore able to provide the number of foundations, recognized associations and not recognised associations (and their personnel) operating in the various sectors of the economy.

5.01 Aggregates for the non-profit sector

Concerning the number of entities, while the total number of enterprises does not show significant differences when passing from the Hopkins research to the General Census, some crucial factors should be made clear.

1. Some organizations considered by the Hopkins research are not included in Census data (mainly social cooperatives - about 1 850 according to the Hopkins research - and IPABs - about 1 300 in the Hopkins work on Italy); after correcting for different definitions, the number of non-profit enterprises in the Hopkins research is about 9% lower than the Census one; it is therefore clear that the Hopkins research slightly underestimates the total number of Italian non-profit enterprises;
2. Underestimate in the number of organizations was explicitly recognised in the field of business, professional and trade unions as well as in the field of sporting associations where the Hopkins research was not able to provide a reliable guess of the number of organizations involved.

According to the Census, about 16 000 organizations act in the field of sport, while only the 13 national networks (by far the most relevant from the economic point of view) were covered by the Hopkins survey; anyhow, relevant sporting activities are carried out by the 14 000 ARCI (Italian Cultural and Recreational Association) and ACLI (Association of Italian Christian Workers) "circles" classified as recreational organizations by the Hopkins research, so that the two estimates could be much closer when classification is reconciled.

In the field of business, professional and trade unions the Census revealed about 4 700 organizations, while this figure was not available in the Hopkins research.

3. By deducting the number of organizations other than foundations and associations (3 150 social cooperatives and IPABs), and adding the number of organizations active in the field of business, professional and trade unions (4 700 organizations) to the number of non-profit enterprises estimated by the Hopkins research, we get a number of non-profit enterprises (53 830) that is very close to the one provided by the General Census (53 913).
4. Differences in the number of organizations acting in different areas could be attributed to different classification; in fact, a relevant number (18 276) of organizations classified as "residual" by the Census (not elsewhere classified associations, class 91.33 of Istat classification) and showing up as "others", where attributed to the health, social, education and recreation fields by the Hopkins research.

Differences between the two sources get much larger (and difficult to reconcile) when passing to the analysis of people working for non-profit organizations.

should not be overstated, given the limited diffusion of part-time jobs in Italy².

Different definitions of non-profit organizations account for quite a large part of the discrepancies between the two sources. Total employment (FTE) of social cooperatives, IPABs and some large private universities (such as the Catholic University and the Bocconi University, that apparently do not show up in the census³) amounts to about 105 000 positions.

Moreover, it is quite well known (and Istat explicitly admits it) that the General Census often misses enterprises located in private houses. As it is very likely that the number of non-profit organizations whose locations is a private house (and not an industrial building) is very high, this may explain part of the distance between the two sources (although the phenomenon can not be quantified).

Furthermore, it is quite likely that the Hopkins survey got better (read less false) answers from organizations active in the non-profit sector. Quite many scholars believe that many organizations in the non-profit sector do not respect labour and manpower laws and regulations; it is therefore likely that

Tab 5.01 Number and percentage of entities by sector of economy, c. 1991

Sources	No and %	Sector of economy				Total
		Health and social work	Education and research	Recreational, cultural and sporting activities	Other	
Enterprises ^a	No	11 385	12 470	26 245	2 180	52 280
	%	21.78	23.85	50.20	4.17	100.0
Enterprises ^b	No	5 154	4 601	20 943	23 215	53 913
	%	9.56	8.53	38.85	43.06	100.0
Establishments ^b	No	9 794	7 812	23 967	58 887	100 460
	%	9.75	7.78	23.86	58.62	100.0

a Source: Barbetta G.P., 1994, *Le dimensioni economiche del terzo settore in Italia*, Occasional Paper of the Johns Hopkins International Comparative Research Project on Nonprofit Organisations, Istituto per la Ricerca Sociale and Università Cattolica del Sacro Cuore di Milano.

b Source: IRS calculation on unpublished data from 7th General Census on Industry and Services.

First of all, while the Hopkins research provides the number of full-time equivalent (FTE) employees, the General Census calculates the number of employees on a head-count basis. Considering that the number of employees calculated by the Hopkins research (about 418 000 FTE) is much higher than the Census one (about 242 000 people), the different methodologies tend to increase the distance between the two sources. This problem

they do not declare irregular workers to a public institution such as Istat, while might be less worried about disclosing true data to a private research institution.

Because of these reasons, the Hopkins result seems to be more reliable rather than the General Census.

The relative high number of employees included in the sector "other" by both sources is the

result of the inclusion of trade unions as well as business and professional associations into the non-profit sector. In Italy, these organizations tend to be very numerous and to employ large number of people.

The 418 000 full-time equivalent employees estimated by the Hopkins research represent 1.8% of total employment in Italy and 2.9% of employment in the service sector. Operating expenses of Italian non-profit organizations represent 1.9% of GDP.

Table 5.02 Number and percentage of employees, and volume and percentage of operational expenditures, by sector of economy, 1991

Sources	No and %	Sector of economy				
		Health and social work	Education and research	Recreational, cultural and sporting activities	Other	Total
Employees (FTE) ^a	No	198 706	119 205	26 545	73 672	418 128
	%	47.52	28.51	6.39	17.62	100.0
Employees (FTE) ^b	No	66 432	62 647	23 427	89 843	242 349
	%	27.41	25.85	9.67	37.07	100.0
Occasional expenditures ^a	Lit mio	10 776K	5 980K	3 138K	8 230K	28 124K
	%	38.32	21.26	11.16	29.26	100.0

a Source: Barbetta G.P., 1994, *Le dimensioni economiche del terzo settore in Italia*, Occasional Paper of the Johns Hopkins International Comparative Research Project on Nonprofit Organisations, Istituto per la Ricerca Sociale and Università Cattolica del Sacro Cuore di Milano

b Source: IRS calculation on unpublished data from 7th General Census on Industry and Services

¹ In the context of the study, membership means the propensity of an individual to subscribe to enterprises of the économie sociale sector. Thus membership of an individual was counted as many times as the number of enterprises of which he/she was a member at the same time.

² According to Ajello (1993), at the end of the eighties, part-time workers represented 5.5% of total workers in Italy, 15.5% in Germany, 12.1% in France, 22% in the United Kingdom.

³ These universities tend to consider themselves as public bodies.

Luxembourg

Contents

1.00 Summary of results	84
1.01 <i>Scope of the study</i>	84
1.02 <i>Enterprises</i>	84
1.03 <i>Membership</i>	84
1.04 <i>Employment</i>	84
1.05 <i>Economic size</i>	84
1.06 <i>Sectors excluded from the analysis</i>	84
2.00 Framework for the study	85
2.01 <i>Universe of the study</i>	85
2.02 <i>Organization of the sector</i>	85
2.03 <i>Analysis of data</i>	85
3.00 The cooperative sector	86
3.01 <i>Aggregates for the cooperative sector</i>	86
3.02 <i>Analysis by sector of economy</i>	86
3.03 <i>Agriculture, forestry, fishing and food products sector</i>	86
3.04 <i>Wholesale and retail trade sector</i>	86
3.05 <i>Construction, crafts, manufacturing and mining sector</i>	87
4.00 The mutual sector	87
4.01 <i>Aggregates for the mutual sector</i>	87
5.00 The non-profit sector	88
5.01 <i>Aggregates for the non-profit sector</i>	88

1.00 Summary of results

1.01 Scope of the study

The study was targeted at three national umbrella organizations (NUOs) of which two were in the cooperative sector and one in the mutual sector (see list in Section 2.00). There was no NUO in the associative sector.

Table 1.01 gives a summary of the data, classified by legal form, on the number of enterprises affiliated to the NUOs which participated in the study, the number of their members and employees as well as their economic size in or around 1990.

Chart 1.01 shows the relative values (in percentage terms) of the four variables in respect of the enterprises in the cooperative and mutual sectors.

1.02 Enterprises

The total number of enterprises was 76, of which 17 (22.4%) were cooperatives and 59 (77.6%) were mutual benefit societies, including one mutual medical fund.

1.03 Membership¹

The total number of persons associated with the abovementioned enterprises, possibly in multiple

capacities at the same time, was 231 400 of whom 23 400 (10.1%) were members of cooperatives, and 208 000 (89.9%) were members of the mutual benefit societies, i.e. policy-holders.

1.04 Employment

The total number of employees of the said enterprises was 1 530 of whom 1 500 (98.0%) were employed by the cooperatives, and 30 (2.0%) by the NUO in the mutual sector. Information about the number of persons employed by the mutual benefit societies themselves was not available. Consequently, the proportion (2.0%) of employees in the mutual sector is an underestimate.

1.05 Economic size

The economic size of all the enterprises affiliated to the NUOs which participated in the study was LFR 16 290 million. Of this amount, the cooperatives accounted for LFR 15 770 million (96.8%) and the mutual benefit societies, including the mutual medical fund, accounted for LFR 520 million (3.2%).

1.06 Sectors excluded from the analysis

The above analysis excludes three sectors for which there was no national umbrella organization. However, all the available data on those sectors are given below:

Table 1.01 Number and percentage of enterprises, members and employees, and economic size of the cooperative and mutual sectors, c. 1990

Variable	No and %	Legal form		
		Cooperatives	Mutual societies	Total
(1)	(2)	(3)	(4)	(5)
National umbrella organizations	No	2	1	3
Enterprises	No	17	59	76
	%	22.4	77.6	100.0
Members	No	23 400	208 000	231 400
	%	10.1	89.9	100.0
Employees	No	1 500	30 ^a	1 530
	%	98.0	2.0	100.0
Economic size	LFR mio	15 770	520	16 290
	%	96.8	3.2	100.0

a Data incomplete

- *Cooperative banks*: the Central Raiffeisen Bank with 46 rural branches and assets totalling LFR 45 300 million.
- *Construction, etc. sector*: eight enterprises with 115 employees and a turnover of LFR 2 215 million.
- *Associative (non-profit) sector*: 267 enterprises with 2 218 members.

2.00 Framework for the study

The technical introduction to this report elaborates the framework used for the study of the cooperative, mutual and non-profit sectors in Luxembourg. In particular, the objectives and design of the study were the same as stated there. The definitions of the various terms also applied as did the statements concerning the limitations of the data. As envisaged, the study was carried out by the National Statistical Institute (STATEC).

2.01 Universe of the study

Three national umbrella organizations (NUOs) participated in the study: two in the cooperative sector and one in the mutual sector. The 76 enterprises affiliated to them constituted the universe of the study. Although a large number of non-profit associations were operating in the country, they had not grouped themselves into a national umbrella organization. Consequently, the non-profit sector was not examined at all.

The following NUOs participated in the study:

(a) Cooperative sector

1. Luxembourg Central Agricultural Association (Centrale Paysanne Luxembourgeoise - CPL)
2. Luxembourg Consumer Cooperatives' Association (Entente des Coopératives Luxembourgeoises - ECL)

(b) Mutual sector

3. National Federation of Luxembourg Mutual Societies (Fédération Nationale de la Mutualité Luxembourgeoise - FNML)

Details of the structural and statistical data on each NUO are given in Part II of this report, while additional sources of statistical data will be found in Part III.

2.02 Organization of the sector

Table 2.02 shows how the cooperative and mutual sectors are organized both in relation to the principal economic activity of the enterprises and their legal form.

2.03 Analysis of data

The statistical data provided by the NUOs are presented in Sections 3.00 and 4.00 of this chapter, followed by their analysis by sector of economy in each case. Once again, the reader is reminded that the aggregates do not present a complete picture of the cooperative and mutual sectors in Luxembourg. They should be treated as the first approximations only.

Chart 1.01 Percentage distribution of enterprises, members, employees and economic size of the cooperative and mutual sectors, c. 1990

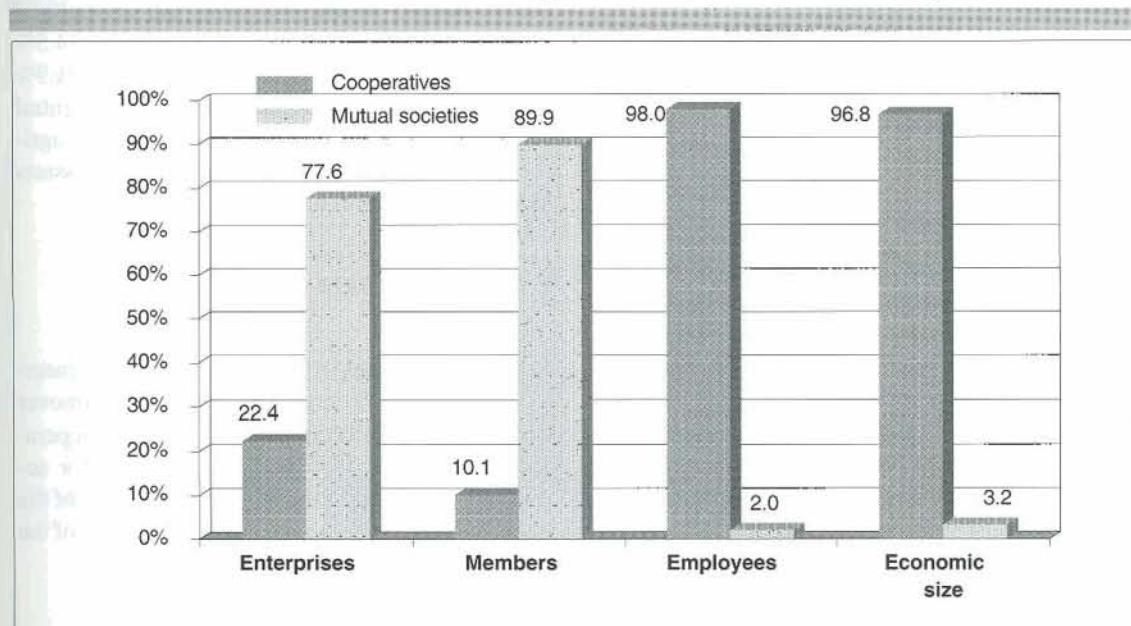


Table 2.02 National umbrella organizations classified by legal form and principal economic activity of the member enterprises, c. 1990

Principal sector of economic activity	Legal form	
	Cooperatives (2)	Mutuals (3)
(1)		
Agriculture (including savings and credit)	Luxembourg Central Agricultural Association	
	Central Raiffeisen Bank	
	11 businesses under holding company: CEPAL SA	
Wholesale and retail trade	Luxembourg Consumer Cooperatives' Association	
Insurance and pensions		National Federation of Luxembourg Mutual Societies

3.00 The cooperative sector

3.01 Aggregates for the cooperative sector

The total number of enterprises affiliated to the two NUOs which participated in the study was 17, which together had 23 400 members and 1 500 employees. Their economic size was LFR 15 770 million.

In comparison with the cooperative and mutual sectors in Luxembourg, as defined for the purpose of the study, the cooperative sector represented 22.4% of the enterprises, 10.1% of the members, 98.0% of the employees and 96.8% of the economic size. It should be noted, however, that the proportion (98.0%) of employees is an overestimate in view of the fact that information about the number of persons employed by the 59 mutual benefit societies was not available.

3.02 Analysis by sector of economy

The cooperatives were operating in two sectors of the economy: agriculture, forestry, fishing and food products; and wholesale and retail trade. Although some cooperatives were operating in the banking and credit sector as well as in the construction, crafts, manufacturing and mining sector, there were no NUOs to represent the common interests of the enterprises in these sectors. Consequently, they have not been included in this analysis.

Table 3.02 gives a summary of the data, clas-

sified by sector of economy, on the four variables investigated by the study. Chart 3.02 compares their relative values (in percentage terms) for the two sectors of the economy. The situation in respect of each sector is briefly described below.

3.03 Agriculture, forestry, fishing and food products sector

The total number of enterprises in this sector which participated in the study was 12, which together had 3 400 members and 1 300 employees. Their total turnover was LFR 14 500 million. Within the cooperative sector, as defined here, the agricultural sector represented 70.6% of the enterprises, 14.5% of the members, 86.7% of the employees and 91.9% of the turnover. It may be mentioned that the Central Raiffeisen Bank which works closely with the agricultural sector had 46 rural branches and its assets totalled LFR 45 300 million.

3.04 Wholesale and retail trade sector

The five enterprises in this sector had 20 000 members and about 200 employees. Their total turnover was LFR 1 270 million. Compared to the cooperative sector, as defined here, the trade sector accounted for 29.4% of the enterprises, 85.5% of the members, 13.3% of the employees and 8.1% of the turnover.

3.05 Construction, crafts, manufacturing and mining sector

This sector had eight enterprises with 115 employees and a turnover of LFR 2 215 million. However, the data were not included in the analysis because these enterprises were not affiliated to any NUO.

4.00 The mutual sector

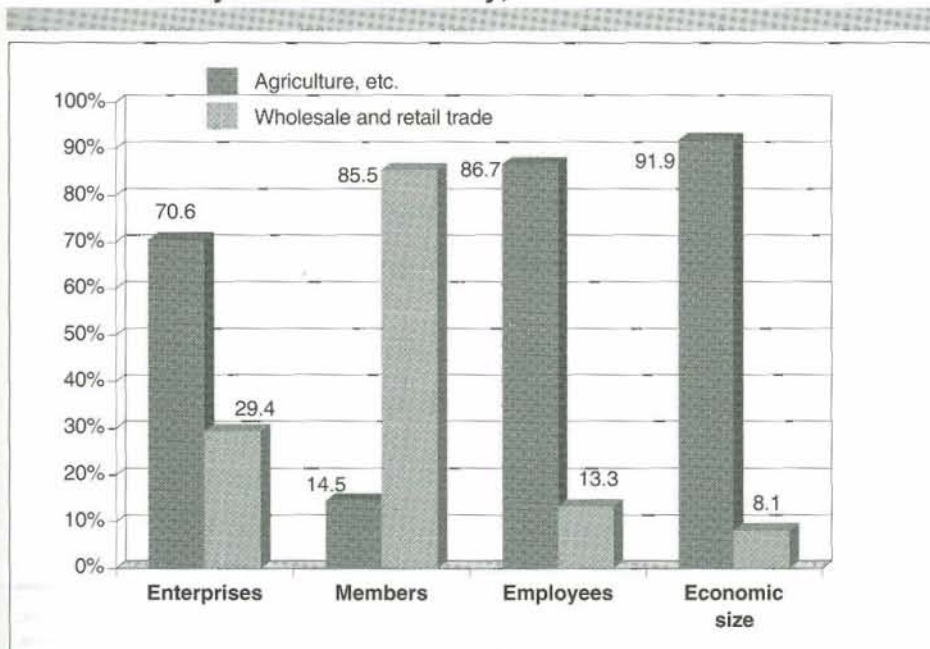
4.01 Aggregates for the mutual sector

The total number of enterprises in this sector was 59, including 58 basic mutual benefit societies and one

Table 3.02 Number and percentage of enterprises, members and employees and economic size of cooperatives, by sector of economy, c. 1990

Variable	No and %	Sector of economy		
		Agriculture, etc.	Wholesale and retail trade	Total
(1)	(2)	(3)	(4)	(5)
Enterprises	No	12	5	17
	%	70.6	29.4	100.0
Members	No	3 400	20 000	23 400
	%	14.5	85.5	100.0
Employees	No	1 300	200	1 500
	%	86.7	13.3	100.0
Economic size	LFR mio	14 500	1 270	15 770
	%	91.9	8.1	100.0

Chart 3.02 Percentage distribution of enterprises, members, employees and economic size of cooperatives, by sector of economy, c. 1990



mutual medico-surgical fund. Their principal economic activity was insurance and pensions. Together, they had 208 000 members (insured persons). Information about the number of employees was not available except that their NUO had 30 employees. Their total income was LFR 520 million.

In comparison with the cooperative and mutual sector, as defined for the purpose of the study, the mutual sector represented 77.6% of the enterprises, 89.9% of the members, 2.0% of the employees (clearly an underestimate) and 3.2% of the economic size.

5.00 The non-profit sector

5.01 *Aggregates for the non-profit sector*

Although a large number of non-profit associations were operating in Luxembourg, there was no national umbrella organization to represent them. Consequently, this sector was not formally examined. However, it was reported that 267 of them had paid employees and their total membership was 2 218 which is less than 10 members per association!

¹ In the context of the study, membership means the propensity of an individual to subscribe to enterprises of the *économie sociale* sector. Thus membership of an individual was counted as many times as the number of enterprises of which he/she was a member at the same time.

The Netherlands

Contents

1.00 Summary of results	90
1.01 Source of data	90
1.02 Enterprises	91
1.03 Employment	91
1.04 Economic size	91
2.00 Framework for the study	91
2.01 Universe of the study	91
2.02 Organization of the sector	91
2.03 Analysis of data	91
3.00 The cooperative sector	91
3.01 Aggregates for the cooperative sector	91
3.02 Analysis by sector of economy	92
3.03 Banking and credit sector	92
3.04 Agricultural sector	93
3.05 Construction, crafts, manufacturing and mining sector	93
3.06 Wholesale and retail trade sector	93
3.07 Other (unspecified) sectors	93
4.00 The mutual sector	94
4.01 Aggregates for the mutual sector	94
5.00 The non-profit sector	94
5.01 Aggregates for the non-profit sector	94

1.00 Summary of results

1.01 Source of data

This summary of results is based on the data supplied by the Central Bureau of Statistics (CBS). Instead of approaching the national umbrella organizations, the CBS estimated the data by taking stratified samples of enterprises from the central register maintained by the Bureau. It should be

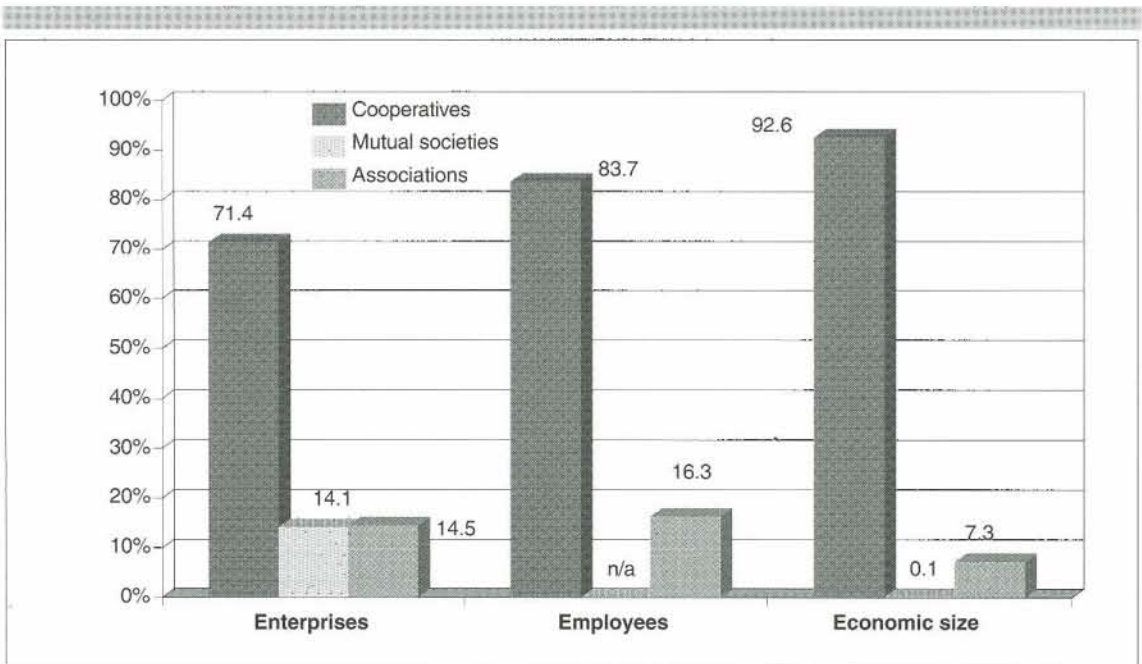
noted that the CBS does not record information on the number of members.

Table 1.01 gives a summary of the data, classified by legal form, on the number of enterprises, their employees as well as their economic size in or around 1990. Chart 1.01 shows the relative values of these three variables in respect of the enterprises in the cooperative, mutual and associative sectors.

Table 1.01 **Number and percentage of enterprises and employees, and economic size of the cooperative, mutual and associative sectors, c. 1990**

Variable	No and %	Legal form			Total
		Cooperatives	Mutual societies	Associations	
(1)	(2)	(3)	(4)	(5)	(6)
Enterprises	No	4 106	812	831	5 749
	%	71.4	14.1	14.5	100.0
Employees	No	84 169	:	16 356	100 525
	%	83.7	:	16.3	100.0
Economic size	HFL mio	200 128	302	15 804	216 234
	%	92.6	0.1	7.3	100.0

Chart 1.01 **Percentage distribution of enterprises, employees and economic size of the cooperative, mutual and associative sectors, c. 1990**



1.02 Enterprises

The total number of enterprises was 5 749 of which 4 106 (71.4%) were cooperatives, 812 (14.1%) were mutual societies and 831 (14.5%) were non-profit associations.

1.03 Employment

The total number of employees was estimated at 100 525 excluding those of the mutual societies for which the relevant information was not available. Of the total, 84 169 (83.7%) persons were employed by the cooperatives and 16 356 (16.3%) by the non-profit associations.

1.04 Economic size

The economic size of all the enterprises was estimated at HFL 216 234 million. Of this amount, the cooperatives¹ accounted for HFL 200 128 million (92.6%), the mutual societies for HFL 302 million (0.1%) and the non-profit associations for HFL 15 804 million (7.3%).

2.00 Framework for the study

The framework elaborated in the technical introduction to this report was adopted for the study of cooperative, mutual and non-profit sectors in the Netherlands, but after some important modifications. These were:

- (1) the first objective of updating the 1986 study was dropped²
- (2) the variable relating to the number of members was not observed; and
- (3) the data were not collected from the national umbrella organizations (NUOs) through mailed questionnaires. Instead, the totals for the variables at different levels of disaggregation were estimated by taking stratified samples of enterprises from the central register maintained by the Central Bureau of Statistics.

As envisaged, the study was carried out by the Central Bureau of Statistics (CBS).

2.01 Universe of the study

The study was made up from the central register that is constantly updated by the CBS. Thus the universe of the study consisted of all the enterprises in the cooperative, mutual and non-profit sectors that were listed on the central register of the CBS as at 31.12.1990.

As a result of the modifications in the objectives and methodology of the study, it was not necessary to prepare a list of national umbrella

organizations by legal form. As a further consequence of the same, up-to-date structural and statistical data on individual NUOs were also not collected by the contractor (CBS). None the less, additional sources of statistical data on the sector were identified. These will be found in Part III of this report.

2.02 Organization of the sector

From the data furnished by the CBS it can be concluded that enterprises of all three legal forms (cooperatives, mutuals and non-profit associations) were operating in the country.

The principal sectors of their economic activity are listed below:

(a) Cooperative sector:

1. Banking and credit;
2. Agriculture: provision of workers on a fee or contract basis, sharing of agricultural machines, lending of personnel and artificial insemination;
3. Construction, crafts, manufacturing, mining and production;
4. Wholesale and retail trade;
5. Other: transport, renting of movable goods, other commercial services.

(b) Mutual sector:

Insurance: both life and non-life.

(c) Non-profit sector:

Housing: renting of houses.

2.03 Analysis of data

The data supplied by the Central Bureau of Statistics are presented in Sections 3.00, 4.00 and 5.00 of this chapter, together with their analysis according to sectors of economy in each case. It should be noted that the data for the agriculture sector refer to 1987, while those for the mutual and non-profit sectors to 1989. All estimates are based on sampling procedures. As the sampling error was not reported, the precision of the estimates could not be determined.

3.00 The cooperative sector

3.01 Aggregates for the cooperative sector

The total number of enterprises, as estimated by the Central Bureau of Statistics, was 4 106 with a total of 84 169 employees. The economic size of all the enterprises was estimated at HFL 200 128 million. The CBS does not observe the number of members.

The above totals for the cooperative sector constituted 71.4%, 83.7% and 92.6% of the corresponding aggregates (enterprises, employees, economic size), for the cooperative, mutual and associative sector in the Netherlands as defined for the purpose of the study.

3.02 Analysis by sector of economy

The cooperatives were active in five sectors of the economy: banking and credit; agriculture; construction, crafts, manufacturing and mining; wholesale and retail trade; and others (n.e.s.). Table 3.02

gives a summary of the data, classified by sector of economy, on three of the four variables investigated by the study, i.e. enterprises, employees and economic size. Chart 3.02 compares their relative values (in percentage terms) for the five sectors of economy. The situation in respect of each sector is described below in brief.

3.03 Banking and credit sector

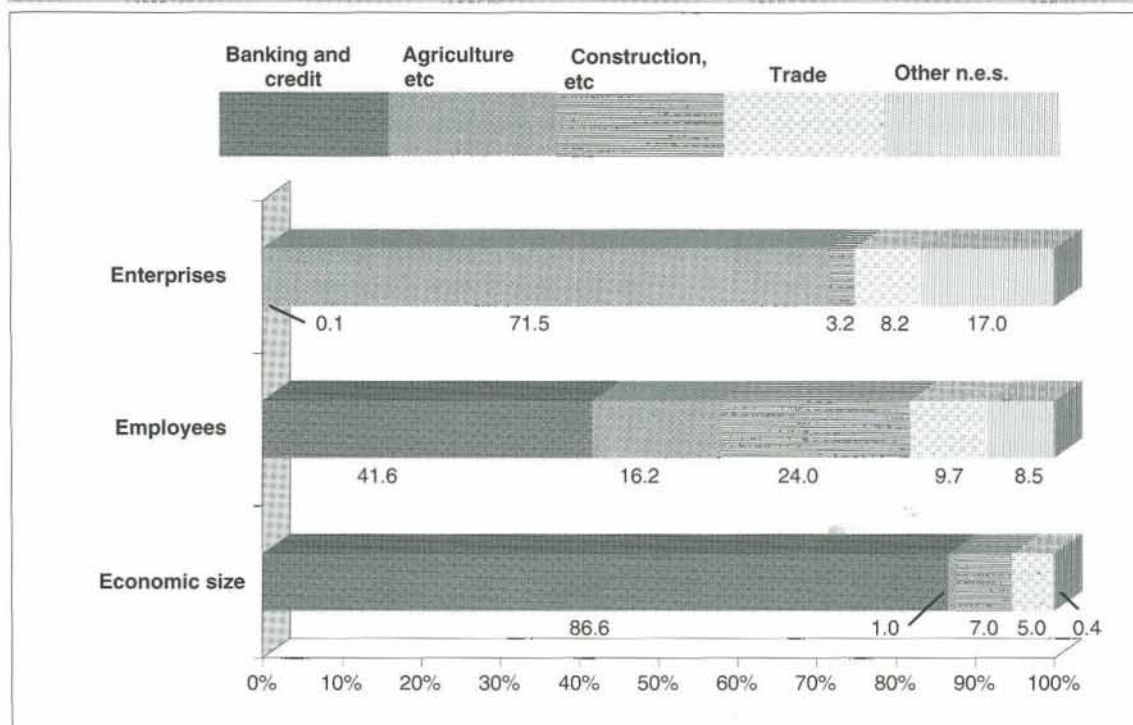
This sector consisted of four enterprises with 35 016 employees. Their economic size¹ was estimated at HFL 173 274 million. Compared with the coopera-

Table 3.02 Number and percentage of enterprises and employees, and economic size of cooperatives, by sector of economy, c. 1989

Sector of economy and field of activity	No and %	Variable		
		Enterprise	Employees	Economic size (HFL mio)
(1)	(2)	(3)	(4)	(5)
(1) Banking and credit	No	4	35 016	173 274
	%	0.1	41.6	86.6
(2) Agriculture (all fields of activity) ^a	No	2 935	13 670	1 935
	%	71.5	16.2	1.0
(i) Provision of workers on a fee or contract basis	No	2 738	9 340	1580
(ii) Sharing of agricultural machines	No	66	550	84
(iii) Lending of personnel	No	104	2 120	119
(iv) Artificial insemination	No	27	1 660	152
(3) Construction, crafts, manufacturing and mining	No	130	20 191	14 140
	%	3.2	24.0	7.0
(4) Trade (wholesale and retail)	No	336	8 139	9 960
	%	8.2	9.7	5.0
(i) Wholesale trade	No	171	5 938	5 642
(ii) Retail trade	No	165	2 201	4 318
(5) Other n.e.s. (all fields of activity)	No.	701	7 153	819
	%	17.0	8.5	0.4
(i) Transport	No	396	211	35
(ii) Renting of movable goods	No	46	5	1
(iii) Other commercial services	No	259	6 937	783
Total for cooperatives	No/Amount	4 106	84 169	200 128
	%	100.0	100.0	100.0

^a Data for the sector refer to 1987

Chart 3.02 Percentage distribution of enterprises, employees and economic size of cooperatives, by sector of economy, c. 1989



tive sector, as defined here, the banking and credit sector accounted for 0.1% of the enterprises, 41.6% of the employees and 86.6% of the economic size.

3.04 Agricultural sector

The data for this sector refer to 1987. It had 2 935 enterprises, 13 670 employees and the economic size was HFL 1 935 million. In comparison with the cooperative sector, as defined here, the agricultural sector accounted for 71.5% of the enterprises, 16.2% of the employees and 1.0% of the economic size.

Within the agricultural sector, there were four fields of activity: provision of workers on a fee or contract basis; sharing of agricultural machines; lending of personnel; and artificial insemination. The relevant data on each of these fields are given in Table 3.02.

3.05 Construction, crafts, manufacturing and mining sector

This sector had 130 enterprises with a total of 20 191 employees. Their economic size was HFL 14 140 million. In relation to the cooperative sector, as defined here, the construction, crafts, manufacturing and mining sector accounted for 3.2% of the enterprises, 24.0% of the employees and 7.0% of the economic size.

3.06 Wholesale and retail trade sector

The aggregate values of the three variables for this sector and their proportion to the corresponding values for the cooperative sector, as defined here, are shown below:

- (i) enterprises: 336 or 8.2% of the total for the cooperative sector;
- (ii) employees: 8 139 or 9.7% of the total for the cooperative sector;
- (iii) economic size: HFL 9960 million or 5.0% of the total for the cooperative sector

Table 3.02 shows the totals for wholesale and retail trades separately.

3.07 Other (unspecified) sectors

The other (unspecified) sectors included three fields of activity, namely, transport, renting of movable goods, and other commercial services. Together, they accounted for 701 enterprises, 7 153 employees and HFL 819 million worth of business. These totals constituted 17.0%, 8.5% and 0.4% of the corresponding aggregates (enterprises, employees and economic size) for the cooperative sector, as defined here. Details of the data for each field of activity are given in Table 3.02.

4.00 The mutual sector

4.01 *Aggregates for the mutual sector*

Data for the mutual sector were available for 1989. The main economic activity of the enterprises (mutual benefit societies) was insurance - both life and non-life. The study included all life insurance companies and large non-life insurance companies, leaving out about 400 small non-life insurance companies.

The total number of enterprises in this sector was estimated at 812. Information about the number of members (policy-holders) and that of the employees was not available. The economic size of the enterprises was HFL 302 million.

In comparison with the cooperative, mutual and associative sector in the Netherlands, as defined here, the mutual sector accounted for 14.1% of the enterprises and 0.15% of the economic size.

5.00 The non-profit sector

5.01 *Aggregates for the non-profit sector*

The non-profit (or associative) sector had 831 enterprises in 1989. Their main economic activity was renting of houses. They had employed 16 356 persons so that, on the average, each association had about 20 employees. Their total income was estimated at HFL 15 804 million, of which rental income accounted for HFL 11 853 million while the rest of the amount was received in grants. In addition, the enterprises held credits of HFL 140 158 million.

In comparison with the cooperative, mutual and associative sector in the Netherlands, as defined here, the associative sector accounted for 14.5% of the enterprises, 16.3% of the employees and 7.3% of the economic size.

¹ The assets of the cooperative banks were included in their economic size.

² "The cooperative, mutual and non-profit sector and its organizations in the European Community", Economic and Social Committee of the European Community, Brussel, 1986.

Portugal

Contents

1.00 Summary of results	96
1.01 <i>Scope of the study</i>	96
1.02 <i>Enterprises</i>	96
1.03 <i>Membership</i>	96
1.04 <i>Employment</i>	96
1.05 <i>Economic size</i>	96
2.00 Framework for the study	96
2.01 <i>Universe of the study</i>	97
2.02 <i>Organization of the sector</i>	99
2.03 <i>Analysis of data</i>	99
3.00 The cooperative sector	100
3.01 <i>Aggregates for the cooperative sector</i>	100
3.02 <i>Analysis by sector of economy</i>	100
3.03 <i>Banking and credit sector</i>	100
3.04 <i>Agriculture, forestry, fishing and food products sector</i>	101
3.05 <i>Construction, crafts, manufacturing and mining sector</i>	101
3.06 <i>Wholesale and retail trade sector</i>	102
3.07 <i>Other (unspecified) sectors</i>	102
4.00 The mutual sector	102
4.01 <i>Aggregates for the mutual sector</i>	102
5.00 The non-profit sector	102
5.01 <i>Aggregates for the non-profit sector</i>	102

1.00 Summary of results

1.01 Scope of the study

The study was targeted at 66 national or regional umbrella organizations (N/R UOs): 61 in the cooperative sector, one in the mutual sector and four in the associative sector.

Table 1.01 gives a summary of the data, classified by legal form, on the number of enterprises affiliated to the N/R UOs which participated in the study, the number of their members and employees as well as their economic size in or around 1990.

Chart 1.01 shows the relative values of the four variables in respect of the enterprises in the cooperative, mutual and associative sectors.

1.02 Enterprises

The total number of enterprises was 3 129, of which 1 569 (50.1%) were cooperatives; 102 (3.3%) were mutual benefit societies and 1 458 (46.6%) were non-profit associations.

1.03 Membership¹

The total number of persons associated with the abovementioned enterprises, possibly in several capacities at the same time, was 1 789 664 (about

1.8 million) of whom 590 279 (33.0%) were members of cooperatives, 676 695 (37.8%) were policy-holders, i.e. insured with mutual benefit societies and 522 690 (29.2%) were users of the services and facilities provided by the non-profit associations.

1.04 Employment

The total number of employees of the said enterprises was 69 536, of whom 35 480 (51.0%) worked for the cooperatives, 1 246 (1.8%) were employees of the mutual benefit societies and the remaining 32 810 (47.2%) were working for the non-profit associations.

1.05 Economic size

The economic size² of the 3 129 enterprises was ESC 848 531 million. Of this amount, the cooperatives accounted for ESC 786 326 million (92.7%), the mutual benefit societies for ESC 3 360 million (0.4%) and the non-profit associations for ESC 58 845 million (6.9%).

2.00 Framework for the study

The technical introduction to this report provides the framework used for the study of the cooperative, mutual and non-profit sectors in Portugal. In particular, the objectives and design of the study were

Table 1.01 Number and percentage of enterprises, members and employees, and economic size of the cooperative, mutual and associative sectors, c. 1990

Variable	No and %	Legal form			Total
		Cooperatives	Mutual societies	Associations*	
(1)	(2)	(3)	(4)	(5)	(6)
National / regional umbrella organizations	No	61	1	4	66
Enterprises	No	1 569	102	1 458	3 129
	%	50.1	3.3	46.6	100.0
Members	No	590 279	676 695	522 690	1 789 664
	%	33.0	37.8	29.2	100.0
Employees	No	35 480	1 246	32 810	69 536
	%	51.0	1.8	47.2	100.0
Economic size	ESC mio	786 326	3 360	58 845	848 531
	%	92.7	0.4	6.9	100.0

* Data refer to mainland Portugal

the same as stated there. The definitions of the various terms also applied as did the statements concerning the limitations of the data. As envisaged, the study was carried out by the National Statistical Institute (INE - Instituto Nacional de Estatística).

2.01 Universe of the study

A total of 66 regional and national umbrella organizations participated in the study: 61 in the cooperative sector, one in the mutual sector and four in the non-profit sector. The 3 129 enterprises affiliated to them constituted the universe of the study.

A list of the NUOs which participated in the study is given below, according to their principal economic activity:

(a) Cooperative sector

I Banking and credit

1. Mutual Agricultural Credit Bank (Caixa Central de Crédito Agrícola Mútuo)
2. National Federation of CCAM (Federação Nacional das CCAM - FENACAM)
3. Union of CCAM of Alentejo, Ltd (União das CCAM do Alentejo, CRL - CREDICOOP)
4. Union of Mutual Credit Banks of Algarve (União

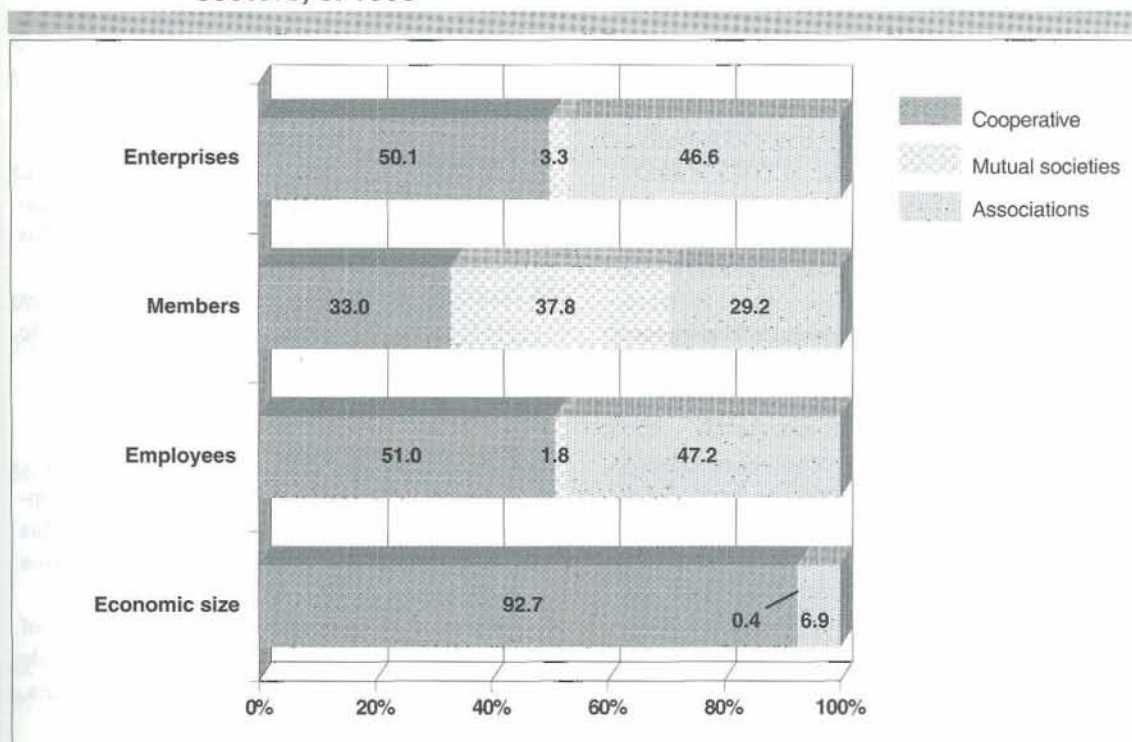
das Caixas de Crédito Agrícola Mútuo do Algarve - UNICAMA)

5. Regional Federation of Mutual Credit Banks of Central Region, Ltd (Federação Regional das Caixas de Crédito Agrícola Mútuo do Centro, CRL - FERRECC)
6. Union of Mutual Agricultural Credit Banks of Entre-Douro and Minho, Ltd (União das Caixas de Crédito Agrícola Mútuo de Entre-Douro e Minho, UCRL - CREDINORTE)
7. Union of Mutual Agricultural Credit Banks of Beira Alta (União das Caixas de Crédito Agrícola Mútuo da Beira Alta - UNICABA)
8. Union of CCAM (União das CCAM - CREDICENTRO)

II Agriculture, forestry, fishing, food products

9. National Confederation of Agricultural Cooperatives of Portugal, Ltd (Confederação Nacional das Cooperativas Agrícolas de Portugal, CCRL - CONFAGRI)
10. National Federation of Unions of Cooperatives for Milk and Milk Products (Federação Nacional das Uniões de Cooperativas de Leite e Lacticínios - FENALAC)
11. Union of Milk Suppliers' Cooperatives (União das Cooperativas Abastecedoras de Leite - UCAL)

Chart 1.01 Percentage distribution of enterprises, members, employees and economic size of the cooperative, mutual and associative sectors, c. 1990



12. Union of Milk Producers' Cooperatives of Entre-Douro and Mondego, Ltd (União de Cooperativas de Produtores de Leite de Entre-Douro e Mondego, UCRL - LACTICOOP)
13. Union of Milk Producers' Cooperatives of Entre-Douro and Minho and Trás-os-Montes (União das Cooperativas de Produtores de Leite de Entre-Douro e Minho e Trás-os-Montes - AGROS)
14. Union of Milk Producers' Cooperative of Algarve (União de Cooperativas de Produtores de Leite do Algarve - UCAPLA)
15. Cooperative Union of Producers of Agricultural and Milk Products of São Miguel Isle (União Cooperativa Agro-Lactic. de Produtores de Leite da Ilha de São Miguel - UNILEITE)
16. Union of Agricultural Cooperatives for Milk Products of São Jorge Isle (União de Cooperativas Agrícolas de Lacticínios de São Jorge - UNIQUEIJO)
17. National Federation of Winecave Owners' Cooperatives, Ltd (Federação Nacional Adeegas Cooperativas, FCRL - FENADEGAS)
18. Union of Winecave Owners' Cooperatives of Dão, Ltd (União das Adeegas Cooperativas do Dão, UCRL - UDACA)
19. Union of Winecave Owners' Cooperatives of the Vinho Verde Region, Ltd (União das Adeegas Cooperativas da Região dos Vinhos Verdes, UCRL - VERCOOPE)
20. National Federation of Agricultural Trade Cooperatives, Ltd (Federação Nacional das Cooperativas Agrícolas de Compra e Venda, FCRL - FENAGRO)
21. Federation of Agro-Forestry Cooperatives of Beira, Ltd (Federação das Cooperativas Agro-silvícola das Beiras, CRL - AGROSCOOP/BEIRAS)
22. Union of Agricultural Cooperatives of the Central Region, Ltd (União das Cooperativas Agrícolas do Centro, UCRL - UNICENTRO)
23. Union of Agricultural Trade Cooperatives of the North Region, Ltd (União das Cooperativas Agrícolas de Compra e Venda do Norte, UCRL - UCANORTE)
24. National Federation of Agro-Horti-Floricultural Cooperatives (Federação Nacional de Cooperativas Agro. Horto. Floricultores - FENAFRUTAS)
25. Union of Agricultural Cooperatives of Ribatejo and Oeste (União de Cooperativas Agrícolas do Ribatejo e Oeste - UNICARO)
26. National Federation of Agricultural Processing Cooperatives (Federação Nacional das Cooperativas Transformadoras Agrícolas - FENATRAN)
27. Cooperatives of Agricultural Products Processors, Ltd (Cooperativas Transformadoras de Produtos Agrícolas, UCRL - UNISUL)
28. Cooperative Union of Tobacco Producers (União Cooperativa de Produtores de Tabaco - UNITABACO)
29. National Federation of Agricultural Cooperatives for Production, Ltd (Federação Nacional das Cooperativas Agrícolas de Produção, FCRL - FENCA)
30. Union of Agricultural Cooperatives of Potato Seed Producers of North Region, Ltd (União das Cooperativas Agrícolas dos Produtores de Batata-Semente do Norte, UCRL)
31. Agricultural Union of Cooperatives of Trás-os-Montes Region, Ltd (União Agrícola das Cooperativas de Trás-os-Montes, UCRL - UNAMONTES)
32. Union of Cooperatives of Olive Tree Farmers of Portalegre District, Ltd (União das Cooperativas de Olivicultores do Distr. de Portalegre, CRL - UNIAZEITE)
33. Union of Agricultural Cooperatives of Olive Tree Farmers of Trás-os-Montes and Alto Douro (União Cooperativas Agrícolas dos Olivicultores de Trás-os-Montes e Alto Douro)
34. Union of Agricultural Supplies Cooperatives of Algarve Region, Ltd (União de Cooperativas Agrícolas de Aprovisionamento do Algarve, CRL - UCAGARB)
35. Union of Cooperatives of Evora District (União das Cooperativas do Distrito de Evora - UNICADE)
36. Union of Cooperatives for Milk Products of Terceira Isle (União das Cooperativas de Lacticínios Terceirence - UNICOL)
37. Union of Winecave Owners' Cooperatives of Upper Douro Region, Ltd (União de Adeegas Cooperativas do Douro Superior, UCRL - SUPERDOURO)

III Production

38. National Federation of Handicrafts Cooperatives, Ltd (FINCOOP - Federação Nacional das Cooperativas de Produção Operária, FCRL)
39. National Federation of Craft Cooperatives (Federação Nacional das Cooperativas de Artesanato - FENACA)

IV Wholesale/retail trade

40. National Federation of Food Retailers' Cooperatives, Ltd (Federação Nacional das Cooperativas de Retalhistas de Produtos Alimentares, FCRL - UCREPA)
41. Federation of Cooperatives for Distribution of Pharmaceutical Products, Ltd (Federação de Cooperativas de Distribuição Farmacêutica, FCRL - FECOFAR)

V Consumer cooperatives

42. National Federation of Consumer Cooperatives (Federação Nacional das Cooperativas de Consumo - FENACCOOP)
43. Regional Union of Consumer Cooperatives, Ltd (União regional das Cooperativas de Consumo, UCRL - COOPLISBOA)

VI Housing

44. National Federation of Cooperatives for Social Housing, Ltd (Federação Nacional de Cooperativas de Habitação Económica, FCRL - FENACHE)
45. Union of Social Housing Cooperatives of Setúbal District, Ltd (União das Cooperativas de Habitação Económica do Distrito de Setúbal, UCRL - UCHEDES)
46. City Cooperative of Prelada, Ltd (Cidade Cooperativa da Prelada, UCRL)
47. Integrated Union of Housing Cooperatives of the Northern Region (União Integrada de Cooperativas de Habitação Norte - GRUPO NORTECOOPE)
48. City Cooperative of Maia - Construction and Housing Union, Ltd (Cidade Cooperativa da Maia - União de Construção e Habitação, UCRL)
49. Mutual for Promotion of Cooperative Houses (Promoção de Habitação Cooperativa - MCH)
50. Union of Housing Cooperatives (União de Cooperativas de Habitação - NOVA IMAGEM)
51. Cooperative Union of Housing, Ltd (União Cooperativa Habitacional, UCRL - UCHA)
52. Urbanization Cooperative of Casal de Cambra (Urbanização Cooperativa de Casal de Cambra)

VII Culture

53. National Federation of Cooperatives for Art and Culture (Federação Nacional das Cooperativas de Arte e Cultura - ARTICULA)
54. Union of Cooperatives of Reguengos (União de Cooperativas do Concelho de Reguengos - UNIRADIO)

VIII Education

55. National Federation of Cooperatives for Education and Rehabilitation (Federação Nacional das Cooperativas de Educação e Reabilitação - FENACERCI)
56. Union of Cooperatives for Education and Rehabilitation of Handicapped Children in Northern Portugal, Ltd (União de Coop. para Educação e Reabilitação de Crianças Inadaptadas do Norte de Portugal, UCRL - UNICERCINORTE)

IX SERVICES

57. National Federation of Providers of Services (Federação Nacional das Cooperativas de

Produtores de Serviços - FECOOPSERV)

58. Union of Cooperatives for Production and Services in Northern Portugal, Ltd (União de Cooperativas de Produção e Serviços do Norte, UCRL - UNISERV)
59. National Federation of Portuguese Tenants' Cooperatives (Federação Nacional das Cooperativas de Inquilinos Portugueses - FENCIP)
60. Federation of Cooperatives for Tourism (Federação de Cooperativas de Turismo - FETUS)

X Confederation of Portuguese Cooperatives

61. Portuguese Cooperative Confederation, Ltd (Confederação Cooperativa Portuguesa, CCRL - CONFECOOP)

(b) Mutual sector

62. Union of Portuguese Mutual Societies (União das Mutualidade Portuguesa)

(c) Non-profit sector

63. Association of Private Institutions for Social Solidarity (União das Instituições Particulares de Solidaridade Social - UIPSS)
64. Union of Portuguese Misericórdias (União das Misericórdias Portuguesas)
65. Federation of Institutions for the Elderly (Federação das Instituições de Terceira Idade - FITI)
66. Union of Portuguese Charities (União de Caridade Portuguesa - CARITAS)

Details of the structural and statistical data on each national/regional umbrella organization are given in Part II of this report, while additional sources of statistical data will be found in Part III.

2.02 Organization of the sector

Table 2.02 shows how the cooperative, mutual and non-profit sectors are organised both in relation to the principal economic activity of the enterprises and their legal form.

2.03 Analysis of data

The statistical data provided by the NUOs are presented in Sections 3.00, 4.00 and 5.00 of this chapter, followed by their analysis according to the principal sectors of economy in each case. It should be noted that within the cooperative sector, the consumer sector has been included in the wholesale and retail trade sector, while housing, culture, education, services and other sectors have been combined into a single sector - Other (not elsewhere

Table 2.02 National umbrella organisations classified by legal form and principal economic activity of the member enterprises, c. 1990

Principal sector of economic activity	Legal form		
	Cooperatives	Mutual societies	Non-profit associations
(1)	(2)	(3)	(4)
Banking and credit	1 to 8		
Agriculture, forestry, fishing, food products	9 to 37		
Production	38, 39		
Wholesale and retail trade	40, 41		
Consumer cooperatives	42, 43		
Housing	44 to 52		
Culture	53, 54		
Education	55, 56		
Services	57 to 60		
Other	61		
Insurance and pensions		62	
Social welfare (charitable work)			63 to 66

NB

The numerals in the body of the table refer to the serial numbers in the list of the regional/national umbrella organizations in Section 2.01

specified). The reader should also bear in mind that the aggregates do not present a complete picture of the cooperative, mutual and non-profit sectors in Portugal. They should, instead, be treated as the first approximations for the present.

3.00 The cooperative sector

3.01 Aggregates for the cooperative sector

The total number of enterprises affiliated to the 61 NUOs which participated in the study was 1 569. Together, they had 590 279 members and 35 480 employees. Their economic size was ESC 786 326 million.

In comparison with the cooperative, mutual and associative sector in Portugal, as defined for the purpose of the study, the cooperative sector accounted for 50,1% of the enterprises, 33,0% of the members, 51,0% of the employees and 92,7% of the economic size.

3.02 Analysis by sector of economy

The cooperatives were operating in five sectors of the Portuguese economy: banking and credit; agriculture, forestry, fishing and food products; construction, crafts, manufacturing and mining; wholesale and retail trade; and other (unspecified) sectors.

Table 3.02 gives a summary of the data, classified by sector of economy, on the four variables investigated by the study, namely, enterprises, members, employees and economic size. Chart 3.02 compares their relative values (in percentage terms) for the five sectors of the economy. The situation in respect of each sector is briefly described below.

3.03 Banking and credit sector

The total number of enterprises in this sector was 242, which together had 218 363 members and 2 139 employees. Their total assets (balance sheet) stood at ESC 429 973 million and are included in their economic side. Within the cooperative sector, as defined here, the banking and credit sector

Table 3.02 Number and percentage of enterprises, members and employees, and economic size of cooperatives, by sector of economy, c. 1990

Variable	No and %	Sector of economy					Total (Coop. sector)
		Banking and credit	Agriculture, etc.	Construction, etc.	Wholesale and retail trade ^a	Other (n.e.s.) ^b	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Enterprises	No	242	393	242	378	314	1 569
	%	15.4	25.0	15.4	24.1	20.0	*99.9
Members	No	218 363	83 630	24 132	182 844	81 310	590 279
	%	37.0	14.2	4.1	31.0	13.8	*100.1
Employees	No	2 139	14 391	4 529	7 924	6 497	35 480
	%	6.0	40.6	12.8	22.3	18.3	100.0
Economic size	ESC mio	429 973	131 916	16 497	193 234	14 706	786 326
	%	54.7	16.8	2.1	24.6	1.9	*100.1

^a Including consumer cooperatives

^b Including housing, culture, education and services cooperatives

* Rounding error

represented 15.4% of the enterprises, 37.0% of the members, 6.0% of the employees and 54.7% of the economic size.

3.04 Agriculture, forestry, fishing and food products sector

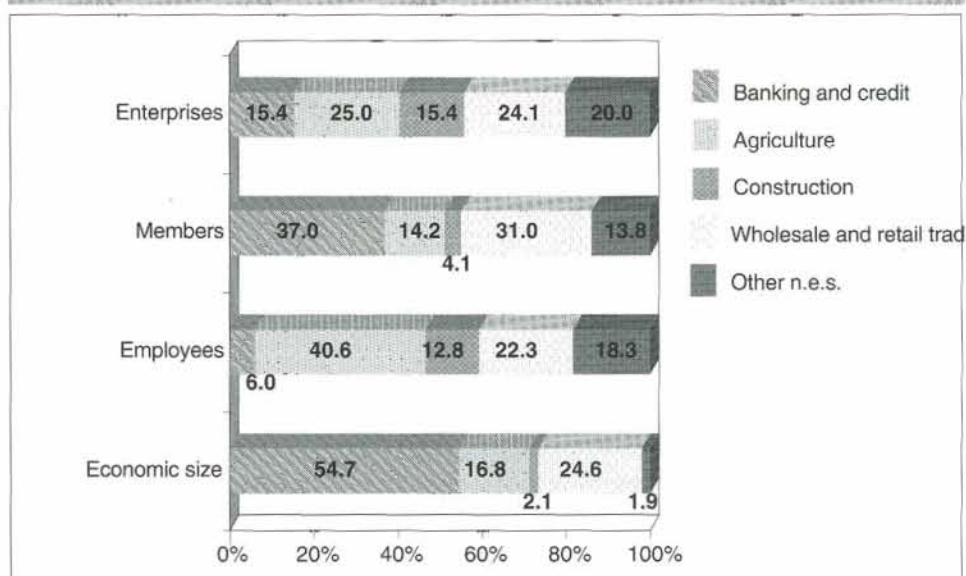
The total number of enterprises in this sector was 393, which together had 83 630 members and 14 391 employees. Their total turnover was ESC 131 916 million. In comparison with the cooperative sector, as defined here, the agricultural sector accounted for 25.0% of the enterprises, 14.2% of the

members, 40.6% of the employees and 16.8% of the economic size.

3.05 Construction, crafts, manufacturing and mining sector

The totals for the four variables investigated by the study were as follows: 242 enterprises, 24 132

Chart 3.02 Percentage distribution of enterprises, members, employees and economic size of cooperatives, by sector of economy, c. 1990



members, 4 529 employees. The economic size was ESC 16 497 million. Within the cooperative sector, as defined here, the construction, crafts, manufacturing and mining sector represented 15.4% of the enterprises, 4.1% of the members, 12.8% of the employees and 2.1% of the economic size.

3.06 Wholesale and retail trade sector

The total number of enterprises affiliated to the NUOs in this sector which participated in the study was 378 with 182 844 members. Together, they had employed 7 924 persons and negotiated ESC 193 234 million worth of business. Compared to the cooperative sector, as defined here, the trade sector had 24.1% of the enterprises, 31.0% of the members, 22.3% of the employees and 24.6% of the economic size.

3.07 Other (unspecified) sectors

The total number of enterprises reported by the other (unspecified) sectors was 314. Together, they had 81 310 members and 6 497 employees. Their total turnover was ESC 14 706 million. Within the cooperative sector, as defined here, these sectors constituted 20.0% of the enterprises, 13.8% of the members, 18.3% of the employees and 1.9% of the economic size.

4.00 The mutual sector

4.01 Aggregates for the mutual sector

The Portuguese Union of Mutual Societies was the only NUO which participated in the study. It had

102 active member enterprises. Their principal economic activity was pensions and insurance, especially health insurance. These enterprises had 676 695 members and 1 246 employees. Their total income from premiums was ESC 3 360 million.

In comparison with the cooperative, mutual and associative sector, as defined for the purpose of the study, the mutual sector accounted for 3.3% of the enterprises, 37.8% of the members, 1.8% of the employees and 0.4% of the economic size.

5.00 The non-profit sector

5.01 Aggregates for the non-profit sector

The total number of enterprises affiliated to the four NUOs which participated in the study was 1 458 (on mainland Portugal).

Their principal economic activity was social welfare including education, vocational training, support of children and young people and care for the elderly. Together they had 522 690 members and 32 810 employees. Their total income in 1990 was ESC 58 845 million.

In comparison with the cooperative, mutual and associative sector, as defined here, the associative (non-profit) sector represented 46.6% of the enterprises, 29.2% of the members, 47.2% of the employees and 6.9% of the economic size.

¹ In the context of the study, membership means the propensity of an individual to subscribe to enterprises of the *économie sociale* sector. Thus membership of an individual was counted as many times as the number of enterprises of which he/she was a member at the same time.

² The assets of the cooperative banks were included in their economic size

The United Kingdom

Contents

1.00 Summary of results	104
1.01 <i>Scope of the study</i>	104
1.02 <i>Enterprises and individual entities</i>	104
1.03 <i>Membership</i>	104
1.04 <i>Employment</i>	104
1.05 <i>Economic size</i>	105
2.00 Framework for the study	105
2.01 <i>Universe of the study on cooperatives and mutuals</i>	105
2.02 <i>Organization of the sector</i>	107
2.03 <i>Analysis of data</i>	107
3.00 The cooperative sector	107
3.01 <i>Aggregates for the cooperative sector</i>	107
3.02 <i>Analysis by sector of economy</i>	108
3.03 <i>Banking and credit sector</i>	108
3.04 <i>Insurance and pensions sector</i>	108
3.05 <i>Agriculture, forestry, fishing and food products sector</i>	108
3.06 <i>Construction, crafts, manufacturing and mining sector</i>	108
3.07 <i>Wholesale and retail trade sector</i>	109
3.08 <i>Housing sector</i>	109
3.09 <i>Other (unspecified) sectors</i>	109
4.00 The mutual sector	109
4.01 <i>Aggregates for the mutual sector</i>	109
4.02 <i>Analysis by type of enterprise</i>	110
5.00 The non-profit sector	110
5.01 <i>Aggregates for the non-profit sector</i>	111

1.00 Summary of results

1.01 Scope of the study

The study was targeted at 18 national umbrella organizations (NUOs) and two large independent organizations, i.e. not affiliated to any NUO. Of these, 12 NUOs were in the cooperative sector, six NUOs and two independent organizations were in the mutual sector.

Data on non-profit sector were derived from an ad hoc Supplementary Data Collection focused on individual entities (see the technical introduction for details on the methodology).

Table 1.01 gives a summary of the data, classified by legal form, on the number of enterprises affiliated to the NUOs and the independent organizations which participated in the study, the number of their members and employees as well as their economic size in on around 1990.

Chart 1.01 shows the relative values of the four variables in respect of the enterprises and individual entities in the cooperative, mutual and associative sectors.

1.02 Enterprises and individual entities

The total number of enterprises and entities was 403 325 of which 5 218 (1.3%) were cooperatives, 107 (0.0%) mutual/friendly societies and 398 000 (98.7%) were non-profit individual entities.

1.03 Membership¹

The total number of persons associated with cooperatives and mutual enterprises, possibly in various capacities at the same time, was 2 978 160 of whom 10 041 191 (33.7%) were members of cooperatives, and 19 747 969 (66.3%) were policy-holders, i.e. insured with mutual/friendly societies.

1.04 Employment

The total employment of the said enterprises was 1 154 907 units of whom 181 357 (15.7%) were employees working for the cooperatives and 27 550 (2.4%) for the mutual/friendly societies. 946 000 was the full time equivalent employment in the non-profit sector.

Table 1.01 Number and percentage of enterprises and individual entities, members and employment and economic size of the cooperative, mutual and associative sectors, c. 1990

Variable	No and %	Legal form			Total
		Cooperatives	Mutuals	Associations	
(1)	(2)	(3)	(4)	(5)	(6)
National umbrella organizations	No	12	8	0	20 ^a
Enterprises or Individual Entities	No	5 218	107	398 000 ^b	403 325
	%	1.3	0.0	98.7	100.0
Members	No	10 041 191	19 747 969	:	29 789 160
	%	33.7	66.3	:	100.0
Employment	No	181 357	27 550	946 000 ^c	1 154 907
	%	15.7	2.4	81.9	100.0
Economic size	UKL mio	16 691	5 598	26 053	48 342
	%	34.5	11.6	53.9	

a Including two NUOs (one each in the cooperative and mutual sectors) which had purely representational and coordinating functions, but no economic activity.

b The figure are indicative estimates only. They include sacramental religious organizations and charitable trust funds which are not involved in the employees and economic size estimates.

c Full time equivalent.

1.05 Economic size

The economic size of the sector was UKL 48 342 million. Of this amount, the cooperatives accounted for UKL 16 691 million (34.5%), the mutual/friendly societies for UKL 5 598 million (11.6%) and the non-profit individual entities for UKL 26 053 million (53.9%).

2.00 Framework for the study

Section 2.00 in Part 1 of this report elaborates the framework used for the study of the cooperative, mutual and non-profit sectors in the United Kingdom. In particular, the objectives and design of the study were the same as stated there.

The definitions of the various terms also applied as did the statements concerning the limitations of the data. By special arrangement, the study on cooperatives and mutual societies was carried out by a private contractor based at Essex University in the United Kingdom.

The Supplementary Data Collection on non-profit entities was also carried out by a private

contractor based at University of Kent. Most of the data are based on a search undertaken as part of the Johns Hopkins comparative non-profit sector project.

2.01 Universe of the study on cooperatives and mutuals

A total of 20 organizations took part in the study. They included two large independent organizations, i.e. not affiliated to any NUO. The remaining 18 were national umbrella organizations: 12 in the cooperative sector, six in the mutual sector. The two independent organizations, were in the mutual sector. The 5 325 enterprises affiliated to the NUOs and the two independent organizations constituted the universe of the 1991 study.

A list of the NUOs and independent organizations which participated in the study is given below:

(a) Cooperative sector

1. The Cooperative Bank PLC
2. Association of British Credit Unions, Ltd - ABCUL
3. The Cooperative Insurance Society, Ltd - CISL
4. Federation of Agricultural Cooperatives (UK), Ltd - FAC

Chart 1.01 Percentage distribution of enterprises and individual entities, members, employment, and economic size of the cooperative, mutual and associative sectors, c. 1990

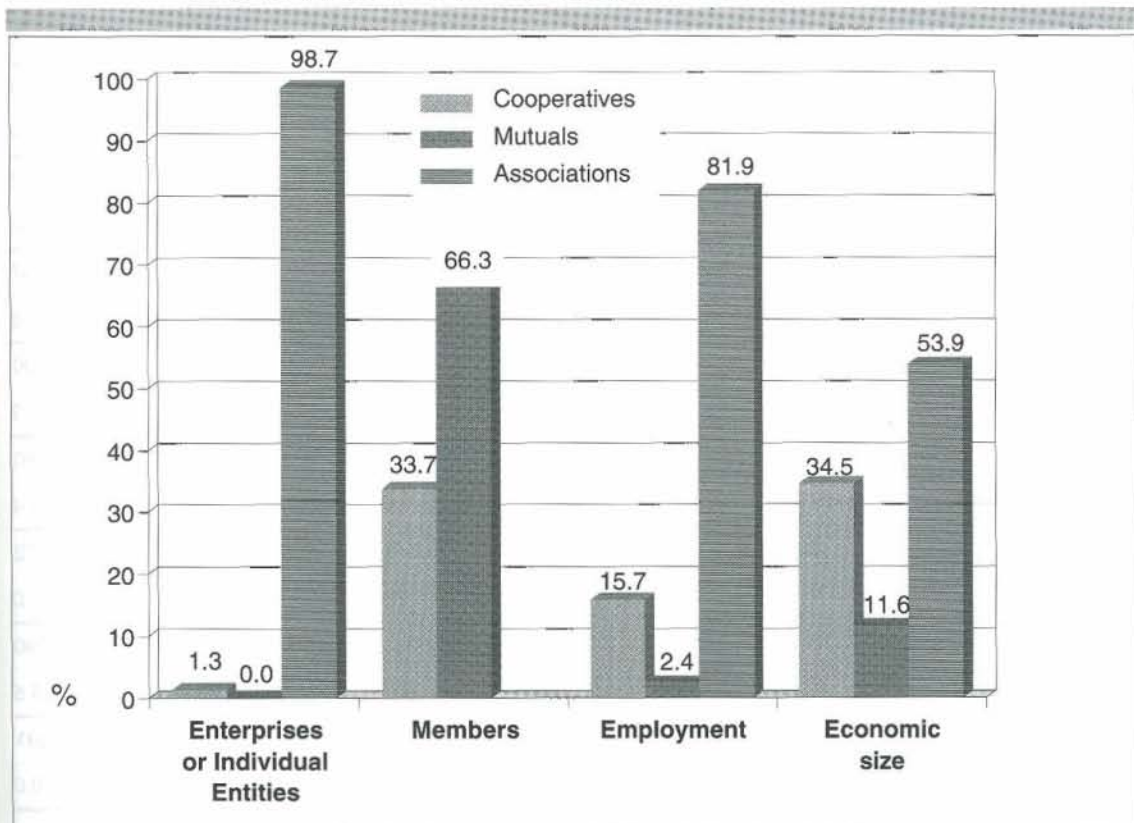


Table 2.02 National umbrella organizations classified by legal form and principal economic activity of the enterprises, c. 1990

Principal sector of economic activity	Legal form	
	Cooperatives	Mutuals
(1)	(2)	(3)
Banking and credit	1, 2	
Insurance and pensions	3	13, 14, 15, 16, 17, 18, 19, 20
Agriculture, etc.	4	
Construction, etc.	5	
Wholesale and retail trade	6	
Housing	7, 8, 9, 10	
Other n.e.s.	11, 12	

NB

The numbers in the body of the table refer to the serial numbers in the list of the NUOs in Section 2.01

Table 3.02 Number and percentage of enterprises, members and employees, and economic size of cooperatives, by sector of economy, c. 1990

Sector of economy and field of activity	No and %	Variable			
		Enterprises	Members	Employees	Economic size UKL mio
(1)	(2)	(3)	(4)	(5)	(6)
Banking and credit	No	332	1 535 000	4 676	230
	%	6.4	15.3	2.6	1.4
Insurance and pensions	No	221	6 000 000	12 162	1 102
	%	4.2	59.8	6.7	6.6
Agriculture, etc.	No	621	271 816	14 018	2 967
	%	11.9	2.7	7.7	17.8
Construction, etc.	No	1 400	9 000	8 000	390
	%	26.8	0.1	4.4	2.3
Wholesale and retail trade	No	260	100 000	35 300	3 240
	%	5.0	1.0	19.5	19.4
Housing	No	2 307	33 375	40 663	6 172
	%	44.2	0.3	22.4	37.0
Other n.e.s.	No	77	2 092 000	66 538	2 590
	%	1.5	20.8	36.7	15.5
Total	No/Amount	5 218	10 041 191	1181 357	16 691
	%	100.0	100.0	100.0	100.0

5. Industrial Common Ownership Movement, Ltd - ICOM
6. Cooperative Wholesale Society, Ltd - CWS
7. National Federation of Housing Associations - NFHA
8. Scottish Federation of Housing Associations - SFHA
9. Welsh Federation of Housing Associations - WFHA
10. Northern Ireland Federation of Housing Associations - NIFHA
11. Cooperative Union, Ltd - CU
12. United Kingdom Cooperative Council - UKCC

(b) Mutual sector

13. National Conference of Friendly Societies - NCFS
14. The Association of Collecting Friendly Societies
15. The Association of Deposit Societies
16. The Friendly Societies' Federation (National Union of Holloway Friendly Societies)
17. Friendly Societies' Liaison Committee - FSLC
18. Mutual Insurance Companies' Association - MICA
19. British United Provident Association - BUPA
20. Western Provident Association, Ltd - WPA

2.02 Organization of the sector

Table 2.02 aside shows how the cooperatives and mutuals are organized both in relation to the principal economic activity of the enterprises and their legal form.

2.03 Analysis of data

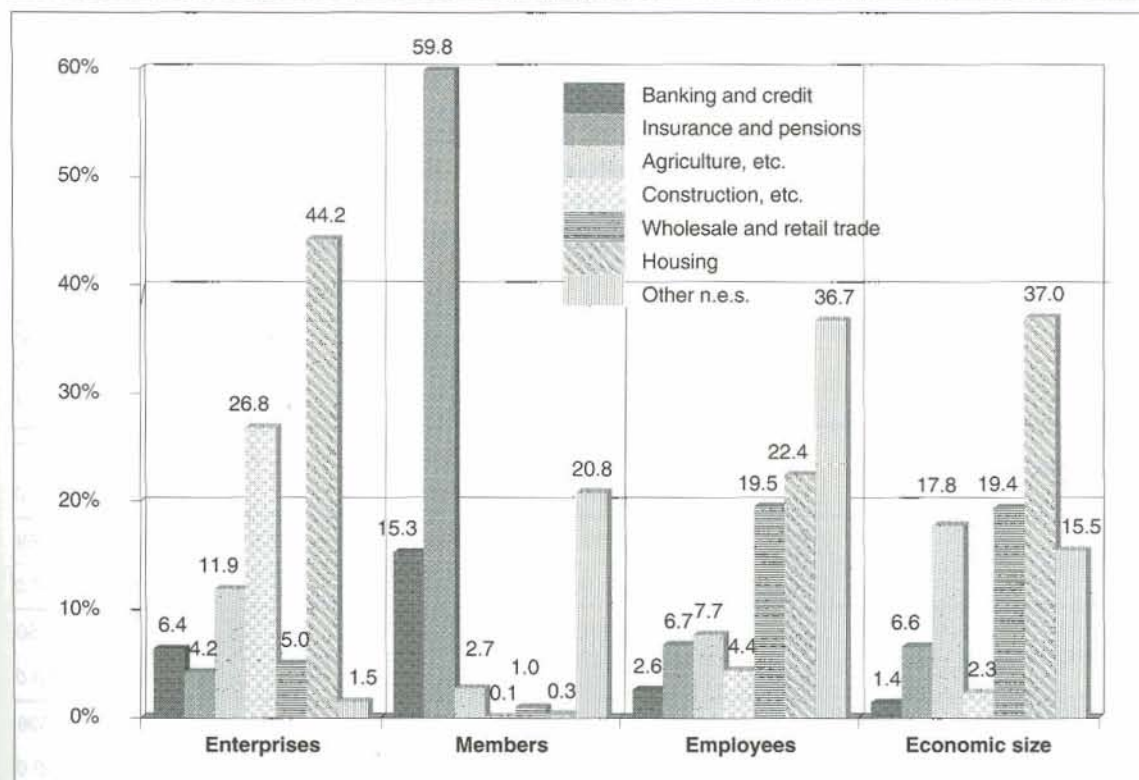
The statistical data are presented in Sections 3.00, 4.00 and 5.00 of this chapter, followed by their analysis by sector of economy in each case. As stated elsewhere, the aggregates do not present a complete picture of the cooperative, mutual and non-profit sectors in the United Kingdom. They should, instead, be treated as the first approximations for the present.

3.00 The cooperative sector

3.01 Aggregates for the cooperative sector

The total number of enterprises affiliated to the 11 NUOs which participated in the study was 5 218. Together, they had 10 041 191 members and 181 357 employees. Their economic size was UKL 16 691 million.

Chart 3.02 Percentage distribution of enterprises, members, employees and economic size of cooperatives, by sector of economy, c. 1990



In comparison with the cooperative, mutual and associative sectors in the United Kingdom, as defined for the purpose of the study, the cooperative sector accounted for 1.3% of the enterprises, 33.7% of the members, 15.7% of the employees and 34.5% of the economic size.

3.02 Analysis by sector of economy

The cooperatives were operating in seven sectors of the British economy: banking and credit; insurance and pensions; agriculture, forestry, fishing and food products; construction, crafts, manufacturing and mining; wholesale and retail trade; housing; and other (unspecified) sectors.

Table 3.02 gives a summary of the data, classified by sector of economy, on the four variables investigated by the study, i.e. enterprises, members, employees and economic size. Chart 3.02 compares their relative values (in percentage terms) for the seven sectors of the economy. The situation in respect of each sector is briefly described below.

3.03 Banking and credit sector

The total number of enterprises affiliated to the two NUOs in this sector was 332. Together, they had 1 535 000 members and 4 676 employees. Their economic size was UKL 230 million. Within the cooperative sector, as defined here, the banking and credit sector represented 6.4% of the enterprises, 15.3% of the members, 2.6% of the employees and 1.4% of the economic size.

3.04 Insurance and pensions sector

The Cooperative Insurance Society, Ltd was the only NUO which participated in the study. It conducted its business from 221 district offices which managed over six million life and pension policies as at 31.12.1990. The Society had 12 162 employees. Its total income, which arose mainly from premiums besides some investment income, was UKL 1 102 million. In comparison with the cooperative sector, as defined here, the insurance and pensions sector accounted for 4.2% of the enterprises, 59.8% of the members, 6.7% of the employees and 6.6% of the economic size. It should be noted that a large part of the insurance and pensions business was conducted in the mutual sector (see Section 4.00 below).

3.05 Agriculture, forestry, fishing and food products sector

The Federation of Agricultural Cooperatives (UK), Ltd was the only NUO which participated in the study. It grouped together 621 cooperatives which had 271 816 members and 14 018 employees. Their total turnover was UKL 2 967 million. These totals constituted 11.9%, 2.7%, 7.7% and 17.8% of the corresponding aggregate for the cooperative sector, as defined here.

3.06 Construction, crafts, manufacturing and mining sector

The Industrial Common Ownership Movement, Ltd was the only NUO which participated in the

Table 4.02 Number and percentage of enterprises, members and employees, and economic size of mutual benefit societies, by type of enterprises, c. 1990

Variable	No and %	Type of enterprise			
		Friendly societies	Mutual insurance companies	Provident associations	Total (mutual sector)
(1)	(2)	(3)	(4)	(5)	(6)
Enterprises	No	97	8	2	107
	%	90.6	7.5	1.9	100.0
Members	No	16 292 969	225 000	3 230 000	19 747 969
	%	82.5	1.1	16.4	100.0
Employees	No	8 000	10 000	9 550	27 550
	%	29.0	36.3	34.7	100.0
Volume of business	UKL mio	1 147	3 500	951	5 598
	%	20.5	62.5	17.0	100.0

study. The values of the four variables investigated by the study were 1 400 enterprises, 9 000 members, 8 000 employees and UKL 390 million of economic size.

In comparison with the cooperative sector, as defined here, the ICOM accounted for 26.8% of the enterprises, 0.1% of the members, 4.4% of the employees (mostly members) and 2.3% of the economic size.

3.07 Wholesale and retail trade sector

The Cooperative Wholesale Society, Ltd was the only NUO which participated in the study. It grouped together 260 cooperatives, with about 100 000 members and 35 300 employees. Their economic size was UKL 3 240 million. In comparison with the cooperative sector, as defined here, the Cooperative Wholesale Society accounted for 5.0% of the enterprises, 1.0% of the members, 19.5% of the employees and 19.4% of the economic size.

3.08 Housing sector

Four NUOs in the housing sector participated in the study. Together, they had 2 307 member associations; 33 375 members and 40 663 employees and their economic size was UKL 6 172 million. Within the cooperative sector, as defined here, the housing

sector accounted for 44.2% of the enterprises, 0.3% of the members, 22.4% of the employees and 37.0% of the economic size.

3.09 Other (unspecified) sectors

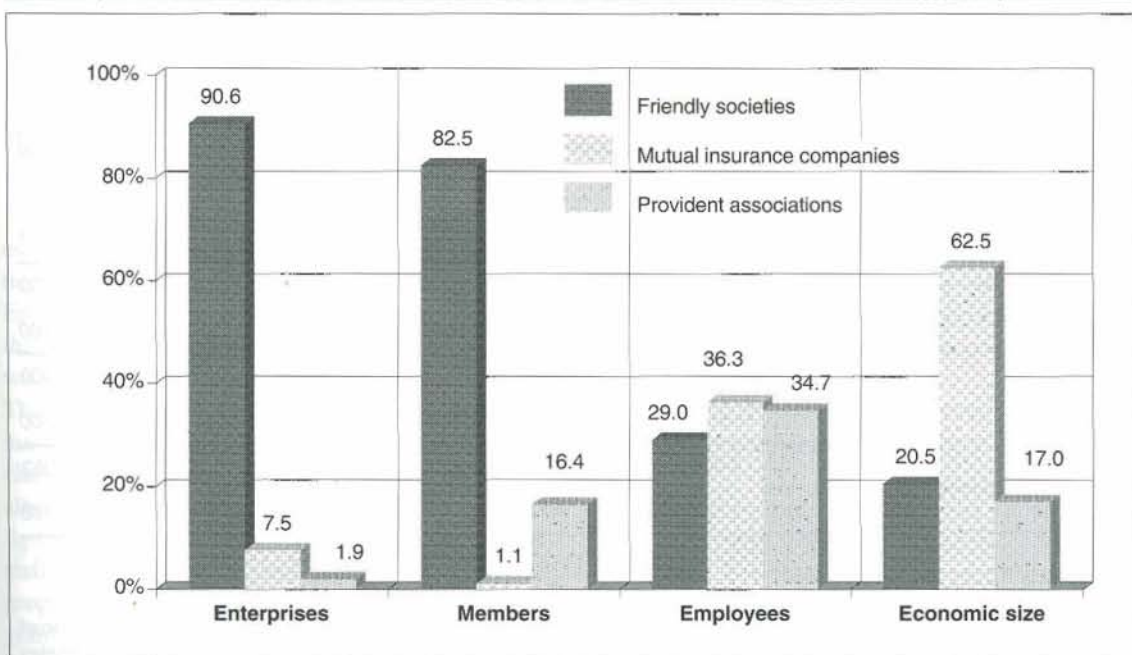
The Cooperative Union, a multi-sectoral NUO, had 77 member-cooperatives which were engaged in a variety of businesses: wholesale and retail trade, banking, insurance, etc. Together, they had 2 092 000 members and 66 538 employees. Their economic size was UKL 2 590 million. Their net assets exceeded UKL 1 626 million. In comparison with the cooperative sector, as defined here, the Cooperative Union accounted for 1.5% of the enterprises, 20.8% of the members, 36.7% of the employees and 15.5% of the economic size.

4.00 The mutual sector

4.01 Aggregates for the mutual sector

The total number of enterprises affiliated to the seven NUOs which participated in the study was 107. Together, they had 19 747 969 members (policy-holders) and 27 550 employees. Their economic size was UKL 5 598 million. The main economic activity of the enterprises was insurance against a variety of risks including sickness.

Chart 4.02 Percentage distribution of enterprises, members, employees and economic size of mutual benefit societies, by type of enterprise, c. 1990



In comparison with the cooperative, mutual and associative sectors, as defined for the purpose of the study, the mutual sector accounted for 66.3% of the members, 2.4% of the employment and 11.6% of the economic size.

4.02 Analysis by type of enterprise

The mutual sector in the United Kingdom consisted of 'friendly societies', insurance companies and provident associations. The friendly societies were represented by four NUOs, while the fifth NUO had only coordinating and representational functions. The insurance companies had formed their own association, while the two provident associations were independent bodies.

Table 4.02 gives a summary of the data, classified by type of enterprise, on the four variables investigated by the study, i.e. enterprises, members, employees and economic size. Chart 4.02 compares their relative values (in percentage terms) for the three types of enterprises. Their main features are mentioned below:

- (i) Friendly societies: the 97 friendly societies accounted for 90.6% of the enterprises in the mutual sector, 82.5% of the members, 29.0% of the employees and 20.5% of the economic size;
- (ii) Insurance companies: the eight insurance companies accounted for 7.5% of the enterprises, 1.1% of the members, 36.3% of the employees and 62.5% of the economic size;

- (iii) Provident associations: the two provident associations accounted for 1.9% of the enterprises, 16.4% of the members, 34.7% of the employees and 17.0% of the economic size.

5.00 The non-profit sector

The Supplementary Data Collection was also carried out by a private contractor based at University of Kent, in the United Kingdom.

Most of the data are based on research undertaken as part of the John Hopkins Comparative non-profit sector project. As already stated in the technical introduction (see point VII) the methodology adopted and the scope of the survey diverge from the general approach of the previous Eurostat study.

The definition of non-profit sector used in the data on employment and operating expenses was the structural operational definition developed for the international comparative purposes as part of the Johns Hopkins Comparative non-profit sector project. Data on number of entities had a slightly broader coverage.

The latter also included sacramental religious organizations and charitable trust funds linked to statutory bodies in health and education. This was because it was not possible using available information to exclude these 'entities' from the set of data concerning the number of entities.

Table 5.01 Number and percentage of entities, employment, and volume and percentage of operating expenditures of non-profit enterprises, by sector of economy, 1990

Variable	No and %	Sector of economy				
		Health and social work	Education and research	Recreational, cultural and sporting activities	Other	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Entities	No	71 000	46 000	223 000	58 000	398 000
	%	17.8	11.6	56.0	14.6	100
Employees (FTE)	No	189 000	330 000	262 000	165 000	946 000
	%	19.9	34.8	27.7	17.4	100
Operating expenditures	UKL mio	3 926	11 135	5 353	5 639	26 053
	%	15.1	42.7	20.6	21.6	100

Legend: FTE = full-time equivalent

a These figures are indicative guesstimates only. Moreover, they include sacramental religious organizations and charitable trust funds linked to statutory bodies in health and education which are not included in the employee and expenditure estimates

Robust and reliable estimates on number of entities were not available. The best possible 'guestimate' was constructed using available information. This was done through a three-stages estimate method:

- First, estimates of the number of active registered charities other than schools and colleges, housing bodies and places of worship were taken from the recent large scale survey of those organization undertaken by the Aston Business School for the UK government's statistical office, the Central Statistical Office. This asked respondents to self classify themselves using the ICNPO system - the International Classification on Non-Profit Organizations prepared by the Johns Hopkins University research team.
- Second, information that was available on other association relating to each of the 4 ICNPO categories was added. Examples here included data relating to educational and housing bodies, sports clubs, social clubs, and professional associations. This was necessary because the vast bulk of these organization were either not registered charities and had thus not been covered by the Astor Business school study, or were registered charities, but had been deliberately excluded in this research, as described above.
- Third, a 'guestimate' was made relating to all other UK organizations meeting the core criteria of the structural operational definition. As a first step, the Charity Commission's estimate of the number of unregistered charitable organizations (including exempted and excepted charities). After than, those covered in stage 2 above were summed with an estimate of the number of all other non-charitable non-profit institutions in the UK, based on local research undertaken for the Johns Hopkins study and elsewhere. Second, the distribution by field of activity that applied to registered charities was also assumed to apply to this residual.

The 'registered charity' component of each estimate in particular (stage 1) relates to organizations registered with the Charity Commission in England and Wales (and equivalents in the rest of the UK). Significant but unknown numbers of these will control more than one establishment or 'entity'. This would suggest that our figures understate the number of 'entities'. Second, the figures also include large numbers of organizations with small, albeit non-zero incomes, perhaps with zero or negligible operating expenditures, employing no paid staff and with no physical presence in terms of property. For example, large numbers of parochial grant-making, trusts and community and neigh-

bourhood groups included in stages 1 and 3 of the estimation are of this nature. While these do meet the core criteria of the structural operational definition, it is not clear that they should be regarded as 'entities' within the European System of Accounts. Their inclusion might imply our figures overstate the number of 'entities'. The net effect of these factors is unknown.

Data on the number of members of non-profit institutions was not available apart from in a small number of particular fields. The data gaps, however, far outweigh what was available, and it was impossible to construct sector-wide estimates.

Finally a 'modular approach' was pursued in order to develop comprehensive estimates on the sector in term of its finances, and the scale of paid employment. It was the collection of these data the key objective of the statistical component of the John Hopkins study. The precise strategy adopted varied according to the ICNPO field of activity. The approach made the maximum use of government statistics (including various data routinely collected by central government across various fields of activities); voluntary sector Umbrella Organization tabulations including work commissioned or undertaken by the Charities Aid Foundation and other voluntary sector intermediary agencies; secondary analysis of these data; and involved territorial surveys undertaken in a number of locales and original organizational survey, sampling from an identified population.

The latter provided a last resort in filling gaps in the map that emerged from the other sources, and was a useful way of cross-correcting the top down data from the bottom up.

5.01 *Aggregates for the non-profit sector*

According to the 1995 Supplementary Data Collection the number of entities belonging to the sector were estimated to be approximately 400 000. According to what has been explained in points 5.00 here above, this figure should be considered as an indicative guestimate only, because robust and reliable estimates were not available.

Table 5.01 shows also the results concerning the employment and the operating expenditures.

Education and research is the single largest field of activity under the structural operational definition. The employment figure for this field - around one third of all full-time equivalent paid employees - includes paid staff at universities, as

well as teachers and other staff employed in a variety of primary and secondary educational establishments. These include (primarily) private fee-funded charitable 'independent' schools; charitable special schools catering for students with special needs paid for by local authorities; and ordinary 'maintained voluntary schools', which are primarily denominational in character most of which are run as Catholic or Church of England schools.

Social services have traditionally been regarded as the centre of gravity of the UK voluntary sector. Organizations in this field were employing some 146 000 full-time equivalent paid staff in 1990. Many of these organizations provide residential or nursing home care for adults or children, but increasingly the voluntary sector is concentrating its activity in day, domiciliary and short-term (respite) care, community-support programmes for users and carers, and advocacy.

The culture and recreation sector actually employs more paid workers than social services. This largely reflects the presence of large numbers of paid staff in working men's clubs, ex-servicemen's clubs and other non-profit social clubs, often employed on a part-time or temporary basis.

The fourth largest category in the ICNPO classification system, development and housing, is subsumed under the item 'other' in the classification used here. This sector has grown as a direct result of financial support from central government. Considerable amounts of capital and revenue funding have been channelled by central government to housing associations and training providers in recent years. Taken together, these four fields - education and research, social services, culture and recreation, and development and housing - dominate the UK voluntary sector's employment, accounting for over 85% of paid employees.

It is worth noting that the ICNPO category health - subsumed under health and social work in the classification system used here - is relatively small in expenditure terms. This reflects the fact that most health care workers are employed by the public sector National Health Service, which absorbed most of the hospitals previously operated as voluntary bodies at its foundation in 1948. However, voluntary organizations are still active outside the mainstream acute hospital sector. The hospice movement, and services for people with HIV/AIDS, alcohol or drug problems are particularly prominent examples.

[†] In the context of the study, membership means the propensity of an individual to subscribe to enterprises of the *économie sociale* sector. Thus membership of an individual was counted as many times as the number of enterprises of which he/she was a member at the same time.

Part II

A directory of national umbrella organizations

Introduction

This directory is an attempt to provide the structural and statistical data on the national umbrella organizations which furnished the relevant information for a pilot study on *économie sociale* enterprises in the Member States of the European Community. Organized under the general direction of Eurostat - the Statistical Office of the European Communities - the study was carried out by the central statistical offices in nine Member States, by private contractors in Ireland and the United Kingdom, and by Eurostat itself in Belgium.

Information in the directory is based on the replies of the national umbrella organizations (NUOs) to a questionnaire which was specially designed by Eurostat for the purpose. With the exception of the Netherlands, all the Member States used the questionnaire to collect the required data. Consequently, the national umbrella organizations in the Netherlands were not included in the directory. All data refer to 1990 unless stated otherwise.

There are 15 data items. The first seven concern the national umbrella organization itself and the last eight pertain to its member organiza-

tions. Some of the national umbrella organizations were unable to provide information on all the items. The most glaring omission is data on member organizations (items 8 to 15). This seems to have resulted for a variety of reasons: the NUO does not maintain files on its members; the data were not processed and collated; the data were 'secret' and could not be published; etc. Items for which data were not available or were 'suspect' are indicated by N/A. They have been retained in the directory in the hope that the missing data would become available at a later date when they could be entered in the appropriate places.

For presenting the information systematically, each national umbrella organization is identified by a reference number which is derived from the legal form of its member enterprises as well as their principal economic activity. All NUOs in the same country are grouped together and appear *en bloc*. In their turn, the countries are arranged alphabetically by their official names in the English language. The order of presentation therefore is: Belgium, Denmark, France, Germany, Greece, Ireland, Italy, Luxembourg, the Netherlands, Portugal, Spain and the United Kingdom.

Table Number of national umbrella organizations by legal form of enterprises, in the Member States

Member States (1)	Legal form				Total (6)
	Cooperatives (2)	Mutual societies (3)	Non-profit associations (4)	Multi legal form (5)	
1. Belgium	6	3	1	1	11
2. Denmark	2	2	2	0	6
3. France	12	7	8	6	33
4. Germany	12	5	1	0	18
5. Greece	17	4	7	0	28
6. Ireland	5	0	2	0	7
7. Italy	2	0	0	2	4
8. Luxembourg	2	1	0	0	3
9. Netherlands	0	0	0	0	0
10. Portugal	61	1	4	0	66
11. Spain	9	1	1	0	11
12. United Kingdom	12	8	2	0	22
Total	140	32	28	9	209

A total of 209 NUOs returned the completed questionnaire. The table shows their number for each country and according to the legal form of their member organizations:

In order to avoid tedious repetition of headings, the information about each NUO is presented in a codified form. The codification key is given below:

1. Name of country and reference number of the NUO
2. Name and acronym of the NUO
3. Year of formation
4. Principal officers
5. Means of contact:
 - a. postal address
 - b. telephone
 - c. fax No
6. Staff at headquarters of NUO

7. Annual budget of NUO
8. Number of member organizations
9. Their legal form
10. Their principal economic activity
11. Number of their members
12. Number of their employees
13. Their turnover
14. Their income
15. Their assets/credits/balance sheet

Some of the data items are defined or explained below:

Reference number of NUO

The reference number has four digits. The first digit indicates the legal form of the member organizations or of the majority of them. Thus, 3 denotes cooperatives, 4 denotes mutual societies, 5 denotes non-profit organizations, and 6 denotes more than one of these forms.

The second digit specifies the principal economic activity of the member organizations, as follows: 1 = Banking and credit; 2 = Insurance and pensions; 3 = Agriculture, forestry, fishing, food products; 4 = Construction, crafts, manufacturing, mining, production; 5 = Wholesale and retail trade; 6 = Housing (construction, financing, management); 8 = Multisectoral; 9 = Other sectors n.e.s.

The last two digits constitute the serial number of the NUO within its legal form and principal sector of economy. Thus 3/1/01 means that the NUO is a cooperative in the banking and credit sector and it is the first NUO in the list of NUOs in that country.

Number of member organizations

In general, this is the number of organizations (cooperatives, mutual societies, associations) affiliated to the national umbrella organization. However, in the banking and credit sector, membership may include independent branches of banks and in the case of retail trade, independent outlets and supermarkets may be counted as members. The practice varies from country to country.

Number of individual members

Depending on the principal economic activity, membership means:

- (i) the number of account holders for the banking and credit sector;
- (ii) the number of policy-holders/pensioners for

- the insurance and pensions sector;
- (iii) the number of account holders/investors/borrowers for the housing sector; and
- (iv) the number of subscribers in all other sectors.

Number of employees

Usually the number reported is full-time equivalent employees. In some cases, only the salaried staff was reported.

Turnover

Turnover comprises the totals invoiced by the enterprise (or by the local unit) during the reference period, and this corresponds to market sales of goods or services supplied to third parties. Turnover includes all duties and taxes on the goods or services invoiced by the unit (or the local unit) with the exception of the VAT invoiced by the unit *vis-à-vis* its customer. It also includes all other charges (transport, packaging, etc.) ascribed to the customer, even if these charges are listed separately in the invoice. Reduction in prices, rebates and discounts as well as the value of returned packing must be deducted, but not cash discounts. Turnover does not include sales of fixed assets. Operating subsidies received from public authorities or the EEC are also excluded.¹

For the insurance and pension sector, it indicates the total amount of premiums on policies in force. For the housing sector, turnover may mean the total number and amount of mortgages, etc.

Income

This variable is of particular relevance to organizations in the non-profit sector. Often, it is reported by source.

Assets/credits/consolidated balance sheet

This variable is of special significance in the case of banking and credit institutions. Of course, some NUOs in the other sectors have also reported data on this item.

Finally, it may be noted that organizations were usually reluctant to report their economic data for various reasons. Consequently, the answer to Items No 13, 14 and 15 is N/A (not available) in a large number of cases. Perhaps it would be possible to redress this situation in future studies.

¹ Statistical Office of the European Communities: Methodological Manual of Statistics on Service Enterprises - Chapter 'General Framework'. Version 1.2, Luxembourg, 1992.

1. **Belgium - 3/8/01**
2. Belgian Boerenbond (De Belgische Boerenbond - BB)
3. 20.7.1890
4. Chairman: Robert Eeckloo
Vice-Chairmen: Max Smeers and Noël Devisch
Secretary-General: Hubert Fösseprez
8, Minderbroederstraat, B-3000 Leuven
- 5.a 016/24 21 11
- 5.b N/A
6. Nil. Each component has its own staff
7. Not applicable: there is no specific operating budget for the BB itself
8. Several rural and professional cooperatives grouped in six central organizations (AVEVE, CERA, ABB, SBB, AGRI-REIZEN, STABO)
9. Cooperatives
10. Bank and credit, insurance, agriculture, tourism, services
11. c. 300 000
12. c. 6 900
- 13-15. N/A

1. **Belgium - 3/9/01**
2. ARCO Group (Groupe ARCO)
3. 1990
4. N/A
- 5.a 141-143 rue de la Loi, B-1040 Brussels
- 5.b 02/237 36 11
- 5.c 02/230 91 28
- 6-7. N/A
8. 4 holding companies
9. Cooperatives and public limited companies
10. Bank and credit, insurance and pensions, production, trade and others n.e.s.
11. c. 650 000
12. 29
- 13-15. N/A

1. **Belgium - 3/9/01.a**
2. ARCOFIN, SC
3. 3.12.1990
4. Chairman: Théo Rombouts (1993)
Board chairman: Rik Branson (1993)
- 5.a 141-143 rue de la Loi, B-1040 Brussels
- 5.b 02/237 36 11
- 5.c 02/237 91 28
6. 9 salaried
7. Consolidated balance sheet BFR 664 200 million (1991)
8. 4 (1991) of which 1 bank, 1 insurance company, 2 production cooperatives
9. Cooperatives and public limited companies
10. Banking and credit, insurance and pensions, production
11. N/A
12. 5 362 (1991) of which 3 400 in banking and credit, 1 154 in insur-

13. ance and pensions and 808 in production
BFR 2 868 million (1991) for production cooperatives
14. BFR 7 871 million from premia (1991) for insurance companies
15. BFR 619 869 million (1991) CBS of bank

1. **Belgium - 3/9/01.b**
2. ARCOPAR, SC
3. 3.12.1990
4. Chairman: Théo Rombouts (1993)
Board chairman: Rik Branson (1993)
- 5.a 141-143 rue de la Loi, B-1040 Brussels
- 5.b 02/237 36 11
- 5.c 02/230 91 28
6. 19 salaried
7. BFR 2 499 million (1991-1992)
8. 2
9. Cooperative and public limited company
10. Financial intermediation
11. 15
12. 9
- 13-14. N/A
15. BFR 3 311 million

1. **Belgium - 3/9/01.c**
2. AUXIPAR, NV
3. 18.4.1974
4. Chairman: Rik Branson
Secretary-General: M. Tinant
- 5.a Wetstraat 141, B-1040 Brussels
- 5.b 02/237 36 11
- 5.c 02/230 91 28
6. Nil
7. BFR 892.8 million (Balance sheet in 1991)
8. 5 of which 1 in production, 3 in trade, 1 in other sector
9. Cooperatives and public limited companies
10. Production, trade, others
11. c. 160 000 (of whom 3 were in the production sector, c. 120 000 in trade and 37 in other)
12. c. 1 560 (of whom 11 were in the production sector, c. 1 500 in trade and 50 in other)
- 13-14. N/A
15. BFR 2 811 million (BFR 37 million for production, BFR 2 666 million for trade and BFR 108 million for other sectors)

1. **Belgium - 3/9/01.d**
2. ARCOPLUS, CV
3. 8.2.1983
4. Chairman: Kamiel de Witte
Board chairman: Rik Branson
- 5.a Wetstraat 141, B-1040 Brussels
- 5.b 02/237 36 11
- 5.c 02/230 91 28
6. 1
7. BFR 2 725 million (Balance sheet in 1991)

8. 3 (one each in banking and credit, trade and other sectors)
9. Cooperatives
10. Bank and credit, trade, others
11. c. 30 130 (of whom c. 30 000 in banking and credit, c. 120 in trade and 12 in other sectors)
12. 3 649 (of whom 3 400 in banking and credit, 240 in trade and 9 in other sectors)
13. BFR 9 525 million (1991) for trade sector
14. N/A
15. BFR 1 284 060 million (1991) of which BFR 619 860 million for banking and credit sector and BFR 664 200 million in other sectors

1. **Belgium - 4/2/01**

2. National Alliance of Christian Mutual Societies (Alliance Nationale des Mutualités Chrétiens - ANMC)
3. 1906
4. Chairman: Jean Hallet
Secretary-General: Dirk Sauer
- 5.a 121 rue de la Loi, B-1040 Brussels
- 5.b 02/237 41 11
- 5.c 02/237 33 00
6. 4 516
7. BFR 166 455.7 million of which BFR 2 793.5 million are devoted to activities in the économie sociale sector
8. N/A
9. Mutual societies
10. Health insurance and disability insurance
- 11-15. N/A

1. **Belgium - 4/2/02**

2. National Union of Socialist Mutual Societies (Union Nationale des Mutualités Socialistes - UNMS)
3. 1913
4. Vice-Chairman: François Pirot,
Wilfried Ve Pouw
- 5.a 32-38 rue Saint-Jean, B-1000 Brussels
- 5.b 02/515 02 11
- 5.c 02/515 02 07
6. 3 599 plus about 500 voluntary workers
7. c. BFR 140 000 million
8. N/A
9. Mutual societies
10. Health insurance
- 11-15. N/A

1. **Belgium - 4/2/03**

2. National Association of Liberal Mutual Societies (Landsbond van Liberale Mutualiteiten)
3. 25.7.1914
4. Chairman: Emil Flamant
Secretary-General: Geert Messiaen,
Jacques Raymaekers
- 5.a Livornostraat 25, B-1050 Brussels
- 5.b 02/538 41 54

- 5.c 02/537 04 40
6. 116
7. BFR 29 382 million of which BFR 29 217 million for expenditures on compulsory insurance and BFR 165 million for expenditures on supplementary insurance
8. 12
9. Mutual societies (majority) and non-profit associations
10. Insurance
11. N/A
12. 1 268 of whom 153 in the 12 headquarters and 1 115 in the local units
- 13-15. N/A

1. **Belgium - 5/9/01**

2. Federation of Subsidized Independent Free (Teaching) Establishments (Fédération des Etablissements Libres Subventionnés Indépendants - FELSI)
3. 28.9.1978
4. Chairman: Hugues Van Der Straten
Panthor
Secretary-General: Raymond Vandeuren
- 5.a 45 Drève des Gendarmes, B-1180 Brussels
- 5.b 02/374 17 03
- 5.c 02/374 02 71
6. None salaried, several voluntary workers
7. c. BFR 100 000
8. 39 teaching establishments
9. Non-profit associations
10. Teaching, education, research, training
- 11-15. N/A

1. **Belgium - 6/9/01**

2. European Council for Social Tourism (Conseil Européen du Tourisme Social - CETOS)
3. 1990
4. Chairman: Benito Perli
Secretary-General: Raymond Stélandre
- 5.a 63 rue de la Loi, B-1040 Brussels
- 5.b 02/230 75 30
- 5.c 02/230 75 09
6. 1 salaried part-time plus 2 voluntary workers
7. BFR 1 million
8. 65
9. Cooperatives, mutual societies, non-profit associations working in social tourism sector
10. Social tourism
- 11-15. N/A

1. **Denmark - 3/3/01**

2. Danish Cooperative Societies' Association (Danske Andelsselskaber)
3. 1899
4. Chairman of the Board of Directors:

- 5.a Martin Nielsen
Vester Farimagsgade 3, DK - 1606
Copenhagen V
- 5.b 33 12 14 19
- 5.c 33 12 61 48
6. 10, including news sheet
(Andelsbladet) editor
7. DKR 8.4 million
8. 29, with 216 cooperative societies
9. Cooperative societies
10. Agriculture, forestry, fishing and food
products
11. 175 000 (estimated)
12. 38 000 (all full-time)
13. DKR 89 500 million excluding coop-
erative banks which had a balance of
DKR 2 700 million
14. DKR 89 500 million, representing
sales
15. Balance: DKR 79 533 million of which
DKR 29 388 million for agriculture,
DKR 47 445 million for insurance and
DKR 2 700 million for cooperative
banks

1. Denmark - 3/5/01

2. Federation of Danish Wholesale
Cooperative Societies
(Fællesforeningen for Danmarks
Brugsforeninger - FDB)
3. 1896
4. Chairman of the Board of Directors:
Cand Oecon Bjarne Møgelhøj
- 5.a Roskildevej 65, DK - 2620 Albertslund
- 5.b 42 64 88 11
- 5.c 42 64 41 03
6. 10,367 on a full-time basis as at
31.12.90
7. DKR 56 million
8. 683 organizations and 718 900
individual members
9. Cooperative societies
10. Wholesaling and retailing
11. 1 173 774 (total number of individual
members)
12. 20 920 (full-time equivalent) of which
14 460 in FDB and its subsidiary
companies and 6 460 in consumer
cooperatives
13. DKR 30 900 million (including turno-
ver of consumer cooperatives)
14. DKR 30 900, representing sales
15. Balance: DKR 9 718 million

1. Denmark - 4/2/01

2. Mutual Association (Gensidig
Forening)
3. N/A
4. Chairman of the Board of Directors:
Bent Knie-Andersen
- 5.a Amaliegade 10, DK - 1256 Copenha-
gen K
- 5.b 33 13 78 11
- 5.c 33 11 23 53

6. One (part-time)
7. N/A
8. 55 companies
9. Mutual companies
10. Insurance and pensions
- NB: As the Association does not maintain
files on its member organizations, it
could not provide any information in
respect of all its members, the only
exception being Sygeforsikringen
'Danmark'. The relevant data on this
company are given in entry: Denmark
- 4/2/01.a below.

1. Denmark - 4/2/01.a

2. The 'Danmark' Health Insurance
Company (Sygeforsikringen
'Danmark')
3. 1973
4. Chairman of the Board of Directors:
Direktør Finn Jørgensen
- 5.a Palaegade 5, DK - 1261
Copenhagen K
- 5.b 33 32 77 00
- 5.c N/A
6. 180
7. N/A
8. None (Itself a member of Gensidig
Forening)
9. Mutual insurance
10. Pension and insurance
11. 1 081 476 as at 31.12.90
12. Full-time equivalent:
Sygeforsikringen 180
Group² 220
13. Turnover = premiums (DKR million):
Sygeforsikringen 904.3
Group² 1 022.0
14. Income (DKR million):
Sygeforsikringen
Interest 75.8
Insurance 15.3
Value adj.* 23.1
Premiums 904.3
Total 1 018.5
Group²
Interest 86.7
Insurance 17.5
Value adj.* 22.9
Premiums 1 022.0
Total 1 149.1
15. Balance (DKR million):
Sygeforsikringen 958.2
Group² 1 002.8

1. Denmark - 5/1/01

2. Mortgage Credit Board
(Realkreditrådet)
3. 1972
4. Chairman of the Board of Directors:
Mogens Munk Rasmussen (Nykredit)
- 5.a Vesterbrogade 4A, DK - 1620 Copen-
hagen V
- 5.b 33 12 48 11

² The Group in 1990 consisted of Sygeforsikringen 'Danmark' and a subsidiary company: International Health Insurance 'danmark' a/s.

* Adj. = adjustments

- 5.c 33 32 90 17
 6. 17
 7. DKR 11.3 million
 8. 7 of which 3 are non-profit organizations
 9. Non-profit organizations with various legal forms such as limited liability company, association, fund, etc.
 10. Banking and financial businesses
 11. 3 425 000³
 12. 3 054 (full-time equivalent)⁴
 13. Gross new bond issues: DKR 73 300 million⁵
 Net new bond issues: DKR 36 000 million
 14. Income (DKR millions):⁶
- | Source | Net | In after sight busin. |
|------------------|---------|-----------------------|
| Interest | 6 363.0 | 2 396.1 |
| Fees etc. | 186.0 | 64.8 |
| Exchange gains | - 411.4 | - 109.8 |
| Other oper. inc. | 48.0 | 29.1 |
| Total | 6 186.2 | 2 380.2 |
15. Balance (DKR million)⁶ 803 700.0 (net)
 362 800.0 (in after sight business)

1. Denmark - 5/6/01

2. The Cooperative Confederation (Det Kooperative Fællesforbund)
 3. 1922
 4. Chairman of the Board of Directors: Jens Anker Engelbrechtsen
 5.a Reventlowsgade 14, DK - 1651 Copenhagen V
 5.b 31 31 22 62
 5.c 31 31 30 41
 6. 32
 7. DKR 15.9 million
 8. 890 enterprises/organizations (1989 data)
 9. Non-profit organizations with various legal forms such as cooperative society, limited liability company, private foundation (in the case of most of the housing associations) and fund
 10. Housing administration
 11. 500 000 (estimated) - (1989 data)
 12. 12 501 (full-time equivalent) - (1991 data)
 13. DKR 18 301 million (1991 data)^{7, 8}
 14. DKR 20 300 million of which DKR 18 300 from sales, DKR 1 000 million from public subsidies and DKR 1 000 million from membership contributions
 15. Balance: DKR 421 469 million⁸

1. France - 3/1/01

2. National Bank for Agricultural Credit (Caisse Nationale de Crédit Agricole - CNCA)
 3. 1926
 4. Chairman: Yves Barsalou
 5.a 91 boulevard Pasteur, F-75015 Paris
 5.b 43 23 52 02
 5.c 43 23 44 89
 6. 3 650 including staff of SOGEQUIP
 7. c. FF 1 296 million
 8. Nil (not NUO)
 9. Cooperative bank
 10. Credit
 11-15. N/A

1. France - 3/1/01.a

2. National Federation of Agricultural Credit Banks (Fédération Nationale du Crédit Agricole - FNCA)
 3. 17.5.1945
 4. Chairman: Yves Barsalou
 5.a 48 rue de la Boétie, F-75008 Paris
 5.b 49 53 43 23
 5.c 49 53 44 81
 6. 125 (all categories included)
 7. c. FF 90 million
 8. 85 regional banks of Mutual Agricultural Credit which are allowed to receive credit from the National Bank of Agricultural Credit
 9. Mutuals for agricultural credit
 10. Credit
 11-15. N/A

1. France - 3/1/02

2. Trade Union Chamber of Peoples' Banks (Chambre Syndicale des Banques Populaires - CSBP)
 3. 24.7.1929
 4. Chairman: Jacques Delmas-Marsalet
 5.a 5 rue Leblanc, F-75015 Paris
 5.b 40 39 60 00
 5.c 40 39 60 01
 6. N/A
 7. c. FF 300 million (1991)
 8. 31 regional banks, 1 national bank and 1 central bank (1 851 branches)
 9. Cooperatives
 10. Credit
 11. 1 840 000 (3.7 million clients)
 12. 27 300 employees and 450 administrators
 13-14. N/A
 15. CBS FF 383 000 million

³ Number of loans outstanding at 31.12.90. This figure may be taken as the number of borrowers (members). Pro rata for the three non-profit organizations = 1 507 000.

⁴ Pro rata for the three non-profit organizations = 1 344.

⁵ Pro rata for the three non-profit organizations = DKR 32 300 million.

⁶ Data taken directly from the accounts.

⁷ Data exclude Arbejdernes Landsbank which had a balance of DKR 14 459 million.

⁸ The turnover and balance of Housing Associations (Boligselskabernes Landsforening) was estimated on the basis of a total housing stock of 410 000 dwellings.

1. **France - 3/1/03**
2. Central Bank for Cooperative Credit (Caisse Centrale de Crédit Cooperatif - CCCC)
3. 17.6.1938
4. Chairman: J. Moreau
- 5.a 33 rue des Trois-Fontanot, F-92002 Nanterre
- 5.b 47 24 85 00
- 5.c 47 24 87 54
6. 941 salaried, 1 010 jointly with BFCC (1991)
7. FF 135.8 million (general expenditure for 1991)
8. 12 credit societies
9. Cooperatives
10. Credit
11. 13 600 (including 3 000 members of CCCC)
- 12-15. N/A

1. **France - 3/1/04**
2. National Confederation of Mutual Credit (Confédération Nationale du Crédit Mutuel - CNCM)
3. 16.10.1958
4. Chairman: Etienne Pflimlin
- 5.a 88-90 rue Cardinet, F-75017 Paris
- 5.b 44 01 10 10
- 5.c 44 01 12 30
6. 130
7. N/A
8. 2 030 local banks grouped into 21 regional federations of mutual credit with 1 FCMA (Federation of Agricultural and rural mutual credit) and 1 Central Bank for Mutual Credit
9. Mutual banks
10. Credit
11. 5 million (1991)
12. 22 300 salaried (1991) and 35 000 administrators
- 13-14. N/A
15. CBS FF 370 000 million (1991)

1. **France - 3/3/01**
2. French Confederation of Agricultural Cooperation (Confédération Française de la Coopération Agricole - CFCA)
3. 03.2.1966
4. Chairman: Joseph Balle
- 5.a 18 rue des Pyramides, F-75001 Paris
- 5.b 42 60 31 26
- 5.c 42 61 06 92
6. 25
7. FF 13 million
8. N/A
9. Cooperatives
10. Agriculture
- 11-15. N/A

1. **France - 3/4/01**
2. French Confederation of Cooperatives and Groups of Craftsmen (Confédération Française des

3. Coopératives et Groupements d'Artisans - CFCGA)
4. 1978, present name adopted in 1989
- 5.a Chairman: Daniel Giron
- 5.b 72-74 rue du Rendez-vous, F-75012 Paris
- 5.c 43 73 48 68
6. 43 73 48 70
7. 8 (1992)
8. c. FF 5 million (1991)
9. 300 (out of 972)
10. Cooperatives
11. Various
12. c. 23 000 (pro rata estimated)
13. c. 75 000 (pro rata estimated)
- 14-15. c. 1 850 (pro rata estimated)

1. **France - 3/5/01**
2. Federal Union of Traders' Cooperatives (Union Fédérale des Coopératives de Commerçants - UFCC)
3. 1964
4. Chairman: Jean-Claude Jaunait
- 5.a 77 rue de Lourmel, F-75015 Paris
- 5.b 45 78 65 11
- 5.c 45 75 17 84
6. 4
7. FF 1.9 million (1991)
8. 31 (9 100 stores)
9. Cooperatives
10. Trade (food products and various non-food products)
11. 7 600
12. 60 000
13. FF 28 400 million (for cooperatives), FF 74 000 million (for all affiliates)
- 14-15. N/A

1. **France - 3/5/02**
2. National Federation of Consumers' Cooperatives (Fédération Nationale des Coopératives de Consommateurs - FNCC)
3. 1912
4. Chairman: Albert Morel
- 5.a Tour Mattéi, 207 rue de Bercy, F- 75012 Paris
- 5.b 43 45 45 42
- 5.c 43 42 44 08
6. N/A
7. N/A
8. 7 regional societies, 1 cooperatives' federation (FNCC-PTT, which includes 45 societies), c. 50 local cooperatives
9. Cooperatives
10. Trade in consumer goods
11. 1 500 000 families and 18 500 employees
12. 18 500 salaried
13. FF 18 000 million
- 14-15. N/A

1. **France - 3/6/01**
2. National Federation of HLM coopera-

- tive societies (Fédération nationale des sociétés coopératives HLM (FNSC-HLM))
3. 13.1.1908
 4. Chairman: Jean-Louis Dumont
 - 5.a 14 Lord Byron, F-75008 Paris
 - 5.b 40 75 79 48
 - 5.c 40 75 79 83
 6. 3. Most of the secretarial work is carried out by employees of UNFO/HLM
 7. FF 2.3 million (1991), 40% is paid to UNFO/HLM for the secretarial work
 8. 169 (95 production cooperatives and 74 housing cooperatives)
 9. Cooperatives
 10. Housing, construction of houses
 11. 300 000
 - 12-14 N/A
 15. Balance: FF 1 608 million

1. France - 3/8/01

2. General Confederation of Production Workers' Cooperative Societies (Confédération Générale des Sociétés Cooperatives Ouvrières de Production - CGSCOP)
3. 1937
4. Chairman: J.M. Courtois
- 5.a 35 rue Jean Leclaire, F-75017 Paris
- 5.b 46 27 89 58
- 5.c 42 29 79 00
6. 70 (of whom 45 for the regional unions)
7. c. FF 36 million (including budget for regional unions)
8. 1 300 production worker cooperative societies grouped in 11 regional unions and 3 industrial federations
9. Cooperatives
10. Various (construction, services, etc.)
11. c. 21 000
12. 31 733
13. FF 14 000 million
- 14-15. N/A

1. France - 3/9/01

2. Federation of Transport Cooperatives and Groups (Fédération des Coopératives et Groupements du Transport - UNICOOPTRANS)
3. 30.4.1969
4. Chairman: J. C. Bouchet
- 5.a Aéroport Avignon-Caumont, Z.I. de Fontcouverte, F-84140 Montfavet
- 5.b 90 88 39 86
- 5.c 90 89 44 20
6. 5
7. c. FF 1.4 million (1992)
8. 698 enterprises grouped into 27 cooperatives
9. Cooperatives
10. Transport
11. 698 enterprises with 3 600 vehicles
12. 5 050
13. FF 3 000 million
- 14-15. N/A

1. France - 4/2/01

2. National Federation of French Mutual Societies (Fédération Nationale de la Mutualité Française - FNMF)
3. 25.8.1904
4. Chairman: Jean Pierre Davant
- 5.a 255 rue de Vaugirard, F-75719 Paris Cédex 15
- 5.b 40 43 30 30
- 5.c 40 43 30 03
6. c. 380 and a certain number of paid agents
7. N/A. However, FF 45 million in 1983
8. 94 departmental unions, 21 national unions, 66 national societies and 6 000 mutual groups
9. Mutual societies
10. Insurance and pensions (social protection)
11. 13.5 million members and 22.5 million protected persons (pro rata estimated)
12. c. 48 000 employees and 90 000 administrators (pro rata estimated)
13. c. FF 31 140 million of benefits paid (pro rata estimated)
- 14-15. N/A

1. France - 4/2/02

2. Federation of French Mutual Societies (Fédération des Mutuelles de France - FMF)
3. 19.2.1986
4. Chairman: Daniel Le Scornet
- 5.a 3-5 rue de Vincennes, F-93100 Montreuil
- 5.b 49 88 52 52
- 5.c N/A
6. 28
7. N/A. However, FF 20 million in 1983
8. 800 basic mutual societies grouped into 75 departmental unions and 10 national unions and 10 national mutual societies
9. Mutual societies
10. Insurance and pensions (social protection)
11. 3 200 000 (7 000 000 insured)
12. 5 000 and 10 000 honorary administrators
13. FF 7 000 million
- 14-15. N/A

1. France - 4/2/03

2. Interprofessional National Federation of Mutual Societies (Fédération Nationale Interprofessionnelle des Mutuelles - FNIM)
3. January 1990
4. Chairman: Michel Hermant
- 5.a 85 boulevard St. Michel, F-75005 Paris
- 5.b 43 29 66 72
- 5.c 40 51 73 04 / 43 29 95 08
6. 1 500 salaried and 2 000 honorary workers
7. FF 1.5 million

8. More than 30 groups and mutual unions as on 1.1.1992
9. Mutual societies
10. Insurance and pensions (social protection)
11. One million heads of family
- 12-15. N/A

1. France - 4/2/04

2. Pasteur Mutual Group (Groupe Pasteur Mutualité - GPM)
3. 1990
4. Chairman: Paul Fleury
- 5.a 30 boulevard Pasteur, F-75740 Paris Cédex 15
- 5.b 45 67 55 06
- 5.c 43 06 30 66
6. Nil. Uses 30 honorary administrators and 100 part-time employees paid by AGMF
7. Minimal
8. 3 unions of mutual societies (AGMF, UMPL, UMIFRA) and 2 basic mutual societies
9. Mutual societies
10. Insurance and pensions
11. 130 000 heads of family
- 12-15. N/A

1. France - 4/2/05

2. Insurance Mutual Enterprises Group (Groupement d'Entreprises Mutuelles d'Assurance - GEMA)
3. 12.12.1963
4. Chairman: Michel Remond
- 5.a 9 rue de Saint Petersburg, F-75008 Paris
- 5.b 43 87 45 89
- 5.c 43 87 80 74
6. 20 of which 7 for the general secretariat
7. FF 8 838 000
8. 15 French mutual societies and 1 Belgian society (associated member)
9. Mutual societies
10. Insurance and pensions
11. 12 million
12. 24 235 salaried
13. N/A
14. 59 100 million
15. N/A

1. France - 4/2/06

2. Assembly of Mutual Insurance Organizations (Réunion des Organismes d'Assurance Mutuelle - ROAM)
3. 20.10.1855, adopted the present name in 1986
4. Chairman: Alain Tempelaere
- 5.a 114 rue de la Boétie, F-75008 Paris
- 5.b 42 25 84 86 / 42 25 59 37
- 5.c 42 56 04 49
6. 2, of which 1 half-time
7. c. FF 2.5 million
8. 90 bodies (1986)
9. Mutual assurance societies

10. Insurance
11. 17 million members with 25 million policies (1986)
12. 27 000 all salaried (1986) and 9 000 general agents
13. N/A
14. FF 50 000 million (1986)
15. N/A

1. France - 4/2/07

2. National Federation of Agricultural Mutual Societies (Fédération Nationale de la Mutualité Agricole - FNMA)
3. 1946
4. Chairman: André Laur
- 5.a Social HQ: 129 boulevard Saint-Germain, F-75279 Paris Cédex 06, tél.: 43299331
- Sect.: 8-10, rue d'Astorg, F-75413 Paris Cédex 08
- 5.b 40 17 70 09
- 5.c 40 17 73 70
6. Nil (Uses the staff of CCMA)
7. FF 4.4 million (1991)
8. c. 150 banks
9. Mutual societies
10. Insurance
- 11-15. N/A

1. France - 5/9/01

2. Interfederal National Union of Private Bodies for Health and Social Work (Union nationale interfédérale des oeuvres et organismes privés, sanitaires et sociaux - UNIO PSS)
3. 9.08.1947
4. Chairman: René Lenoir
- 5.a 21 rue du Faubourg Saint-Antoine
- 5.b 49 28 54 54
- 5.c 44 73 41 06
6. 22 all salaried and 150 salaried in regional bodies
7. c. FF 20 million for regional bodies, N/A for UNIO PSS
8. 10 000 associations grouped into 134 national bodies of divers structures and 22 UNIO PSS (Unions régionales interfédérales des oeuvres et organismes privés, sanitaires et sociaux - Interfederal regional unions of private bodies for health and social workers)
9. Non-profit associations, foundations, mutual-aid societies, charitable societies, etc.
10. Health, social welfare
11. 450 000 users
12. c. 300 000 salaried
- 13-15. N/A

1. France - 5/9/02

2. National Union of Families' Associations (Union Nationale des Associations Familiales - UNAF)
3. 16.11.1945
4. Chairman: Roger Burnel

- 5.a 28 place Saint-Georges, F-75009 Paris
- 5.b 49 95 36 00
- 5.c 40 16 12 76
- 6. 57 salaried and full-time, and 200 honorary workers
- 7. N/A
- 8. 7 300 associations
- 9. Non-profit associations
- 10. Family welfare
- 11. 887 000 families
- 12-15. N/A

1. France 5/9/03

- 2. French League of Teaching and Continuing Education - General Confederation of the Secular Works (Ligue Française de l'Enseignement et de l'Education Permanente - LFEPP - Confédération Générale des Oeuvres Laïques - CGOL)
- 3. 1866
- 4. Chairman: Claude Julien
- 5.a 3 rue Récamier, F-75341 Paris Cédex 07
- 5.b 43 58 97 33
- 5.c 42 84 13 34
- 6. c. 310, both at headquarters and in the field
- 7. N/A
- 8. 35 000 local associations grouped into 100 federations and 1 confederation (the Ligue)
- 9. Non-profit associations
- 10. Education, leisure, culture
- 11. 3 000 000
- 12-15. N/A

1. France - 5/9/04

- 2. National Committee for the International and National Relationship of the Youth and Popular Education Associations (Comité National pour les Relations Nationales et Internationales des Associations de Jeunesse et d'Education Populaire - CNAJEP)
- 3. 16.9.1991
- 4. Chairman: Alain Goze
- 5.a 15 rue Martel, F-75010 Paris
- 5.b 47 70 71 31
- 5.c 47 70 30 01
- 6. 2 (salaried)
- 7. c. FF 1.6 million (1991)
- 8. 71 federations, unions, associations
- 9. Non-profit associations
- 10. Popular education and youth work
- 11-15. N/A

1. France - 5/9/05

- 2. National Union of Associations for Tourism and Outdoors Activities (Union Nationale des Associations de Tourisme et de Plein Air - UNAT)
- 3. 1920
- 4. Chairman: Jean Ravanel
- 5.a 8 rue César-Franck, F-75015 Paris

- 5.b 47 83 21 73
- 5.c 45 66 69 90
- 6. 4 (full-time and salaried) and honorary workers
- 7. N/A
- 8. 39 (34 national and 5 regional associations)
- 9. Non-profit associations
- 10. Tourism and outdoors activities
- 11-15. N/A

1. France - 5/9/06

- 2. Committee for the Study and Liaison of Agricultural and Rural Associations (Comité d'Etude et de Liaison des Associations à Vocation Agricole et Rurale - CELAVAR)
- 3. 1989
- 4. Secretary-General: Jacqueline Mengin
- 5.a 13-15 rue des Petites Ecuries, F-75010 Paris
- 5.b 48 24 09 41
- 5.c 48 24 00 54
- 6. 2
- 7. N/A
- 8. 13 national unions or federations, 600 departmental associations, 20 000 local associations
- 9. Non-profit associations
- 10. Training and development in rural environment
- 11-15. N/A

1. France - 5/9/07

- 2. Environmental Coordination (Coordination Environnement - UNAPDNE)
- 3. 1990
- 4. Chairman: Michel Martini
- 5.a 17 rue Bergère, F-75009 Paris
- 5.b 48 24 97 00
- 5.c 48 01 00 55
- 6. 1 volunteer part-time
- 7. Minimal
- 8. 26 federations
- 9. Non-profit associations
- 10. Protection of nature and environment
- 11. N/A. The main federation (FNE) has 800 000
- 12-15. N/A

1. France - 5/9/08

- 2. Liaison Committee of Organizations for International Solidarity (Comité de Liaison des Organizations de Solidarité Internationale - CLOSI)
- 3. 14.6.1990
- 4. Chairman: Bernard Holzer
- 5.a 49 rue de la Glacière, F-75013 Paris
- 5.b 40 56 97 78
- 5.c 43 36 67 07
- 6. 3 honorary workers
- 7. N/A
- 8. 8 non-governmental organizations, 250 national associations
- 9. Non-governmental organizations and associations

10. International cooperation
11-15. N/A

1. France - 6/3/01

2. National Confederation of the Agricultural Mutual and Cooperative and Credit Sector (Confédération Nationale de la Mutualité, de la Coopération et du Crédit Agricole - CNMCCA)
3. 23.1.1953
4. Chairman: Jacques Chambaud
5.a 129 boulevard Saint-Germain, F-75006 Paris
5.b 43 29 93 31
5.c 43 25 15 16
6. 10
7. Not relevant
8. 2 Confederations (CFCA and CNOA) and 2 Federations (FNMA and FNCA)
9. Cooperatives, mutual societies
10. Agriculture (agricultural credit included)
11-15. N/A

1. France - 6/3/02

2. Confederation of the Maritime Cooperative, Mutual and Credit Sector (Confédération de la Coopération, de la Mutualité et du Crédit Maritime - CMCM)
3. 30.6.1953
4. Chairman: Maurice Benoish
5.a 24 rue du Rocher, F-75008 Paris
5.b 42 93 59 50
5.c 42 93 86 19
6. 4 at headquarters
7. FF 2.5 million
8. 12 mutual maritime credit banks, 152 maritime cooperative societies and their unions or federations, the Central Bank of Cooperative Credit, 10 mutual insurance societies
9. Cooperatives, mutuals
10. Maritime
11-15. N/A

1. France 6/3/03

2. Maritime Confederation of Cooperatives and Associations (Confédération Maritime des Sociétés Cooperatives et Associations - CMSA)
3. 1982
4. Chairman: J. M. le Garrec
5.a 59 rue des Mathurins, F-75008 Paris
5.b 42 66 32 60
5.c 47 42 91 12
6. 2
7. N/A
8. Included in 6/3/02
9. Cooperatives and associations
10. Fishing
11-15. N/A

1. France - 6/8/01

2. Coordinating Committee of Mutual and Cooperative Works for National

Education (Comité de Coordination des Oeuvres Mutualistes et Coopératives de l'Education Nationale - CCOMCEN)
September 1972
Chairman: Guy Georges
62 boulevard Garibaldi, F-75015

3.
4.
5.a Paris
5.b 43 06 29 21
5.c 43 06 79 19
6. 2
7. N/A. However, c. FF 1.2 million in 1983
8. 48 (11 cooperatives, 2 trade unions, 8 mutuals, 27 associations)
9. Various: cooperatives, trade unions, mutuals, associations
10. Education, insurance and pensions, retail trade
11. 4.2 million
12. 15 000/20 000 salaried and 21 500 administrators
13. c. FF 25 000 million
14-15. N/A

1. France - 6/8/02

2. Cooperation Centre for the Production of Leisure Equipment (Centre de Coopération pour la Réalisation d'Equipements de Loisir - CECOREL)
3. 8.6.1971
4. Chairman: Christian Heredia
5.a 33 rue des Trois-Fontanot, F-92002 Nanterre Cédex 02
5.b 47 24 86 00
5.c 47 24 88 38
6. 1 and 3 paid by their own organizations
7. c. FF 1 million
8. 24
9. Associations, trade unions, cooperatives, etc.
10. Tourism, leisure, education, sports
11. 1 million
12. 10 000 permanent and 20 000 seasonal employment
13. c. FF 3 000 million (minimum)
14-15. N/A

1. France - 6/8/03

2. General Confederation of Spare Time (Confédération Générale du Temps Libre - CGTL)
3. 14.11.1981
4. Chairman: Michel Sainte-Marie
5.a 9 rue Cadet, F-75009 Paris
5.b 42 46 42 84
5.c N/A
6. 3
7. N/A. However, c. FF 1.4 million in 1983
8. N/A
9. Cooperatives, mutuals, associations
10. Tourism, training, health, social aid
11. 845 729 (2 615 317 users)
12. 5 650 salaried and 88 683 trainees
13-15. N/A

1. **Germany - 3/4/01**
2. Auditing Federation of German Bakers and Confectioners Cooperatives (Prüfungsverband Deutscher Bäcker- und Konditorengenossenschaften eV - BÄKO)
3. 14.10.1965
4. Director: Manfred Klinkhammer
- 5.a Rhondorferstr. 87, Postfach 1125, D-53604 Bad Honnef
- 5.b 02224/50 56-58
- 5.c 02224/50 59
6. N/A
7. N/A
8. 96
9. Cooperatives
10. Bakery and confectionery
11. 24 400
- 12-15. N/A
1. **Germany - 3/5/01.a**
2. German Federation of Retail Cooperative Societies (Bundesverband deutscher Konsumgenossenschaften eV - BVK)
3. 1990
4. Managing Director: Manfred Dabrunz
- 5.a Adenauerallee 21, D-20097 Hamburg
- 5.b 040/280 10 62/63
- 5.c 040/280 10 66
6. N/A
7. N/A
8. 11 local cooperatives and 2 centralized undertakings
9. Cooperatives
10. Retail trade
11. N/A
12. c. 25 000
13. N/A
14. N/A
15. N/A
1. **Germany - 3/5/01**
2. Auditing Federation for German Retail Cooperative Societies (Revisionsverband deutscher Konsumgenossenschaften eV - RdK)
- 3-7. N/A
8. 28 (11 member cooperatives of BVK and 17 small cooperative societies)
9. Cooperatives
10. Retail trade
11. c. 600 000
12. c. 28 000 (c. 25 000 employees of the member cooperatives of BVK and c. 3 000 employees of the other 17 small cooperative societies)
13. DM 5 100 million
14. N/A
15. N/A
1. **Germany - 3/5/03**
2. Edeka Federation of Merchant Cooperatives (Edeka Verband kaufmännischer Genossenschaften eV)
3. 21.10.1907
4. Executive Board: Klaus Bahde
- 5.a New-York-Ring 6, Postfach 60 06 80, D-22297 Hamburg
- 5.b 040/63 77 0
- 5.c 040/63 77 22 31
6. 60 (plus 400 staff persons in Edeka subsidiaries)
7. N/A
8. 18 wholesale businesses made up of 9 100 cooperatives of Edeka retail merchants, the Edeka Central Office and the Edeka Bank
9. Cooperatives
10. Wholesale and retail trade
11. N/A
12. c. 100 500 (1991), of whom c. 80 000 in the retail merchant trade, c. 20 000 in the wholesale business and c. 500 in the Edeka Central Office and Edeka Bank
13. DM 57 730 million, of which DM 23 600 million for the retail level, DM 18 140 million for the wholesale level and DM 15 990 million for the Edeka Central Office
14. N/A
15. DM 1 043 million (Edeka Bank)
1. **Germany - 3/5/04**
2. Rewe Auditing Federation (Rewe-Prüfungverband eV)
3. 23.11.1921
4. Executive Board: Erwin Holzschuh
- 5.a Domstraße 20, Postfach 10 15 28, D-50668 Köln
- 5.b 0221/16 55-1
- 5.c 0221/16 55-450
6. 20
7. N/A
8. 40 (regional wholesale cooperatives, commercial companies founded by them; other companies of the Rewe Group). They grouped 7 800 retail shops
9. Cooperatives
10. Wholesale and retail trade
11. N/A
12. 120 000 (of whom 7 000 trainees)
13. DM 43 810 million (Rewe retail: DM 32 310 million; Rewe wholesale: DM 11 600 million)
14. N/A
15. N/A
1. **Germany - 3/6/01**
2. National Federation of Housing Industry (Gesamtverband der Wohnungswirtschaft eV - GdW)
3. 1.1.1990
4. Chairman: Jürgen Steinert
- 5.a Bismarckstraße 7, D-50672 Köln
- 5.b 0221/57 989-0
- 5.c 0221/57 989-99
6. 40
7. N/A
8. 1 166 housing associations and 557

- non-cooperative member associations
9. Cooperatives and others (joint stock corporations and limited companies)
 10. Housing and house-building
 11. 1.71 million
 12. N/A
 13. DM 132 600 million (of which DM 37 000 million for housing associations, DM 600 million for registered associations and DM 95 000 million for other undertakings)
 14. N/A
 15. Gross capital investment: DM 1 879 million
1. **Germany - 3/8/01**
 2. German Federation of Cooperatives and Farmers' Credit Unions (Deutscher Genossenschafts- und Raiffeisenverband eV - DGRV)
 3. 1.1.1972
 4. Chairman: Wolfgang Grüger
 - 5.a Adenauerallee 127, D-53113 Bonn
 - 5.b 0228/106-0
 - 5.c 0228/10 62 66
 6. 31
 7. N/A
 8. 7 580 (of which 7 491 local cooperatives are grouped in 3 UOs: BVR, DRV and ZGV)
 9. Cooperatives and mutual loan societies
 10. Banking and credit, agricultural produce processing and services
 11. c. 13 million (possible double counting)
 - 12-15. N/A
1. **Germany - 3/8/01.a**
 2. German Federation of People's Banks and Farmers' Credit Unions (Bundesverband der Deutschen Volksbanken und Raiffeisenbanken eV - BVR)
 3. 1971
 4. Chairman: Wolfgang Grüger
 - 5.a Heussallee 5, Postfach 12 04 40, D-53113 Bonn
 - 5.b 0228/509-0
 - 5.c 0228/50 92 01
 6. 81
 7. DM 16 million
 8. 3 147 mutual loan societies
 9. Cooperatives
 10. Banking and credit (loans and mortgages), insurance, publishing, printing
 11. 11.7 million
 12. 159 300
 13. N/A
 14. N/A
 15. DM 629 400 million (1991)
1. **Germany - 3/8/01.b**
 2. German Federation of Farmers' Credit Unions (Deutscher Raiffeisenverband eV - DRV)
3. 1972
 4. Chairman: Dr. Jörg Brixner
 - 5.a Adenauerallee 127, D-53113 Bonn
 - 5.b 0228/106-0
 - 5.c 0228/10 62 66
 6. 81
 7. N/A
 8. 5 146
 9. Cooperatives
 10. Banking and credit, agricultural goods, processing and services (auditing) cooperatives
 11. N/A
 12. c. 46 000 (local cooperatives only)
 13. DM 41 800 million (local cooperatives only)
 14. N/A
 15. N/A
1. **Germany - 3/8/01.c**
 2. Central Federation of Industrial Alliance Groups (Zentralverband gewerblicher Verbundgruppen eV - ZGV)
 3. 1.1.1992
 4. Chairman: Dr. Dietrich L. Mayer
Managing Director: Dr. Wolfgang Sernet
 - 5.a Heussallee 5, Postfach 12 02 40, D-53113 Bonn
 - 5.b 0228/21 00 11 to 16
 - 5.c 0228/50 92 01
 - 6-8. N/A
 9. Cooperatives
 10. Wholesale and retail trade, production, services
 - 11-15. N/A
1. **Germany - 3/8/02**
 2. Federation of German Productive Trading Societies and Partnership Undertakings (Verband Deutscher Produktivgenossenschaften und Partnerschaftsunternehmen eV - VDP)
 3. 31.8.1990
 4. Chairman: Thomas Fröbel
Managing Director: Peter Schneider
 - 5.a Kurt-Weill-Straße 31, D-06844 Dessau
 - 5.b 00374/37 93
 - 5.c 00374/37 93
 6. 7 (1991)
 7. N/A
 8. 115 (1191)
 9. Cooperatives and others
 10. Productive trading, purchasing and distribution, hairdressing, washing and (dry) cleaning, publishing, translations
 11. 5 700 (1991)
 - 12-15. N/A
1. **Germany - 3/9/01**
 2. Auditing Federation of German Transportation Cooperatives (Prüfungsverband der Deutschen

- Verkehrsgenossenschaften eV)
3. 19.4.1929
4. Executive Board: Horst Mathes,
Günther Zimmermann
5.a Mönckebergstraße 18, Domhof,
Postfach 11 07 51, D-20095 Ham-
burg
5.b 040/32 14 44
5.c 040/32 37 46
6. 25
7. c. DM 3 million
8. 85 local cooperatives of which 12 are
in the inland navigation sector, 21 are
in the road transport sector, 42 are
taxi cooperatives and 10 are in other
sectors of economy
9. Cooperatives and others (not speci-
fied)
10. Insurance and insurance brokering,
trading in vehicle supplies or care of
personnel and vehicles on the road
11. 12 809
12. 2 384
13. DM 957 million
14-15. N/A

1. Germany - 4/2/01

2. Union of Mutual Assurance Societies
(Arbeitsgemeinschaft der
Versicherungsvereine auf
Gegenseitigkeit eV)
3. 18.12.1980
4. Chairman: Adolf Morsbach
5.a c/o HDI, Riethorst 2, D-30659
Hannover
5.b 0511/645-41 15
5.c 0511/645-44 94
6. N/A
7. N/A
8. 67 (66 mutual assurance societies
and one small public-law insurance
undertaking)
9. Mutual societies
10. Life assurance; liability, accident,
automobile and legal protection
insurance; private health insurance;
property insurance.
11-13. N/A
14.- DM 24 500 million (Gross premiums
for 55 member enterprises)
15. N/A

1. Germany - 4/2/02

2. Federation of Mutual Assurance
Societies (Verband der
Versicherungsvereine auf
Gegenseitigkeit eV)
3. 1922 (but it has existed in its present
form since 14.12.1967)
4. Managing Director: Jürgen Scheel
5.a Van-der-Golt Allee 930, D-24113 Kiel
5.b 0431/68 16 19
5.c 0431/68 26 93
6. None. The secretarial and administra-
tive assistance is provided by the
offices of the
Rückversicherungsverein aG
7. c. DM 76 000 (1991)

8. 199
9. Mutual assurance societies
10. Provision of agricultural fire insurance
and building and contents insurance
c. 620 000
11. N/A
12. N/A
13. N/A
14.- DM 355 million of premiums
15. N/A

1. Germany - 4/2/03

2. Federation of German Mutual Glass
Insurance Associations (Verband
Deutscher Glasversicherungsvereine
eV)
3. N/A
4. Chairman: Mr. Gonnermann
5.a Schuchardstrasse 12,
Postfach 11 04 33,
D-64283 Darmstadt
5.b 06151/2 08 51
5.c 06151/2 08 33
6-7. N/A
8. 33
9. Mutual assurance societies
10. Insurance
11-15. N/A

1. Germany - 4/2/04

2. Federation of German Death Benefit
Societies (Deutscher
Sterbekassenverband eV)
3. 9.9.1950
4. Chairman: Karl-Heinrich Schlüpmann
5.a Hagener Str. 20, D-58285
Gevelsberg
5.b 02332/12 783
5.c 02332/13 689
6-7. N/A
8. 331
9. Mutual assurance societies
10. Insurance (death benefit)
11-15. N/A

1. Germany - 4/2/05

2. Alliance for Occupational Old-Age
Care (Arbeitsgemeinschaft für
betriebliche Altersversorgung eV -
ABA)
3. N/A
4. Chairman: Dr. Bas-Jürgen Andresen
5.a Rohrbacherstraße 12, D-69115
Heidelberg
5.b 06221/20 619 - 21 422
5.c 06221/24 210
6. 7
7. DM 1 million
8. N/A
9. Mutual pension funds
10. Insurance and pensions
11-15. N/A

1. Germany - 5/9/01

2. Federal Alliance for Independent
Welfare Organizations

- (Bundesarbeitsgemeinschaft der Freien Wohlfahrtspflege eV BAGFW)
- 3-4. N/A
- 5.a. Frans-Lohe-Straße 17, D-53129 Bonn
- 5.b. 0228/226-1
- 5.c. 0228/226-281
- 6-7. N/A
8. Six (of which 3 federations)
9. Non-profit associations
10. Welfare (hospitals, homes for elderly, kindergartens, homes for the handicapped)
11. N/A
12. 751 000 (of whom 203 000 part-time) plus 1.5 million volunteer workers
- 13-15. N/A

1. Greece - 3/3/01

2. Panhellenic Confederation of Unions of Agricultural Cooperatives - PASEGES
3. February 1935
4. President: Evangelos Argiris
Secretary-General: Nikolaos Liolios
Managing Director: Kon/nos Rettos
- 5.a. Kifisias 16, 115-26 Athens
- 5.b. Tel. 777 5789, 778 3712
- 5.c. Fax 779 313
- 5.d. Cable 218343 PASE GR
6. 115 of whom 110 full-time and 5 part-time, all salaried
7. DR 1 200 million
8. 124 unions, which group together all the 6 905 primary agricultural cooperatives in the prefectures, the districts and the various regions of the country
9. Cooperatives
10. Agriculture
11. 873 302 (individual members)
- 12-15. Not applicable as PASEGES has a wholly representative role with no commercial character

1. Greece - 3/3/02

2. Central Cooperative Union of Olive Oil Industry Products - ELEOURGIKI
3. 1949
4. President: Emmanouil Gavalas
Secretary-General: Petros Diakoumakos
- 5.a. Pireos 37-39, 105 53 Athens
- 5.b. (01) 324 4411, (01) 324 3921
- 5.c. (01) 321 7403, (01) 321 5865
- 5.d. 215084 or 224768 ELEA GR
6. N/A
7. N/A
8. 58 unions of agricultural cooperatives (these unions are secondary level organizations)
9. Cooperatives
10. Agriculture - olive-oil industry products
11. 90% of Greek olive oil industry producers
12. 478 (all full-time and salaried)

13. DR 10 350 million, representing sales
14. DR 11 550 million
15. DR 37 098 million

1. Greece - 3/3/03

2. Central Cooperative Union for Live-stock Products - KTINOTROFIKI
3. 1962
4. President: Ioannis Tsironis
- 5.a. Stadiou 33, 105 59 Athens
- 5.b. 321 2359 or 324 1414
- 5.c. 321 5245
- 5.d. 221 683
6. N/A
7. DR 233 million
8. 84 unions (secondary-level cooperative organizations)
9. Cooperatives
10. Agriculture (livestock products), e.g. meat and milk
11. 580 226 members or c. 600 000 farmer families
12. 87, of whom 84 are full-time and 3 are part-time, all salaried
13. DR 1 656 million, representing sales
14. DR 1 709 million
15. Balance sheet: DR 3 983 million.

1. Greece - 3/3/04

2. Central Union of Vine and Wine-producing Cooperatives of Greece - KEOSOE
3. 1973
4. President: Khristos Markou
Managing Director: Andreas Gikas
- 5.a. Louizis Riankour 73, 115 23 Athens
- 5.b. 692 3102
- 5.c. 693 1182
- 5.d. 218 699
6. N/A
7. N/A
8. 32 unions (secondary-level cooperative organizations)
9. Cooperatives
10. Agriculture (wine sector)
11. 55 369 individual members
12. 19; all salaried and full-time
13. DR 181 million, representing sales
14. DR 253 million (DR 181 million from sales and the rest from contributions)
15. Balance sheet - DR 299 million

1. Greece - 3/3/05

2. Central Cooperative Union for Figs and Dried Fruits, Ltd - SIKIKI
3. 1953
4. President: Ilias Sambaziots
Managing Director: An. Konstandopoulos
- 5.a. Kritis 13, 24101 KALAMATA
- 5.b. 0721 22429
- 5.c. 0721 23180
- 5.d. 252 142
6. N/A
7. N/A
8. 11 unions (secondary-level cooperative organizations)

9. Cooperatives
10. Agriculture (fig and dry fruit products)
11. 12 000 individual members
12. 376, of whom 26 full-time and 350 part-time, all salaried
13. DR 1 082 million, representing sales
14. DR 1 527 million
15. Balance sheet: DR 1 080 million

1. Greece - 3/3/06

2. Central Cooperative Union of Sultana Industry - KSOS
3. 1940
4. President: Giannis Pitsidianos
Managing Director: Ioannis Bitos
- 5.a Kanari 24, 106 74 Athens
- 5.b 360 3178 or 361 5036 or 362 1951
- 5.c 360 2804
- 5.d 215 164
6. N/A
7. DR 3 000 million
8. 14 unions (secondary-level cooperative organizations)
9. Cooperatives
10. Agriculture (sultana industry)
11. N/A
12. 83 of whom 33 are full-time and 50 are part-time, all salaried
13. DR 1 850 million, representing sales
14. DR 1 975 million (DR 1 850 million from sales and the rest from other sources)
15. Balance sheet: DR 5 518 million

1. Greece - 3/3/07

2. Central Cooperative Union of Khania, Ltd
3. 1952
4. President: Apostolos Kokkinakis
Secretary-General: Khristos Vidakis
- 5.a Kissamou 118, 73131 Khania
- 5.b 0821 25967
- 5.c 0821 25967
- 5.d 0821 291128 SYNE GR
6. N/A
7. DR 376 million
8. 7 secondary-level unions
9. Cooperatives
10. Agriculture (a variety of activities)
11. 30 585 individuals members
12. 45, all salaried
13. DR 226 million, representing sales
14. DR 426 million
15. Balance sheet: DR 2 556 million

1. Greece - 3/4/01

2. Panhellenic Federation of Arts, Crafts, Handicrafts and Cottage-industry Cooperatives - POSKAVIKHO
3. 1986
4. President: Emmanouil Khatzakis
- 5.a Mitropoleos 9, 105 57 Athens
- 5.b Tel. 325 5271/325 5294
- 5.c N/A
- 5.d N/A
6. N/A

7. N/A
8. 28 cooperatives
9. Cooperatives
10. Arts, crafts, handicrafts, cottage industries such as needlework, ceramics of various kinds, puppets, knitwear, different types of carpets and curtains, carved wooden furniture and traditional dresses from all over Greece. The federation operates under the aegis of EOMMEKH which is an organization for small and medium-sized undertakings
11. 1 050 (mostly women)
12. N/A
13. N/A
14. DR 8.6 million including DR 3.1 million in subsidies from EOMMEKH
15. N/A

1. Greece - 3/5/01

2. Union of Timber Cooperatives, Ltd - ASTICO
3. 1986
4. President: Ilias Lokas
Managing Director: Vekiaris Zografos
- 5.a Mikhalakopoulou 52, 115 28 Athens
- 5.b 724 9983
- 5.c 721 4264
- 5.d 226128
6. 8, of whom 7 are full-time and salaried
7. DR 30.6 million
8. 20 primary cooperatives
9. Cooperatives
10. Timber business
11. 1 700 individual members
12. N/A
13. DR 544 million, representing sales
14. DR 548 million (DR 544 million from sales and the rest from subsidies/contributions)
15. N/A

1. Greece - 3/5/02

2. Panhellenic Federation of Coffee Grinders' Cooperatives of Greece - PESKAFE
3. 22.10.1985
4. President: Nik Marinos
Managing Director: Vasilis Anastasopoulos
- 5.a Khar Trikoupi 5, Boumazi, 12133 Athens
- 5.b 575 6813
- 5.c 575 6812
- 5.d 222 395
6. 17 of whom 16 were full-time and one part-time (all salaried)
7. DR 137.7 million
8. 27 primary cooperatives
9. Cooperatives
10. Coffee grinding and retailing
11. 700 individual members
12. N/A
13. N/A
14. DR 2 838 million
15. N/A

1.	Greece - 3/5/03	13.	Approximately DR 40 000 million
2.	Federation of Merchant Tailors of Greece - OSERE	14.	DR 10.4 million (excluding sales income)
3.	1958	15.	N/A
4.	President: Dimitrios Tsitsanis	1.	Greece - 3/6/01
5.a	Samou 22a, 104 38 Athens	2.	Panhellenic Federation of Housing Cooperatives and Cooperative Members - POOSS
5.b	Tel. 522 9866	3.	15.4.1991
5.c	N/A	4.	President: Panagiotis Sarandopoulos
5.d	N/A	5.a	Kifisias 89-91, 115 23 Athens
6.	one (full-time and salaried)	5.b	691 5353
7.	DR 4.8 million	5.c	N/A
8.	9 primary cooperatives	6.	5 (including one full-time and two salaried)
9.	Cooperatives	7.	DR 3.4 million
10.	Textile and clothing	8.	80 cooperatives
11.	584 member tailors	9.	Cooperatives
12.	N/A	10.	Housing development
13.	DR 18 million, representing sales	11.	20 000
14.	DR 24 million (sales income and contributions of DR 6 million)	12.	N/A
15.	Balance sheet: DR 22 million	13.	N/A
1.	Greece - 3/5/04	14.	DR 2.9 million
2.	Panhellenic Union of Consumer Cooperatives, Ltd or KONSUM Union Ltd ⁹	15.	N/A
3.	12.11.85	1.	Greece - 3/8/01
4.	President: Kostas Paipoutlidis	2.	Panhellenic Confederation of Urban Cooperatives - PASIAS
5.a	Kekropos 102, 176 74 Tzitzifies	3.	June 1987
5.b	942 6425	4.	N/A
5.c	942 64 25	5.	It is based in Athens
5.d	EK 225 409	6.	N/A
6.	700 (650 full-time and 50 part-time)	7.	N/A
7.	N/A	8.	6 federations
8.	20 primary cooperatives and one union of agricultural cooperatives which is a separate member of Konsum Union	9.	Cooperatives
9.	Cooperative	10.	Various (in the context of urban professions and vocations)
10.	Commerce (retailing and wholesale)	11.-15.	Not applicable
11.	38 000	1.	Greece - 3/9/01
12.	N/A	2.	Panhellenic Federation of Cooperatives of Electrical Fitters - POSIE
13.	DR 12 100 million, representing sales	3.	1976
14.	DR 25 558 million (sales income and subscriptions of DR 13 458 million)	4.	President: Ioannis Margaritis
15.	N/A		Managing Director: G. Khristodouloupoulos
1.	Greece 3/5/05	5.a	Platia Elevtherias 2, 105 53 Athens
2.	Federation of Pharmacists' Cooperatives of Greece - OSFE	5.b	321 7573 or 321 7311
3.	1987	5.c	321 4393
4.	President: Dragoumis Dragoumis	6.	6, all full-time and salaried
5.a	Sina 10, 106 72 Athens	7.	DR 18 million
5.b	361 2058	8.	30 primary cooperatives
5.c	N/A	9.	Cooperatives
6.	one	10.	Electrical fittings
7.	N/A	11.	2 500 individual members
8.	21 cooperatives of both supply and producer types	12.	See item 6
9.	Cooperatives	13.	See item 14
10.	Pharmaceutical trades	14.	DR 20 million (DR 14.5 million from contributions, DR 2.5 million from subsidies, DR 2.0 million from sale of magazines and DR 1.0 million from interest)
11.	2 000 pharmacists or pharmacies	15.	Balance sheet: DR 40.25 million
12.	500 in the network of drug distribution		

⁹ The adopted title in English is: Consumer Cooperative Union and Wholesale Society, Ltd

1. **Greece - 3/9/02**
2. Panhellenic Federation of Plumber-Fitters' Cooperatives - POSEID
3. 1980
4. President: Andreas Exarkhos
- 5.a Averof 30, 104 33 Athens
- 5.b 883 6312-4
- 5.c 883 2509
- 5.d 225 274
6. 7, all full-time and salaried
7. DR 3.5 million
8. 28 primary cooperatives
9. Cooperatives
10. Plumbing
11. 1 500 plumber-fitters
12. N/A
13. DR 2.6 million, representing sales
14. DR 41.1 million (DR 38.5 million from subsidies and contribution, and sales income)
15. Balance sheet: DR 260.9 million.

1. **Greece - 4/2/01**
2. Panhellenic Mutual Insurance Cooperative of Private Motor Vehicle Owners, Ltd
3. 1985
4. President: Georgios Korkas
- 5.a Pireos 4, Athens
- 5.b 522 5656
- 5.c N/A
6. 3, all full-time and salaried
7. DR 45 million
8. 24 cooperatives
9. Mutual-benefit organizations
10. Mutual insurance and/or re-insurance of private motor vehicles
11. 1840
12. N/A
13. N/A
14. DR 48 million (DR 28 million from interest and the rest from contributions)
15. DR 5 million

1. **Greece - 4/2/02**
2. Mutual Insurance Cooperative for Private Motor Vehicle Owners of Northern Greece and Thessaly, Ltd
3. 1986
4. President: Kon/nos Korombilis
- 5.a Olimbiou Diamandi 25, Thessaloniki
- 5.b 544 6633
- 5.c 54625
6. one (full-time)
7. N/A
8. 29 primary cooperatives
9. Mutual-benefit organizations
10. Insurance
11. 5 140 individual members (buses and coaches insured = 2 054)
12. N/A
13. N/A
14. DR 65 million (DR 28 million from interest and the rest from contributions)
15. Balance sheet: DR 209 million

1. **Greece - 4/2/03**
2. Mutual Insurance Cooperative of Bus and Coach Owners of the Prefecture of Ioannina, Ltd
3. 1970
4. President: Nikolaos Karouzas
- 5.a Zosimadon 14, 45 444 Ioannina
- 5.b 27548
- 5.c N/A
6. 3, of whom 1 salaried (all full-time)
7. DR 21 million
8. Itself a primary-level organization
9. Mutual-benefit organization
10. Insurance
11. 137
12. N/A
13. N/A
14. DR 19 million (DR 15 million from interest and the rest from contributions)
15. N/A

1. **Greece - 4/2/04**
2. Mutual Insurance Cooperative of the Bus and Coach Owners of the Prefecture of Akhaia, Ltd
3. 1985
4. President: Andreas Manolopoulos
- 5.a Zaimi 2, 26 221 Patra
- 5.b 276 404
- 5.c 270 780
6. one (full time and salaried)
7. DR 100 million
8. Itself a primary-level organization
9. Mutual-benefit organization
10. Insurance
11. N/A (buses and coaches insured = 157)
12. N/A
13. N/A
14. DR 21 million
15. N/A

1. **Greece - 5/9/01**
2. Panetolo-Akarnania Confederation of Greece - PANSI
3. 1989
4. President: Alexandros Savvas
- 5.a Socratous 60, 104 32 Athens
- 5.b 523 2676
- 5.c N/A
6. N/A
7. DR 415 000
8. 114 primary corporations
9. Non-profit organizations
10. Public welfare; social, cultural and economic pursuits
- 11-13. N/A
14. DR 440 000
15. Balance sheet: DR 1.3 million

1. **Greece - 5/9/02**
2. Pan-Arkadian Federation
3. 1955
4. President: Kon/nos Khronis
- 5.a Tzortz 9, 106 82 Athens

- 5.b 362 3014
- 5.c N/A
- 6. 33
- 7. N/A
- 8. 208
- 9. Non-profit organizations
- 10. Public welfare; intellectual and cultural pursuits
- 11-15. N/A

1. Greece - 5/9/03

- 2. Federation of Dodecanese Corporations of Athens-Pireos
- 3. Started operating in 1980; given judicial recognition in 1984
- 4. President: Theokaris Theokaridis
- 5.a Kratitos 86, 171 24 Nea Smirni
- 5.b 932 0932
- 5.c N/A
- 6. Three (all part-time and salaried)
- 7. DR 600 000
- 8. 17 corporations
- 9. Non-profit organizations
- 10. Social and cultural pursuits
- 11-13. N/A
- 14. DR 480 000
- 15. N/A

1. Greece - 5/9/04

- 2. Pan-Ipiros Confederation of Greece
- 3. 1397 (sic)
- 4. President: N/A
- 5.a Klithenous 15, 105 52 Athens
- 5.b 324 3281 or 324 3822
- 5.c N/A
- 6. 6, of whom 3 full-time (all salaried)
- 7. DR 33 million
- 8. 417 primary corporations through district level federations
- 9. Non-profit organizations
- 10. Cultural pursuits (dance, drama, music)
- 11. 100 000
- 12. N/A
- 13. N/A
- 14. DR 14.3 million
- 15. Balance sheet: DR 15.1 million

1. Greece - 5/9/05

- 2. Panhellenic Federation of Cretan Bodies - Pangritiki Ellados
- 3. 1986
- 4. President: Sotiris Aretoulakis
- 5.a Laskariou 54, 76176 Kallithea
- 5.b 959 2930
- 5.c 324 7932
- 6. 10
- 7. DR 6 million
- 8. 55
- 9. Non-profit organizations
- 10. Pursuit of economic, cultural and intellectual goals for Crete
- 11. 12 000
- 12. N/A
- 13. DR 100 000, representing sales
- 14. DR 0.8 million

- 15. N/A

1. Greece - 5/9/06

- 2. Federation of Western Macedonian Corporations of Thessaloniki
- 3. 1950
- 4. President: Kon/nos Stergiadis
- 5.a Mitropoleos 19, 546 24 Thessaloniki
- 5.b 274436
- 5.c N/A
- 6. N/A
- 7. N/A
- 8. 53 primary corporations
- 9. Non-profit organizations
- 10. Pursuit of national, social, cultural, educational and spiritual interests
- 11-13. N/A
- 14. DR 2.1 million
- 15. N/A

1. Greece - 5/9/07

- 2. Federation of Touring Corporations of Greece - OESE and Organization of Greek Youth Hostels - OXNE
- 3. 1935
- 4. President: Rafail Sagonias
- 5.a Dragatsaniou 4, 105 59 Athens
- 5.b 323-4107
- 5.c 323-7590
- 5.d 224 352
- 6. 34, of whom 24 were non-salaried and 10 salaried (7 full-time and 3 part-time)
- 7. N/A
- 8. 65 primary corporations
- 9. Non-profit organizations
- 10. Tourism
- 11. N/A
- 12. N/A
- 13. DR 1.7 million, representing sales
- 14. DR 25 million
- 15. Balance sheet: DR 31 million

1. Ireland - 3/1/01

- 2. Irish League of Credit Unions
- 3. 1960
- 4. President: Tom McCarty
Secretary-General/Director: James Murphy
Deputy Secretary-General and PRO: Patrick Fay
- 5.a Castleside Drive, Rathfarnham, Dublin 14
- 5.b Tel. (01) 908911
- 5.c Fax (01) 908915
- 6. 31
- 7. IRL 1.7 million (expenditure)
- 8. 513
- 9. Cooperatives
- 10. Banking and credit
- 11. 1.1 million
- 12. 950 of whom 700 full-time (all salaried)
- 13. IRL 790 million (total lending)
- 14. c. IRL 90 million

15. c. IRL 88 million (reserves)

1. Ireland - 3/3/01

2. Irish Cooperative Organization Society Ltd
3. 1894
4. President: William Nayle
Director-General: John R. Tyrrell
Secretary-General: Gregory C. Tierney
- 5.a The Plunket House, 84, Merrion Square, Dublin 2
- 5.b Tel. (01) 764783
- 5.c Fax (01) 681784
- 5.d Telex 30379
6. 24
7. IRL 940 000
8. 107
9. Cooperatives
10. Agriculture, fishing, craft, insurance (multi-sectoral)
11. 166 539
- 12.. 18 388 (all salaried)
13. IRL 5 105 million
- 14-15. N/A

1. Ireland - 3/4/01

2. The Cooperative Development Society
3. 1955
4. Chairperson: Ms Patricia Dervan
Secretary: Colm O' Connor
- 5.a 29-30 Dame Street, Dublin 2
- 5.b Tel. (01) 774072 / 770045
- 5.c N/A
6. N/A (some voluntary staff)
7. IRL 1 190
8. 54, of which 21 are worker cooperatives
9. Cooperatives
10. Production
11. 4 325
12. 198 of whom 142 full-time (all salaried)
13. c. IRL 3.4 million
- 14-15. N/A

1. Ireland - 3/4/02

2. Network of Worker Cooperatives
3. 1984
4. Chairman: Tom Redmond
- 5.a 32 Parnell Square, Dublin 2
- 5.b Tel. (01) 723230
- 5.c N/A
6. one
7. IRL 48 700
8. 21
9. Cooperatives
10. Production (craft, services, etc.)
11. N/A
12. 104 of whom 55 full-time (all salaried)
13. IRL 1.59 million (est.)
- 14-15. N/A

1. Ireland - 3/6/01

2. National Association of Building

Cooperatives, Ltd

3. 1973
4. Chairman: Edmund Penrose
Secretary: Bernard Thompson
- 5.a 84 Merrion Square South, Dublin 2
- 5.b Tel. (01) 612877
- 5.c Fax (01) 681784
6. 3
7. IRL 55 186 (expenditure for the year ended 30.9.1990)
8. 18
9. Cooperatives
10. Housing (provision and management)
11. 3 500
12. 5 (all salaried and part-time)
13. IRL 2.5 million
14. c. IRL 2.7 million
15. N/A

1. Ireland - 5/1/01

2. Irish Building Societies' Association
3. N/A
4. Chairman: Joseph M. Treacy
Secretary: Kevin McGuinness
- 5.a Heritage House, 23 St. Stephen's Green, Dublin 2
- 5.b Tel. (01) 766333
- 5.c Fax (01) 766123
6. 1 (part-time)
7. c. IRL 100 000
8. 4
9. Non-profit organizations
10. Banking and credit (house financing)
- 11-12. N/A
13. IRL 1 478 million (mortgage lending by 2 member societies)
14. IRL 433 million
15. IRL 291 million

1. Ireland - 5/6/01

2. Irish Council for Social Housing
3. 1982
4. Chairman: Bernard Thopson
Secretary: Dick Shannon
- 5.a 84 Merrion Square, Dublin 2
- 5.b Tel. (01) 612877
- 5.c Fax (01) 681784
6. 2
7. IRL 30 000
8. 35
9. Non-profit organizations
10. Housing (provision and management)
11. 350
- 12-13. N/A
14. IRL 15 million (IRL 11.25 million in State grants and IRL 3.75 million in gifts)
15. Minimal

1. Italy - 3/8/01

2. General Association of Italian Cooperatives (Associazione Generale delle Cooperative Italiane - AGCI)
3. 29.10.1952
- 4-7. N/A

8. 6 355 in 1991
9. Cooperatives
10. Agriculture, production, housing, transport
11. 253 100 in 1991
12. 46 610 in 1991 (except the transport sector)
13. LIT 6 290 billion in 1990
- 14-15. N/A

1. Italy - 3/8/02

2. National Union of Italian Cooperatives (Unione Nazionale delle Cooperative Italiane - UNCI)
3. 1971, but only in 1975 was it legally recognized by a Ministry of Labour decree
- 4-7. N/A
8. 3 849 in 1991
9. Cooperative
10. Agriculture, construction, housing, production, consumption, fishing
11. 310 228 in 1991
12. Total N/A; 4 467 in the agricultural and agri-processing sub-sectors
13. LIT 4 546 billion in 1990
- 14-15. N/A

1. Italy - 6/8/01

2. Confederation of Italian Cooperatives (Confederazione delle Cooperative Italiane - Confcooperative)
3. 15.5.1945
- 4-7. N/A
8. 23 975
9. Mainly cooperatives, but one of the eight national sectoral federation (i.e. the Federation of Social Solidarity and Mutual Benefit Cooperatives) includes mutual benefit societies
10. Banking and credit, agriculture, fishing, consumption, housing, sport and tourism, services, education
11. 2 113 038 in 1990 (excluding the mutual sector - this sector accounted for 164 000 members in 1989)
12. Total: N/A. 13 500 for manufacturing and labour sub-sectors in 1989
13. LIT 31 772 billion in 1990 and LIT 48 000 billion in deposits in the rural banks
- 14-15. N/A

1. Italy - 6/8/02

2. National League of Cooperatives and Mutual-Benefit Societies (Lega Nazionale delle Cooperative e Mutue - Lega)
3. 1945
- 4-7. N/A
8. 8 683 in 1990 (excluding the 'Services and tourism' sub-sector for which data on 1990 were not available. This sub-sector had 2 537 member enterprises in 1989)
9. Cooperatives and mutual-aid societies

10. Insurance and pensions, agriculture, agriculture processing, fishing, construction, wholesale and retail trade, housing, consumption, services, tourism
11. 3 405 859 in 1991 (excluding the 'Services and tourism' sub-sector for which data on 1991 were not available. This sub-sector had 96 302 members in 1989)
12. 130 378 in 1991 (excluding the 'Services and tourism' sub-sector and the mutual societies for which data on 1991 were not available. The 'Services and tourism' sub-sector had 78 800 employees in 1989)
13. LIT 28 699.78 billion in 1990 (excluding the 'Services and tourism' sub-sector and the mutual societies for which data on 1990 were not available. The 'Services and tourism' sub-sector had a turnover of LIT 3 875 billion in 1989)
- 14-15. N/A

1. Luxembourg - 3/3/01

2. Luxembourg Central Agricultural Association (Centrale Paysanne Luxembourgeoise - CPL)
3. 16.11.1944
4. President: Carlo Raus
Secretary-General: Mathias Berns
- 5.a 16 Boulevard d'Avranches, L-2980 Luxembourg
- 5.b Tel. 48 81 61
- 5.c N/A
- 5.d Telex 2518 Paysanalu
6. 10
7. LFR 14 million
8. Not applicable
9. Cooperatives
10. Agriculture
11. 3 400 farmers and 12 agricultural cooperatives and/or federations
12. About 1,300 - all salaried
13. LFR 14 500 million, excluding the agricultural banking sector with assets of LFR 45 300 million
- 14-15. N/A

1. Luxembourg - 3/5/01

2. Luxembourg Consumer Cooperatives' Association (Entente des Coopératives Luxembourgeoises - ECL)
3. 1.1.1972
4. Secretary: Pierre Conradt
- 5.a C/o Fédération nationale des cheminots, travailleurs du transports, fonctionnaires et employés luxembourgeois, Caisse fédérale, 63 rue de Bonnevoie, L-1260 Bonnevoie, Luxembourg
- 5.b Tel. 48 70 44 / 49 90 516
- 5.c N/A
6. One

7. Nil. ECL's expenditure, such as European subscription, is met from levies from affiliated cooperatives
8. 5
9. Cooperatives
10. Retail trade
11. 20 000 (est.)
12. 200 (est.) - all salaried
13. LFR 1 270 million
- 14-15. N/A

1. Luxembourg - 4/2/01

2. National Federation of Luxembourg Mutual Societies (Fédération Nationale de la Mutualité Luxembourgeoise - FNML)
3. 6.7.1924
4. President: Jean Schauer
Secretary-General: Nicolas Felten
- 5.a. 9 rue du Commerce, L-1351 Luxembourg or c/o Mr Jean Schauer, 5 rue Sige Froid, L-4407 Belvaux, Luxembourg (Tel. 59 45 10)
- 5.b. Tel. 49 29 58 / 43 58 29
- 5.c. N/A
6. 1 part-time and salaried. The secretariat is operated by the Federation's President and the Secretary-General, who receive no remuneration. Certain administrative tasks are carried out by the secretariat of the Caisse Médico-Chirurgicale Mutualiste (CMCM)
7. LFR 6 million
8. 58 basic mutual-aid societies and the CMCM for a total of 59
9. Mutual-aid societies
10. Insurance and pensions
11. 208 000 members. However, the number of those insured was 260 000
12. 30 all salaried
13. LFR 363 million, i.e. amount of benefits paid to members
14. LFR 520 million
15. N/A

1. Portugal - 3/1/01

2. Mutual Agricultural Credit Bank (Caixa Central de Crédito Agrícola Mútuo)
3. 20.6.1984
4. Chairman: João Ramos
- 5.a. Rua Pascoal de Melo n° 49, P-1000 Lisboa
- 5.b. 52 47 16 / 54 68 02
- 5.c. N/A
- 5.d. Telex: 62329 / 64376 Cxent
6. 121
7. ESC 5 855 million (total income in 1989)
8. 222
9. Cooperatives
10. Banking and credit
- 11-15. N/A

1. Portugal - 3/1/02

2. National Federation of CCAM

(FENACAM - Federação Nacional das CCAM)

3. 1978
4. Secretary: José Vicente Carvalho Cardoso
- 5.a. Rua Pascoal Melo 49-5°, P-1000 Lisboa
- 5.b. 35 59 716
- 5.c. 35 57 253
6. 55
7. N/A
8. 217
9. Cooperatives
10. Banking and credit
11. 220 000
- 12-15. N/A

1. Portugal - 3/1/03

2. Union of CCAM of Alentejo, Ltd (CREDICOOP - União das CCAM do Alentejo, CRL)
3. 1982
4. Chairman: José de Mira Nunes Mexia
- 5.a. Rua Romão Ramalho 38, P-7000 Evora
- 5.b. 066-24 81 7
- 5.c. 066-74 12 55
6. 3
7. ESC 16 480
8. 32
9. Cooperatives
10. Banking and credit
- 11-15. N/A

1. Portugal 3/1/04

2. Union of Mutual Credit Banks of Algarve (UNICAMA - União das Caixas de Crédito Agrícola Mútuo do Algarve)
3. 1978
4. Chairman: Joaquim Arnaldo Maltez Cardeira da Silva
- 5.a. Praça Alexandre Herculano 1 e 2, P-8550 Monchique
- 5.b. 082-27 867
- 5.c. 082-27 867
6. 5
7. ESC 24.5 million
8. 17
9. Cooperatives
10. Banking and credit
11. 17 540
- 12-15. N/A

1. Portugal 3/1/05

2. Regional Federation of Mutual Credit Banks of Central region, Ltd (FERECC - Federação Regional das Caixas de Crédito Agrícola Mútuo do Centro, CRL)
3. 1978
4. Director: Victor Costa
- 5.a. Rua do Comércio 16, P-2540 Bombarral
- 5.b. 63 21 2/61 22 2

- 5.c 61 23 2
- 6. 2
- 7. ESC 8.2 million
- 8. 18
- 9. Cooperatives
- 10. Banking and credit
- 11-15. N/A

1. Portugal 3/1/06

- 2. Union of Mutual Agricultural Credit Banks of Entre-Douro e Minho, Ltd (CREDINORTE - União das Caixas de Crédito Agrícola Mútuo de Entre-Douro e Minho, UCRL)
- 3. 1982
- 4. Chairman: Joaquim Maia Igreja
- 5.a Rua Cidade do Porto 87/A, P-4490 Póvea de Varzim
- 5.b 052-62 40 45
- 5.c 052-62 40 45
- 6. 3
- 7. ESC 7.5 million
- 8. 30
- 9. Cooperatives
- 10. Banking and credit
- 11. 27 300
- 12-15. N/A

1. Portugal - 3/1/07

- 2. Union of Mutual Agricultural Credit Banks of Beira Alta (UNICABA - União das Caixas de Crédito Agrícola Mútuo da Beira Alta)
- 3. 1982
- 4. Chairman: Augusto Paulo Duarte Araújo
- 5.a Rua Joao De Barros 7-2°, P-3500 Viseu
- 5.b 032-25 93 8
- 5.c 032-42 39 72
- 6. 3
- 7. ESC 22.5 million
- 8. 16
- 9. Cooperatives
- 10. Banking and credit
- 11-15. N/A

1. Portugal - 3/1/08

- 2. Union of CCAM (CREDICENTRO - União das CCAM)
- 3. N/A
- 4. N/A
- 5.a P-3100 Pombal
- 5.b N/A
- 5.c N/A
- 6-8. N/A
- 9. Cooperatives
- 10. Banking and credit
- 11-15. N/A

1. Portugal - 3/3/01

- 2. National Confederation of Agricultural Cooperatives of Portugal, Ltd (CONFAGRI - Confederação Nacional das Cooperativas Agrícolas

de Portugal, CCRL)

- 3. 1985
- 4. Chairman: Fernando da Silva Mendonça
- 5.a Rua Maria Andrade 13-4°, P-1100 Lisboa
- 5.b 81 50 366
- 5.c 81 51 665
- 6. 6
- 7. ESC 66.7 million
- 8. 585, of which 5 federations and 20 cooperative unions and 560 cooperatives
- 9. Cooperatives
- 10. Agriculture
- 11. 578 000
- 12-15. N/A

1. Portugal - 3/3/02

- 2. National Federation of Unions of Cooperatives for Milk and Milk Products (FENALAC - Federação Nacional das Uniões de Cooperativas de Leite e Lacticínios)
- 3. 1984
- 4. Chairman: Fernando da Silva Mendonça
- 5.a Rua da Restauração 312 - 1°, P-4000 Porto
- 5.b 02-60 90 800 / 69 77 74
- 5.c 02-60 00 99 91
- 6. 4
- 7. ESC 32.45 million
- 8. 104, of which 6 regional unions and 98 cooperative societies
- 9. Cooperatives
- 10. Agriculture (milk and milk products)
- 11. 85 000
- 12. N/A
- 13. ESC 70 000 million
- 13.a Produce: 850 million litres of milk
- 14-15. N/A

1. Portugal - 3/3/03

- 2. Union of Milk Suppliers' Cooperatives (UCAL - União das Cooperativas Abastecedoras de Leite)
- 3. 1948
- 4. Chairman: E. Leão Martins de Araújo
- 5.a Av. António Augusto de Aguiar 130-1°, P-1097 Lisboa
- 5.b 35 63 487
- 5.c 35 63 480
- 6. 930
- 7. ESC 9 900 million
- 8. 15
- 9. Cooperatives
- 10. Agriculture (milk production)
- 11-15. N/A

1. Portugal - 3/3/04

- 2. Union of Milk Producers' Cooperatives of Entre-Douro and Mondego, Ltd (LACTICOOP - União de Cooperativas de Produtores de Leite de Entre-Douro e Mondego, UCRL)

3. 1962
4. Chairman: José da Cruz Costa
- 5.a Av. da Oita 7 R/c, P-3800 Aveiro
- 5.b 034-38 18 04
- 5.c 034-21 33 9
6. 910
7. ESC 19 500 million
8. 24
9. Cooperatives
10. Agriculture (milk production)
11. 15 776
- 12-13. N/A
- 13.a Produce: 200 million litres of milk
- 14-15. N/A

1. Portugal - 3/3/05

2. Union of Milk Producers' Cooperatives of Entre-Douro e Minho e Trás-os-Montes (AGROS - União das Cooperativas de Produtores de Leite de Entre-Douro e Minho e Trás-os-Montes)
3. 1949
4. Chairman: Fernando da Silva Mendonça
- 5.a Portas Fronhas - Apartado 39, P-4481 Vila do Conde Codex
- 5.b 052-61 55 44
- 5.c 052-61 57 57
6. 1 875
7. ESC 32 717 million
8. 47
9. Cooperatives
10. Agriculture (milk production)
11. 30 000
- 12-13. N/A
- 13.a Produce: 420 million litres of milk
- 14-15. N/A

1. Portugal - 3/3/06

2. Union of Milk Producers' Cooperatives of Algarve (UCAPLA - União de Cooperativas de Produtores de Leite do Algarve)
3. 1967
4. Chairman: Manuel Elias Trigo Pereira
- 5.a Av. Bombeiros Voluntários 16-1°, P-8000 Faro
- 5.b 089-20 317
- 5.c 089-80 20 50
- 6-7. N/A
8. 4
9. Cooperatives
10. Agriculture (milk production)
11. 64
12. N/A
13. ESC 2 841.2 million
- 14-15. N/A

1. Portugal - 3/3/07

2. Agro-lactic Cooperative Union of Milk Producers of São Miguel Isle (UNILEITE - União Cooperativa Agro-Lactic. de Produtores de Leite da Ilha de S. Miguel)
3. 1954

4. Chairman: Mário da Silva Almeida
- 5.a Av. Príncipe Mónaco, P-9501 Ponta Delgada
- 5.b 096-24 261 / 25 715
- 5.c 096-26 672
6. 150
7. N/A
8. 11
9. Cooperatives
10. Production of agricultural and milk products
11. 900
12. N/A
13. ESC 3 200 million
- 14-15. N/A

1. Portugal - 3/3/08

2. Union of Agricultural Cooperatives for Milk Products of São Jorge Isle (UNIQUEIJO - União de Cooperativas Agrícolas de Lacticínios de S. Jorge)
3. N/A
4. Chairman: Hélio Oliveira
- 5.a Beira S. Jorge, P-9800 Velas
- 5.b 095-42 279
- 5.c 095-42 574
6. 9
7. ESC 109.682 million
8. 7
9. Cooperatives
10. Agriculture (milk products)
11. 341
12. N/A
13. ESC 435.262 million
- 14-15. N/A

1. Portugal - 3/3/09

2. National Federation of Winecave Owners' Cooperatives Ltd (FENADEGAS - Federação Nacional Adegas Cooperativas FCRL)
3. 1981
4. Chairman: Rafael Moraes Cordeiro
- 5.a Av. Infante Santo 4 - 1°Dt°, P-1300 Lisboa
- 5.b 39 64 144 / 67 90 18/9
- 5.c 39 64 144
6. 6
7. ESC 20 million
8. 103, of which 3 unions and 100 cooperatives
9. Cooperatives
10. Agriculture (wine)
11. 70 000 farmers
- 12-13. N/A
- 13.a Produce: 6 million hectolitres of wine
- 14-15. N/A

1. Portugal - 3/3/10

2. Union of Winecave Owners' Cooperatives of Dão, Ltd (UDACA - União das Adegas Cooperativas do Dão, UCRL)
3. 1966
4. Chairman: Fernando Augusto Moreira
- 5.a Cabanões de Cima, P-3500 Viseu
- 5.b 032-46 12 23 / 46 03 10 / 46 03 06

2. Union of Winecave Owners' Cooperatives of the Vinho Verde Region, Ltd (VERCOOPE - União das Adeegas Cooperativas da Região dos Vinhos Verdes, UCRL)
3. 1964
4. Chairman: António Jorge Basto Gonçalves
- 5.a Lugar da Gandra - Agrela, P-4780 Santo Tirso, Gandra
- 5.b 02-96 81 213 / 96 81 512
- 5.c 02-96 80 739
6. 70
7. ESC 1 325 million
8. 8
9. Cooperatives
10. Agriculture (wine)
11. 5 000
- 12-15. N/A

1. Portugal - 3/3/12

2. National Federation of Agricultural Trade Cooperatives, Ltd (FENAGRO - Federação Nacional das Cooperativas Agrícolas de Compra e Venda, FCRL)
3. 1985
4. Chairman: António Aurélio Barroso Carvalho
- 5.a Rua de Restauração 312-1º, P-4000 Porto
- 5.b 66 83 58 / 69 20 47
- 5.c N/A
6. 3
7. ESC 10.9 million
8. 158, of which 4 unions and 154 cooperatives
9. Cooperatives
10. Agriculture (trade)
11. 235 000 farmers
12. N/A
13. ESC 41 000 million
- 14-15. N/A

1. Portugal 3/3/13

2. Federation of Agro-Forestry Cooperatives of Beira, Ltd (AGROSCOOP/BEIRAS - Federação das Cooperativas Agro-silvícola das Beiras, CRL)
3. 1979
4. Chairman: Deodoro Beirao Amador
- 5.a Vale de S. Domingos - Zona Industrial do Mundao, P-3500 Mundao Viseu

2. Union of Agricultural Cooperatives of the Central Region, Ltd (UNICENTRO - União de Cooperativas Agrícolas do Centro, UCRL)
3. 1977
4. Chairman: Carlos José Machado Laranjeira Pereira
- 5.a Estrada Vale Gemil - Almégué, P-3000 Coimbra
- 5.b 039-81 24 95 / 81 47 24
- 5.c 039-44 34 24
6. 6
7. ESC 184.9 million
8. 28
9. Cooperatives
10. Agriculture
11. 72 025
- 12-15. N/A

1. Portugal - 3/3/15

2. Union of Agricultural Trade Cooperatives of the North Region, Ltd (UCANORTE - União das Cooperativas Agrícolas de Compra e Venda do Norte, UCRL)
3. 1978
4. Chairman: António Aurélio Barroso Carvalho
- 5.a Rua da Restauração 312-1º, P-4000 Porto
- 5.b 02-69 20 47
- 5.c N/A
6. 36
7. ESC 1 184 million
8. 45
9. Cooperatives
10. Agricultural (trade)
- 11-15. N/A

1. Portugal 3/3/16

2. National Federation of Agro-Hortifloricultural Cooperatives (FENAFRUTAS - Federação Nacional de Cooperativas Agro. Horto. Floricultores)
- 3-4. N/A
- 5.a Vale de S. Domingos, P-3500 Viseu
- 6-8. N/A
9. Cooperatives
10. Agriculture, horticulture and floriculture
- 11-15. N/A

Viseu
Vale de S. Domingos, P-3500 Mundao
Viseu

1. **Portugal 3/3/17**
2. Union of Agricultural Cooperatives of Ribatejo e Oeste region (UNICARO - União de Cooperativas Agrícolas do Ribatejo e Oeste)
3. 1989
4. Chairman: Vitor Manuel Alves
- 5.a Av. Jaime Ferreira 6 a 14, P-2580 Alenquer
- 5.b 063-73 24 52
- 5.c 063-73 23 29
6. 2
7. ESC 1 300 million
8. 11
9. Cooperatives
10. Agriculture
11. 17 500
- 12-15. N/A

1. **Portugal - 3/3/18**
2. National Federation of Agricultural Processing Cooperatives (FENATRAN - Federação Nacional das Cooperativas Transformadoras Agrícolas)
- 3-4. N/A
- 5.a Rua 5 de Outubro, P-2100 Coruche
- 5.b 52 144
- 5.c N/A
- 6-8. N/A
9. Cooperatives
10. Agricultural processing
- 11-15. N/A

1. **Portugal - 3/3/19**
2. Cooperatives of Agricultural Products Processors, Ltd (UNISUL - Cooperativas Transformadoras de Produtos Agrícolas, UCRL)
3. 1970
4. Chairman: Emídio Leao Martins de Araújo
- 5.a Rua 5 de Outubro s/nº, P-2101 Coruche Codex
- 5.b 043-62 144/5
- 5.c 043-62 146
6. 8
7. ESC 30.78 million
8. 4
9. Cooperatives
10. Agricultural products processing
11. 7 739
12. N/A
13. ESC 12.167 million
- 14-15. N/A

1. **Portugal - 3/3/20**
2. Cooperative Union of Tobacco Producers (UNITABACO - União Cooperativa de Produtores de Tabaco)
- 3-4. N/A
- 5.a P-2115 Couço
- 5.b N/A
- 5.c N/A
- 6-8. N/A

9. Cooperatives
10. Agriculture (tobacco producing)
- 11-15. N/A

1. **Portugal - 3/3/21**
2. National Federation of Agricultural Cooperatives for Production, Ltd (FENCA - Federação Nacional das Cooperativas Agrícolas de Produção, FCRL)
3. 1987
4. Chairman: João Fernando Dias Serra
- 5.a Rua 5 de Outubro 75, P-7000 Evora
- 5.b 066-20 202
- 5.c 066-27 317
6. 1
7. ESC 1.926 million
8. 86
9. Cooperatives
10. Agricultural production
- 11-15. N/A

1. **Portugal - 3/3/22**
2. Union of Agricultural Cooperatives of Potato Seed Producers of North Region, Ltd (União das Cooperativas Agrícolas dos Produtores de Batata-Semente do Norte, UCRL)
3. 1963
4. Chairman: José Gonçalves Justo
- 5.a Caminho do Stadium s/nº, P-5400 Chaves
- 5.b 076-22 283
- 5.c N/A
6. 8
7. ESC 93 million
8. 7
9. Cooperatives
10. Agriculture (potato seed production)
11. 5 500
- 12-15. N/A

1. **Portugal - 3/3/23**
2. Agricultural Union of Cooperatives of Trás-os-Montes Region, Ltd (UNAMONTES - União Agrícola das Cooperativas de Trás-os-Montes, UCRL)
3. 1982
4. Chairman: Ilídio Maria Rodrigues
- 5.a Vale d'Arcas, P-5340 Macedo de Cavaleiros
- 5.b 078-42 11 92
- 5.c N/A
6. 11
7. N/A
8. 4
9. Cooperatives
10. Agriculture
- 11-15. N/A

1. **Portugal - 3/3/24**
2. Union of Cooperatives of Olive Tree Farmers of Portalegre District, Ltd (UNIAZEITE - União das

Cooperativas de Olivicultores do
Distr. de Portalegre, CRL)

3. 1982

4. N/A

5.a Tapada da Estação, P-7430 Crato

5.b N/A

5.c N/A

6. one

7. N/A

8. 9

9. Cooperatives

10. Agriculture (olive trees)

11-15. N/A

1. Portugal - 3/3/25

2. Union of Agricultural Cooperatives of
Olive Tree Farmers of Trás-os-
Montes e Alto Douro Region (União
Cooperativas Agrícolas dos
Olivicultores de Trás-os-Montes e
Alto Douro)

3. 1982

4. Chairman: Miguel dos Santos Mateus

5.a Av. Bombeiros Voluntários, P-5160
Moncorvo

5.b 22 489

5.c N/A

5.d N/A

6. N/A

7. ESC 291.9 million

8. 7

9. Cooperatives

10. Agriculture (Olive Trees)

11. ±5 500

12. N/A

13. ESC 500 000

14-15. N/A

1. Portugal - 3/3/26

2. Union of Agricultural Supplies Coop-
eratives of Algarve Region, Ltd
(UCAGARB - União de Cooperativas
Agrícolas de Aprovisionamento do
Algarve, CRL)

3. 1984

4. Chairman: Gilberto Rodrigues Pereira

5.a Praça Alexandre Herculano 16,
P-8000 Faro

5.b 089-28 036

5.c N/A

6. one

7. ESC 1.050 million

8. 14

9. Cooperatives

10. Agricultural supplies

11. 11 300

12-15. N/A

1. Portugal - 3/3/27

2. Union of Cooperatives of Evora
District (UNICADE - União das
Cooperativas do Distrito de Evora)

3. 1988

4. Chairman: José Manuel Pestana
Vasconcelos

5.a Largo Alexandre Herculano 8-1°,

P-7000 Evora

5.b 25 045

5.c N/A

6. 3

7. ESC 436.4 million

8. 13

9. Cooperatives

10. Agriculture

11. 8 548

12-15. N/A

1. Portugal - 3/3/28

2. Union of Cooperatives for Milk Prod-
ucts of Terceira Isle (UNICOL - União
das Cooperativas de Lacticínios
Terceirence)

3-4. N/A

5.a Quinta de S. Luis Apartado 54,
P-9700 Angra do Heroísmo

5.b 095-24 034

5.c 095-23 416

6-8. N/A

9. Cooperatives

10. Agriculture (milk products)

11-15. N/A

1. Portugal - 3/3/29

2. Union of Winecave Owners' Coopera-
tives of Upper Douro Region, Ltd
(SUPERDOURO - União de Adegas
Cooperativas do Douro Superior,
UCRL)

3. 1988

4. Chairman: José da Costa Ferreira

5.a Horta do Douro, P-5155 Cedovim

5.b 079-77 219

5.c N/A

5.d N/A

6-7. N/A

8. 6

9. Cooperatives

10. Agriculture (wine)

11-15. N/A

1. Portugal - 3/4/01

2. National Federation of Handicrafts
Cooperatives, Ltd (FINCOOP -
Federação Nacional das
Cooperativas de Produção Operária,
FCRL)

3. 1983

4. Chairman: José Simões

5.a Campo Mártires da Pátria 110-2°,
P-1100 Lisboa

5.b 355 50 71

5.c N/A

6. one

7. ESC 5 million

8. N/A

9. Cooperatives

10. Handicrafts

11. 65

12-15. N/A

1. Portugal - 3/4/02

2. National Federation of Craftmen

- Cooperatives (FENACA - Federação Nacional das Cooperativas de Artesanato)
3. 1985
 4. Director: Belmiro Claro
 - 5.a Rua Delfim Ferreira 500 - 2° Dt°, P-4100 Porto
 - 5.b 510 04 10
 - 5.c 26 786
 6. 14
 7. N/A
 8. 4
 9. Cooperatives
 10. Crafts (small industry)
 11. 50
 - 12-15. N/A
1. **Portugal - 3/5/01**
 2. National Federation of Food Retailers' Cooperatives, Ltd (UCREPA - Federação Nacional das Cooperativas de Retalhistas de Produtos Alimentares, FCRL)
 3. 1980
 4. Chairman: António Dias de Almeida
 - 5.a Rua João Ortigão Ramos 23 A, P-1500 Lisboa
 - 5.b 70 87 72 / 70 00 68
 - 5.c 70 72 25
 6. 12
 7. ESC 502 million
 8. 20
 9. Cooperatives
 10. Retail trade
 - 11-15. N/A
1. **Portugal - 3/5/02**
 2. Federation of Cooperatives for Distribution of Pharmaceutical Products, Ltd (FECOFAR - Federação de Cooperativas de Distribuição Farmacêutica, FCRL)
 3. 1985
 4. Executive Director: Maria Manuel V. Correia de Sampaio
 - 5.a Av. Marechal Gomes da Costa 18, P-1800 Lisboa
 - 5.b 859 82 63
 - 5.c 859 82 63
 6. 2
 7. ESC 100 million
 8. 7
 9. Cooperatives
 10. Retail trade (distribution of pharmaceutical products)
 - 11-15. N/A
1. **Portugal - 3/5/03**
 2. National Federation of Consumer Cooperatives (FENACCOOP - Federação Nacional das Cooperativas de Consumo)
 3. 1978
 4. Chairman: José Luis Marques Cabrita
 - 5.a Rua da Guiné 8 r/c Dt°, P-1100 Lisboa

- 5.b 814 69 69 / 814 69 90
- 5.c 814 69 90
6. 7
7. ESC 16.4 million
8. 252
9. Cooperatives
10. Retail trade
11. 400 000
- 12-15. N/A

1. **Portugal - 3/5/04**
2. Regional Union of Consumer Cooperatives, Ltd (COOPLISBOA - União Regional das Cooperativas de Consumo, UCRL)
3. 1984
4. Chairman: Fernando Rosa Pareira
- 5.a Estrada de Manique, Lt. HCR, P-2700 Lisboa
- 5.b 757 76 19
- 5.c 759 21 69
6. 19
7. ESC 210 million
8. 80
9. Cooperatives
10. Retail trade
11. 120 000
- 12-15. N/A

1. **Portugal - 3/6/01**
2. National Federation of Cooperatives for Social Housing, Ltd (FENACHE - Federação Nacional de Cooperativas de Habitação Económica, FCRL)
3. 1980
4. Chairman: Guilherme Nascimento de Macedo Vilaverde
- 5.a Rua Luis Cristino da Silva, Lote 223, Loja 7 - Zona N/2 de Chelas, P-1900 Lisboa
- 5.b 859 07 64
- 5.c 859 71 77
6. 58
7. ESC 249 million (approximately)
8. 129
9. Cooperatives
10. Housing
- 11-15. N/A

1. **Portugal - 3/6/02**
2. Union of Social Housing Cooperatives of Setúbal District, Ltd (UCHEDES - União das Cooperativas de Habitação Económica do Distrito de Setúbal, UCRL)
3. 1978
4. Chairman: José Augusto Marques
- 5.a Largo da União 17 c/v, P-2900 Setúbal
- 5.b 065-34 764
- 5.c 065-25 720
6. 24
7. ESC 40.1 million
8. 17
9. Cooperatives

10. Housing
11. 6 391
12-15. N/A

1. Portugal - 3/6/03

2. City Cooperatives of Prelada, Ltd
(Cidade Cooperativa da Prelada,
UCRL)
3. 1989
4. Chairman: Guilherme do Nascimento
de Macedo Vilaverde
5.a Av. Calouste Gulbankian 1566,
Senhora da Hora, P-4450 Matosinhos
5.b 02-953 15 72
5.c 02-953 15 59
6. one
7. ESC 2.74 million
8. 8
9. Cooperatives
10. Housing
11. 590
12-15. N/A

1. Portugal - 3/6/04

2. Integrated Union of Housing Coop-
eratives of the Northern Region
(GRUPO NORTECOOPE - União
Integrada de Cooperativas de
Habitação Norte)
3. 1989
4. Chairman: Joaquim Alves Faria
5.a Rua Sousa Carvalho 113, P-4465 S.
Mamede Infesta
5.b 901 7285 or 360 435
5.c 901 7410
6. 6
7. ESC 17.74 million
8. 11
9. Cooperatives
10. Housing
11. 2 140
12-15. N/A

1. Portugal - 3/6/05

2. City Cooperative of Maia - Construc-
tion and Housing Union, Ltd (Cidade
Cooperativa Da Maia - União de
Construção e Habitação, UCRL)
3. 1990
4. Chairman: Carlos Alberto Teixeira de
Azevedo
5.a Trav. Dr. Carlos Felgueiras 34-1°
Sala 2, P-4470 Maia
5.b 02-948 51 66
5.c 02-948 51 91
6. Nil
7. N/A
8. 3
9. Cooperatives
10. Construction and housing
11-15. N/A

1. Portugal - 3/6/06

2. Mutual for Promotion of Cooperative
Houses (MCH - Promoção de

Habitação Cooperativa)
3. 1990
4. Chairman: José Ernesto Barreiros
Mateus
5.a Rua Manjacaze - Lote M/Cave -
Olivais, P-1800 Lisboa
5.b 33 01 03
5.c 33 44 59
6-7. N/A
9. Cooperatives
10. Promotion of cooperative houses
11-15. N/A

1. Portugal - 3/6/07

2. Union of Housing Cooperatives
(NOVA IMAGEM - União de
Cooperativas de Habitação)
3-4. N/A
5.a Av. D. Francisco de Almeida 27-1°,
P-2710 Sintra
5.b 923 54 55
5.c N/A
6-7. N/A
8. 3
9. Cooperatives
10. Housing
11-15. N/A

1. Portugal - 3/6/08

2. Cooperative Union for Housing, Ltd
(UCHA - União Cooperativa
Habitacional, UCRL)
3. 1990
4. Chairman: Joaquim Alves Faria
5.a Av. Calouste Gulbenkian 1566,
Senhora da Hora, P-4450 Matosinhos
5.b 02-953 19 73
5.c 02-953 15 59
6. 1
7. ESC 103.6 million
8. 5
9. Cooperatives
10. Housing
11. 4 500
12-15. N/A

1. Portugal - 3/6/09

2. Urbanization Cooperative of Casal de
Cambra (Urbanização Cooperativa de
Casal de Cambra)
3. 1989
4. Chairman: Joaquim Alves Pinto
5.a Estrada Principal, Vivenda Castelão
1° esq., Casal de Cambra, P-2675
Odivelas
5.b 980 62 14
5.c N/A
6. 1
7. N/A
8. 5
9. Cooperatives
10. Urban housing
11. 394
12-15. N/A

1. Portugal - 3/8/01

2. Portuguese Cooperative Confederation, Ltd (CONFECOOP - Confederação Cooperativa Portuguesa, CCRL)
3. 1988
4. N/A
- 5.a Rua António Pereira Carvalho
27-1°B, P-1100 Lisboa
- 5.b 52 15 57 / 53 27 08
- 5.c N/A
6. 2
7. ESC 4.9 million
8. 5 federations
9. Cooperatives
10. Various (retail trade, housing, services, production, education and rehabilitation)
- 11-15. N/A

1. Portugal - 3/9/01

2. National Federation of Cooperatives for Art and Culture (ARTICULA - Federação Nacional das Cooperativas de Arte e Cultura)
3. 1986
4. Chairman: Henrique Silva
- 5.a Rua Delfim Ferreira 500 - 2° Dt°, P-4100 Porto
- 5.b 02-68 72 68
- 5.c N/A
- 6-7. N/A
8. 43
9. Cooperatives
10. Art and culture
- 11-15. N/A

1. Portugal - 3/9/02

2. Union of Cooperatives of Reguengos (UNIRADIO - União de Cooperativas do Concelho de Reguengos)
- 3-4. N/A
- 5.a Rua Infante D. Henrique 1, P-7200 Reguengos de Monsaraz
- 5.b 066/52 490
- 5.c N/A
6. N/A
7. N/A
8. 3 rádios
9. Cooperatives
10. Radio broadcasting
- 11-15. N/A

1. Portugal - 3/9/03

2. Union of Cooperatives for Education and Rehabilitation of Handicapped Children in Northern Portugal, Ltd (UNICERCINORTE - União de Coop. para Educação e Reabilitação de Crianças Inadaptadas do Norte de Portugal, UCRL)
3. 1983
4. Chairman: Alfonso Oliveira Lopes
- 5.a Zona Escolar de Ovar, P-3880 Ovar
- 5.b 056-57 23 47

- 5.c N/A
6. Nil
7. Nil
8. 14
9. Cooperatives
10. Education and rehabilitation
- 11-15. N/A

1. Portugal - 3/9/04

2. National Federation of Cooperatives for Education and Rehabilitation of Handicapped Children (FENACERCI - Federação Nacional das Cooperativas de Educação e Reabilitação de Crianças Inadaptadas, CRL)
3. 1985
4. Chairman: Jaime Raposo Calado
- 5.a Av. João Paulo II, Lote 528 1° A, P-1900 Lisboa
- 5.b 859 88 63 / 859 68 12
- 5.c 859 68 12
6. 10
7. ESC 66.6 million
8. 46
9. Cooperatives
10. Education and rehabilitation
11. 4 000
- 12-15. N/A

1. Portugal - 3/9/05

2. National Federation of Providers of Services (FECOOPSERV - Federação Nacional das Cooperativas de Produtores de Serviços)
3. 1983
4. Chairman: Anselmo Garcia Lopes
- 5.a Rua dos Fanqueiros 81-3° Esq., P-1100 Lisboa
- 5.b 87 98 00
- 5.c 87 94 43
6. 3
7. N/A
8. 55
9. Cooperatives
10. Provision of services
11. 4 000
- 12-15. N/A

1. Portugal - 3/9/06

2. Union of Cooperatives for Production and Services in Northern Portugal, Ltd (UNISERV - União de Cooperativas de Produção e Serviços do Norte, UCRL)
3. 1987
4. Director: Alfredo Manuel Moreira Covas
- 5.a Rua Delfim Ferreira 500 2° Dt°, P-4100 Porto
- 5.b 510 04 10
- 5.c N/A
- 6-7. N/A
8. 12
9. Cooperatives

10. Production and services
11. 108
- 12-15. N/A

1. Portugal - 3/9/07

2. National Federation of Portuguese Tenants' Cooperatives (FENCIP - Federação Nacional das Cooperativas de Inquilinos Portugueses)
3. 1988
4. Chairman: José Eugénio Perdigão de Campos Godinho
- 5.a Rua Andrade 48 - 2º, P-1100 Lisboa
- 5.b 815 06 86/7
- 5.c 815 06 93
6. Nil
7. ESC 0.9 million
8. 4
9. Cooperatives
10. Services to tenants
- 11-15. N/A

1. Portugal - 3/9/08

2. Federation of Cooperatives for Tourism (FETUS - Federação de Cooperativas de Turismo)
3. 1991
4. N/A
- 5.a Rua Dr. João de Barros 15 - G, P-1500 Lisboa
- 5.b N/A
- 5.c N/A
- 6-8. N/A
9. Cooperatives
10. Tourism
- 11-15. N/A

1. Portugal - 4/2/01

2. Union of Portuguese Mutual Societies (União das Mutualidades Portuguesas)
3. 1979
4. Chairman: António Costa Leal
- 5.a Rua Domingos Sequeira 72-2º Esq., P-1300 Lisboa
- 5.b 347 63 61
- 5.c N/A
6. 3
7. ESC 11.65 million
8. 120
9. Mutual societies
10. Insurance and pensions
11. 700 000
- 12-15. N/A

1. Portugal - 5/7/01

2. Union of Private Institutions for Social Solidarity (União das Instituições Particulares de Solidariedade Social - UIPSS)
3. 1981
4. Chairman: José Martins Maia
- 5.a Rua Oliveira Monteiro 356, P-4000 Porto

- 5.b 02-66 86 14 / 66 59 32
- 5.c 02-600 17 74
6. 30
7. ESC 48 million
8. 1 053
9. Non-profit enterprises
10. Social welfare
- 11-15. N/A

1. Portugal - 5/7/02

2. Union of Portuguese Misericórdias (União das Misericórdias Portuguesas)
3. 1976
4. Chairman: Victor Melícias
- 5.a Rua do Forte de Santa Apolónia, Lote 4, P-1900 Lisboa
- 5.b 83 50 59 / 82 31 78
- 5.c 82 13 24
6. 58
7. ESC 238.5 million
8. 393
9. Non-profit enterprises
10. Social welfare
- 11-15. N/A

1. Portugal - 5/7/03

2. Federation of Institutions for the Elderly (Federação das Instituições de Terceira Idade - FITI)
3. 1978
4. Chairman: Mário Dimas
- 5.a Rua da Beneficencia 7-2º, P-1000 Lisboa
- 5.b 797 45 88
- 5.c N/A
6. 2
7. ESC 20.8 million
8. 140
9. Non-profit enterprises
10. Social welfare
- 11-15. N/A

1. Portugal - 5/7/04

2. Union of Portuguese Charities (CARITAS - União de Caridade Portuguesa)
3. 1956
4. Chairman: Acácio Ferreira Catarino
- 5.a Estrada do Forte da Ameixoeira 19, P-1700 Lisboa
- 5.b 759 60 46
- 5.c N/A
6. 77
7. ESC 251.5 million
8. 22, of which 20 Caritas and 2 federations
9. Non-profit enterprises
10. Social welfare (charitable work)
- 11-15. N/A

1. Spain - 3/1/01

2. National Union of Credit Cooperatives (Unión Nacional de Cooperativas de

3. *Creditó - UNACC)*
 Formed on 24.11.1970; statutes amended in 1979 in accordance with the provisions of Law No 52/1974 and the Regulations of 16.11.1978
4. Chairman: José Cuerda Girón
 Secretary-General: Joaquin de Haro Lopez
- 5.a Gran Vía 88, Edificio España, 3-10° 5, 28013 Madrid
- 5.b 93 - 248 7776
- 5.c 93- 542 7827
6. Seven (permanent): three administrative and four technical/financial
7. PTA 80 million
8. 87
9. Cooperatives
10. Banking and credit
11. 835 161
12. 8 291
- 13-15. N/A

1. Spain - 3/1/02

2. Union of Agricultural and Rural Credit Cooperatives (Unión de entidades de cooperativas de Credito Agrario y Rural - UNESCAR)
3. 1982
4. Chairman: Salvador Lbarra Franco
 Secretary: José Flores Gonzalez
- 5.a Plaza Vázquez de Mella, 7 Bajo 1°, 28004 Madrid
- 5.b 532 64 45
- 5.c 532 64 45
6. 4
7. PTA 14 million
8. 32 organizations
9. Cooperatives
10. Banking and credit
11. The relevant data included in the corresponding item for UNACC (entry 3/1/01)¹⁰
12. 885¹⁰
13. Total lending: PTA 66 454 million¹⁰
14. PTA 3 541 million¹⁰
15. Total assets: PTA 278 507 million as on 31.12.1990¹⁰

1. Spain - 3/3/01

2. Spanish Confederation of Agricultural Cooperatives (Confederación de Cooperativas Agrarias de España)
3. N/A
4. Chairman: Luis Juárez
5. Agustín de Bethencourt 17 4°, 28003 Madrid
- 6-8. N/A
9. Cooperatives
10. Wholesaling, wine industry and oil production
- 11-15. N/A

1. Spain - 3/3/02

2. National Union of Maritime Cooperatives (Unión Nacional de cooperativas del Mar)

3. May 1945
4. Chairman: Antonio Marzoa Dopico
 Secretary-General: N/A
- 5.a Can d'eu Riera 22 - 1° - 2a 08350 Arenys de Mar (Barcelona)
 Office address: Valverde, 13 - 4°, Madrid
- 5.b 93-792 1583
- 5.c 93-792 - 0250
6. N/A
7. PTA 4 million
8. 200 organizations
9. Cooperatives
10. Fishing and food products
11. 12 300
- 12-15. N/A

1. Spain - 3/4/01

2. Spanish Confederation of Associated Labour Cooperatives (Confederación de Cooperativas Españolas de Trabajo Asociado)
3. N/A
4. Chairman: Víctor Forgas L. Cabrera
- 5.a Plaza Conde del Valle Suchil 15 1° D, 28015 Madrid
- 6-8. N/A
9. Cooperatives
10. Industry and services
- 11-15. N/A

1. Spain - 3/5/01

2. Spanish Confederation of Consumer and User Cooperatives (Confederación de Cooperativas de Consumidores y Usuarios de España - HISPACOOOP)
3. May 1990
4. Chairman: Antonio Cancelo Alonso
 Secretary-General: Ignasi Faura Ventosa
- 5.a Ronda Universidad 16 ático. 2a, 08007 Barcelona
- 5.b 93 317 2521
- 5.c 93 412 5657
6. 4
7. PTA 22 million
9. Cooperatives
10. HISPACOOOP members operate in two sectors: (a) wholesale and retail trade; (b) electrical utilities
- (a) Wholesale and retail trade
8. 438 member organizations
11. 660 199 consumer membership
12. 5 490 as on 31.12.1990
13. PTA 126 775 million representing sales
14. PTA 126 775 million from sales
15. N/A

(b) Cooperative electrical utilities

8. 15 member organizations
11. 28 569 consumer membership
12. 60, of which 45 salaried as on 31.12.1990

13. PTA 934 million representing sales
14. PTA 936 million
15. N/A

1. Spain - 3/6/01

2. Spanish Confederation of Housing Cooperatives (Confederación de Cooperativas de Viviendas de España)
3. N/A
4. Chairman: Alfonso Vázquez Fraile
- 5.a c/San Augustin 3, 28014 Madrid
- 6-8. N/A
9. Cooperatives
10. Construction of houses
- 11-15. N/A

1. Spain - 3/9/01

2. Spanish Union of Teaching Cooperatives (Unión Española de Cooperativas de Enseñanza)
3. N/A
4. Chairman: Antonio Manchado
- 5.a Plaza Conde del Valle de Suchil 15, 1° D, 28015 Madrid
- 6-8. N/A
9. Cooperatives
- 10-15. N/A

1. Spain - 3/9/02

2. Spanish Union of Transport Cooperatives (Unión de Cooperativas de Transporte de España - UCOTRANS)
3. 24.8.1988
4. Secretary General: Juan Antonio Millán Jaldón
- 5.a c/Juan de Vera 4. 1° AyB, 28045 Madrid
- 5.b 467 6704 or 467 6871
- 5.c N/A
- 5.d 468 5757
6. 8
7. PTA 76 million
9. Cooperatives
10. Transport
- 11-15. N/A

1. Spain - 4/2/01

2. National Confederation of Mutual Provident Societies (Confederación Nacional de Entidades de Previsión Social)
3. Formed in July 1947; given new constitution in May 1949
4. Chairman: Juan Caldés Lizana
Secretary-General: Jeronimo Sanz Valdes
- 5.a c/ General Castaños 3, 28017 Madrid
- 5.b 319-5690
- 5.c 319-6128
6. 7
7. N/A
8. 452 (Nine federations with 357 members and 95 societies)

9. Mutual society, governed by Royal Decree No 2615/1985 of 14 December
10. Social welfare
11. 4 470 000
12. N/A
13. PTA 22 174 million
14. PTA 90 499 million
15. N/A

1. Spain - 5/8/01

2. Enterprise Confederation of Limited Cooperative Societies (Confederación Empresarial de Sociedades Anónimas Laborales - CONFESAL)
3. N/A
4. Chairman: Juan Manuel Ugarte Matin
- 5.a C/ Fuencarral 139, 28010 Madrid
9. Non-profit organizations
10. Various fields of activity
- 11-15. N/A

1. United Kingdom - 3/1/01

2. The Cooperative Bank PLC
3. 1872: Established as the Loan and Deposit department of the Cooperative Wholesale Society;
1971: Incorporated as a public limited company whose shares are wholly owned by the Cooperative Wholesale Society, the parent body
4. Chairman: T. Agar
Secretary: G. J. Melmouth
Chief General Manager: L. Lee
- 5.a 1 Balloon Street, Manchester M60 4EP
- 5.b 061-832 3456
- 5.c N/A
- 6-7. N/A
8. Nil, because the Cooperative Bank is not a NUO. However, it had 110 full branches: 3 000 in-store banking points; over 5 000 automatic telling machines (ATM) in the LINK network
9. Cooperative
10. Banking and credit
11. 1.5 million customer accounts; 80 local authorities' accounts; in addition, accounts of many trade unions and the retail cooperative movement
12. 4 576 employees
13. UKL 220 million
14. N/A
15. Consolidated balance sheet: UKL 32 million

1. United Kingdom - 3/1/02

2. Association of British Credit Unions, Ltd - ABCUL
3. 1968
4. Chairman: Rev. Ian Fraser.
Chief executive officer: Michael Parkinson
- 5.a Unit 307, Westminster Business Square; 339 Kennington Lane,

- London SE11 5QY
 5.b 071-582-2626
 5.c 071-587-1774
 6. Eight
 7. UKL 400 000
 8. 222 credit unions
 9. Cooperatives (credit unions)
 10. Credit lending; insurance
 11. 35 000 approximately
 12. c. 100 (all full-time and salaried)
 13. Credits extended amounted to UKL 20 million
 14. N/A
 15. UKL 13 million

1. United Kingdom - 3/2/01

2. The Cooperative Insurance Society, Ltd - CISL
 3. 1867
 4. Chairman: D. J. Wise
 Chief General Manager: A. D. Sneddon
 5.a Miller Street, Manchester M60 0AL
 5.b 061-837-4042
 5.c N/A
 6-7. N/A
 8. Nil, because CISL is not a NUO. Its business is conducted from 221 district offices
 9. Cooperative
 10. Insurance business of all kinds (life assurance; insurance on homes and their contents; cars; motor cycles; etc.)
 11. Over 6 million life and pension policies in force as at 31.12.1990
 12. 12 162
 13. UKL 1 500 million
 14. UKL 1 102 million from premiums and investment income
 15. UKL 4 809.3 million.

1. United Kingdom - 3/3/01

2. Federation of Agricultural Cooperatives (UK), Ltd - FAC
 3. December 1970
 4. Chairman: B. Carr
 5.a 17 Waterloo Place, Leamington Spa, Warwickshire CV 32 5LA
 5.b 0926-450 445
 5.c 0926-881 960
 6. 6
 7. UKL 350 000
 8. 621 cooperatives
 9. Cooperatives
 10. Agriculture and fishing
 11. 271 816 (some farmers are members of more than one cooperative)
 12. 14 018
 13. UKL 2 967 million, representing sales see item 13
 14. see item 13
 15. UKL 500 000.

1. United Kingdom - 3/4/01

2. Industrial Common Ownership Movement, Ltd - ICOM

3. 1971; incorporated in 1978
 4. Chairman: Ms Vivian Woodell
 Secretary: Neil Skinner
 5.a Vassalli House, 20 Central Road, Leeds LS1 6DE
 5.b 0532-461 738
 5.c 0532-440 002
 6. Eight permanent staff members; others are employed on a contractual basis, as needed
 7. c. UKL 390 000
 8. 1 400
 9. Cooperatives
 10. Production
 11. 9 000
 12. 8 000
 13. UKL 390 million
 14. See item 13
 15. N/A

1. United Kingdom - 3/5/01

2. Cooperative Wholesale Society, Ltd - CWS
 3. 1863
 4. Chairman: G. Lennox Fyfe
 Chief executive: Sir D. M. Landau
 Deputy Secretary: R. K. Jones
 5.a New Century House, PO Box 53, Manchester M60 4ES
 5.b 061-834 1212
 5.c 061-833 1383
 6-7. N/A
 8. 260, of which 70 are major cooperative retailers. Besides, the Cooperative Bank PLC and the Cooperative Insurance Society, Ltd are wholly owned subsidiaries of the CWS
 9. Cooperatives
 10. Wholesale and retail trade
 11. 100 000 approximately
 12. 35 300 (all full-time and salaried)
 13. UKL 3 240 million
 14. See item 13
 15. UKL 598.6 million.

1. United Kingdom - 3/6/01

2. National Federation of Housing Associations - NFHA
 3. 1936
 4. Chairman: Eric Armitage
 Secretary: Peter Trevillion
 5.a 175 Gray's Inn Road, London WC1X 8 UP
 5.b 071-278-6571 / 071-240-4282
 5.c 071-955-5696
 6. 90 of which 75 full-time and 15 part-time, all salaried
 7. UKL 2.8 million
 8. 2 144 housing associations (1992)
 9. Cooperatives
 10. Housing finance
 11. 20 000 individual members are accepted by the federation
 12. 38 000
 13. UKL 4 000 million, representing rent of property

14. UKL 6 000 million, of which 4 000 million from rent and 2 000 million from government grants
15. Assets: UKL 6.5 million.

1. United Kingdom 3/6/01.a

2. Scottish Federation of Housing Associations - SFHA
3. 1985
4. Chairman: Jean McCown
- 5.a 5/6 Park Terrace, Glasgow G3 6BY
- 5.b 041-332 8113
- 5.c 041-332 9684
6. one (full-time and salaried)
7. Nil
8. 39
9. Cooperatives
10. Housing finance
11. 11 000
12. 126
13. See item 14 below
14. UKL 55 million (UKL 24 million in government grants and UKL 31 million in rental income)
15. Included in 3/6/01

1. United Kingdom - 3/6/01.b

2. Welsh Federation of Housing Associations - WFHA
3. 1989
4. Chairman: Mrs P. Chown
Secretary: Mr Ian Kyd
- 5.a Norbury House, Norby Road, Cardiff CF5 3AS
- 5.b 0222-555022
- 5.c 0222-560668
6. 14
7. UKL 399 000
8. 71
9. Cooperatives
10. Housing finance
11. c. 1 775
12. 1 864 (1 307 full-time and 557 part-time)
13. See item 14 below
14. UKL 62 million (UKL 59.9 million from sales and rentals plus UKL 1.0 million from government grants)
15. Included in 3/6/01

1. United Kingdom - 3/6/01.c

2. Northern Ireland Federation of Housing Associations - NIFHA
3. 1975
4. Chairman: S. Mullan
- 5.a 88 Clifton Street, Belfast BT13 1AB
- 5.b 0232-230446
- 5.c 0232-238057
6. 10
7. UKL 40 million
8. 53 housing associations
9. Cooperatives
10. Housing finance
11. 600
12. 673 (364 full-time and 309 part-time)
13. See item 14 below

14. UKL 55 million (UKL 40 million in government grants and UKL 15 million in rental)
15. N/A

1. United Kingdom - 3/8/01

2. Cooperative Union, Ltd - CU
3. 1869
4. Chairman: Lennox Fyfe
Chief executive and Secretary-General: D. L. Wilkinson
- 5.a Holyoake House, Hanover Street, Manchester M60 0AS
- 5.b 061-832-4300
- 5.c 061-831-7684
6. 190
7. UKL 3 million (includes Cooperative College Trust)
8. 77
9. Cooperatives
10. Various (wholesale, retail trade, banking, insurance, etc.)
11. 2 092 000 excluding members of CISL and CWS
12. 66 538 excluding employees of CISL and CWS
13. UKL 2 590 million excluding turnover of CISL and CWS
14. See item 13
15. Total net assets: UKL 1 626.1 million

1. United Kingdom - 3/9/01

2. United Kingdom Cooperative Council - UKCC
3. May 1991
4. Chairman: Mr. Keith Brading
Executive Director: Sir Peter Walker
- 5.a c/o Cooperative Bank PLC, PO Box 101, 1 Balloon Street, Manchester M60 4EP
- 5.b 061-829 5290
- 5.c 061-839 4220
- 6-7. N/A
8. Nine
9. Cooperatives
10. Various

Note: Since the UKCC has no economic activity, it has no commercial or financial character. Consequently there is nothing to report for items 11 - 15

1. United Kingdom - 4/2/01

2. National Conference of Friendly Societies - NCFS
3. 1888
4. Chairman: F. Marshall
Secretary: P. M. Madders
- 5.a Room 313 Victoria House, Vernon Place, London WC1B 4DP
- 5.b 071-242 1923
- 5.c N/A
6. one (part-time)
7. UKL 39 000
8. 84 societies

9. *Mutual-benefit societies*
10. *Insurance*
11. 2 292 969
12. 1 270
13. UKL 240.2 million, representing premiums on life policies
14. UKL 543.9 million of which UKL 303.7 million from contribution income and UKL 240.2 million from premiums on life policies
15. CBS: UKL 2 439.9 million.

Notes: (1) There is also a Scottish Association of Friendly Societies, most of whose members are members of the National Conference of Friendly Societies.
 (2) Certain of the bigger British Friendly Societies are registered in Northern Ireland.
 (3) There are some local societies in Northern Ireland, but their activities are limited.

1. **United Kingdom - 4/2/02**

2. *The Association of Collecting Friendly Societies*
3. 1920
4. *Chairman: J. M. Reeves*
Honorary Secretary: J. F. Lambeth
- 5.a *Victoria House, Southampton Row, London WC1B 4DB*
- 5.b 071-405 4377
- 5.c 071-831 2216
6. Two
7. Nil
8. 13 member societies
9. *Mutual-benefit societies*
10. *Insurance*
11. c. 14 million
12. c. 6 000
13. UKL 258 million, representing premiums on insurance policies
14. UKL 613 million (premiums UKL 258 million, interest UKL 233 million, other UKL 122 million)
15. UKL 2.628 million

1. **United Kingdom - 4/2/03**

2. *The Association of Deposit Societies*
3. 1944
4. *Honorary Secretary: G. G. Irish*
- 5.a *415 Worcester Road, Clifton, Bristol BS8 3JL*
- 5.b 0272-739 003
- 5.c 0272-741 367
6. Nil
7. Nil
8. Two member societies
9. *Mutual-aid societies*
10. *Providing insurance against sickness, plus a savings element*
11. 177 793
12. 500 full-time
13. UKL 25.3 million
14. See item 13
15. Balance sheet: UKL 141.8 million.

1. **United Kingdom - 4/2/04**

2. *The Friendly Societies' Federation (National Union of Holloway Friendly Societies)*
3. 1900
4. *Chairman: P. J. Gray*
Honorary Secretary: K. W. Woollorton,
- 5.a *Holloway House, Eastgate Street, Gloucester GL1 1PW*
- 5.b 0452-526 238
- 5.c 0452-309 329
6. No staff of its own (provided by the original Holloway Society)
7. No budget of its own (provided by the original Holloway Society)
8. 13 member societies
9. *Mutual-benefit societies*
10. *Sickness and life insurance*
11. 384 961
12. 230
13. UKL 13.3 million from premiums on life policies
14. UKL 31.6 million (13.3 million from premiums plus UKL 18.3 million from contributions)
15. UKL 348 million

1. **United Kingdom - 4/2/05**

2. *Friendly Societies' Liaison Committee - FSLC*
3. 1964
4. *Chairman: P. M. Madders*
Honorary Secretary: J. F. Lambeth
- 5.a *Victoria House, Southampton Row, London WC1B 4DB*
- 5.b 071-405 4377
- 5.c 071-831 2216
6. Nil (provided by member societies)
7. Nil (provided by member societies)
8. Four
9. *Mutual-benefit societies*
10. *Insurance and pensions*

Note: The Liaison Committee has no associational structure. It has no economic activity, only representational on behalf of its four member associations. Consequently, there are no data relevant to items 11 to 15

1. **United Kingdom - 4/2/06**

2. *Mutual Insurance Companies' Association - MICA*
3. 1943
4. *Chairman: Andrew S. Young*
Secretary: R. A. Deacon
- 5.a *c/o NFU Mutual, Teddington Road, Stratford upon Avon CV37 6BJ*
- 5.b 0789-204211
- 5.c 0789-298992
6. 2 (part-time)
7. UKL 400
8. Eight
9. *Mutual insurance companies*
10. *Insurance*

11.	225 000 policy-holders			part-time all salaried. In addition, 25
12.	10 000 (99% full-time and 1% part-time)			worked as volunteers
13.	See item 14 below	13.		See item 14
14.	UKL 3 500 million from premiums plus a small element of fee income	14.		UKL 80 million from premiums
15.	N/A	15.		N/A
<hr/>				
1.	United Kingdom - 4/2/07	1.	United Kingdom - 5/1/01	
2.	British United Provident Association - BUPA	2.	Building Societies' Association - BSA	
3.	1948	3.	1936	
4.	Chairman: Lord Wigoder	4.	Chairman: Mark Boleat	
	Secretary: Ms Carol Evans		Secretary-General: Richard S. Weir	
5.a	Provident House, Essex Street, London WC2R 3AX	5.a	3 Saville Road, London W1X 1AF	
5.b	071-353 5212	5.b	071-437 0655	
5.c	071-353 0134	5.c	N/A	
6.	9 250	6.	50	
7.	UKL 871 million	7.	N/A	
8.	Nil, as BUPA is not a NUO	8.	97 (6 051 branches)	
9.	Mutual insurance company	9.	Non-profit societies	
10.	Sickness insurance (health care)	10.	Banking and credit (housing finance)	
11.	c. 3 million, i.e. number of individuals entitled to receive health care	11.	6 724 000 borrowers (for 117 building societies)	
12.	9 250 including hospital staff	12.	76 382 (for 117 building societies)	
13.	See item 14	13.	See item 14	
14.	UKL 871 million, including UKL 671 million from premiums and UKL 200 million from hospital services	14.	c. UKL 3.3 million	
15.	N/A	15.	c. UKL 157 000 million (pro rata)	
<hr/>				
1.	United Kingdom - 4/2/08	1.	United Kingdom 5/5/01	
2.	Western Provident Association Limited - WPA	2.	John Lewis Partnership PLC	
3.	1939	3.	1864	
4.	Chairman: Sir Richard Worsley	4.	Chairman: P. T. Lewis	
	Secretary: J. C. Stainton		Deputy chairman: J. Saddler	
5.a	Rivergate House, Black Brook Park, Taunton TA1 2PE		Secretary: B. J. Pritchard	
5.b	0823-623000	5.a	171 Victoria Street, London SW1E 5NN	
5.c	0823-623050	5.b	071-828 1000	
6.	See item 12	5.c	071-828 6931	
7.	UKL 80 million	6.	c. 1 000	
8.	Nil, as WPA is not a NUO	7.	N/A	
9.	Mutual insurance company	8.	Nil, as JLP is not a NUO	
10.	Health insurance (health care)	9.	Non-profit organization	
11.	130 000 individual members plus 100 000 corporate members	10.	Retail business	
12.	300, of which 290 full-time and 10	11.	33 474 partners	
		12.	38 800 (24 400 full-time plus 14 400 part-time. The total includes 33 474 partners as workers)	
		13.	UKL 2 159 million, representing sales	
		14.	N/A	
		15.	Net assets UKL 707.6 million as at 31.12.1990.	

Part III

Annotated bibliography

Starting in January 1991, Eurostat launched a 'programme of priority actions' in the form of pilot studies in three service sectors, namely (a) business services, (b) distributive trade, and (c) the cooperative, mutual and non-profit sector and its organizations in the European Union. The study in sector (c) had three objectives, namely:

- (i) to produce an updated version of the study: *The Cooperative, Mutual and Non-profit Sector and its Organizations in the European Community*, published by the Economic and Social Committee of the European Commission in 1986;
- (ii) to produce an Annotated bibliography of national sources of statistics on the cooperative, mutual and non-profit sector and its organizations in the European Union;
- (iii) to carry out a research study to determine whether, for purposes of identifying certain types of cooperative, mutual and non-profit enterprises in certain countries, other sources, particularly public registers/directories of enterprises, might be more suitable than the national umbrella organizations (federations).

The justification for the second objective was the general lack of knowledge about the sources of statistical data on the sector. It was thought that it would be more economical to collect the relevant information along with that for achieving the first objective.

Collection of information

The study was carried out by the national statistical offices in nine Member States, by private contractors in Ireland and the United Kingdom, and by Eurostat itself in Belgium. The relevant data were collected through a standard questionnaire. The survey organizers were advised that the questionnaire should be sent to all the national (or regional) umbrella organizations and federations which are sent the statistical questionnaire for collecting data for Objective No 1. It was further suggested that the covering letter should specify that:

- (i) both the questionnaires should be completed at the same time;
- (ii) a separate questionnaire should be completed for each publication which contains the relevant statistics;

- (iii) the national sources of statistics on the cooperative, mutual and non-profit sector should include, but not be limited to, annual reports, audited accounts, information brochures, etc. Furthermore, they may include not only printed documents but also computer databases, microfilms, etc. As far as possible, they should be mainly statistical in content. To ensure that the data are reliable, only those publications should be included which are official or officially commissioned, or at least officially recognized as reliable;
- (iv) if possible, a copy of each of the source materials should be furnished to Eurostat (Unit D4), Jean Monnet Building, L-2920, Luxembourg.

If an organization or federation fails to complete the questionnaire, it should be completed by the contractor in respect of each publication bearing on the subject.

Presentation of information

The bibliography presents information on 122 publications. All the bibliographical entries pertaining to the same country have been grouped together and numbered consecutively. In their turn, the countries are arranged alphabetically by their official names in the English language.

It may be noted that the bibliography does not present the actual data on the cooperative, mutual and non-profit sector and its organizations in any Member State of the European Union. Instead, it lists the reported sources of relevant statistics, together with such essential information about each source as would enable an interested person to decide whether or not it would be worth his/her while to seek to obtain a copy of the publication. The format and scope of the information provided in each entry, which goes far beyond the usual bibliographical elements, are described in the following paragraphs.

Format Each bibliographical entry is presented in a standard format which contains five items of information about the publication, in the following order:

1. identification data,
2. bibliographical elements,
3. annotations,
4. variables on which the relevant statistics are reported,
5. availability of the publication.

Further details of the type of information provided under each item are given below:

1. *Identification data* The name of the country followed by the serial number of the entry (if there are more than one entry), in bold type.

2. *Bibliographical elements* These are given in the following order:

- (a) Name of the author (or corporate author). Complete title of the book (*italic*), followed by translation (if appropriate) of this title in English [placed in square brackets]. Edition or volume number. Editor, if necessary. Place of publication, publisher (if different from the author), date of publication. Number of pages. Title of the series, if any, to which the work belongs (in parentheses). An indication of whether the publication contains any charts, graphs, maps, list of references, bibliography, index.
- (b) The language of the publication, and its translation(s) into other languages, if any, within parentheses. Bilingual publications are indicated by a plus sign between the two languages, e.g. French+English.
- (c) Whether or not it is published at regular intervals.

3. *Annotations* These provide brief notes on the following aspects:

- (a) Content, that is, whether the publication is devoted entirely (all of it), mainly (a large part of it), or partly (a small part of it) to statistics on the cooperatives, mutual and non-profit sector.
- (b) Coverage, that is, the main economic activity(ies) to which the statistics pertain, e.g. banking and credit; insurance and pensions; agriculture, forestry, fishing, food products; mining, manufacturing and construction; wholesale and retail trade; other (to be specified).
- (c) Number of statistical tables relevant to the sector.
- (d) The year(s) to which the statistics refer.
- (e) The main purpose or context of the publication and any additional information which may be of interest to Eurostat or to readers in general.

4. *Variables* on which the relevant statistics are reported, together with the characteristics according to which the data on each variable are classified/tabulated. The variables may include:

(a) enterprises, (b) members, (c) employees, (d) volume of economic activity, i.e., turnover, balance sheet (assets), premiums, total expenditure, budget, etc. as the case may be, depending upon the main economic activity.

The name of each variable is followed by its classificatory characteristics, e.g.:

- (a) Enterprises: total number classified by category: cooperatives, mutuals and non-profit associations.
- (b) Members: total number tabulated by sex, age, region, etc.
- (c) Employees: total number broken down according to salary status (salaried/non-salaried), employment status (full/part-time), etc.
- (d) Volume of economic activity: totals broken down by region, intra-Union, extra-Union; etc.

5. *Availability of the publication* This item provides information on:

- (a) full postal address from where the publication can be obtained,
- (b) its price in local currency,
- (c) the reference number, e.g. catalogue No, ISBN, ISSN, etc.

In order to avoid tedious repetition of headings, the information given in each entry has been codified. The code numbers used for each type of information are the same as shown above.

Feedback

It should be mentioned that the present document is an experimental edition of the bibliography of national sources of statistics on the cooperative, mutual and non-profit sector. If there is sufficient demand for the kind of information given in the bibliography, Eurostat would be pleased to issue updated versions whenever the situation so warrants. We would therefore request all those who have occasion to use the bibliography to send us any comments or suggestions, either of a general or of a specific nature, which might help to improve the layout or content of the bibliographical entries. These should be sent to:

Commission of the European Communities
DG 34, Eurostat
(D4 'Trade, Services, Transport')
Jean Monnet Building
Rue Alcide de Gasperi, BP 1503
L - 2920 LUXEMBOURG.

1. Belgium - 1

2. (a) Defourny, J. *Le secteur de l'économie sociale en Belgique* [The *économie sociale* Sector in Belgium]. CIRIEC, Working paper 92/05. Liège, 1990. pp. 28. Bibliography.
(b) French
(c) Ad hoc
3. (a) A large part of it
(b) Bank and credit, insurance, agriculture, retail trade, social and health, education, culture, tourism, sports, leisure
(c) 6
(d) 1990
4. (a) Number of members and employees, and volume of business by branch and legal form
5. (a) CIRIEC, c/o Université de Liège, Sart-Tilman, Bât. B 31, B-4000 Liège

1. Belgium - 2

2. (a) Defourny, J. *Vers une économie politique des associations* [Towards a Political Economy for the Non-profit Associations]. Liège, 1992. pp. 32. Bibliography.
(b) French
(c) Ad hoc
3. (a) A large part of it
(b) Social and cultural activities, education, tourism, sports, leisure
(c) 6
(d) 1990
4. (a) Number of non-profit associations by year of foundation
(b) Number of non-profit associations and average number of associations by region
(c) Number of non-profit associations by sector of activity
(d) Amounts of gift and legacies by type of beneficiary
(e) Number of employees by sector of activity
(f) Number of members and employees and volume of business by branch (Walloon and Belgium)
5. (a) Université de Liège, Sart-Tilman, B-4000 Liège

1. Belgium - 3

2. (a) ANMC. *La Mutualité Chrétienne - Son histoire - Son organization - Ses services* [The Christian Mutual Benefit Insurance System - Its history - Its organization - Its services]. Dirk Sauer, ANMC. Brussels, 1992. pp. 34. Charts.
(b) French
(c) Ad hoc
3. (a) A large part of it
(b) Health and disability insurance

(c) 10

(d) 1970-92

4. (a) Rates of social security subscriptions as percentage of workers' gross salary by type of insurance
(b) Amount of subscriptions and expenditures by year and branch
(c) Number of beneficiaries of health and disability insurance by insurer organization and type of regime
(d) Amount of health insurance expenditures by year and type of regime
(e) Amount of disability expenditures by type of indemnity and year
(f) Number of disabled persons by type of regime
5. (a) Dirk Sauer, ANMC, 121 rue de la Loi, B-1040 Liège

1. Denmark - 1

2. (a) Danmarks Statistik. *Mons registrerede Virksomheder 1989, Omsættingsfordelingen*. [Business units registered for VAT settlement. Analysis by sales reported for Vat settlement]. Vol. 1991:6. Copenhagen, 1991. pp. 40. (Statistiske Efterretninger, Generel erhvervsstatistik og handel).
(b) Danish.
(c) Ad hoc: 24.1.1985, 9.9.1985, 20.11.1995, 8.8.1986, 14.4.1988, 18.10.1989, 26.6.1990, 19.9.1990.
3. (a) Partly
(b) Every activity where VAT is paid
(c) One statistical table
(d) 1989
4. (a) Number of enterprises by branch and ownership
(b) Turnover by branch and ownership
5. (a) Danmarks Statistik, Sejrøgade 11, DK-2100 Copenhagen
(b) DKR 37 including VAT
(c) ISSN: 0108-5563

1. Denmark - 2

2. (a) Det Kooperative Fallesforbund. *Det Kooperative Fallesforbund: Beretning maj 1990*. [The Danish Federation of Worker's Cooperatives: May 1990]. Copenhagen. pp. 28.
(b) Danish
(c) At regular intervals
3. (a) Entirely
(b) Building, housing, bakeries, canteens, electronic, media

- (c) Four statistical tables
- (d) 1988-90
- (e) The publication is the annual report of one of the umbrella organizations
- 4. (a) Number of enterprises by member organization
- (b) Number of employees by enterprises
- (c) Turnover by enterprises
- 5. (a) Fallessekretariatet, Reventlowsgade 14², DK-1651, Copenhagen

1. Denmark - 3

- 2. (a) Danske Andelsseskskaber. *Danske Andelsseskskaber 1990*. [The Federation of Danish Cooperatives, FDC, 1990]. Copenhagen, 1991. pp. 40.
- (b) Danish (English)
- (c) At regular intervals
- 3. (a) Entirely
- (b) Farming and food production
- (c) One statistical table
- (d) 1989-90
- (e) Annual report
- 4. (a) Number of enterprises by member organization/branch
- (b) Turnover by member organization
- 5. (a) Danske Andelsselskaber Vester Farimagsgade 3², DK-1606 Copenhagen V

1. Denmark - 4

- 2. (a) Danmarks Statistik. *Statistisk arbog 1991* [Statistical Yearbook 1991]. Copenhagen, 1991. pp. 576. Index.
- (b) Danish
- (c) At regular intervals/yearly. August 1985, 1986, 1987, 1988, 1989, 1990, 1991
- 3. (a) A small part of it
- (c) Six statistical tables
- (d) 1985, 1988, 1989
- (e) Statistical Yearbook
- 4. (a) Number of enterprises by insurance, banking, VAT statistics
- (b) Turnover by sales, exports, purchases/receipts, expenditures
- (c) Balance sheets by assets, liabilities
- 5. (a) Danmarks Statistik, Sejroegade 11, DK-2100 Copenhagen OE, Denmark
- (b) DKR 225 including VAT for 1991 edition
- (c) ISBN: 87-501-0807-7, ISSN: 0070-3567

1. Denmark - 5

- 2. (a) Danmarks Statistik. *Statistisk tiarsoversigt 1991* [Statistical Ten-year Review]. Copenhagen, 1991. pp. 144. Index.
- (b) Danish
- (c) At regular intervals/yearly. August 1985,

1986, 1987, 1988, 1989, 1990, 1991

- 3. (a) A small part
- (c) Two statistical tables
- (d) 1979-89
- (e) All kinds of statistics describing Danish society during the last 10 years. The two tables on *économie sociale* enterprises describe numbers and turnover in the VAT statistics
- 4. (a) Number of enterprises by year
- (b) Turnover by year
- 5. (a) See entry 4
- (b) DKR 98 including VAT for 1991 edition
- (c) ISBN: 87-501-0810-7, ISSN: 0070-3583

1. Denmark - 6

- (a) Danmarks Statistik. *Industristatistik 1989* [Industrial statistics 1989]. Copenhagen, 1991. pp. 122.
- (b) Danish
- (c) At regular intervals/yearly. 1985, 1986, 1987, 1988, 1987 edition: 1989, 1988 edition: 1989
- 3. (a) A small part
- (b) Manufacturing
- (c) Two statistical tables
- (d) 1989
- (e) All kinds of statistics describing Danish industry
- 4. (a) Number of enterprises by industry and ownership
- (b) Number of employees by industry and ownership
- 5. (a) See entry 4
- (b) DKR 105 including VAT for 1989 edition
- (c) ISBN: 87-501-0790-9, ISSN: 0070-3252

1. Denmark - 7

- 2. (a) Realkreditrådet. *Realkretitten: tal 1990, Arsberetning 1990* [Mortgage Credits in Numbers 1990. Annual Report 1990]. Copenhagen, 1991. pp. 78+72. Charts, graphs.
- (b) Danish, with an English summary in the publication
- (c) At regular intervals
- 3. (a) A small part
- (b) Mortgage credit
- (c) Nine statistical tables
- (d) 1990, 1980-90
- (e) Annual report
- 4. (a) Number of new bonds, net and gross
- (b) Number of employees by staff category
- (c) and (d) Due to changes in the financial year, data on turnover and balance sheets were not received in time for the report
- 5. (a) Realcreditrådet, Verterbrogade 4A, DK-1620 Copenhagen V, Denmark

1. Denmark - 8

2. (a) Fællesforeningen for Denmarks Brugsforeninger (FDB). *Beretning og reguskab 90, Fællesforeningen for Denmarks Brugsforeninger*. [Annual Report and Accounts 90, The Danish Wholesale Society]. Albertslund. pp. 36. Maps.
(b) Danish
(c) At regular intervals
3. (a) Entirely
(b) Consumer cooperatives
(c) One statistical table
(d) 1986-90
(e) Annual report
4. (a) Number of shops by year
(b) Number of employees by year
(c) Turnover by year
(d) Balance sheets by assets and liabilities
5. (a) Roskildevej 65, DK-2620 Albertslund, Denmark

1. Denmark - 9

2. (a) Sygeforsikringen 'danmark'. *Arsberetning 1990, Sygeforsikringen 'danmark'*. [Annual Report of the Denmark Health Insurance Company, 1990]. Copenhagen. pp. 16. Charts, graphs, maps.
(b) Danish
(c) At regular intervals
3. (a) Entirely
(b) Sickness fund
(c) Six statistical tables
(d) 1986-90
(e) Annual report
4. (a) Number of members by geographical region and year
(b) Number of employees by year
(c) Turnover by year
(d) Balance sheets by year, assets and liabilities
5. (a) Sygeforsikringen 'danmark', Palaegade 5, DK-1261 Copenhagen K, Denmark

1. Denmark - 10

2. (a) Johannes Michelsen and Pernorru. *Juridisk hortloegning of andelsselskabe, andelsbevagelse og Kooperation* [Legal Mapping of Cooperations and the Cooperative Movement]. Esbjerg, Sydjysk Universitetscenter, 1988. pp. 124. Maps, references, bibliography.
(b) Danish
(c) Ad hoc
3. (a) Entirely
(c) 32 statistical tables
(d) c. 1987

- (e) A research study
4. (a) Number of enterprises by ownership, sector, geographical region
(b) Number of members by ownership
(c) Employees by ownership
(d) Turnover by ownership
(e) Balance sheets by ownership
5. (a) Sydjysk Universitetscenter, Glentevej 7, DK-6705 Esbjerg
(b) c. DKR 25
(c) ISSN: 0901-103N

1. France - 1

2. (a) Padieu, C. *Statistiques de l'économie sociale, constat et propositions* [Statistics on the *économie sociale* Sector, Report and Proposals]. Paris, 1990. 100 pp.
(b) French
(c) Ad hoc
3. (a) A large part of it
(c) 8
(e) The publication provides an analysis of the existing data for the *économie sociale* sector in France. It also gives some proposals on the methodological aspects of data gathering and processing

1. France - 2

2. (a) Davezac, G. *Les entreprises de l'économie sociale* [The Enterprises in the *économie sociale* Sector]. Paris, 1986. 58 pp. Charts.
(b) French
(c) Ad hoc
3. (a) A small part of it
(c) 16
(e) The report provides the historical background and the definitions of the *économie sociale* sector in France. It analyses the place and role of the *économie sociale* enterprises in the main sectors of economy. It also presents the position of the Economic and Social Committee on this subject

1. France - 3

2. (a) BTI - Doperes, Délégation à l'innovation et à l'économie sociale. *Les institutions de l'économie sociale* [The Institutions of the *économie sociale* sector]. Paris, 1992. 134 pp.
(b) French
(c) Ad hoc
3. (a) A small part of it
(c) 83
(e) The publication gathers and puts together information on the legal provisions, sector of

economy and social variables of the enterprises of the *économie sociale* sector

1. France - 4

2. (a) Mannoia, J. Y., Rault, D. and Vienney, C. *Les institutions de l'économie sociale en France* in *Economie sociale, entre économie capitaliste et économie publique* [The Institutions of the *économie sociale* sector in *Economie sociale*, between capitalist and public economy]. CIRIEC. Brussels, De Boek Université, 1992. 459 pp.
(b) French
(c) Ad hoc
3. (a) A small part of it
5. (a) CIRIEC, Liège

1. Germany - 1

2. (a) Vogel, M., Probst, G. *Der Verbraucher* [The Consumer]. Vol. 81. Hamburg, MERKANTIL Verlag, 1991. 44 pp. Charts, graphs, maps.
(b) German
(c) At regular intervals/bimonthly
3. (a) A large part of it
(b) Retail trade, especially retail sale of food
(e) Information on the development of the consumers' cooperatives, especially in the new *Bundesländer*, and on the work of the Association of Consumers' Cooperatives
5. (a) MERKANTIL Verlag, Adenauerallee 52, 20097 Hamburg, Germany
(b) DM 3.50
(c) ISSN: 0940-7790

1. Germany - 2

2. (a) Gemeinschaftsarbeit aller Abteilungen. *Bericht und Zahlen (Berichtsjahr)* [Report and Data (Year of report)]. Ed. Bundesverband der Deutschen Volksbanken und Raiffeisenbanken eV (Federal Association of German People's Banks and Raiffeisen Banks). Bonn, own publishing, 1991. 146 pp. Charts, graphs, index.
(b) German
(c) At regular intervals/yearly
3. (a) A large part of it
(b) Financial intermediation
(c) 34
(d) 1989-90, partly 1987-90
(e) Information to the public on the activities and the development of the cooperative banking sector. An important publication as part of the public relations activities of the association

4. (a) Number of enterprises by regions and size classes of balance sheet
(b) Number of members by regions, size classes of balance sheet and professional activities
(c) Number of employees
(d) Balance sheet by regions and size classes
5. (a) Bundesverband der Deutschen Volksbanken und Raiffeisen-banken (BVF), Heussallee 5, 53113 Bonn, Germany
(b) For members only

1. Germany - 3

2. (a) *Betriebliche Altersversorgung (Zeitschrift)* [Old age pension funding in the enterprise (Journal)]. Ed. ABA Arbeitsgemeinschaft für betriebliche Altersversorgung eV (ABA Working Community for Old Age Pension Funding in the Enterprise). Heidelberg, own publishing, 1991. c. 250 pp. Charts, graphs, bibliography.
(b) German
(c) At regular intervals/8 times per year
3. (a) A small part of it
(b) Old age pension funding
(e) Information to the members on the old age pension funding in the enterprise
5. (a) ABA, Arbeitsgemeinschaft für betriebliche Altersversorgung eV, Rohrbacher Straße 12, 69115 Heidelberg, Germany
(b) DM 80. For members only
(c) ISSN: 0005-9951

1. Germany - 4

2. (a) Beye et al. *Handbuch der betrieblichen Altersversorgung* [Handbook on the old age pension funding in the enterprise]. Ed. ABA Arbeitsgemeinschaft für betriebliche Altersversorgung eV (ABA Working Community for Old Age Pension Funding in the Enterprise), Heidelberg. Wiesbaden, Forkel-Verlag, 1991. c. 1500 pp. Charts, bibliography.
(b) German
(c) Ad hoc
3. (a) A small part of it
(b) Old age pension funding
(e) Information on the old age pension funding in the enterprise
5. (a) Forkel-Verlag, 6200 Wiesbaden, Germany
(b) DM 195
(c) ISBN: 3-7719-6100-9

1. Germany - 5

2. (a) Kaltenborn, W., Seibt, W., Vogel, M. *Jahresüberblick. Die Konsumgenossen-*

schaften 1990/91 in Ostdeutschland. DM-Eröffnungsbilanz des VdK eG. [Review of the year. The consumers' cooperatives 1990/91 in East Germany. Deutschemark opening balance sheet of the Association of Consumers' Cooperatives]. Ed. Verband der Konsumgenossenschaften - VdK eG. (Association of Consumers' Cooperatives). Berlin, own publishing, 1991. 30 pp. Charts, graphs, maps.

(b) German

(c) At regular intervals/yearly

3. (a) A large part of it
(b) Retail trade, manufacture of consumer goods
(c) 7
(d) 1989-91
(e) Information to the public on the development of consumers' cooperatives and of the Association of Consumers' Cooperatives
5. (a) Verband der Konsumgenossenschaften VdK eG, Stresemann-Strasse 128, 10117 Berlin, Germany
(b) Gratis

1. Germany - 6

2. (a) *Raiffeisen Jahrbuch 1990. Deutscher Raiffeisenverband eV* [Raiffeisen Yearbook 1990. German Raiffeisen Association]. Vol. 43. Ed. Deutscher Raiffeisenverband eV (German Raiffeisen Association). Bonn, own publishing, 1991. 96 pp. Charts, graphs.
(b) German
(c) At regular intervals/yearly
3. (a) A large part of it
(b) Agriculture, manufacture of food products, wholesale trade, retail trade, services activities
(c) 14
(d) 1950, 1960, 1970, 1980, 1987-89, 1990
(e) Information on the activities of the German Raiffeisen Association and on the development of agrarian policies. Statistics on Raiffeisen Cooperatives
4. (a) Number of Raiffeisen Cooperatives by activities
(b) Number of members by activities
(c) Number of employees by activities
(d) Turnover by activities
(e) Balance sheet by activities
5. (a) Deutscher Raiffeisenverband eV (DRV), Adenauerallee 127, 53113 Bonn, Germany
(b) DM 25

1. Germany - 7

2. (a) *Wohnungswirtschaftliches Jahrbuch* [Yearbook of the real estate economy]. Ed. GdW

Gesamtverband der Wohnungswirtschaft eV (Association of Real Estate Economy), Köln. Hamburg, Hammonia Verlag GmbH, 1987. 358 pp. Charts, graphs, bibliography.

(b) German

(c) Ad hoc

3. (a) A large part of it
(b) Real estate, construction
(c) c. 50
(d) up to 1986
(e) Information to the public on cooperative and communal real estate activities and construction
4. (a) Number of enterprises by enterprise legal status (cooperative, limited company, etc.)
(b) Number of members
(c) Number of employees by professional status
(d) Turnover
(e) Balance sheet
5. (a) Hammonia Verlag GmbH, Tangstedter Landstraße 83, 22415 Hamburg, Germany

1. Germany - 8

2. (a) Spiegelhalter, F. *Der dritte Sozialpartner. Die freie Wohlfahrtspflege - ihr finanzieller und ideeller Beitrag zum Sozialstaat.* [The third social partner. The Free Social Welfare and its ideal contribution to the socially concerned State]. Ed. Bundesarbeitsgemeinschaft der Freien Wohlfahrtspflege - BAGFW. (Federal Working Community for Free Social Welfare), Bonn. Freiburg im Breisgau, Lambertus-Verlag, 1990. 48 pp. Charts.
(b) German
(c) Ad hoc
3. (a) A small part of it
(b) Human health, social work activities
(c) 2
(d) 1987, partly 1989.
(e) Information to the public on the Free Social Welfare
4. (a) Number of units by activities of the Free Social Welfare
(c) Number of employees by activities of the Free Social Welfare
(d) Turnover by activities
5. (a) Lambertus-Verlag, 7800 Freiburg im Breisgau, Germany
(c) ISBN: 3-7841-0517-3

1. Germany - 9

2. (a) *Gesamtstatistik der Einrichtungen der freien Wohlfahrtspflege, Stand: 1.1.1990.* [Overall statistics on the establishments of the Free Social Welfare, as of 1.1.1990]. Ed. Bundesarbeitsgemeinschaft der Freien

Wohlfahrtspflege - BAGFW. (Federal Working Community for Free Social Welfare). Bonn, own publishing, 1990. 40 pp. Charts.

(b) German

(c) At regular intervals/triennially. 1987, 1990

3. (a) A large part of it
(b) Human health, social work activities
(c) 9
(d) 1990
(e) Information to the public on the activities of the Free Social Welfare
4. (a) Number of units by activities of the Free Social Welfare
(c) Number of employees by activities of the Free Social Welfare
5. (a) Bundesarbeitsgemeinschaft der Freien Wohlfahrtspflege eV (BAGFW), Franz-Lohe-Straße 17, 53129 Bonn, Germany

1. Germany - 10

2. (a) *Die Spitzenverbände der Freien Wohlfahrtspflege - Aufgaben und Finanzierung* [Top Associations of the Free Social Welfare - their tasks and financing]. Ed. Bundesarbeitsgemeinschaft der Freien Wohlfahrtspflege. (Federal Working Community for Free Social Welfare), Bonn. Freiburg im Breisgau, Lambertus-Verlag, 1985. 108 pp. Charts.
(b) German
(c) Ad hoc
3. (a) A small part of it
(b) Human health, social work activities
(c) 10
(d) 1983-84
(e) Information to the public on the activities of the Free Social Welfare
4. (a) Number of units by activities of the Free Social Welfare
5. (a) Lambertus-Verlag, 7800 Freiburg im Breisgau, Germany
(c) ISBN: 3-7841-0288-3

1. Germany - 11

2. (a) *Zahlen und Fakten der genossenschaftlichen Banken. Waren- und Dienstleistungsgenossenschaften. Stand: 31.12.1990 (ohne neue Bundesländer).* [Figures and facts on the cooperative banks, commodity and service cooperatives, situation as of 31.12.1990 (new Bundesländer not included)]. Ed. Deutscher Genossenschafts- und Raiffeisenverband eV (German Cooperative and Raiffeisen Association), Bonn. Wiesbaden, Deutscher Genossenschafts-Verlag eG, 1991. 35 pp. Charts and graphs.
(b) German

(c) At regular intervals/biennially

3. (a) A large part of it
(b) Financial intermediation, agriculture, manufacture of food, wholesale trade, retail trade, service activities
(c) 9
(d) 1990
(e) Information to the public on the activities of the association and on the economic activities of the member cooperatives
4. (a) Number of enterprises by regions and economic activities
(b) Number of members by economic activities
(c) Number of employees
(d) Turnover of commodity and service cooperatives by regions and economic activities
(e) Balance sheet of banking cooperatives by regions
5. (a) Deutscher Genossenschafts-Verlag eG, Leipziger Straße 35, 65191 Wiesbaden, Germany
(b) DM 2.14
(c) Catalogue number: 968 860

1. Germany - 12

2. (a) Stappel, M., Henningsen, E. *Die Genossenschaften in der Bundesrepublik Deutschland 1991 - Statistik.* [The cooperatives in the Federal Republic of Germany 1991 - statistics]. Ed. DG BANK, Deutsche Genossenschaftsbank. Frankfurt am Main, own publishing, 1991. 39 pp. Charts.
(b) German (English)
(c) At regular intervals/yearly
3. (a) Entirely
(b) Financial intermediation, insurance, agriculture, manufacture of food, other manufacturing, wholesale trade, retail trade, transportation, real estate, construction, service activities
(c) 9
(d) 1960, 1970, 1980, 1989, 1990
(e) Information to the public on the activities of the cooperatives within the German Cooperative and Raiffeisen Association
4. (a) Number of enterprises by economic activities
(b) Number of members by economic activities (partly)
(c) Number of employees: only for transportation and consumers' cooperatives
(d) Turnover of commodity and service cooperatives by economic activities
(e) Balance sheet of banking cooperatives (also for regional cooperative, central banks and the DG BANK)

5. (a) DG BANK Deutsche Genossenschaftsbank, Am Platz der Republik, Postfach 10 06 51, 6000 Frankfurt am Main 1, Germany

1. Germany - 13

2. (a) *Bericht über das Geschäftsjahr 1990*. [Report on the business year 1990]. Ed. DG BANK Deutsche Genossenschaftsbank. Frankfurt am Main, own publishing, 1991. 72 pp. Charts, graphs.
(b) German
(c) At regular intervals/yearly
3. (a) A large part of it
(b) Financial intermediation
(c) 7
(d) 1990, partly 1986-90.
(e) Information to the stockholders of the DG BANK Deutsche Genossenschaftsbank and to the public on the business activities of the bank and the related banking institutions
4. (a) Number of employees: total for the DG Bank and its branches
(b) Balance sheet: total for the DG Bank and the DG Bank concern, total for the regional cooperative central banks
5. (a) DG BANK Deutsche Genossenschaftsbank, Am Platz der Republik, Postfach 10 06 51, 6000 Frankfurt am Main 1, Germany
(b) Gratis

1. Germany - 14

2. (a) *Procoop - Zeitung der Produktivgenossenschaften & Partnerschaftsunternehmen*. [Procoop-Journal of productive cooperatives and partnership enterprises]. Ed. VDP, Verband Deutscher Produktivgenossenschaften & Partnerschaftsunternehmen eV (Association of German Productive Cooperatives and Partnership Enterprises). Dessau, own publishing, 1992. c. 20 pp.
(b) German
(c) At regular intervals/every two months
3. (a) A small part of it
(b) Manufacturing, handicraft
(c) Platform for contacts between the association and its member enterprises; information on developments in management, legal aspects and taxes. Information to the public on the activities of the association as well as its members (productive cooperatives and partnership enterprises)
5. (a) VDP, Verband Deutscher Produktivgenossenschaften & Partnerschaftsunternehmen eV, Kurt-Weil-

Str. 31, 06844 Dessau, Germany
(b) DM 1

1. Germany - 15

2. (a) *Die Sterbekasse. Mitteilungen des Deutschen Sterbekassenverbandes eV* [The Death Allowance Mutual Insurance Company. Communications of the German Association of Death Allowance Mutual Insurance Companies]. No. 64. Ed. Deutscher Sterbekassenverband eV (German Association of Death Allowance Mutual Insurance Companies). Gevelsberg, own publishing, 1990. c. 20 pp.
(b) German
(c) Ad hoc
3. (a) A small part of it
(b) Death allowance insurance
(c) Information to the member mutual insurance companies on the activities of the association and on topics of interest
5. (a) Deutscher Sterbekassenverband eV, Hagener Straße 20, 58285 Gevelsberg, Germany
(b) Gratis, for members only

1. Greece - 1

2. (a) Paseges. *Enimerotiko Filladio*. [Information sheet]. Athens, 1991. Charts, graphs, maps.
(b) Greek
(c) At regular intervals/every two months
3. (a) A small part
(d) 1989
4. (a) Number of enterprises by level
(c) Number of employees by length of service
5. (a) Panhellenic Confederation of Unions of Agricultural Cooperatives - PASEGES, Kifisias str. 16, 115 26 Athens, Greece
(b) Gratis

1. Greece - 2

2. (a) Paseges Brussels Liaison Office. *Agrotika Nea tis EOK* [Agriculture News in the European Community]. Vol. 15. Athens, Paseges, 1991.
(b) Greek
(c) At regular intervals/every two months
3. (a) A small part
(b) Agricultural cooperation
(c) The publication does not include statistics on agricultural cooperatives. The main aim of the publication is to update the Greek cooperators about the development of agricultural cooperation in Europe

5. (a) As for Greece - 1
(b) Gratis

1. Greece - 3

2. (a) Paseges. *Agrotikos Sinergatismo* [Agricultural Cooperation]. Vol 7-8. Athens, 1991. 64 pp.
(b) Greek
(c) At regular intervals/monthly
5. (a) As for Greece - 1
(b) DR 200
(c) ISSN 1105-1213

1. Greece - 4

2. (a) Paseges. *Agrotikes Sinetairistikies Organosis*. [Agricultural Cooperative Organizations]. Athens, 1991. 24 pp. Charts, graphs, list of references.
(b) Greek
(c) Ad hoc
3. (a) Entirely
(b) Agriculture
(c) Eight
(d) 1989
(e) The publication gives a brief but sufficient description of the agricultural cooperative organizations in Greece
4. (a) Number of enterprises by economic activity, geographical region, active and inactive
(b) Number of members by geographical region, active and inactive
(c) Number of employees by educational qualifications (graduate/non-graduate)
(d) Turnover by type of products
(e) Agricultural enterprises classified by production and value of production
5. (a) As for Greece - 1

1. Greece - 5

2. (a) Dimitris Kosmopoulos I. *Katanalotikoi Sinetairismi stin Ellada*. [The Consumer Cooperatives in Greece]. Patra, 1991. 198 pp. Graphs, maps, bibliography, index.
(b) Greek
(c) Ad hoc
3. (a) A small part
(b) Credit, consumer and haulage activities
(c) 15
(d) 1981, 1988, 1989, 1990
(e) The publication is an historical and analytical review of consumer cooperatives in Greece. It includes some economic data also
4. (a) Number of member organizations by economic activity and geographical region

1. Greece - 6

2. (a) Agricultural Bank of Greece. *Agrotiko Sinetairistiko Kinima stin Ellada - Kinisi kai Drastiriotes kata to etos 1989*. [The Agricultural Cooperative Movement in Greece - Action and Activities during 1989]. Athens, 1989. 49 pp. (including annexes). Charts, graphs.
(b) Greek
(c) At regular intervals/yearly
3. (a) A large part of it
(b) Agricultural, fishing and credit activities
(c) 25
(d) 1988, 1989
(e) The annual bulletin of the Agricultural Bank of Greece constitutes the most comprehensive publication of statistical data on cooperatives in the agricultural credit sector
4. (a) Number of enterprises by economic activity, geographical region, active and inactive
(b) Number of members by geographical region, active and inactive
(c) Number of employees by length of service
5. (a) Agricultural Bank of Greece, 173 Sugrou ave., Athens, Greece
(b) Gratis

1. Greece - 7

2. (a) Zografos Haralambos. *Eleourgiki*. [Olive and oil industry]. Athens, G. Zervoudis, 1985. Charts, graphs, maps, list of references, bibliography, index.
(b) Greek
(c) At regular intervals/every three or four months
3. (a) A small part
(b) Production and commerce in olive oil and olives
(e) The publication informs and guides the oil producers in matters of cultivation, preservation and commerce in olive products
5. (a) c/o Central Cooperative Union of Olive Oil Industry Products - ELEOURGIKI
Pireos 37-39, 105 53 Athens
(b) Gratis

1. Greece - 8

2. (a) Ktinotrofiki, *O Ktinotrofos* [The Stock Farmer]. Athens, 1991.
(b) Greek
(c) At regular intervals/monthly
3. (a) A small part
(b) Production and consumption of dairy and livestock products
(c) One
(d) 1989, 1990

5. (a) Central Cooperative Union for Livestock Products - KTINOTROFIKI
33 Stadiou ave., Athens
(b) Gratis

1. Ireland - 1

- 2 (a) Irish League of Credit Unions. *Annual Report and Accounts*. Dublin, 1991. 70 pp. Charts, graphs.
(b) English
(c) At regular intervals/annually in spring
3. (a) Entirely
(b) Banking and credit
(c) 17 statistical tables
(d) 1990
(e) The report covers the activities of the League only, and not individual credit unions. The League is a 32-county organization and therefore the statistics relate to the Republic of Ireland plus Northern Ireland
4. (a) Statement of income and expenditure
(b) Balance sheet showing assets and liabilities
5. (a) Irish League of Credit Unions, Castleside Drive, Rathfarnham, Dublin 14, Ireland
(b) Gratis

1. Ireland - 2

2. (a) Irish Cooperative Organization Society, Ltd *COOP Ireland Directory, 1990-91*. Dublin, Tara Publishing Company, Ltd, 1991. 140 pp. Charts, index.
(b) English
(c) At regular intervals/annually in January
3. (a) A large part of it
(b) Agriculture and food products
(c) 18 statistical tables
(d) 1988
(e) The publication represents the main national source of statistics on the agriculture and food products sector
4. (a) Number of enterprises by activity (dairy, marts, wholesale, stores, other)
(b) Number of members by activity as above
(c) Turnover by activity as above
(d) Balance sheet showing assets and liabilities
5. (a) Tara Publishing Co, Ltd, Poolbeg House, 1-2 Poolbeg St., Dublin 2, Ireland
(b) IRL 10

1. Ireland - 3

2. (a) Central Bank of Ireland. *Annual report, 1990*. Dublin, 1991. 87 pp. Charts, graphs.
(b) English

- (c) At regular intervals/annually in summer
3. (a) A small part is devoted to *économie sociale* (building societies)
(b) Banking and financial data on Ireland
(c) Six statistical tables on building societies
(d) 1990
(e) Besides providing comprehensive data on the usual activities of a central bank, the report contains information about the building societies with effect from 1990. The type of information provided is indicated in item 4 below
4. (a) Number of building societies
(b) Statement of income and expenditure
(c) Balance sheets showing assets and liabilities
5. (a) Central Bank of Ireland, Dame St., Dublin 2, Ireland
(b) Gratis
(c) ISSN: 0069-1542

1. Ireland - 4

2. (a) Government of Ireland. *Ireland Statistical Abstract, 1990*. Dublin, Government Stationery Office, 1990. 406 pp. Charts.
(b) English
(c) At regular intervals/annually in September
3. (a) A small part is devoted to *économie sociale*
(b) All sectors of the Irish economy
(c) Ten statistical tables on *économie sociale*
(d) 1984-87
(e) The publication is a compendium of official government statistics
4. (a) Number of enterprises by categories (credit unions, building societies, industrial and provident societies, friendly societies)
(b) Number of members by category as above
(c) Statement of income and expenditure
(d) Balance sheet showing assets and liabilities
5. (a) Government Publications Sales Office, Sun Alliance House, Molesworth St., Dublin 2 Ireland
(b) IRL 25
(c) Catalogue number U/74/52, ISBN 0-7076-0083-9, ISSN 0790-9381

1. Ireland - 5

2. (a) Government of Ireland. *Report of the Registrar of Friendly Societies*. Dublin, Government Stationery Office, 1991. 88 pp. Charts.
(b) English
(c) At regular intervals, normally annually
3. (a) Entirely

- (b) Credit unions, friendly societies, industrial and provident societies
- (c) 28 statistical tables
- (d) 1980-87
- (e) The report represents the single most important source of statistics on the *économie sociale* sector in Ireland
- 4. (a) Number of enterprises by categories: credit unions, friendly societies, industrial and provident societies, the last by main sector of economic activity
- (b) Number of members by category as above
- (c) Statements of income and expenditure
- (d) Balance sheet showing assets and liabilities
- 5. (a) See entry number 4
- (b) IRL 4.50
- (c) Catalogue number 1-23-63

1. Italy - 1

- 2. (a) Associazione Generale delle Cooperative Italiane. *L'AGCI dopo trenta anni* [AGCI after thirty years]. Roma, 1990. 191 pp.
- (b) Italian
- (c) Ad hoc
- 3. (a) Entirely
- (d) 1989
- (e) The publication provides information on the AGCI's activity and structure
- 4. (a) Number of enterprises by economic activity and geographical region
- (b) Number of members by economic activity and geographical region
- (d) Turnover by economic activity and geographical region

1. Italy - 2

- 2. (a) Bassanini M.C., Ranci P. *Non per profitto* [Not for profit]. Roma. Fondazione A. Olivetti, 1990. 337 pp.
- (b) Italian
- (c) Ad hoc
- 3. (a) A small part of it
- (b) Education, civil protection, volunteer service, sport, NGOs
- (e) The publication deals with the legal and economic aspects of the third sector. It compares the Italian case with those of USA, UK and Germany. The data presented are based on ministerial surveys

1. Italy - 3

- 2. (a) Bulgarelli M., Danieli E. *Imprese a confronto, in 'La Cooperazione Italiana'* [Enterprises in comparison, in 'The Italian Coop-

eratives']. Nos 7/8, Vol. 104. Roma, 1990.

- (b) Italian
- (c) At regular intervals/monthly
- 3. (a) A large part of it
- (e) The article is a comment on the results of a comparison between the balance sheets of the largest 241 enterprises which are members of Lega nazionale cooperative e mutue and their competing firms

1. Italy - 4

- 2. (a) CIPSI. *L'associazionismo di solidarietà con i paesi in via di sviluppo* [NGOs operating with developing countries]. Roma, 1989. 100 pp. (Collana solidarietà).
- (b) Italian
- (c) Ad hoc
- 3. (a) A large part of it
- (b) Development cooperation
- (e) The publication illustrates the results of research on the organizations which deal with the cooperation for development. It provides data on their financial weight. This is the first national report

1. Italy - 5

- 2. (a) Coordinamento Nazionale Comunità di Accoglienza, (CNCA). *Annuario 1992* [Yearbook 1992].
- (b) Italian
- (c) At regular intervals/yearly
- 3. (a) Entirely
- (e) The publication provides vital statistics on the affiliates to the CNCA

1. Italy - 6

- 2. (a) CONFAP. *Annuario CONFAP 1991* [CONFAP Yearbook 1991]. III ed., supplement to 'Presenza Confap', Nos 4-5/91. Roma, 1992. 100 pp.
- (b) Italian
- (c) At regular intervals/yearly
- 3. (a) A large part of it
- (b) Vocational training
- (c) Several
- (d) 1989-90
- (e) The publication includes the addresses of the centres for vocational training and affiliate undertakings. It provides information on the number of courses and number of employees of the training centres. There is no indication on the economic weight of the sector

1. Italy - 7

- 2. (a) Consulta Nazionale delle Opere Caritative

ed Assistenziali. *Chiesa ed emarginazione in Italia* [Church and marginalization in Italy]. Report No 2. Bologna, Elle Di Ci, 1990. 230 pp.

- (b) Italian
- (c) Ad hoc

3. (a) Entirely
- (b) Charitable services
- (c) Several tables which provide information on the structure, employees and economic aspects of the institutions surveyed
- (e) The publication is the second report on the results of a census carried out by the association on the charitable institutions linked to the church

1. Italy - 8

2. (a) FEDERCASSE. *Annuario delle Casse Rurali ed Artigiane* [Yearbook of Rural and Crafts Banks]. Roma, ECRA, 1988.
- (b) Italian
- (c) At regular intervals/yearly
3. (a) A large part of it
- (b) Banking and credit
- (e) The publication provides information on the structure and history of the FEDERCASSE; it includes the addresses of the affiliates

1. Italy - 9

2. (a) FIDAE. *Annuario 1987-88* [Yearbook 1987-88]. Roma, 1989. 419 pp.
- (b) Italian
- (c) At regular intervals/yearly
3. (a) A large part of it
- (b) Education
- (c) Several summary tables with data on schools by level and geographical region
- (e) The publication provides information on the catholic affiliates schools
4. (a) Number of schools by region and sector

1. Italy - 10

2. (a) IREF. *Rapporto sull'associazionismo sociale*. [Report on Social Associations]. Ed. Rome, Tecnodid, 1990. 396 pp.
- (b) Italian
- (c) Ad hoc
3. (a) A large part of it
- (b) Education and training, spare time activities, sports, ecology, civil protection, associated work, consumer promotion, social assistance, health promotion, immigration and emigration, international cooperation, etc.
- (e) The publication provides information on the evolution of social associations and includes a list of social associations

1. Italy - 11

2. (a) ISFOL. *Istituti di formazione* [Institutes for Vocational Training]. Ed. V. Milano, Franco Angeli, 1989. 334 pp. (Quaderni di formazione Isfol).
- (b) Italian
- (c) At regular intervals/yearly. 1985, 1986, 1987, 1988
3. (a) A large part of it
- (b) Education: vocational training
- (c) Several
- (d) 1989
- (e) The publication provides information on the legal status and economic activity of the main non-catholic institutions for vocational training

1. Italy - 12

2. (a) ISTAT. *Statistiche della previdenza, della sanità e dell'assistenza sociale* [Statistics on Social Security, Health and Relief]. Vol. 29. Roma, 1991. 196 pp.
- (b) Italian
- (c) At regular intervals/yearly
3. (a) Entirely
- (b) Social security, health and relief
- (c) Several
- (d) 1987, 1988
- (e) The yearbook provides information on the activities of the public and private institutions which deal with social security in Italy

1. Italy - 13

2. (a) ISTAT. *Statistiche della cooperazione agricola*. [Statistics on Agricultural Cooperatives] Roma, 1991. pp. 30. (Collana d'informazione n. 9)
- (b) Italian
- (c) At regular intervals/yearly
3. (a) Entirely
- (b) Agricultural and zootechnic processing
- (c) Several
- (d) 1988
- (e) The publication is a supplement to the *Statistical Yearbook of Italy* and provides information on the processing of plants and livestock. The data are disaggregated by region
4. (a) Number of enterprises by region

1. Italy - 14

2. (a) Ministero del lavoro e della previdenza sociale. *Statistiche della cooperazione*. [Statistics on Cooperatives]. Vol. XV. Roma, 1991. 23 pp. Graphs.

- (b) Italian
- (c) At regular intervals/September of every year
- 3. (a) Entirely
- (b) Cooperatives
- (c) Several tables showing the number of cooperatives by economic activity and geographical region
- (d) 1990
- (e) The publication provides information on the number of cooperatives and their evolution during the last decade
- 4. (a) Number of enterprises by sector of economy
- 5. (a) Ministero del Lavoro e della Previdenza Sociale - Direzione Generale della Cooperazione - Divisione IV, Via Nazionale, 46, Roma
- (b) Gratis

1. Italy - 15

- 2. (a) Mortara, A. *Le associazioni italiane* [Italian Associations] Ed. CIRIEC. Milan, Franco Angeli, 1985. 1 575 pp.
- (b) Italian
- (c) Ad hoc
- 3. (a) A large part of it
- (b) Various
- (c) Several tables on enterprises by region and date of establishment
- (d) 1981
- (e) The publication reports the results of the census conducted in 1982 on associations which are recognized in Italy
- 4. (a) Number of enterprises by region
- (b) Number of enterprises by date of formation

1. Italy - 16

- 2. (a) Piperno, A. *La salute va in parlamento, in 'Giornale delle assicurazioni'*, [Health in Parliament, in 'Insurances newspaper'] Vol. 96. Roma, 1988.
- (b) Italian
- (c) Ad hoc
- 3. (a) A large part of it
- (b) Supplementary health insurance
- (c) Several tables on number of mutuals, turnover and number of beneficiaries
- (e) The publication provides estimates on supplementary health insurance in Italy

1. Italy - 17

- 2. (a) Reali, E. *Federconsorzi tra mercato e politica*. [Federconsorzi between Market and Politics]. Milano, Sole 24 libri, 1991. 157 pp.
- (b) Italian

- (c) Ad hoc
- 3. (a) A large part of it
- (b) Agricultural cooperatives
- (c) Several tables on economic indicators of Federconsorzi
- (d) 1985-90
- (e) The publication provides information on the economic activity of the Federconsorzi between 1985 and 1990

1. Italy - 18

- 2. (a) Rescigno, P. *Le fondazioni in Italia e all'estero*. [Foundations in Italy and abroad]. Fondazione Napoli Novantanove. Padova, CEDAM, 1989. 654 pp.
- (b) Italian
- (c) Ad hoc
- 3. (a) A large part of it
- (b) Foundations
- (c) Several tables on vital statistics
- (d) 1972-88
- (e) The publication is a register of the Italian foundations established during the period 1972-88. The data are based on a sample survey carried out by questionnaire and include vital statistics and in some cases, the balance sheet as well

1. Italy - 19

- 2. (a) UNCI. *Profilo e grado di rappresentatività*. [UNCI Yearbook] Roma, 1991, mimeo. 15 pp.
- (b) Italian
- (c) At regular intervals/yearly
- 3. (a) Entirely
- (b) Agriculture, construction, housing, production, consumption and fishing
- (c) Several
- (d) January 1991
- (e) The publication is a synthesis of economic and social data on the UNCI
- 4. (a) Number of enterprises by economic activity and region
- (b) Number of members by economic activity and region
- (d) Turnover by economic activity and region
- 5. (a) UNCI, via Sotero 32, Roma
- (b) Gratis

1. Luxembourg - 1

- 2. (a) Caisse médico-chirurgicale mutualiste. *Assemblée générale ordinaire. Assemblée générale extraordinaire 1991*. [Ordinary general assembly and extraordinary general assembly 1991]. Luxembourg, 1991. 43 pp.
- (b) French

- (c) At regular intervals/annually in June
- 3. (e) The publication provides information on the balance sheet and profit and loss accounts of CMC
- 5. (a) Caisse médico-chirurgicale mutualiste, 9 rue du Commerce, L-1351, Luxembourg
(b) Gratis

1. Luxembourg - 2

- 2. (a) Fédération nationale de la mutualité luxembourgeoise. *Assemblée générale statutaire 1991*. [Statutory general assembly 1991]. Luxembourg, 1991. 20 pp.
(b) French
(c) At regular intervals/yearly in May
- 3. (e) The publication provides information on the balance sheet and profit and loss accounts
- 5. (a) Fédération nationale de la mutualité luxembourgeoise, 9 rue du Commerce, L-1351, Luxembourg
(b) Gratis

1. Luxembourg - 3

- 2. (a) Mutualité de cautionnement et d'aide aux commerçants. *Rapport annuel* [Annual report]. 1990 edition. Luxembourg, 1991. 19 pp.
(b) French
(c) At regular intervals/ yearly in June
- 3. (e) The publication provides information on the balance sheet and profit and loss accounts
- 5. (a) Mutualité de cautionnement et d'aide aux commerçants, 7 rue Alcide de Gasperi, L-1615 Luxembourg
(b) Gratis

1. Luxembourg - 4

- 2. (a) Mutualité d'assistance aux commerçants. *Rapport annuel 1990*. [Annual report 1990]. Luxembourg, 1991. 18 pp.
(b) French
(c) At regular intervals/yearly in June
- 3. (e) The publication provides information on the balance sheet and profit and loss accounts
- 5. (a) Mutualité d'assistance aux commerçants, 7 rue Alcide de Gasperi, L-1615 Luxembourg
(b) Gratis

1. Luxembourg - 5

- 2. (a) Mutualité d'aide aux artisans. *Bilan 1990* [Balance sheet 1990]. Luxembourg, 1991. 4 pp.
(b) French
(c) At regular intervals/yearly in April

- 3. (e) The publication provides information on the balance sheet and profit and loss accounts
- 5. (a) Mutualité d'aide aux artisans, 58 rue Glesener, BP 140, L-1630 Luxembourg
(b) Gratis

1. Luxembourg - 6

- 2. (a) Fiduciaire des petites et moyennes entreprises. *Bilan 1990* [Balance sheet 1990]. Luxembourg, 1991. 4 pp.
(b) French
(c) At regular intervals/yearly in April
- 3. (e) The publication provides information on the balance sheet and profit and loss accounts
- 5. (a) Fiduciaire des petites et moyennes entreprises, 58 rue Glesener, L-1630 Luxembourg
(b) Gratis

1. Luxembourg - 7

- 2. (a) FORTUNA (Société coopérative de crédit et d'épargne). *Bilan au 31 décembre 1990* [Balance sheet as on 31 December 1990]. Luxembourg, 1991. 11 pp.
(b) French
(c) At regular intervals/yearly in March
- 3. (e) The publication provides information on the balance sheet and profit and loss accounts of FORTUNA
- 5. (a) FORTUNA, 128-132 boulevard de la Pétrusse, L-2330 Luxembourg
(b) Gratis

1. Luxembourg - 8

- 2. (a) Caisse Centrale Raiffeisen. *Rapport annuel 1990* [Annual report 1990]. Luxembourg, 1991. 42 pp. Graphs.
(b) French (English and German)
(c) At regular intervals/yearly in May-June
- 3. (a) Entirely
(b) Finance
(e) The publication provides information on the balance sheet and profit and loss accounts
- 4. (a) Number of enterprises by year (1970-90)
(b) Own funds, deposits, loans and credits by year (1970-90)
- 5. (a) Caisse Centrale Raiffeisen, 28 boulevard Royal, L-2449 Luxembourg
(b) Gratis

1. Luxembourg - 9

- 2. (a) Centrale Paysanne. *De Letzeburger Bauere-Kalenner 1991* [The Luxembourg's

almanac for farmers 1991]. Luxembourg, 1991. 240+96 pp. Charts, graphs, maps, bibliography, index.

(b) German

(c) At regular intervals/yearly in February

3. (e) The publication provides a list of agricultural federations and cooperatives

5. (a) Centrale Paysanne, 16 boulevard d'Avranches, L-1160 Luxembourg

(b) LFR 350

1. Netherlands - 1

2. (a) Nationale Cooperatieve Raad voor land- en tuinbouw. *Coöperatie*. No 528. [The cooperative bulletin No 528]. Rijswijk, 1991.

(b) Dutch

(c) At regular intervals/bimonthly

3. (a) Entirely

(b) Agriculture

(c) One statistical table

(d) 1989-90

4. The publication provides statistical data on: number of enterprises, number of members, number of employees, turnover and market share

5. (a) Nationale Cooperatieve Raad voor land- en tuinbouw, Veraartlaan 6, 2288 GM Rijswijk

(b) HFL 30 (excluding VAT)

(c) ISSN: 0009-9783

1. Netherlands - 2

2. (a) Centraal Bureau voor de Statistiek. *Financiële gegevens van woningcorporaties en gemeentelijke woningbedrijven*. [Financial data from the housing associations and municipal housing authorities]. 1989 edition. Voorburg, 1991. 39 pp.

(b) Dutch (partly English)

(c) At regular intervals/annually

3. (a) A large part

(b) Letting of houses

(c) Three statistical tables

(d) Data refer to 1990

4. (a) The main variables on which statistics are reported include: number of enterprises, number of persons employed, turnover, balance sheet, number of dwellings

5. (a) Centraal Bureau voor de Statistiek, Prinses Beatrixlaan 428, 2275 XZ Voorburg

1. Netherlands - 3

2. (a) Nederlands Instituut voor het Bank- en Effectenbedrijf. *Bankenboekje* [Booklet on banks]. 1990 edition. Amsterdam, 1990. 320 pp. Index

(b) Dutch (partly English)

(c) At regular intervals/annually

3. (a) A small part

(b) Banking

(c) One statistical table

(d) 1988/89

(e) The publication lists and describes all financial enterprises in the Netherlands

4. (a) The main variables on which statistics are reported include: number of enterprises, number of persons employed, turnover and balance sheet

5. (a) Nederlands Instituut voor het Bank- en Effectenbedrijf, Herengracht 205, 1016 BE Amsterdam, the Netherlands

(b) HFL 29.50

(c) ISBN: 90-72122-32-1, SISO: 345.4 UDC 336.71(492)(058) NUGI 502

1. Netherlands - 4

2. (a) Federatie van onderlinge verzekeringsmaatschappijen in Nederland. *Jaarverslag*. [Annual report]. 1990 edition. Bunnik, 1990. 47 pp. Index

(b) Dutch

(c) At regular intervals/annually

3. (a) Entirely

(b) Insurance

(c) One statistical table

(d) The data refer to 1985-89

(e) The publication outlines the structure of the umbrella organization

4. (a) The main variables on which statistics are reported include: number of enterprises, market share, premiums

5. (a) Federatie van onderlinge verzekeringsmaatschappijen in Nederland, Postbus 92, 3980 CB Bunnik, the Netherlands

1. Portugal - 1

2. (a) Direcção Geral do Comercio Interno. *Inquerito Estatístico - Cooperativas de Consumo, ano 1987*. [Statistical survey - Cooperatives of Consumers, year 1987] DGCI Lisbon, 1984. 94 pp. Graphs, maps, index.

(b) Portuguese

(c) Ad hoc

3. (a) Entirely

(b) Consumers' cooperatives

(c) 30

(d) 1979

(e) The publication provides structural and financial data on Consumers' cooperatives

4. (a) Number of enterprises by turnover

(b) Number of employees by volume of turnover

- (c) Volume of sales by number of salaried persons
5. (a) Direcção Geral do Comércio Interno

1. Portugal - 2

2. (a) Martins, M. *As Iniciativas Locais de Emprego em Portugal - Enquadramento no Terceiro Sector*. [Local initiatives for employment in Portugal - Framing in the third sector]. Instituto do Emprego e Formação Profissional. Lisbon, 1989. 160 pp. (Estudos). Charts, maps, list of references, bibliography and index.
(b) Portuguese
(c) Ad hoc
3. (a) Entirely
(b) Several
(c) 63
(d) 1986
(e) The publication analyses the cooperative and associative sectors and their importance with respect to employment, unemployment and handicapped persons
4. (a) Number of institutions by region
(b) Number of members by district
(c) Number of employees by sex and by professional category
(d) Number of cooperatives by size (number of employees)
5. (a) IEFP - Nucleo de Informação e Relações Públicas, Rua Das Picoas 14-9, P-1000 Lisboa

1. Portugal - 3

2. (a) Antonio Sergio. *O Cooperativismo* [The cooperative movement]. Antonio Sergio. Lisbon. 415 pp.
(b) Portuguese
(c) Ad hoc
3. (a) A small part of it
(b) Several
(e) The publication provides a review of the cooperative sector in Portugal by sector of economy
5. (a) INSCOOP, Rua D. Carlos de Mascarenhas 46, P-1000 Lisbon

1. Portugal - 4

2. (a) Centro de Estudos Cooperativos da FEUC. *Informação Cooperativa* [Cooperative information]. No 7/8. CECFEUC. Coimbra, 1991. 150 pp. Index.
(b) Portuguese
(c) At regular intervals/every six months
3. (a) A small part of it
(e) The publication comments on some main problems concerning the cooperative sector: the crisis of the values of the cooperative

movement; the cooperative politics; the cooperative movement in Portugal; and the *économie sociale* sector in the framework of the European Community

5. (a) Centro de Estudos Cooperativos da FEUC, Av. Dias da Silva 165, P-3000 Coimbra
(b) ESC 750

1. Portugal - 5

2. (a) INSCOOP. *Central de Balanços do Sector Cooperativo* [Central for budgets of the cooperative sector]. INSCOOP. Lisbon, 1992. 158 pp.
(b) Portuguese
(c) At regular intervals/yearly
3. (a) Entirely
(b) All the economic branches dealing with the cooperative sector
(c) 126
(d) 1988
(e) The publication provides economic and financial indicators for a sample of cooperatives
4. (a) Distribution of enterprises by district and sector of economy
(b) Structure of budgets by activity
(c) Structure of costs by activity
(d) Economic and financial indicators by activity
5. (a) INSCOOP, Rua D. Carlos de Mascarenhas 46, P-1000 Lisbon
(c) ISBN 972-9424-19-5

1. Portugal - 6

2. (a) INSCOOP. Instituto Antonio Sergio do Sector Cooperativo. *As 100 Maiores Empresas Cooperativas* [The first 100 cooperative enterprises]. INSCOOP. Lisbon, 1991. 43 pp. Graphs.
(b) Portuguese
(c) At regular intervals/yearly
3. (a) Entirely
(b) All the economic branches dealing with the cooperative sector
(c) 14
(d) 1989
(e) The publication presents the main economic indicators of the biggest 100 cooperative enterprises
4. (a) Number of cooperatives by sale brackets and branches
(b) Distribution of the 100 biggest cooperatives by main economic indicators
(c) Distribution of the 100 biggest cooperatives by district and branch
5. (a) INSCOOP, Rua D. Carlos Mascarenhas

46, P-1000 Lisbon
(c) ISBN 972-9424-09-8

1. Portugal - 7

2. (a) INSCOOP. *Anuario Comercial do Sector Cooperativo 1991-92* [Yearbook of the Cooperative Sector, 1991-92]. INSCOOP. Lisbon, 1991. 160 pp. Charts, graphs, maps, index.
(b) Portuguese
(c) At regular intervals/yearly
3. (a) A small part of it
(b) All the economic branches dealing with the cooperative sector
(c) 11
(d) 1990
(e) The publication is a directory of the enterprises of the cooperative sector
4. (a) Incorporations and closing down of cooperatives by district
(b) Population of cooperatives by branch and district
(c) Inactive cooperatives by branch and district
5. (a) INSCOOP, Rua D. Carlos Mascarenhas 46, P-1000 Lisbon
(c) ISSN 0870-3981

1. Portugal - 8

2. (a) Ferreira Da Costa, F. *Contributo Portugues na Ideação de uma Economia Social*. [The Portuguese contribution to the idea of an economic social concept]. INSCOOP. Lisbon, 1991. 133 pp. Index.
(b) Portuguese
(c) Ad hoc
3. (a) A small part of it
(e) The publication provides a concept of the *économie sociale* sector and its organizations
5. (a) INSCOOP, Rua D. Carlos Mascarenhas 46, P-1000 Lisbon
(c) ISBN 972-9424-09-8

1. Portugal - 9

2. (a) Ministerio do Emprego e da Segurança Social. *Manual de Serviços, Instituições, Associações de e para Pessoas Idosas* [Manual of services, institutions, associations for old people]. Ministry of labour and social welfare. Lisbon, 1990. 275 pp. Index.
(b) Portuguese
(c) Ad hoc
3. (a) A small part of it
(b) The publication is a directory of institutions for old people
5. (a) MESS-Comissão Nacional para a Política da Terceira Idade, Av. Marconi 4, 4-Dto., P-1000 Lisbon

1. Portugal - 10

2. (a) Ernesto Campos. *Papel das Instituições Particulares de Solidariedade Social* [Document on private institutions for old people]. Lisbon, 1986.
(b) Portuguese
(c) Ad hoc
3. (a) A small part of it
(b) The publication provides information on poverty in Portugal
5. (a) Fundação Calouste Gulbenkian, Av. Berna, P-1000 Lisbon

1. Portugal - 11

2. (a) Centro de Estudos Cooperativos de Viseu. *Mutualismo Agrícola*. [Agricultural mutual sector]. No 5. Centro de Estudos Cooperativos de Viseu. Viseu, 1984. 90 pp. (Coleção Estudos Coop). Maps.
(b) Portuguese
3. (a) A small part of it
(b) Social security
(c) 2
(d) 1982
(e) The publication provides some basic statistical information on the mutual social security activity in the agricultural sector
4. (a) Number of institutions by district
(b) Number of members by district
5. (a) Centro de Estudos Cooperativos de Viseu, P-Viseu

1. Portugal - 12

2. (a) Da Cruz, D. *A Mutualidade em Portugal*. [The mutual sector in Portugal]. Imprensa da Universidade de Coimbra. Coimbra, 1934. 170 pp.
(b) Portuguese
3. (a) A small part of it
(b) Social aid
(c) 10
(d) 1931
(e) The publication provides a picture of the mutual sector in Portugal, in 1931. It also includes a project for a survey on the sector
4. (a) Number of institutions by district
(b) Number of members of associations by year
(c) Amounts of benefit paid by the mutual societies
5. (a) INSCOOP, Rua D. Carlos Mascarenhas 46, P-1000 Lisbon

1. Portugal - 13

2. (a) Codinho, A. M. *Seguros Mutuos . O Mutualismo Na Sociedade Portuguesa*. [Mu-

tual insurances - The mutual movement in Portuguese society]. Montepio Geral. Lisbon, 1933. 24 pp.

- (b) Portuguese
- 3. (a) A small part of it
- (e) The publication provides a picture of the mutual sector in Portugal, in 1933

1. Portugal - 14

- 2. (a) CEEPS - Centro De Estudos De Economia Publica E Social. *Que Perspectivas para a Economia Social em Portugal?*. [What are the prospects for the *économie sociale* in Portugal?]. CEEPS. Lisbon, 1989. 180 pp. Charts, index.
- (b) Portuguese
- (c) Ad hoc
- 3. (a) A small part of it
- (b) Agricultural mutual credit
- (c) 6
- (e) The publication provides information on some agricultural projects supported by the banks for agricultural mutual credit
- 4. (a) Agricultural project by year and value
- (b) Financial data on bank for Agricultural mutual banks
- (c) Percentage distribution of cooperatives by branch
- 5. (a) CEEPS, Av. Julio Dinis - 12, 5°, P-1000 Lisbon

1. Portugal - 15

- 2. (a) Goodolphim, C. *A Previdencia*. [The provident institutions]. Sociedade de Geographia de Lisboa. Lisbon, 1889. 190 pp. List of references, index.
- (b) Portuguese
- (c) Ad hoc
- 3. (a) A small part of it
- (b) Several
- (c) 10
- (d) 1888
- (e) The publication depicts the provident institutions sector at the end of the last century
- 4. (a) Number of cooperatives by year of foundation
- (b) Number of associations by district and year of foundation

1. Portugal - 16

- 2. (a) Inacio Rebelo de Andrade. *Cooperativismo em Portugal - Das Origens a Actualidade*. [The cooperative movement in Portugal - From the origins to the present]. 2nd Ed. Antonio Sergio Institute. Lisbon, 1981. 80 pp. Maps, bibliography, index.

(b) Portuguese

(c) Ad hoc

- 3. (a) A small part of it
- (b) All the branches which are dealing with cooperatives
- (c) 11
- (d) 1980
- (e) The book describes the origins and the development of the cooperative movement in Portugal. It also provides some legal elements on the sector
- 4. (a) Year and significance of the transactions
- (b) Number of cooperatives by sector of economy and localization
- (c) Number of cooperatives by sub-sector
- (d) Number of workers' cooperatives by sector of activity
- (e) Number of central organizations by sector of economy
- 5. (a) Instituto Antonio Sergio, Rua D. Carlos Mascarenhas 46, P-1000 Lisbon

1. Portugal - 17

- 2. (a) Ferreira da Costa, F. *Temas Cooperativos do Apos-Guerra*. [Cooperative topics of the post-war period]. Antonio Sergio Instituto. Lisbon, 1979. 128 pp. Charts, graphs, bibliography, index.
- (b) Portuguese
- (c) Ad hoc
- 3. (a) A small part of it
- (b) Several
- (c) 21
- (d) 1956
- (e) The publication analyses the link between European development and the cooperative movement. It also provides some information on the Portuguese cooperative movement
- 4. (a) Number of production and services cooperatives by sub-sector of economy
- (b) Number of central organizations and federations between 1946 and 1955
- (c) Number of consumers' cooperatives and number of their members
- (d) Number of agricultural cooperatives by sub-sector, 1935-56
- 5. (a) Instituto Antonio Sergio, Rua D. Carlos Mascarenhas 46, P-1000 Lisbon

1. Portugal - 18

- 2. (a) Uniao das Mutualidades Portuguesas. *O Mutualismo em Portugal 1990*. [The mutual sector in Portugal, 1990]. 1st Ed. Uniao das Mutualidades Portuguesas. Lisbon, 1990. 205 pp. Bibliography, index.
- (b) Portuguese
- (c) Ad hoc

3. (a) A small part of it
(b) Social aid
(c) 1
(d) 1990
(e) The publication provides a picture of the mutual sector in Portugal, in 1990. It also includes a short historical background
4. (a) Number of associations
(b) Number of beneficiaries
(c) Number of members
5. (a) Uniao das Mutualidades Portuguesas, Rua Domingos Sequeira 72 - 2º, P-1300 Lisbon

1. Portugal - 19

2. (a) CEEPS - Centro De Estudos De Economia Publica E Social. *Associação + Cooperativas + Mutualidades = Economia Social*. [Non-profit associations + cooperatives + mutual societies = *économie sociale*]. CEEPS. Lisbon, 1988. 26 pp.
(b) Portuguese
(c) Ad hoc
3. (a) A small part of it
(e) The publication illustrates the main features of the *économie sociale* sector
4. (a) Number of associations
(b) Number of beneficiaries
(c) Number of members
5. (a) CEEPS, Av. Julio Dinis 12 - 5º, P-1000 Lisbon

1. Portugal - 20

2. (a) Uniao das Mutualidades Portuguesas. *Portugal Mutualista*. [The mutual sector in Portugal]. Uniao das Mutualidades Portuguesas. Lisbon, 1992. 22 pp. Index.
(b) Portuguese
(c) At regular intervals
3. (a) A small part of it
(e) The publication is an information book on the mutual sector in Portugal
5. (a) Uniao das Mutualidades Portuguesas, Rua Domingos Sequeira 72 - 2º Esq., P-1300 Lisbon
(b) Gratis

1. Portugal - 21

2. (a) Uniao das Mutualidades Portuguesas. *Correio Mutualista*. [Newsletter on mutual sector]. Uniao das Mutualidades Portuguesas. Lisbon, 1991. 4 pp.
(b) Portuguese
(c) At regular intervals/quarterly
3. (a) A small part of it
(e) The publication is an information sheet to

the members

5. (a) Uniao das Mutualidades Portuguesas, Rua Domingos Sequeira 72 - 2º Esq., P-1300 Lisbon
(b) Gratis

1. Portugal - 22

2. (a) INSCOOP. *Contribuição para o Diagnostico das Cooperativas Agricolas de Compra e Venda* [A contribution for the diagnosis of trade agricultural cooperatives]. Antonio Sergio Institute. Lisbon, 1985. 96 pp. (Estudos). Bibliography and index.
(b) Portuguese
(c) Ad hoc
3. (a) A large part of it
(b) Agricultural trade
(c) 38
(d) 1983
(e) The publication presents an economic and financial analysis of the agricultural trade cooperatives
4. (a) Distribution of trade cooperatives by brackets of volume of sales
(b) Distribution of trade cooperatives by legal form and period of incorporation
(c) Regional coverage of trade cooperatives
5. (a) Instituto Antonio Sergio, Rua D. Carlos Mascarenhas 46, P-1000 Lisbon

1. Portugal - 23

2. (a) Instituto Antonio Sergio. *Cooperação para o Desenvolvimento - Relatorio Internacional - 1*. [The cooperation for development - International report - 1]. Antonio Sergio Institute. Lisbon, 1985. 163 pp. List of references, index.
(b) Portuguese
(c) Ad hoc
3. (a) A small part of it
(b) Agricultural trade cooperatives
(c) 38
(d) 1983
(e) The publication describes the national experience on the establishment and development of the cooperative movement.
5. (a) Instituto Antonio Sergio, Rua D. Carlos Mascarenhas 46, P-1000 Lisbon

1. Portugal - 24

2. (a) Instituto Antonio Sergio. *As Cooperativas no Ano 2000*. [The cooperation in 2000]. Antonio Sergio Institute. Lisbon, 1989. 120 pp. Index.
(b) French
(c) Ad hoc

3. (a) A small part of it
(e) The book is an analysis of the economic situation in which the cooperative enterprises will operate in 2000
5. (a) Instituto Antonio Sergio, Rua D. Carlos Mascarenhas 46, P-1000 Lisbon

1. Portugal - 25

2. (a) Instituto Antonio Sergio. *Contribuição para o Diagnostico da Caixa de Credito Agricola Mutuo* [A contribution for the diagnosis of the Bank for mutual agricultural credit]. Antonio Sergio Institute. Lisbon, 1985. 80 pp. (Estudos). Graphs, maps, bibliography, index.
(b) Portuguese
(c) Ad hoc
3. (a) A large part of it
(b) Agricultural mutual credit sector
(c) 35
(d) 1983
(e) The publication presents a picture of the agricultural mutual credit sector in Portugal.
4. (a) Capital investment loans by year and type
(b) Distribution of CCAM by agricultural region
(c) The development of deposits in the CCAM
(d) Amount of agricultural credit granted by various monetary institutions
(e) Number and amount of loans granted by the CCAM
5. (a) Instituto Antonio Sergio, Rua D. Carlos Mascarenhas 46, P-1000 Lisbon
(b) Gratis

1. Portugal - 26

2. (a) Lopes, A. and Reto, L. *Cooperativismo e Sindicalismo - Experiencia das Cooperativas de Produção*. [The cooperative movement and trade unionism - The experience of the production cooperatives]. Antonio Sergio Institute. Lisbon, 1992. 149 pp. Charts, graphs, maps, list of references, bibliography and index.
(b) Portuguese
(c) Ad hoc
3. (a) A small part of it
(b) Production
(c) 10
(d) 1988
(e) The publication informs about the empirical surveys carried out in the sector of the production cooperatives
4. (a) Employed population by professional category
(b) Number of cooperatives by sector of economy
5. (a) Instituto Antonio Sergio, Rua D. Carlos

Mascarenhas 46, P-1000 Lisbon
(b) Gratis
(c) ISBN 972-942-4195

1. Portugal - 27

2. (a) Instituto Antonio Sergio. *Contribuição para o Diagnostico Cooperativas da Batata de Semente*. [Contribution for a diagnosis of the cooperatives for potato seed]. Antonio Sergio Institute. Lisbon, 1981. 16 pp. (Estudos). Index.
(b) Portuguese
(c) Ad hoc
3. (a) A small part of it
(b) Agriculture
(c) 3
(d) 1981
(e) The publication provides an economic and financial analysis of the sector of the cooperatives for potato seed
4. (a) Production indicators for the various cooperatives
(b) Storage capacity of the cooperatives
(c) Number of institutions by district
5. (a) Instituto Antonio Sergio, Rua D. Carlos Mascarenhas 46, P-1000 Lisbon

1. Portugal - 28

2. (a) Cidade Cooperativa da Prelada, UCRL A *Cidade Cooperativa*. [A cooperative town]. 1a Ed. Cidade Cooperativa da Prelada, UCRL, Matosinhos. Lisbon, 1991. 16 pp. Graphs, bibliography, index.
(b) Portuguese
(c) At regular intervals/quarterly
3. (a) A small part of it
(e) The publication provides information on the cooperative movement.
5. (a) Cidade Cooperativa da Prelada, UCRL, Av. Calouste Gulbenkian 1566, Senhora da Hora - 4450 Matosinhos
(b) ESC 200

1. Portugal - 29

2. (a) Medeiros De Almeida, M. *Revista FECOFAR*. [FECOFAR Review]. FECOFAR. Lisbon, 1991. 24 pp. Charts, graphs, index.
(b) Portuguese
(c) At regular intervals/every two months
3. (a) A small part of it
(b) Pharmaceutical wholesale
(d) 1990
(e) The publication is the official organ of the Federation of Pharmaceutical Wholesale Cooperatives. It informs about the pharmaceutical sector and profession

4. (a) Number of institutions
(b) Volume of sales by year
(c) Total assets by year
(d) Number of pharmacies by district
(e) Number of pharmacists by country
(f) Number of warehouses
(g) Number of pharmaceutical laboratories
(h) Number of vehicles by institution
5. (a) FECOFAR, Av. Marechal Gomes da Costa, Lisbon
(b) Gratis for members

1. Portugal - 30

2. (a) Instituto Antonio Sergio. *Contribuição para o Diagnostico das Cooperativas de Olivicultura*. [A contribution for a diagnosis of the cooperatives for olive-tree cultivation]. Antonio Sergio Institute. Lisbon, 1985. 91 pp. (Estudos). Graphs, maps, index.
(b) Portuguese
(c) Ad hoc
3. (a) A large part of it
(b) Olive-tree cultivation
(c) 35
(d) 1983
(e) The publication provides an economic and financial analysis of the sector of olive-tree cultivation in Portugal
4. (a) Number of institutions by region
(b) Number of employees of the cooperative for olive-tree cultivation in the countryside, 1980-81
(c) Distribution of cooperatives by structural financial indicators
(d) Economic indicators by sub-sector of production (oils and vegetable fats)
(e) Consumption of oil in Portugal
(f) Evolution of oil guaranteed prices
(g) Regional distribution of enterprises for oil production and refining

1. Portugal - 31

2. (a) Instituto Antonio Sergio. *Cooperativas Horto-Frutícolas - Síntese Diagnostico/Enquadramento Comunitario*. [Fruit and vegetable production cooperatives - Diagnostic synthesis/community framework]. Antonio Sergio Institute. Lisbon, 1985. 81 pp. (Informação). Charts, graphs, bibliography and index.
(b) Portuguese
(c) Ad hoc
3. (a) A large part of it
(b) Fruit and vegetable production
(c) 26
(d) 1982
(e) The publication provides an economic and

financial analysis of the sector of fruit and vegetable cooperative production

4. (a) Size and significance of the cooperative sector with respect to the production of fruits and vegetables in the continent
(b) Classification and distribution of cooperatives for fruit and vegetable production
(c) Evolution of weighted average producer prices of the continent, 1977-81
(d) Financial structure of cooperatives for fruit and vegetable production, 1977-81
(e) Percentage distribution of cooperatives for fruit and vegetable production by economic and financial indicators
5. (a) Instituto Antonio Sergio, Rua D. Carlos Mascarenhas 46, P-1000 Lisbon

1. Portugal - 32

2. (a) Instituto Antonio Sergio. *Integração Europeia - As Cooperativas Também são Interlocutoras - Volume II*. [European integration - The cooperatives also are a means for it - Volume II] Bureau Comissao Das Comunidades Europeias. Brussels, 1982. 150 pp. (Dossier da Europa). Index.
(c) Ad hoc
3. (a) A small part of it
(e) The publication deals with the political and institutional aspects of the EC. Specially, it is focused on agriculture, energy and fiscal politics
5. (a) Instituto Antonio Sergio, Rua D. Carlos Mascarenhas 46, P-1000 Lisbon

1. Portugal - 33

2. (a) Instituto Antonio Sergio. *Cooperativa Leiteira - Contribuição para o Diagnostico*. [Milk jug cooperatives - Contribution for a diagnosis]. Antonio Sergio Institute. Lisbon, 1985. 140 pp. Maps, index.
(b) Portuguese
(c) Ad hoc
3. (a) A large part of it
(b) Milk jug production
(c) 64
(d) 1983
(e) The publication provides an economic and financial analysis of the milk jug cooperative sector
4. (a) Annual consumptions of cow cheese, butter and yoghurt
(b) Amount of subsidies given to milk production cooperatives
(c) Evolution of milk producer prices
(d) Average values of the balance sheet
(e) Average values of production, sales and expenditures

5. (a) Instituto Antonio Sergio, Rua D. Carlos Mascarenhas 46, P-1000 Lisbon
(b) Gratis

1. Portugal - 34

2. (a) Instituto Antonio Sergio. *Contribuição para o Diagnostico das Cooperativas Horto-Frutícolas*. [Contribution for a diagnosis of cooperative for fruit and vegetable production]. Antonio Sergio Institute. Lisbon, 1984. 90 pp. (Estudos). Bibliography.
(b) Portuguese
(c) Ad hoc
3. (a) A large part of it
(b) Fruit and vegetable production
(c) 41
(d) 1983
(e) The publication provides an economic and financial analysis of cooperatives for the fruit and vegetable production sector
4. (a) Evolution of the weighted average producer prices
(b) Comparison of the prices rates of growth
(c) Costs structure and operating results
(d) Distribution of fruit production of the cooperative sector
5. (a) Instituto Antonio Sergio, Rua D. Carlos Mascarenhas 46, P-1000 Lisbon
(b) Gratis

1. Portugal - 35

2. (a) Instituto Antonio Sergio. *Alliança Cooperativa Internacional; Sua Estrutura Seu Futuro*. [International cooperative alliance; its structure, its future]. Antonio Sergio Institute. Lisbon, 1985. 141 pp. Maps, index.
(b) Portuguese
(c) Ad hoc
3. (a) A small part of it
(e) The publication deals with the structure and the future of the international alliance of the cooperative movement
5. (a) Instituto Antonio Sergio, Rua D. Carlos Mascarenhas 46, P-1000 Lisbon

1. Portugal - 36

2. (a) Baptista, J., Kovacs I., Antunes C.L. *Uma Gestao Alternativa - Para uma Sociologia de Participação nas Organizações, a partir de uma Experiencia Portuguesa*. [An alternative management - For a sociology of participation in the organizations, starting from the Portuguese experience]. Centro de Estudo de Economia Publica e Social. Lisbon, 1985. 357 pp. Charts, graphs, bibliography and index.

(b) Portuguese

(c) Ad hoc

3. (a) A small part of it

(c) 97

(d) 81

(e) The publication describes the sociological and cultural structure of an industrial production cooperative and its links with the environment

4. (a) Industrial production cooperatives by branch

(b) Number of persons employed by year

(c) Distribution of members by region of residence

(d) Distribution of members by scholastic education

(e) Rate of decentralization

5. (a) Centro de Estudo de Economia Publica e Social (CEEPS), Lisbon

1. Portugal - 37

2. (a) Instituto Nacional de Estatistica. *Estatísticas de Protecção Social, Associações Sindicais e Patronas*. [Statistics on social protection, non-profit associations, trade unions and charitable institutions]. INE Lisbon, 1991. 128 pp. Index.
(b) Portuguese
(c) At regular intervals/yearly
3. (a) A small part of it
(b) Social activities
(c) 4
(d) 1989
(e) The publication provides basic and financial data on social protection, non-profit associations, trade unions and charitable institutions
4. (a) Number of non-profit associations by region
(b) Number of beneficiaries by age and sex
(c) Number of beneficiaries by kind of subscription and by yearly benefits received
(d) Incomes and expenditures of the mutual benefit societies
(e) Staff of mutual benefit societies
5. (a) INE, Av. Antonio Jose de Almeida, P-1078 Lisbon Codex
(b) ESC 2 400
(c) ISSN 0870-4406

1. Portugal - 38

2. (a) CONFAGRI - Confederação Nacional Das Cooperativas Agricolas de Portugal. *Flash*. [Flash]. Vol. No 5. CONFAGRI. Lisbon, 1992. 12 pp.
(b) Portuguese
(c) At regular intervals

3. (e) The publication informs the members of agricultural cooperatives on agricultural subjects. Number 5 treats of the reform of the agricultural community policy
4. (a) Agricultural conversion rate by sector and product
5. (a) CONFAGRI, Rua Maria Andrade 13-4, P-1100 Lisbon
(b) Gratis

1. Spain - 1

2. (a) Servicios de Estudios y Divulgación. *Anuario de las Cajas Rurales y Cooperativas de Crédito* [Yearbook of rural banks and credit cooperatives]. Madrid, Union Nacional Cooperativas de Crédito. c. 300 pp. Graphs, maps, list of references, index.
(b) Spanish
(c) At regular intervals/annually in July
3. (a) A large part
(b) Banking and credit
(c) c. 30
(d) 1985-90
(e) The publication provides information on the annual evolution of the credit cooperative sector in the context of the Spanish banking system. It contains economic and social data on individual banks and on the sector as a whole
4. (a) Number of enterprises by provinces, autonomous regions and total average assets
(b) Number of members by provinces and autonomous regions
(d) Turnover by accounting rules of the Bank of Spain
5. (a) UNACC - Gran Vía 88, España Building 3 - 10° - 5, 28013 Madrid
(b) Gratis for members

1. Spain - 2

2. (a) ASATA. *Trabajo Asociado en Asturias, 1986-87* [Associative work in Asturias, 1986-87]. Gijón, ASATA, 1988. 101 pp. Graphs, maps, bibliography, index.
(b) Spanish
(c) Ad hoc
3. (a) A large part
(b) Industry, construction, services and agriculture
(c) 35
(d) 1986-87
(e) The publication provides general data on the economy in Asturias and detailed data on the associative work in this region
4. (a) Number of enterprises by economic activity, legal status, registered capital, number of

members, number of member organizations, number of workers

- (b) Number of members by sector of economic activity
- (c) Number of employees by sector of economic activity; education (graduate/non-graduate)
- (d) Turnover by destination (national market/exports)
- (e) Balance sheet showing assets and liabilities
- (f) Structure of employment by sector; monthly evolution of unemployment
5. (a) c/Cangas Onís, n° 13 - 2° Izda. - 33207 Gijón
(d) Deposit number: AS1. 156-89

1. Spain - 3

2. (a) Monzón-Barea. *Libro blanco de la economía social en España. Informe Monzón - Barea*. [White paper on the *économie sociale* in Spain. Monzón-Barea report]. Madrid, Ministerio de Trabajo y Seguridad Social, 1991. 177 pp. Bibliography, index.
(b) Spanish
(c) Ad hoc
3. (a) A large part
(b) Various economic activities
(c) 36
(d) 1989
(e) The publication provides a definition of the concept of *économie sociale*. It gives the number of cooperative enterprises and the 'Sociedades Anónima Laborales'. It compares the *économie sociale* sector with the national economy as a whole
4. (a) Number of enterprises by type of cooperative or SAL and autonomous communities
(b) Number of members by autonomous communities; type of cooperative or SAL; professional level of the directive staff; sector of economic activity
(c) Number of employees by type of cooperative or SAL; autonomous communities
(d) Turnover by type of cooperative or SAL
(e) Balance sheet by type of cooperative or SAL
(f) Profit and loss account by type of cooperative or SAL
5. (a) Ministerio de Trabajo y Seguridad Social. 20003 Madrid.

1. United Kingdom - 1

2. (a) Cooperative Union. *Cooperative Statistics 1989-90*. Manchester, 1990. 44 pp. Charts, graphs, references, index.

- (b) English
- (c) At regular intervals/annually: October 1985, 1986, 1987, 1988, 1989, 1990
- 3. (a) Entirely
- (b) Banking and credit; insurance and pension; mining and manufacturing; agriculture, forestry, etc; and wholesale and retail trade
- (c) 30 statistical tables
- (d) 1989
- (e) The publication charts the movement's progress. It also provides member societies with a series of business ratios relating to the movement as one entity and each individual society. This information provides performance criteria, useful to management, boards of directors and other interested parties
- 4. (a) Number of enterprises by size of society
- (b) Number of members by size of society
- (c) Number of employees by size of society
- (d) Turnover by size of society
- (e) Balance sheet by share capital/reserves
- 5. (a) Cooperative Union, Holyoake House, Hanover Street, Manchester M60 0AS, United Kingdom.
- (b) UKL 60 (UKL 10 each for additional copies)
- (c) ISBN: 0-85195-1686

1. United Kingdom - 2

- 2. (a) Chief Registrar of Friendly Societies. *Report of the chief registrar*. 1989-90 edition. London, HMSO, 1991. 72 pp. Index.
- (b) English
- (c) At regular intervals/annually: 9/85, 12/86, 12/87, 12/88, 12/89, 12/90
- 3. (a) A large part
- (b) Life assurances
- (c) 26 statistical tables
- (d) 1975-89
- (e) The report is made pursuant to Acts of Parliament. It provides general and statistical information on friendly societies and some other bodies
- 4. (a) Turnover, detailed for larger organizations and summarized for smaller organizations
- 5. (a) Her Majesty's Stationery Office, PO 276, London, SW8 5DT, United Kingdom
- (b) UKL 9.00
- (c) ISBN: 0-11-600469X

1. United Kingdom - 3

- 2. (a) National Federation of Housing Associations (NFHA). *NFHA CORE Quarterly Bulletin*. No 6. Ed. Bill Randolph. London, 1991. 4 pp. Charts and graphs.
- (b) English
- (c) At regular intervals/Quarterly: Qr 4/89, Qr 1/90, Qr 2/90, Qr 3/90, Qr 4/90, Qr 1/91
- 3. (a) Entirely
- (b) Rents, tenant incomes, affordability
- (c) Four statistical tables
- (d) 1988-91
- (e) The bulletin presents quarterly data on rents, tenant income, affordability and other data from the NFHA's CORE (continuous monitoring) system which monitors all lettings and sales made by the English housing associations
- 4. (a) Average rents by tenancy type, unit size and region
- (b) Income of new tenants by household type, economic activity and region
- (c) Affordability by tenancy type and region
- 5. (a) NFHA, 175 Grams Inn Road, London WC1 X 8UP, United Kingdom
- (b) UKL 35 for non-profit organizations and UKL 50 for other organizations

1. United Kingdom - 4

- 2. (a) National Conference of Friendly Societies. *Report of the Annual Conference*. London, 1990. 44 pp. Charts, graphs, references and index.
- (b) English
- (c) At regular intervals/annually: 12/85, 12/86, 12/87, 12/88, 12/89, 12/90
- 3. (a) A small part
- (b) Entirely
- (c) Zero
- (d) 1989
- (e) To provide the member societies with a permanent record of developments during the previous year and record of the discussion on these developments
- 5. (a) National Conference of Friendly Societies, Room 313 Victoria House, Vernon Place, London WC1B 4DP
- (b) UKL 2