### SUNDAY, OCTOBER 5

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<tr>
<th>Time</th>
<th>Event</th>
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| 8:00 a.m.–5:00 p.m. | **Summit Rendez-vous**  
ICA Board of Director’s Meeting (Part 1)  
Organized by International Co-operative Alliance (ICA) |
| 8:00 a.m.–4:00 p.m. | **Summit Rendez-vous**  
International Research Symposium on Cooperatives  
Organized by International Summit of Cooperative, directed by Conseil québécois de la coopération et de la mutualité (CQCM) and International Co-operative Alliance Committee on Co-operative Research  
International researchers whose article will be published in the Summit Research Publication will have an opportunity to present and discuss their research with the Summit participants. This event is open to all participants, in particular researchers, practitioner and academic, as well as students. |
| 9:00 a.m.–6:00 p.m. | **Summit Rendez-vous**  
2nd International Summit of Funeral Cooperatives and Mutuals (Part 1)  
Organized by Fédération des coopératives funéraires du Québec  
Millions of people worldwide use the services of a cooperative or mutual for funeral arrangements that match their values and budget. Such organizations can be found in over ten countries. Following the success of the first meeting in 2012, they will meet again from October 4 to 6 to share and discuss ideas. Researchers, managers, suppliers and all those interested in this industry are invited to listen to speakers and panelists from around the world participating in this second Summit. |
| 12:00 p.m.–5:30 p.m. | **Summit Rendez-vous**  
Innovation and Discovery Rendez-vous (Part 1)  
Organized by Conseil québécois de la coopération et de la mutualité (CQCM)  
To mark the International Summit of Cooperatives, Conseil québécois de la coopération et de la mutualité (CQCM) invites cooperative and mutual businesses to get together and learn more about new business development practices.  
Cooperative tours: CQCM will arrange for you to tour key cooperatives in Old Quebec during your stay in Quebec City.  
Gala découvertes coopératives: CQCM will host Gala découvertes coopératives at Quebec City’s Capitol Theatre. This gala will be a one-of-a-kind opportunity to recognize cooperatives that play a leading role in Quebec’s social and economic development—a not-to-be-missed event! |
| 6:00 p.m.–9:00 p.m. | **Summit Rendez-vous**  
HCCFC Annual General Meeting  
Organized by Health Care Cooperative Federation of Canada (HCCFC)  
This meeting will be the occasion to do a review of the past year, report on membership and finances, acknowledge HCCFC sponsors for their generosity and wise advice. The committee will update its Strategic Plan to continue existing work and identify new initiatives, and elect our Board for 2014-2015. |
### MONDAY, OCTOBER 6

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<th>Time</th>
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<tr>
<td>8:00 a.m.–4:00 p.m.</td>
<td><strong>ICA Board of Director’s Meeting (Part 2)</strong></td>
<td>Organized by International Co-operative Alliance (ICA)</td>
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<td>Room TBC</td>
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<td>8:00 a.m.–4:00 p.m.</td>
<td><strong>Proxfin Annual General Meeting</strong></td>
<td>Organized by Proxfin</td>
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<td>Annual meeting of the representatives of some 30 community finance institutions that partner with</td>
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<td>Développement International Desjardins. The member institutions of the Proxfin international</td>
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<td>network together reach more than 9 million families and entrepreneurs worldwide. By promoting</td>
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<td>interaction among these institutions, Proxfin seeks to grow the microfinance sector and make</td>
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<td>financial services accessible to the most people possible.</td>
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<td>8:00 a.m.–4:00 p.m.</td>
<td><strong>Research Symposium: Credit Union Innovation</strong></td>
<td>Organized by Credit Union Central of Canada, Filene Research Institute and Desjardins Group</td>
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<td>Room TBC</td>
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<td>This symposium highlights how credit unions can innovate in fields as diverse as capital</td>
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<td>instruments, regulatory treatment, corporate structure, and strategic focus, all in the interest</td>
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<td>of better serving member-owners.</td>
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<td>8:00 a.m.–4:00 p.m.</td>
<td><strong>Co-operative Business Education Consortium</strong></td>
<td>Organized by Sobey School of Business, Saint Mary’s University</td>
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<td>Room TBC</td>
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<td>This meeting is a dialogue among members of the international Co-operative Business Education</td>
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<td>Consortium and others involved in co-operative business education. The focus of the meeting will</td>
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<td>be on networking and collaboration.</td>
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<td>8:30 a.m.–4:00 p.m.</td>
<td>**Ecological Transition and International Solidarity: What Are the</td>
<td>Organized by Chaire de recherche en développement des collectivités, Université du Québec en</td>
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<td>Room TBC</td>
<td>Priorities?**</td>
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<td>Within the cooperative, mutual, and associative movement, a trend has emerged in recent years in</td>
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<td>Quebec making the ecological transition of the economy a current economic and sociopolitical</td>
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<td>imperative. The 21st century may be one of ecological revolution built on social equality and</td>
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<td>processing devices and forms of democracy in our societies.</td>
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<td>8:00 a.m.–4:00 p.m.</td>
<td><strong>Open Forum: Share Your Coop Achievements</strong></td>
<td>Organized by Réseau de la coopération du travail du Québec and Canadian Worker Co-op Federation</td>
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<td>Room TBC</td>
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<td>The Canadian Worker Co-op Federation and Réseau de la coopération du travail du Québec invite</td>
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<td>members of worker cooperatives to take part in a discussion meeting on coop achievements. We will</td>
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<td>discuss good practices (particularly in governance), strategies for better integrating new members,</td>
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<td>inter-cooperative business partnerships, and a succession process. Worker and solidarity</td>
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<td>cooperatives from North America, Latin America, and Europe are expected.* This is a unique</td>
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<td>opportunity for cooperators from different regions of the world to gather and exchange information.</td>
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<td>8:00 a.m.–4:00 p.m.</td>
<td><strong>Discussion Forum: School Cooperatives</strong></td>
<td>Organized by Fédération québécoise des coopératives en milieu scolaire</td>
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<td>In the context of the Summit Rendez-vous, this is the major event for administrators and directors</td>
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<td>of school-based cooperatives, as well as partners and other participants who have an interest in</td>
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<td>the formula.</td>
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**Key**
- Cooperative and Mutual Development
- Economics, Financing and Capitalization
- Employment
- Food Security
- Health and Social Care Services
- Information online
- Fees apply
- Invitation only
- Registration required
- Simultaneous translation
## MONDAY, OCTOBER 6

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| **8:00 a.m.–4:00 p.m.** | **Summit Rendez-vous**  
Desjardins Young Executives Symposium  
Organized by Desjardins Group  
Exclusively for those under 35, Desjardins Group’s young executives are invited to this symposium. This is an excellent opportunity to network with fellow young executives from across Canada, to attend inspirational lectures and be surrounded by cooperative leaders of tomorrow. |
| **8:00 a.m.–4:00 p.m.** | **Summit Rendez-vous**  
Innovation: Future Growth of the Capitale-Nationale and Chaudière-Appalaches Regions  
Organized by Coopérative de développement régional Québec-Appalaches  
Dedicated to the cooperatives in the Capitale-Nationale and Chaudière-Appalaches Regions of Quebec, this unique event will address cooperative policy makers, and partners in the cooperative and mutualist movement. Innovation will be the key to success in discussing your future growth and evolution. Through the days' discussions, you will formulate this vision and introduce it to your individual cooperative community. |
| **9:00 a.m.–3:30 p.m.** | **Summit Rendez-vous**  
Innovative Technologies in Cooperative Food Retail  
Organized by Consumer Co-operatives Worldwide  
The Conference will aim to present the best practices of consumer cooperatives around the world in their use of innovative technologies in food retail that are adapted to their mission and values (consumer information, labelling, product information, certifications, etc). CCW members will also be able to identify specific challenges and share potential solutions for them. In addition, leading experts from the private sector will provide the overall background to the innovative technology use in retail and its effect on the grocery business. This will allow for an interesting exchange of perspectives, during which consumer cooperatives will see where they stand in terms of achievement and progress. The format of the event will combine individual presentations and workshops. The event is open for all Summit delegates. The working language will be English. The languages for which interpretation will be provided will be confirmed in due time. |

### Key
- 📝 Cooperative and Mutual Development
- 📊 Economics, Financing and Capitalization
- ⬉ Employment
- 🥗 Food Security
- 🍀 Health and Social Care Services
- 📊 Information online
- 🚦 Fees apply
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- 🇨🇦 Simultaneous translation
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<td>9:30 a.m.–12:30 p.m.</td>
<td><strong>Summit Rendez-vous</strong>&lt;br&gt;Co-op Housing International Board Meeting&lt;br&gt;Organized by Co-operative Housing Federation of Canada</td>
<td>The Co-operative Housing International board meeting is a business meeting that deals with reports, planning and finances, but the meeting is open to observers. The Legal Frameworks seminar is open to any interested Summit delegates.</td>
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<td>10:00 a.m.–4:00 p.m.</td>
<td><strong>Summit Rendez-vous</strong>&lt;br&gt;Health Coops Best Practices– Best Programs Learning Exchange&lt;br&gt;Organized by Health Care Co-operatives Federation of Canada and International Health Co-operatives Organisation</td>
<td>Coops from around the world will set up small display and discussion tables and will make brief presentations on one great idea from their coop that you can take away to try in your situation. If you have an idea to share, contact <a href="mailto:HealthCoopLE@gmail.com">HealthCoopLE@gmail.com</a> to book a table-display or presentation slot. If you would like to learn new ideas, come and listen. If you know nothing about this sector, drop in. This is a great opportunity to start to think about how a health coop could benefit your community!</td>
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<td>12:00 p.m.–5:30 p.m.</td>
<td><strong>Summit Rendez-vous</strong>&lt;br&gt;Innovation and Discovery Rendez-vous (Part 2)&lt;br&gt;Organized by Conseil québécois de la coopération et de la mutualité (CQCM)</td>
<td>To mark the International Summit of Cooperatives, Conseil québécois de la coopération et de la mutualité (CQCM) invites cooperative and mutual businesses to get together and learn more about new business development practices. Rendez-vous Coop: Cooperative and mutual businesses will have the opportunity to network, attend national and international presentations, and take part in the official opening of the largest gathering of cooperative and mutual enterprises, with close to 2,000 attendees expected.</td>
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<td>1:00–4:00 p.m.</td>
<td><strong>Summit Rendez-vous</strong>&lt;br&gt;Thematic Workshop on Integration in Federated Network&lt;br&gt;Organized by Proxfin and Développement international Desjardins (DID)</td>
<td>During this workshop, representatives of Desjardins and the cooperative financial institutions partners of Développement International Desjardins (DID) in developing and emerging countries, will share their experience and highlight the challenges and key factors of success related to the integration in a federated network.</td>
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<td>1:00–4:00 p.m.</td>
<td><strong>Summit Rendez-vous</strong>&lt;br&gt;Discussion Forum: The Digital Cooperative&lt;br&gt;Organized by Olivier Frey and Co-operative News</td>
<td>Whilst many co-operative and mutuals around the world are using digital tools – from simple websites to social media and apps, there has been no systematic attempt to map what they are doing, what is working, where there are gaps, and where digital engagement offers co-operatives the opportunity to demonstrate their co-operative difference. The purpose of this forum is to understand how effective co-operatives and mutuals are at using digital tools to engage four sets of stakeholders: employees; members; public / community; opinion formers and decision makers.</td>
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<td>1:00–4:00 p.m.</td>
<td><strong>Summit Rendez-vous</strong>&lt;br&gt;Canadian Forestry Cooperatives&lt;br&gt;Organized by Fédération québécoise des coopératives forestières (FQCF)</td>
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**Key**<br>![Cooperative and Mutual Development](image)<br>![Economics, Financing and Capitalization](image)<br>![Employment](image)<br>![Food Security](image)<br>![Health and Social Care Services](image)<br>![Information online](image)<br>![Fees apply](image)<br>![Invitation only](image)<br>![Registration required](image)<br>![Simultaneous translation](image)
MONDAY, OCTOBER 6

1:00–4:00 p.m.
Room TBC

**Summit Rendez-vous**
*Designing a Cooperative Future Among US Cooperatives*
Organized by National Cooperative Business Association (NCBA) - CLUSA International

Participants will collaborate across sectors to explore the opportunities and challenges the Blueprint presents in the U.S. cooperative movement and how cooperatives in the United States can serve as the architects for the plan’s adoption in their own regions. The group will formulate structures, strategies, and steps for moving forward.

1:00–4:00 p.m.
Room TBC

**Summit Rendez-vous**
*Prime-time Opportunities for Sustainable Equity Investors*
Organized by Corporate Knights

The revolution in corporate sustainability disclosure has opened up a new era for sustainable investors to achieve impact at scale. It is now possible to create mainstream portfolios that deliver quantifiable social or environmental impact. For instance, in many regions it is possible to create portfolios with half the carbon or double the board gender diversity of a benchmark index without adversely affecting performance. Hear from some of the world’s leading asset owners and managers on how the power of equity markets are being harnessed to deliver impact at scale without sacrificing investment objectives.

1:30–4:00 p.m.
Room TBC

**Summit Rendez-vous**
*Creating, Developing and Sustaining Economic Activity as a Cooperative*
Organized by International Cooperative Banks Association (ICBA)

How to create, develop and sustain economic activity when you are a coop? The International Association of Cooperative Banks (IACB) will bring together a panel of several players and experts in the cooperative world to shed light on developing and sustaining business as a coop. This interactive seminar will answer questions that would have been sent to us before the Summit or on registration day by a panel of experts from all areas and sectors. Join the conversation by sending your questions before September 22nd to Olivier Boned, or ask questions during the event.

2:00 p.m.–5:00 p.m.
Room TBC

**Summit Rendez-vous**
*Housing Cooperatives Symposium*
Organized by Co-operative Housing Federation of Canada

Co-operative Housing International will be holding a seminar session on one of the elements of the Blueprint for a Co-operative Decade, Legal Frameworks. We’ll be inviting speakers from different countries to tell us about the legal framework for housing co-ops in their countries and whether they enable or create barriers to co-op housing development. Summit delegates are welcome to attend.
MONDAY, OCTOBER 6

1:30–4:00 p.m.
Room TBC

Pre-summit Forum
Affordable Energy and Economic Development
Access to energy is indispensable for business development and consequently to economic growth. It is also known that those who control the supply and distribution of energy, whether renewable or not, control the development of regions, jobs and the economy. To ensure better access to energy and to make it more affordable, more and more people are taking charge of its transformation and distribution through cooperatives. Is it the solution? Does the presence of electric cooperatives help to assure a reliable, affordable electric supply that might not otherwise be universally available? Is affordable electricity a necessary condition for economic growth? Is there a strong case for a direct linkage between the development of energy cooperatives and economic growth, particularly in areas of the world currently without electric services?

Study Report
Electric Cooperatives, Affordable Energy, and Economic Development
Russell TUCKER, Chief Economist, National Rural Electric Cooperative Association (NRECA), United States

Presentation
Jo Ann EMERSON, CEO, National Rural Electric Cooperative Association (NRECA), United States

Round Table
Chair
Martin LOWERY, Executive Vice President, Member and Association Relations, National Rural Electric Cooperative Association (NRECA), United States

Panelists
1. Ben REID, Chief Executive, The Midcounties Cooperative, United Kingdom
2. Andreas WIEG, Chief Economist, DGRV - German Cooperative and Raiffeisen Confederation, Germany
3. Carmelo PAZ, General Manager, Cooperativa Rural de Electrificación (CRE), Bolivia
4. Amadou L. FALL, CEO, National Renewables Cooperative Organization (NRCO), United States
5. Jo Ann EMERSON, CEO, National Rural Electric Cooperative Association (NRECA), United States

4:00 p.m.
Room TBC

Young Leaders Program
Opening Activity: Afternoon Tea

GRAND OPENING

5:30 p.m.
200ABC

Opening Ceremony
Opening addresses
1. Monique F. LEROUX, Chair of the Board, President and CEO, Desjardins Group and Co-host of the International Summit of Cooperatives, Canada
2. Dame Pauline GREEN, President, International Co-operative Alliance (ICA) and Co-host of the International Summit of Cooperatives, Switzerland
3. Régis LABEAUME, Mayor, Québec City, Canada
4. The Honourable Denis LEBEL, Minister of Infrastructure, Communities and Intergovernmental Affair and Minister of the Economic Development Agency of Canada for the Regions of Quebec, Government of Canada
5. Representative of the Government of Quebec, Canada

6:30 p.m.
200ABC

Opening Presentation
Peter DIAMANDIS, Founder, Chairman and CEO, XPRIZE Foundation, Author of Abundance – The Future is Better Than You Think, United States

7:00 p.m.
400ABC

Welcome Cocktail
Exhibition Grand Opening
TUESDAY, OCTOBER 7

7:15–8:15 a.m. Summit Rendez-vous
Conference Breakfast: Winning through member experience
Organized by Ernst & Young

Retail financial institutions around the world are facing intense margin pressure, slow balance sheet growth, uncertain economic outlook and growing threats from new entrants, especially in the payments space. At the same time, they’re confronted with greater regulatory costs and increasing demands for fairness and clarity in their interactions with customers. Financial cooperatives cannot escape from this new reality. Understanding customer behaviour is vital for cooperatives’ strategic thinking, operational planning and day-to-day member treatment — not only today, but down the road. During this session, you’ll learn how cooperatives can ready themselves to face this new customer-focused reality.

7:30–8:30 a.m. Summit Rendez-vous
Strategic Counselling: Coop Image and Branding
Organized by LG2

7:15–8:15 a.m. Young Leaders Program
Conference Breakfast
President
Suzanne GENDRON, Managing Vice President, Cooperation and Corporate Affairs, Desjardins Group, Canada

Panelists
1. Jacques DeCORBY, Executive Vice President, Marketing and Communications, Conexus Credit Union, Canada
2. Adam FRASER, Business Relationship Manager, Coastal Community Credit Union – Parksville, Canada

7:30 a.m. 400ABC
Exhibition Open

8:30 a.m. Room 200ABC
Welcome Address
His Excellency the Right Honourable David JOHNSTON, C.C., C.M.M, C.O.M., C.D., Governor General and Commander-in-Chief of Canada, Canada
Monique F. LEROUX, Chair of the Board, President and CEO and co-host of the International Summit of Cooperatives, Desjardins Group, Canada

9:00 a.m. Room 200ABC
Presentation
Directing Business and Finance Towards Developing a Good Society
Robert J. SHILLER, 2013 Nobel Co-Laureate in Economics, Distinguished Professor, Yale University, United States

9:35 a.m. Room 200ABC
Round Table 1
Sustainable Prosperity: Challenges for the Global Economy
In 2012, the International Monetary Fund announced that for the first time in history, emerging countries experienced longer periods of economic expansion and shorter recessions in the last decade than industrialized countries. With their burgeoning populations and competitive labour, emerging and developing countries are changing the face of the global economy, while the world’s most powerful countries were severely affected by the economic and financial crisis. Prudence and austerity are the norm. Responsible budget policy, sound monetary policy, a more resilient financial system, and a functional monetary union are among the solutions envisaged. What form will the new global economy take, and how will the business world be impacted?
TUESDAY, OCTOBER 7

Chair
Martin WOLF, Associate Editor and Chief Economics Commentator, Financial Times, United Kingdom

Panelists
1. Robert J. SHILLER, 2013 Nobel Co-Laureate in Economics, Distinguished Professor, Yale University, United States
2. Daniela BAS, Director, Division for Social Policy and Development (DSPD), Department of Economic and Social Affairs (DESA), United Nations Secretariat, United States
3. Franco TAISCH, Member of the Board of Directors, Raiffeisen, Switzerland
4. David SHARK, Deputy Director-General, World Trade Organization (WTO), Switzerland
5. Michael SABIA, President and CEO, Caisse de dépôt et de placement du Québec, Canada
6. Juan BUCHENAU, Senior Financial Sector Specialist, Finance and Private Sector Development, Latin America and the Caribbean Region, World Bank Group, United States

10:40 a.m.
Room 400ABC
Networking break
Exhibition visit

11:10 a.m.
200ABC
Round Table 2
Financing: Between New Regulations and Market Turmoil
Ensuring the development and survival of cooperatives and mutuals in a competitive economic climate is a major ongoing challenge. Financial enterprises face regulations that limit their ability to finance projects to create, consolidate, and grow. Certain cooperatives and mutual have put to the test some promising financing and capitalization solutions. The International Co-operative Alliance’s (ICA) Blueprint for a Co-operative Decade also proposes a number of steps for securing reliable capital for cooperatives and mutuals while guaranteeing member control. What tools are available? What have the results been? What are the benefits and drawbacks? Do they work equally well in the northern and southern regions, and for different types of cooperatives and mutuals? Can these models be used and adapted for all countries?

Chair
David SCANLAN, Managing Editor for Canada, Bloomberg News, Canada

Panelists
1. Wolfgang KIRSCH, CEO and Chairman of the Board of Managing Directors, DZ BANK AG, Germany
2. Réal BELLEMARE, Senior Vice President, Operations and Performance, Desjardins Group, Canada
3. Bertrand BLUZAT, Partner, Ernst & Young, France
4. Bill YORK, CEO, AgriBank, United States
5. Hilmar GERNET, Member of the Board, Director Politics & Society, Raiffeisen, Switzerland
6. Lawrence SCHEMBRI, Deputy Governor, Bank of Canada, Canada
7. Rym AYADI, Professor and Director, Centre d’études Desjardins, HEC Montréal, Canada

12:20 p.m.
Room TBC
Conference Lunch
Free trade agreements: Challenges and opportunities
Organized by Desjardins Group

The number of free trade agreements has risen steadily since 1945. They are central to economic development, wealth creation, and job creation projects. While indispensable to global business development, results have been mixed. In many cases, free trade agreements have successfully reduced or eliminated tariff barriers to trade, but negotiations have proved difficult on non-tariff barriers (environmental standards, social issues, investment, services, data protection, transportation, etc.). The interest in free trade agreements is in reducing non-tariff barriers, which could have a major impact on trade flows, given that a 25% reduction of non-tariff barriers could spur an increase in trade of as much as 50%. What impact do these agreements have on cooperatives, specifically with respect to opening negotiations on non-tariff barriers? How should cooperatives prepare? What are the advantages, risks, and opportunities? Can they change the course of things?
TUESDAY, OCTOBER 7

Opening Speech
David SHARK, Deputy Director-General, World Trade Organization (WTO), Switzerland

Chair
Stéphan BUREAU, Facilitator, Canada

Round Table 1 – Expert Negotiators
1. Pierre Marc JOHNSON, Former Québec Premier, Counsel at Lavery firm of Montréal, Chief Negotiator for the Government of Québec, Canada-European Union Comprehensive Economic and Trade Agreement (CETA), Canada
2. Pierre PETTIGREW, Executive Advisor, International, Deloitte, Canada
3. David SHARK, Deputy Director-General, World Trade Organization (WTO), Switzerland
4. Serge RIENDEAU, President, Agropur, Canada
5. Nigel VOOGHT, Global Financial Services Leader, PwC, United Kingdom

12:00–2:30 p.m.
Room TBC

Summit Rendez-vous
The Co-operative Banks: Leveraging the Cooperative Difference
Organized by European Association of Cooperative Banks (EACB)

This EACB event will assess the current key issues of the co-operative banking sector (governance, business models and leveraging the co-operative difference) in light of the findings of the new Oliver Wyman study Co-operative banks adapting to a new environment: Leveraging the co-operative difference. This lunch debate will be a unique occasion to discuss and reaffirm the undeniable value and distinctive model of co-operative banks as well as to highlight how the co-operative difference is an asset in the banking system.

1:50 p.m.
200ABC

Study Report
The Solution Revolution – Book
Paul MACMILLAN, Global Public Sector Industry Leader, Deloitte, Canada

2:10 p.m.
200ABC

Presentation
Cooperatives and Employment: Future Opportunities
In a global context still marked by the effects of the crisis, the search for ways to address the challenges of the world of work associated with the transition towards sustainable development and poverty eradication becomes more critical than ever. As global attention focuses on these challenges, cooperatives can and must play a significant role as value driven, principled enterprises expanding into new and innovative areas from health care and high technology to recycling and renewable energy, providing people with know-how, inputs, finance and markets at fair prices with low-environmental impact. In a number of countries cooperative enterprises have already proven to be among the key building blocks for jobs-oriented recovery strategies. From the world of work perspective, cooperatives are well-placed to be leaders in advancing the decent work dimension of a just transition.

Sandra POLASKI, Deputy Director-General, International Labour Organization (ILO), Switzerland

2:25 p.m.
200ABC

Round Table 3
Job Creation and Heightened Productivity
Despite the turmoil of recent years, cooperatives have posted the best growth of any market sector. How do cooperatives and mutuals help people achieve financial independence through job creation and maintenance? Do they play a significant role in emerging countries? What mechanisms have they developed to weather the crisis and maintain their growth, all the while creating jobs? How were they able to create wealth in countries most affected by the unemployment crisis? What are some tangible examples? How does internationalization drive them to develop and create jobs? Do cooperatives create better jobs?

Study Report
Global Report on Cooperatives and Employment
Bruno ROELANTS, International Organisation of Industrial, Artisanal and Service Producers’ Cooperatives (CICOPA), Belgium
TUESDAY, OCTOBER 7

Chair
Michael BEALL, President and CEO, National Cooperative Business Association (NCBA CLUSA), United States

Panelists
1. Hugues SIBILLE, Vice President, Crédit Coopératif, France
2. Giovanni MONTI, President, Legacoop Emilia Romagna, Italy
3. Dario FOSCHINI, CEO, CMC, Italy
4. Louis ROQUET, Chairman of the Board of Directors, Investissement Québec, Canada
5. Sandra POLASKI, Deputy Director-General, International Labour Organization (ILO), Switzerland
6. Paul MACMILLAN, Global Public Sector Industry Leader, Deloitte, Canada
7. Bruno ROELANTS, Secretary General, International Organisation of Industrial, Artisanal and Service Producers’ Cooperatives (CICOPA), Belgium

3:45 p.m.
400ABC
Networking Break
Exhibition visit

SIMULTANEOUS PRESENTATIONS

4:00 p.m.
Summit Rendez-vous
Digital Revolution: Opportunities and Challenges for Cooperative Businesses
Organized by CGI

Digital transformation is one of the top trends in the retail banking industry. CGI commissioned a survey of more than 1200 consumers across the US, Canada, France, Germany, Sweden and the UK to learn about their banking preferences. Learn from the CGI survey findings what financial consumers are demanding in the digital era and what steps you can take in response. For example “see me as a person” is a top want from the respondents. Are you ready to respond to this expectation? Are cooperatives better positioned to meet these expectations?

Lode SNYKERS, Vice President, Global Client Executive, CGI, Canada

4:15 p.m.
Round Table 4
Feeding 9 Billion People by 2050

The food supply chain is part of a market that is becoming increasingly international, with few social safety nets in place for small farmers. This plays out differently in the North and South, but the issues intersect when it comes to commercial trade. Producers have less and less flexibility. Food insecurity and instability are often the outcome of our current economic system. Problems like land and food speculation, raw material price volatility, and food waste run rampant. All links in the agri-food chain—from agri-supply and funding to production, processing, and distribution to the consumer’s dinner table—are affected. What alternatives are cooperatives proposing to reduce insecurity in the North and South? How can cooperatives work together to limit land-grabbing and reduce speculation? How are cooperatives readying themselves to support the food supply over the long term with a view to sustainable development?

Study Report
New Vision for Agriculture, New Models for Action
Lutz GOEDDE, McKinsey & Company, United States

Chair
Michael L. COOK, Professor, University of Missouri, United States

Panelists
1. Philippe MANGIN, President, InVivo, France
2. U. S. AWASTHI, CEO, Indian Farmers Fertiliser Cooperative Limited (IFFCO), India
3. Katsumi ASADA, President, Japanese Consumers’ Co-operative Union (JCCU), Japan
4. Roberto RODRIGUES, Former Minister for Agriculture, President, National Academy of Agriculture, Brazil
5. Li CHUNSHENG, Vice President, All China Federation of Supply and Marketing Cooperatives (ACFSMC), China
6. David MONSMA, Executive Director Energy and Environment Program, The Aspen Institute, United States
7. Lutz GOEDDE, Principal in the Chicago Office, McKinsey & Company, United States
TUESDAY, OCTOBER 7

5:45 p.m.  
200ABC  
Presentation  
Global Outlooks and the Challenge of Change  
An economist interested in “real world” economic problems, Laura Tyson has earned her reputation as an authority on U.S. economic competitiveness, global markets and the high-tech industry. In this presentation, Dr. Tyson articulates global economic issues and the real world challenges and opportunities facing world markets today.  
Laura D. TYSON, Director, Institute for Business & Social Impact, Haas Business and Public Policy Group, University of California Berkeley, United States

6:15 p.m.  
200ABC  
Closing Session  
Interview with Dame Pauline GREEN, President, International Co-operative Alliance (ICA) and Co-host of the International Summit of Cooperatives, Switzerland  
Facilitator: Stéphan BUREAU

6:30 p.m.  
End of Day Sessions

6:00–8:00 p.m.  
Room TBC  
Summit Rendez-vous  
IHCO Board Meeting  
Organized by International Health Co-operative Organisation (IHCO)  
The board will review the past 6 months’ work and update its Strategic Plan to continue existing work and identify new initiatives. The board will review the effectiveness of the Learning Exchange on October 6th, its visibility at the Trade Show, and review the flow of their presentations for October 9th.

7:00–9:00 p.m.  
Room TBC  
Summit Rendez-vous  
Reception on Co-operative Business Education  
Organized by Sobey School of Business, Saint Mary’s University  
The international Co-operative Business Education Consortium, in collaboration with Saint Mary’s University, will host this networking event for anyone interested in co-operative business education offerings from around the world.

7:00–8:00 p.m.  
Saint-Amour Restaurant  
Conference Dinner  
Applied Governance in the Cooperative Sector  
Could recent developments and new practices in the area of “good” governance in the private sector work in the cooperative sector? Relatively new and still-controversial private sector governance practices include recruiting board members who are scrupulous and credible; the changing notion of boards making “well-informed” decisions; what “well informed” means in 2014; the concept of “activist” boards; shareholders’ advisory vote on executive compensation; splitting the CEO and chairman roles; the link between the quantum of executive compensation and a company’s short-term, medium-term, and long-term economic performance indicators; the new rule in the United States requiring companies to disclose the ratio between their CEO’s compensation and the company average; and disclosure of the specific experience and skill profile desired for the board and how individual board members contribute to that collective profile. The older standard dictates that the majority of board members and all statutory committee members be independent of senior management. What are the advantages and disadvantages of these practices for the cooperative sector?  
Chair: Yvan ALLAIRE, Executive Chair of the Board of Directors, Institute for Governance (IGOPP), Canada  
Panelists  
1. Hubert THIBAULT, Advisory Vice-President, Corporate Affairs and Desjardins Group Management, Desjardins Group, Canada  
2. Raymond OLGIER, Vice President, International Confederation of Popular Banks (CIBP), France  
3. Arnold KUIJPERS, Executive Vice President, Rabobank, Netherlands
WEDNESDAY, OCTOBER 8

7:00–8:15 a.m.  Summit Rendez-vous  
Conference Breakfast: Big data, big opportunities  
Organized by Ernst & Young

Big Data will shape the financial services sector over the next decade. Its momentum is tremendous, enabling organizations to forecast based on fresh data rather than reacting to old information. This insight offers a rare opportunity to elevate enterprise-wide decision-making. But it’s not easy to draw a coherent picture from infinite bits of information. To make Big Data most effective, cooperatives must focus on the data that truly matters, control it to ensure its quality and deliver it to the right decision-makers. During this session, you’ll learn how this new reality can help cooperatives transform their business models and gain a new competitive advantage.

7:30–8:30 a.m.  Summit Rendez-vous  
Strategic Counselling: Coop Image and Branding  
Organized by LG2

7:15–8:15 a.m.  Young Leaders Program  
Conference Breakfast  
Presented by MEC

Chair  
Suzanne GENDRON, Managing Vice President, Cooperation and Corporate Affairs, Desjardins Group, Canada

Panelists
1. Nora OURABAH HADDAD, Team Leader, Producer Organizations and Cooperatives, Office of Partnerships, Advocacy and Capacity Development, Food and Agriculture Organization of the United Nations (FAO), Italy
2. Nils DEN BESTEN, Vice Chairman, Supervisory Board of Labour, AB Midden Nederland, The Netherlands

7:30 a.m.  Exhibition Open

8:30 a.m.  Room TBC  
Summit Rendez-vous  
Disruptive Technologies: Advances that Will Transform Life, Business, and the Global Economy  
The presentation cuts through the noise and identifies 12 technologies that could drive truly massive economic transformations and disruptions in the coming years. We look at exactly how these technologies could change our world, as well as their benefits and challenges, and offers guidelines to help leaders from businesses and other institutions respond.

Study Report
Disruptive Technologies: Advances that Will Transform Life, Business, and the Global Economy  
Organized by McKinsey & Company
Michael CHUI, Partner at the McKinsey Global Institute (MGI), McKinsey & Company, United States

8:30 a.m.  Room TBC  
Summit Rendez-vous  
Branding Today’s Cooperative (Double presentation)  
Anne-Marie LECLAIR, Partner, Vice President Strategy, LG2, Canada

Top•Coop Competition: International Advertising and Communications Creativity Competition  
Presentation of nominees
Bernard MOTULSKY, Holder, Public Relations and Marketing Communication Chair, Université du Québec à Montréal (UQAM), Canada

8:30 a.m.  200ABC  
Opening Session
Round Table 5
Access to Health Care and Social Services
As the world’s population grows and ages, the challenge of providing a wide range of health care and social services becomes even greater. Governments and the private sector are not always up to the task of meeting all these emerging and growing needs. Some economists say health care will be the largest sector of the economy in the 21st century. For proof, one needs only look at emerging economies where millions of people will be looking for ways to pay for health care in the next ten years. How are cooperatives and mutuals responding? What are the most compelling examples? What about alliances between different cooperative sectors to better meet demand?

Study Report
Banking for Health
Rüdiger KRECH, World Health Organization (WHO), Switzerland

Chair
Jeffrey SIMPSON, National Affairs Columnist, Globe and Mail, Canada

Panelists
1. José Carlos GUISADO, President, International Health Co-operative Organisation (IHCO), Spain
2. Tan SUEE CHIEH, Group Chief Executive, NTUC Enterprise, Singapore
3. Eudes DE FREITAS AQUINO, President, Unimed do Brasil, Brazil
4. Gerard MARTÍ, Deputy Medical Director, Hospital de Barcelona, Spain
5. Terry STONE, Managing Partner, Health & Life Sciences practice group, Oliver Wyman, United States
6. Rüdiger KRECH, Director, Office of the Assistant Director-General, Health Systems and Innovation, World Health Organization (WHO), Switzerland

Research Forum – Part I
Cooperative Research
Presented by the Chaire de coopération Guy Bernier, Université du Québec à Montréal (UQAM), under the direction of Michel Seguin, Holder

Wondering what answers university researchers can bring to the table for dealing with cooperative issues? This forum on cooperative research will be an opportunity to hear accounts of experiences where researchers affiliated with the Guy-Bernier Cooperative Chair have shed light on issues encountered by cooperative leaders and practitioners. You will also be able to talk to these various actors from the academic world and assess whether they can also offer answers to the specific challenges of your organizations.

Networking Break
Exhibition visit

Presentation
Jeffrey SACHS, Professor, Director, The Earth Institute, Columbia University, United States
WEDNESDAY, OCTOBER 8

11:00 a.m.  
200ABC

Round Table 6
Stand Out in the Transition to a Sustainable Economy
The current economic model is at an impasse. Despite numerous interventions by governments, the economic crisis of 2008 is still not in our rear view mirror. On top of the financial and economic impacts of the crisis, we are still feeling its social and environmental effects. Throughout the world the gap between rich and poor is growing wider; the issues of climate change and natural habitat destruction continue to go unresolved; and businesses obsess over short-term goals, driven by market pressure. Because of their history and mission, cooperatives and mutuals have a much more engaged and balanced vision of their role with regard to their stakeholders. But are they influential enough to drive the rest of the economy toward a more humane world, one more concerned about future generations? Are they truly on the cutting edge? Do they have a real competitive advantage when it comes to the vital task of transforming the current economic model?

Study Reports
Sustainable Finance: How cooperatives can lead the way in creating symbiosis between capital markets and the planet?
Toby A. A. HEAPS, Corporate Knights, Canada

The Future of Farming: The Rise of the Rural Entrepreneur
Berry MARTIN, Rabobank, The Netherlands

Chair
Jim DINNING, President, Western Financial Group, Canada

Panelists
1. Jeffrey SACHS, Professor and Director of The Earth Institute, Columbia University, United States
2. Dominique LEFEBVRE, President, Fédération nationale du Crédit Agricole (FNCA), France
3. Stève GENTILI, President, Supervisory Board, Groupe BPCE, France
4. Fiona REYNOLDS, Managing Director, Principles for Responsible Investment (PRI), United Kingdom
5. Toby A. A. HEAPS, Co-founder and President, Corporate Knights, Canada
6. Berry MARTIN, Member of the Executive Board, Rabobank, The Netherlands

12:30–1:45 p.m.
Conference Lunch
Business opportunities and new markets
For over 30 years, “emerging countries” and “emerging markets” have been the terms used to describe those developing countries that pull ahead of the pack on the fast track toward industrialization, offering fertile ground for international business development. Playing a greater commercial and financial role in the global economy (with the opening of financial markets to outside capital), these countries are increasingly investing abroad. Hungry for business and financial success, many of these markets are also characterized by socio-political instability—an important consideration for businesses looking for new opportunities. Do cooperatives and mutuals hold an advantage here, and if so, what is the key to their success?

12:30–1:30 p.m.
Summit Rendez-vous
Discussion Forum: Coop 3.0 (Part 1)
Organized by CGI

12:30–1:30 p.m.
Summit Rendez-vous
Agricultural cooperatives at the service of the emergence of Cameroon
Organized by Afrique Expansion Magazine

The Minister of Agriculture and Rural Development for the Republic of Cameroon, Essimé Menye, will deliver a speech entitled “The contribution of cooperatives” which will outline his country’s vision of coops and mutuals, as well as his government’s commitment to reinforce the financing, technical and administrative capacities of thousands of cooperative enterprises in Cameroon.
WEDNESDAY, OCTOBER 8

12:30–1:30 p.m.
Room TBC

**Summit Rendez-vous**

*Lunch & Learn: OCDC Research Initiative*

Organized by US Overseas Cooperative Development Council

1:30 – 5:15 p.m.
Room TBC

**Agropur Dairy Cooperatives Forum**

*Cooperatives and the Consolidation of the Global Dairy Industry (Part 1)*

Presented by Agropur

1:45 – 4:30 p.m.
400ABC

**Research Forum – Part II**

*Cooperative Research*

Presented by the Centre for the Study of Co-operatives, University of Saskatchewan, Canada, under the direction of Murray Fulton, Director.

Wondering what answers university researchers can bring to the table for dealing with cooperative issues? This forum on cooperative research will be an opportunity to hear accounts of experiences where researchers affiliated with the Center for the Study of Co-operatives have shed light on issues encountered by cooperative leaders and practitioners. You will also be able to talk to these various actors from the academic world and assess whether they can also offer answers to the specific challenges of your organizations.

SIMULTANEOUS FORUMS

2:00 p.m.
Room TBC

**Forum 1**

*Growing Membership by Meeting the Changing Needs of Members*

Cooperatives were created for members and by members—whether clients, consumers, producers, or workers—to meet their needs. This means they must always be attentive and ready to innovate. Economic transformation has prompted cooperatives to be even more imaginative. How are cooperatives meeting the changing needs of their members and attracting future members? What tools are at their disposal (approach, products, niche markets, marketing, values, etc.)? Does constantly striving for member satisfaction really affect member retention and membership growth? How can cooperatives remain relevant to their members in the 21st century so they remain loyal and engaged in their cooperatives? How have cooperatives and mutuals implemented innovative mechanisms to strike a balance between democracy and agility? What are the competitive advantages and pitfalls for cooperatives and mutuals looking to be more agile decision makers?

**Study Reports**

*Member Driven Strategies – Leveraging Cooperatives’ Competitive Advantage*

Rob **MARKEY**, Bain & Company, United States

*The Cooperative Nature: An Overview*

Michel **SÉGUIN**, Chaire de coopération Guy-Bernier, Université du Québec à Montréal (UQAM), Canada

**Chair**

Denyse **GUY**, Executive Director, Co-operatives and Mutuals Canada (CMC), Canada

**Panelists**

1. Alain **FRADIN**, Director General, Caisse Fédérale de Crédit Mutuel, France
2. Andrew **CRANE**, CEO, CBH Group, Australia
3. Gérard **ANDRECK**, CEO, MACIF, France
4. Chris **DOBRZANSKI**, Chief Economist, Vancity, Canada
5. Scott **BANDA**, CEO, Federated Co-operatives Limited, Canada
7. Michel **SÉGUIN**, Holder, Chaire de coopération Guy-Bernier, Université du Québec à Montréal (UQAM), Canada

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**Key**

- Cooperative and Mutual Development
- Economics, Financing and Capitalization
- Employment
- Food Security
- Health and Social Care Services
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- Registration required
- Simultaneous translation
WEDNESDAY, OCTOBER 8

2:00 p.m.  
Forum 2  
Room TBC

Boosting Performance through Education about the Cooperative Business Model

Festivities in 2012 for the International Year of Cooperatives underscored the importance of the fifth cooperative principle: education, training, and information. As a sector, cooperatives and mutuals must do more to develop their knowledge and expertise regarding the cooperative model, including training and educating their employees, managers, elected officers, leaders, and members about topics such as governance, strategy, accounting, marketing, taxes, and legislation. The International Co-operative Business Education Consortium was formed in 2012. What other solutions have been implemented since 2012? What impact have existing programs had? How can cooperatives and mutuals work together to make things better?

Study Report

Impact and Relevance of Co-operative Business Education

Claude-André GUILLOTTE, Institut de recherche et d’éducation pour les coopératives et les mutuelles, Université de Sherbrooke (IRECUS), on behalf of Co-operative Management Education at the Sobey School of Business, Saint Mary’s University, Canada

Chair

Karen MINER, Managing Director, Co-operative Management Education, Sobey School of Business, Saint Mary’s University, Canada

Panelists

1. Ranjith HETTIARACHCHI, CEO, Association of Asian Confederation of Credit Unions (ACCU), Thailand
2. Dolly GOH, CEO, SNCF, Singapore
3. Luc AUDEBRAND, Assistant professor and Holder of the Educational Leadership Chair for Creative Innovation and Management in Cooperatives and Collective Organizations, Université Laval, Canada
4. Suzanne GENDRON, Managing Vice President, Cooperation and Corporate Affairs, Desjardins Group, Canada
5. Alexander JUNGMEISTER, CEO, Business Law Institute IFU | BLI, University of Lucerne, Switzerland
6. Claude-André GUILLOTTE, Director, Institut de recherche et d’éducation pour les coopératives et les mutuelles, Université de Sherbrooke (IRECUS), Canada

2:00 p.m.  
Forum 3  
Room TBC

Attracting New Talent through Compensation, Mission and Organizational Culture

Population aging, labour shortages in some fields, surplus labour in others, young people who are unsure about their futures, highly competitive wages offered to attract top talent—all these factors affect cooperatives’ ability to find the next generation of leaders. All businesses are subject to high turnover rates and, when times are tough, to downsizing. The next generation is looking for more authentic, more human, more sustainable companies, so how can cooperatives and mutuals attract and retain talented employees, managers, and elected officers in good times and in bad? How can the cooperative business model and its corporate culture shine the spotlight on its performance and its organizational culture and what makes it different in order to attract talented, dedicated applicants who share its values? Can the values and mission of cooperative businesses play a role in this matter? Is compensation an issue for cooperatives and mutual? How the cooperatives values and mission can attract talents? Remuneration is it an issue for cooperatives? What are some of the most promising examples?

Study Report

Creating People Advantage 2014 – Creating Value through HR Excellence

Jean-Michel CAYE, The Boston Consulting Group, France

Chair

Sarah DEAS, Chief Executive, Co-operative Development Scotland, Scotland

Panelists

1. Josiane MOISAN, Senior Vice President, Human Resources, Desjardins Group, Canada
2. Ed MAYO, Secretary General, Co-operatives UK, United Kingdom
3. Rhiannon COLVIN, Founder and Director, AltGen, United Kingdom
4. Janusz PASZKOWSKI, President, National Auditing Union of Workers’ Co-operatives, Poland
5. Jean-Michel CAYE, The Boston Consulting Group, France
WEDNESDAY, OCTOBER 8

2:00 p.m.
Room TBC

Forum 4
Strategic Market Management
Cooperatives and mutuals are faced with the complexity of managing the risks associated with the emergence of new markets, growth, maturity and decline. Strategies to deploy and, by extension, management practices in this area must be evaluated and repositioned. Price volatility exposes cooperatives to new risks. The complexity and diversity of government policies sometimes pose puzzles to decision makers. How can we assess these risks to manage them better? How to ensure that elected leaders, managers, employees of cooperatives and mutuals are sufficiently equipped to cope? What tools are available to them? How to ensure the sustainability of our mutual and cooperative when it comes to acting on the markets in the short term?

Chair
Iain MACDONALD, International Co-operative Consultant and Former Director General, International Co-operative Alliance (ICA), United Kingdom

Panelists
1. James GRAHAM, Chief Executive, Scottish Agricultural Organisation Society Ltd, Scotland
2. Ofer FEINSTEIN, CEO, Coop Israel, Israel
3. Christian PÈES, President, Groupe Euralis, France
4. Charles E. SNYDER, President and CEO, National Cooperative Bank, United States
5. Kazuto OKU, Senior Managing Director, The Norinchukin Bank, Japan

2:00 p.m.
Room TBC

Forum 5
Collective Solution to Local Development
Global issues cannot be resolved only at the international level. The collective action of individuals and organizations at the local level can have a real impact. Global problems cannot be solved by governments alone. Collective action by individuals and organizations can have a real impact. Governments, the social sector, and the business community must come together to find solutions. We must cross borders and find common interests with stakeholders. The cooperative and mutualist model has what it takes to bring about this business revolution. The authors take this a step further and seek to answer the following questions: What role do cooperatives and mutuals currently play in this collective approach to resolving economic problems? What are the market opportunities for cooperatives (specific industries, territories, markets)? What are the best opportunities? What skills can the cooperative model use to take the lead in this regard? How can they become leaders?

Chair
Tracy REDIES, Board Member of Board of Governors, University of Victoria, Canada

Panelists
1. Martin LOWERY, Executive Vice President, Member and Association Relations, National Rural Electric Cooperative Association (NRECA), United States
2. Guy CORMIER, Senior Vice President, Cooperative Network and Personal Services, Desjardins Group, Canada
3. Anna MARIS, Editor and Chairman, Workers’ Media-cooperative, Sweden
4. Claudia SANCHEZ BAJO, Chair in Co-operative Enterprises, University of Winnipeg, Canada
5. Greg DINSDALE, President and CEO, LBMX, Canada
6. Tran QUANG KHANH, President and CEO, Vietnam Association of People’s Credit Funds (VAPCF), Vietnam
WEDNESDAY, OCTOBER 8

2:00 p.m.
Room TBC

**Forum 6**
**Transferring Businesses to Employees Using the Cooperative Business Model**

Transferring businesses to employees in the form of cooperatives has generally saved jobs and created an environment conducive to future job growth. Data shows that the survival rate of these businesses is relatively high. These transfers also safeguard knowledge and strengthen the local entrepreneurial fabric. In Canada, Europe, and elsewhere in the world, the results are clear. Is turning a business—whether a family business, an SME, or a large company—into a cooperative an alternative to closing shop? Is it a job creation and maintenance solution? What are the winning conditions for this type of transfer? What about financing, governance, management, and other considerations?

**Chair**
Martin **VAN DEN BORRE**, Cooperative Development Advisor—Laurentides region, CDR Outaouais-Laurentides, Canada

**Panelists**
1. Marie-Claude **BOISVERT**, Chief Operating Officer, Desjardins Development Capital and Business Ownership Transfers Division, Canada
2. Nathan **DeASSIS**, Chairman of the Board, PFSL-EFC Zambia, Zambia
3. Dominique **CHAUSSE**, Senior Director, Cooperatives and Other Social Economy Enterprises, Investissement Québec, Canada
4. Camila **PIÑEIRO HARNICKER**, Professor at the Centre for Studies on the Cuban Economy, Havana University, Cuba
5. Patrick **LENANCKER**, President, CG Scop—Confédération Générale des Scop, France

2:00 p.m.
Room TBC

**Forum 7**
**Global Competition, Subsidiary Development and Intercooperation**

Cooperatives tend to be local, but they must compete with large international companies that take a global approach to business. In spite of appearances, cooperatives and mutuals have a competitive advantage over traditional businesses: their ability to join forces and intercooperate to compete on global markets. Many cooperatives have opted for a global business approach. They compete on global markets by expanding their activities internationally through their subsidiaries, which are not necessarily cooperatives. Two good approaches to address the same issue: market globalization. How can cooperatives and mutuals take advantage of international business opportunities while staying rooted in their communities and values and maintaining ties with their members? What are the benefits and disadvantages? What are the pitfalls to avoid? What do world-class cooperatives and mutuals do?

**Chair**
Paul **HAZEN**, Executive Director, U.S. Overseas Cooperative Development Council, United States

**Panelists**
1. Howard **BRODSKY**, Co-Founder, Chairman and Co-CEO, CCA Global Partners, United States
2. Vrajal **SAPOVADIA**, Executive Director, SBS Ahmedabad, India
3. Yvon **MARTINEAU**, Senior Counsel, Blakes, Cassels & Graydon, Canada
4. Jean-Yves **DAGÈS**, President, Fédération nationale Groupama, France
WEDNESDAY, OCTOBER 8

2:00 p.m.
Room TBC

Workshop
Is our Cooperative a Progressive Business?
In response to the deadlock of the current economic model, a new vision is needed for businesses, whether capitalist or cooperative—a vision where economic and societal concerns are a perfectly balanced whole. Many initiatives are aimed at implementing the concepts of sustainable development, corporate social responsibility, positive economy, and circular economy—areas where cooperatives, by virtue of their status, are generally one step ahead. But as they grow and age, they sometimes risk losing their special character. This forum will present and give participants an opportunity to discuss a 360° degree self-diagnostic tool to help cooperative decision makers identify their strengths and challenges in ensuring that cooperatives stay at the cutting edge and take a progressive approach, one that is focused and truly humanist.

Study Report
Toward a Progressive Business: The Concept and the Self-Diagnostic Tool for Cooperatives
Download online
André COUPET, Paris Montréal Conseil
Michel LAFALEUR, Vice Dean, Faculty of Management, Université de Sherbrooke, Canada
André COUPET, Senior Consulting Partner, Paris Montréal Conseil, France

Facilitators

3:15 p.m.
400ABC

Networking Break
Exhibition visit

3:45 p.m.
200ABC

Presentation
Demographics, Cooperatives and Innovation
Changing demographics impact all businesses locally and globally. Population aging, resulting from lower fertility and higher longevity, is leading to slower growth, lower interest rates, different food choices, more health and social care needs and greater awareness of community and other support systems. Non-profits can expect more donations but fewer volunteers. Aging also leads to retirement, retention and recruitment challenges for all organizations. Using local and global data, this presentation demonstrates the pervasive and persistent influences of changing demographics for cooperative businesses everywhere.

David K. FOOT, Author and Professor, Department of Economics, University of Toronto, Canada

4:45 p.m.
200ABC

Presentation
World Co-operative Monitor
Presented by Gianluca SALVATORI, CEO, Euricse, Italy

5:15 p.m.
200ABC

Presentation
Live Participants Survey Results

5:30 p.m.
200ABC

Closing Session
Interview with Monique F. LEROUX, Chair of the Board, President and CEO and Co-host of the International Summit of Cooperatives, Desjardins Group, Canada
Stéphan BUREAU

Facilitator

5:45 p.m.
End of the Day Sessions
THURSDAY, OCTOBER 9

7:00 – 8:15 a.m.  Room TBC  
**Summit Rendez-vous**  
**Conference Breakfast: Transforming the retail financial services operating model**  
Organized by Ernst & Young  
At a global level, the scale of change within the retail financial services industry since 2008 has been unprecedented.  
A confluence of market, demographic and technological changes have led to the creation of five significant forces that are reshaping the operating models of 21st century retail financial institutions across the globe. This insight session will outline the five forces transforming the retail financial services industry along with how cooperatives can best respond to those forces in order to more successfully compete and win within the new industry paradigm.

7:30 – 8:30 a.m.  Room TBC  
**Summit Rendez-vous**  
**Coop Strategy Branding and Marketing**  
Organized by LG2

7:15 – 8:15 a.m.  Room TBC  
**Young Leaders Program**  
**Conference Breakfast**  
Presented by Coast Capital Saving  

Chair  
Suzanne GENDRON, Managing Vice President, Cooperation and Corporate Affairs, Desjardins Group, Canada

Panelists  
Gabriela Ana BUFFA, Youth Representative of the Board, International Co-operative Alliance (ICA), Switzerland  
Charles GOULD, Director General, International Co-operative Alliance (ICA), Switzerland

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**Key**  
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- Economics, Financing and Capitalization  
- Employment  
- Food Security  
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- Simultaneous translation
### THURSDAY, OCTOBER 9

#### 7:30 a.m.–12:00 p.m.
*Room TBC*

**Agropur Dairy Cooperatives Forum**

**Cooperatives and the Consolidation of the Global Dairy Industry (Part 2)**

Organized by Agropur

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#### 8:30 a.m.
**200ABC**

**Opening Session**

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#### 8:35 a.m.
**200ABC**

**Presentation**

**FILENE / ICA Study on Cooperatives Capitalisation**

Presented by Michael ANDREWS, Principal Investigator, Filene Research Institute, United States

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#### 8:50 a.m.
**200ABC**

**Presentation**

**Equality, Sustainability and Economic Democracy**

Richard Wilkinson charts the hard data on economic inequality, and shows what gets worse when rich and poor are too far apart: real effects on health, life-span, and even basic values such as trust. Professor Emeritus of Social Epidemiology at the University of Nottingham, co-founder of The Equality Trust, and author of the bestselling The Spirit Level—winner of 2011 Political Studies Association’s 2011 Publication of the Year Award and the 2010 Bristol Festival of Ideas Book Prize—Wilkinson charts data that proves how societies that are more equal end up being healthier, happier societies. What’s more, he aims to raise awareness and educate the public to help people develop and support the political commitments needed to address this problem.

Richard **WILKINSON**, Author, Co-Founder and Board Member, Equality Trust, United Kingdom

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### SIMULTANEOUS FORUMS

#### 9:30 a.m.
*Room TBC*

**Forum 8**

**Market Instability**

How can we put in place regulations and policies to limit financial speculation in the food staples market? How do we harmonize agricultural policies at the international level and foster the development of national agriculture while ensuring freer international trade? What are some significant examples that could make a difference?

**Study Report**

**Policies to Address the Growing Instability of Agricultural Markets**

Pierre **PAGESSE**, momagri, France

Chair

Marcel **GROLEAU**, President, Union des producteurs agricoles (UPA), Canada

Panelists

1. Kristin **IANSSEN**, Vice President, Farmers Union of Norway, Norway
2. Pierre **PAGESSE**, President, momagri, France
3. Robert **KEATING**, CEO, Financière agricole du Québec (FADQ), Canada
4. Denis **RICHARD**, President, La Coop fédérée, Canada
5. Norman **MESSER**, Technical Advisor for Rural development and Institutions, International Fund for Agricultural Development (IFAD), Italy
THURSDAY, OCTOBER 9

9:30 a.m.  
Room TBC

Forum 9  
Securing the Food Supply Chain

Though consumers may or may not be aware of it, our food security hinges on the entire value chain functioning properly. Whether they are involved in production, supply and distribution chains or selling to the end consumer, all stakeholders have a key role to play. Cooperatives must adopt an integrated approach to supply chain risk management in order to mitigate supply chain disruptions, meet consumer demand, monitor supply chain performance and support growth. What solutions have agricultural and agri-food cooperatives developed for securing our increasingly global supply chain when it comes to issues of access to land and markets, stockpiling of food, price guarantees, support for local farming and development of external trade? What funding sources are available to them?

Study Report  
Securing the Food Supply Chain and Selecting the Appropriate Mode of Financing

Yves PELLE, PwC, France

Chair  
Yves PELLE, Partner, Agricultural Cooperative European Leader, PwC, France

Panelists
1.  Seah KIAN PENG, CEO, NTUC Fairprice Co-operative of Singapore, Singapore
2.  Ludovic SPIERS, CEO, Agrial Group, France
3.  R.S. SODHI, Managing Director, Gujarat Cooperative Milk Marketing Federation Ltd. (AMUL), India
4.  Tom HANLON-WILDE, Co-owner, Western Sales Manager, Equal Exchange, United States
5.  Paulo GOUVEIA, Director, Copa-Cogeca, Belgium

9:30 a.m.  
Room TBC

Forum 10  
Cooperatives and Mutuals in Emerging Economies: Business Opportunities and New Markets

Emerging and developing countries have an enormous impact on the global economy. Wealth will increase, but this often entails social, economic, environmental, and political issues. There has been and will continue to be an increase in business opportunities and the number of businesses created. How is the cooperative business model positioned in emerging and developing countries? Does it help spur growth and innovation in these markets? Can it promote longer-term growth with a view to sustainable development for local communities, but on a global scale? What business opportunities do these markets afford?

Chair  
Anne GABOURY, President and CEO, Développement international Desjardins, Canada

Panelists
1.  Ariel Enrique GUARCO, President, Cooperar, Argentina
2.  Cafer YÜKSEL, General Chairman, OR-Koop, Turkey
3.  Nazik BEISHENALY, President, Cooperative Union of Kyrgyzstan, Kyrgyzstan
4.  KB Valsala KUMARI, Executive Director, Kudumbashree, India
5.  Paul R. SAMSON, Assistant Deputy Minister, Partnerships for Development Innovation Branch, Foreign Affairs, Trade and Development Canada, Canada
Forum 11
Local Health Care and Social Services
Cooperatives and mutuals are playing a growing role in the health services sector alongside public and private organizations. They give patients a voice; take an innovative and effective approach to health, for example, by stressing prevention; focus on member needs; and are committed to those who have fallen through the cracks and those who are far from urban centers. How do they have a significant impact on the communities where they operate (population retention, stimulation of community spirit, etc.)? How are they organized and how do they get communities involved? How do they interact with government bodies in the areas they serve?

Chair
Vanessa Hammond, Chair, Health Care Co-operatives Federation of Canada (HCCFC), Canada

Panelists
1. Nancy Allaire, Executive Director, Coopérative de santé Robert-Cliche, Canada
2. Nancy Heinrichs, Executive Director, NorWest Co-op Community Health Centre, Canada
3. Giuseppe Milanese, President, FederazioneSanità Coopercative, Italy
4. Toshinori Ozeki, Vice President, Japanese Health and Welfare Co-operative, Japan
5. Ricardo Lopez, President, Federación Argentina de Entidades Solidarias de Salud (FAESS), Argentina
6. Cliff Mills, Principal Associate, Mutuo, and co-author of Blueprint for a Co-operative Decade, United Kingdom

Forum 12
Emerging Health Care Models and Business Opportunities
Breakthroughs in the past century pushed medications to the forefront of health, to the extent that the primary expense for health systems is now medication, whether sold over the counter or by prescription. Telemedicine is an advance that makes medical care more broadly accessible, and further breakthroughs in health and life sciences, health care, and human services are foreseeable. How can cooperatives and mutuals play a role, particularly as regards financing, development, distribution, and accessibility?

Study Report
Health Co-operative Around the World
Jean-Pierre Girard, LPS production, Canada

Chair
Sunoor Verma, Executive Director, Geneva Health Forum, Switzerland

Panelists
1. Tim Archer, Executive Director, Saskatoon Community Clinic, Canada
2. Marc Bell, Chief Executive, Benenden Health, United Kingdom
3. Manon Loranger, Vice President, Home Services Sector, Fédération des coopératives de services à domicile et de santé du Québec (FCSDSQ), Canada
4. Michael Dillhyon, CEO, Healthbank, Switzerland
5. Adrian Watts, Chairman, National Health Co-op, Australia

Forum 13
Insuring Health Care and Social Services
With a view to making health services more accessible to more people, the World Health Organization (WHO) acknowledges that universal public health insurance coverage would be ideal. Yet such coverage does not exist in most countries. What alternative solutions are available to fill these gaps? The mutual model offers attractive insurance product options, both in developed countries where healthcare coverage is tied to work and financed by social security contributions and in developing countries where health mutuals offer health insurance coverage for residents of an area or for specific professions.

Chair
Laurette Stiles, Vice President, Strategic Resources, State Farm Insurance Companies, United States

Panelists
1. Mo Girach, Special Advisor, NHS Alliance, United Kingdom
2. William Bojorquez Cordova, General Manager, Serviperu, Peru
3. Nelson C. Kuria, Group Managing Director-CEO, Co-operative Insurance Group, Kenya
4. Alexander Schulze, Global Programme Health, Federal Department of Foreign Affairs, Swiss Agency for Development and Cooperation, Switzerland
THURSDAY, OCTOBER 9

5. Laurent MAGNANT, General secretary, Groupe Harmonie, France

THURSDAY, OCTOBER 9

9:30 a.m.  Forum 14  Room TBC

Gotting Directly to Employee Wellness

It is known that cooperatives and mutuals are generally more respectful of their members and their needs. Consequently, it might seem natural that these businesses demonstrate human considerations towards their employees. How do cooperatives and mutuals stand out to ensure their employees’ wellness? What practices do they put forward to contribute to the health and physical and mental well-being at work? Do they offer distinctive advantages regarding health plans, social benefits? Do they stand out as health services providers? Are they leaders when it comes to prevention? How are they innovative?

Study Report
Cooperative and Mutual Insurers: Good to our People, Good to our World
Faye LAGEU, Vice President, Head of Shared Intelligence, International Cooperative and Mutual Insurance Federation (ICMIF), United Kingdom

Chair  Shaun TARBUCK, Chief Executive, The International Cooperative and Mutual Insurance Federation (ICMIF), United Kingdom

Panelists
1. Rafael MOLITERNO NETO, CEO, Seguros Unimed, Brazil
2. William MCKINNEY, Vice President, Member and Market Development, Thrivent Financial, United States
3. Bernie MITCHELL, Senior Vice President, Human Resources, The Co-operators, Canada
4. Greg WALL, Group CEO, Capricorn Society, Australia

10:45 a.m.

SIMULTANEOUS BREAK

11:15 a.m.  Forum 15  Room TBC

Boosting Productivity through Agricultural Organization

Options for expanding agricultural space are limited. OECD projections indicate that total arable area will increase by only 69 million hectares (less than 5%) by 2050. More food will have to be produced in the next ten years than all the food produced in the past 10,000 years combined. How are cooperatives increasing productivity in accordance with sustainability principles? How can cooperatives boost productivity while ensuring sustainable agricultural development? How can we go from mass industrial agriculture to mass eco-agriculture and feed the planet? How can cooperatives help deal with the challenges facing family farms and improve their productivity?

Chair  Daniel YEON, Vice President Operations, Canadian Agri-Food Policy Institute (CAPI), Canada

Panelists
1. Greg WICKHAM, Senior Vice President, Business Development, Dairy Farmers of America (DFA), United States
2. Hubert GARAUD, President, Terrena, France
3. Aoua SAWADOGO, Director, Financial Centre for Agricultural Entrepreneurs, Faltière des Caisses Populaires du Burkina (FCPB), Burkina Faso
4. Jorge LOPEZ, Director General, Coop Central, Colombia
5. Mohammed ASHOUR, CEO, Aspire Food Group, Canada
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11:15 a.m.
Room TBC

Forum 16
Enhancing the Global Cooperative Image through Marketing
The 2012 Summit highlighted the lack of knowledge of the added value cooperatives bring to the real economy. Has the overall image of cooperatives in all sectors—their resilience, steady growth with a view to sustainable economic development, respect for people, and complex decision-making process—changed over the past five years? Have the economic, financial, and employment crises of the past ten years helped show how cooperatives and mutuals contribute to stability and economic growth? What communication and marketing solutions are being considered? What readily available tools can cooperatives use to improve their visibility?

Study Reports
Global Reputation Report
Liz GREEN, International Cooperative and Mutual Insurance Federation (ICMIF), United Kingdom

At the Vanguard of Canadian Innovation: Compilation of Co-op Case Studies
Julie CAFLEY, Canada’s Public Policy Forum, Canada

Chair
Marie-Huguette CORMIER, Senior Vice President, Marketing, Member-Client Experience and Communications Executive Division, Desjardins Group, Canada

Panelists
1. Pascal PROT, President, Vivescia, France
2. Anthony MURRAY, Executive Editor, Co-operative News, United Kingdom
3. Arjen VAN NULAND, Director, Dutch National Council for Cooperatives (NCR), the Netherlands
4. Evelina K BERGSTRÖM, Communications Strategist, Rabash, Sweden
5. Liz GREEN, Senior Vice President, External Relations, International Cooperative and Mutual Insurance Federation (ICMIF), United Kingdom
6. Julie CAFLEY, Vice President, Canada’s Public Policy Forum, Canada

11:15 a.m.
Room TBC

Forum 17
Demographic Growth and Aging Population: Key Opportunities
Many emerging countries are experiencing skyrocketing demographic growth. How can cooperatives and mutuals meet their health needs? At the other end of the spectrum, many countries are dealing with significant population aging. In recent years, the cooperative model has been reinvented to allow seniors to enjoy quality of life as they age: home services for daily living tasks; high quality, affordable housing with extra amenities (cafeterias, nursing care) in vibrant community settings; and funeral co-ops ensuring that burial costs remain affordable and providing support for survivors.

Chair
Ramsey MARGOLIS, International Cooperative Consultant, Huia C·D·S, New Zealand

Panelists
1. Laura PERACULA, Deputy Director General, Suara Cooperativa, Spain
2. J. Benoît CARON, Executive Director, Fédération des coopératives de services à domicile et de santé du Québec (FCSDSQ), Canada
3. Alain LECLERC, Managing Director, Fédération des coopératives funéraires du Québec, Canada
4. Wilfredo A. DIMAMAY, Director, MSU-IIT National Multi-purpose Cooperative, Philippines
5. Ben REID, CEO, The Midcounties Co-operative, United Kingdom
### Forum 18
#### For a Meaningful Legal, Regulatory, and Tax Framework
Cooperatives need clear legal definitions in areas such as taxation and market access in order to develop, but legal clarity is not the norm in all countries. Not all regulatory frameworks recognize or make sufficiently clear the dual role of cooperatives: addressing social issues and contributing to medium- and short-term prosperity. Unlike traditional businesses, cooperatives are governed by different rules in each country. What limitations does the legal framework place on cooperatives? What solutions are being put forward?

**Chair**
Liz BAILEY, Managing Principal, The Bailey Group LLC, United States

**Panelists**
1. Hagen HENRY, Research Director, University of Helsinki Ruralia Institute, Finland
2. Gianluca SALVATORI, CEO, Euricse, Italy
3. Hervé GUIDER, General Manager, European Association of Co-operative Banks (EACB), Belgium
4. Bill CHENEY, President and CEO, SchoolsFirst FCU, United States
5. Robert KELLY, President of the Board and Director, Association of British Credit Unions Ltd (ABCU), Scotland

### Forum 19
#### Family Farming: A Food Security Solution?
The United Nations through "2014 International Year of Family Farming" sanctioned Family agriculture, by showing it is more than a simple model of economics agricultural: it is the basis for sustainable production to move towards food security and food sovereignty, environmental land management and biodiversity. How to improve productivity while ensuring the sustainable development of agriculture and respecting the small farmers and their families?

**Chair**
Jean-François HAREL, Secretary General, La Coop fédérée, Canada

**Panelists**
1. Nora OURABAH HADDAD, Coordinator, Cooperatives and Producer Organizations, Food and Agriculture Organization, Italy
2. Amy COUGHENOUR BETANCOURT, Chief Operating Officer, CLUSA International, United States
3. Sumalee THONGTEERA, General Manager, Lam-phra-phloeng Agricultural Cooperative Ltd, Thailand
4. Roger JOHNSON, President, National Farmers Union, United States
5. Toru NAKAYA, Vice President, Central Union of Agricultural Co-operatives - JA-Zenchu, Japan

### Forum 20
#### The Blueprint for a Co-operative Decade
At the close of the UN International Year of Co-operatives in 2012, co-operative organizations from 100 countries adopted the Blueprint for a Co-operative Decade. The Blueprint’s 2020 Vision sets ambitious, game-changing strategies to ensure that co-operatives achieve substantial scale by the end of this Decade. The International Co-operative Alliance has launched initiatives that build the foundation for achieving those rigorous goals, such as the Blue Ribbon Commission on Co-operative Capital. This session will assess how the impressive work presented throughout the Summit can shape future initiatives of the Blueprint. How might some of these study reports advance the identity of the co-operative model? What do the outcomes of the roundtables tell us about co-operative approaches to participation and sustainability? What do the Summit sessions identify as priorities for co-operative legislation in the next 10 years? How can the rich content and exchanges captured in this Summit inform future initiatives that secure a co-operative competitive advantage?

**Chair**
Charles GOULD, Director General, International Co-operative Alliance (ICA), Switzerland

**Panelists**
1. Toby A. A. HEAPS, Co-founder and President, Corporate Knights, Canada
2. Bruno ROELANTS, Secretary General, International Organisation of Industrial, Artisanal and Service Producers’ Cooperatives (CICOPA), Belgium
3. Yves PELLE, Partner, Agricultural Cooperative European Leader, PwC, France
4. Cliff MILLS, Principal Associate, Mutuo, UK
5. Pierre PAGESSE, President, momagri, France
6. Rob MARKEY, Partner, New York & Global Leader of Customer Strategy & Marketing practice, Bain & Company, United States
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11:15 a.m.  
Room TBC

Forum 21  
**Governance in Associative Life**

The active participation of members-owners in the decision making process of their cooperative or mutual remains a powerful and unifying distinctive element, vector of change and business development. This democratic process is different from one cooperative to another depending on the size, type and sectors, and generates different levels of active participation from the members. Where members are less involved in the democratic life of their coop, there is loss of interest. Ignoring their rights and obligations, the members no longer distinguish their cooperative or mutual form another business model and lose their sense of belonging. How can we encourage the contribution of members to the democratic life of their coop and mutual? How can coops and mutuals demonstrate the importance of their participation? How can we involve them in the decision making process while remaining agile to face business opportunities? What are the successful practices in this area?

**Study Report**

*Organizational and Governance Models of Cooperative Banks*

Éric LAMARQUE, IAE de Paris - Sorbonne Graduate Business School, France

Huguette LABELLE, Chair, Transparency International, Germany

Panelists

1. Shona McGLASHAN, Chief Governance Officer, Mountain Equipment Co-op, Canada
2. Samadanie KIRIWANDENIYA, Chairperson, Sanasa Development Bank, Sri Lanka
3. Andrew SO KWOK WING, Founding President, Association of Asian Confederation of Credit Unions (ACCU), Thailand
4. Jocelyn ST-JEAN, General Director, Fédération des caisses populaires haïtiennes Le Levier, Haiti
5. Raymond OLIGER, Vice President, International Confederation of Popular Banks (CIBP), France
6. Éric LAMARQUE, Director, Master of Finance, IAE de Paris - Sorbonne Graduate Business School, France

12:30 p.m.  
Lunch Break

12:30–1:30 p.m.  
Room TBC

Summit Rendez-vous

Discussion Forum: Coop 3.0 (Part 2)

Organized by CGI

2:00 p.m.  
200ABC

Ministerial Round Table  
**Cooperative Creation and Development Around the World**

Cooperatives and mutuals are not recognized for their economic and democratic value in the same way around the world. They face regulations and policies that sometimes impede their development. But some countries have tangibly supported their development and can testify to their ability to create jobs, ensure food security, and provide access to health care and human services. What cutting-edge countries are we talking about? What are they doing to support cooperative and mutual development and why? What significant benefits have they enjoyed?

Chair  
John MANLEY, President and CEO, Canadian Council of Chief Executives, Canada

Panelists

1. Chaka FATTAH, Congressman, 2nd District of Pennsylvania, United States
2. Fatima MAROUAN, Minister of Handicrafts, Social Economy and Solidarity, Morocco
3. Sithembiso G. G. NYONI, Minister of Small and Medium Enterprises and Cooperative Development, Zimbabwe

3:30 p.m.  
Networking Break
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4:00 p.m.
200ABC

Round Table 7
The Future in 5 Key Actions
What has the Summit taught us? 5 key themes, 5 key lessons, 5 key actions: Can we identify these for our future?

Study Report
United Nation’s Global Census on Cooperatives
Dave GRACE, Managing Partner, Dave Grace & Associates, United States

Chair
Stéphan BUREAU, Facilitator, Canada

Panelists
1. Marcela VILLAREAL, Director, Office for Partnerships, Advocacy and Capacity Development, Food and Agriculture Organization of the United Nations (FAO), Italy
2. Dirk J. LEHNHOFF, Member of the Board of Directors, DGRV-German Cooperative and Raiffeisen Confederation, Germany
3. Jean-Louis BANCEL, President, Groupe Crédit coopératif, France
4. Bruno ROELANTS, Secretary General, International Organisation of Industrial, Artisanal and Service Producers’ Cooperatives (CICOPA), Belgium
5. Rüdiger KRECH, Director, Office of the Assistant Director-General, Health Systems and Innovation, World Health Organization (WHO), Switzerland
6. Gabriela Ana BUFFA, Youth Representative of the Board, International Co-operative Alliance (ICA), Switzerland
7. Dave GRACE, Managing Partner, Dave Grace & Associates, United States

5:15 p.m.
200ABC

Summit Conclusion
Monique F. LEROUX, Chair of the Board, President and CEO and Co-host of the International Summit of Cooperatives, Desjardins Group, Canada
Dame Pauline GREEN, President, International Co-operative Alliance (ICA) and Co-host of the International Summit of Cooperatives, Switzerland

5:30 p.m.

End of the 2014 International Summit of Cooperatives

7:00 p.m.
400ABC

Gala Dinner
Business attire