# Facts & Figures

of Cooperatives

Edition International Year of Cooperatives 2025









# **2025 International Year** of Cooperatives

→ The United Nations has declared 2025 as the International Year of Cooperatives.

With this special honour the UN aims to raise awareness of the global importance of cooperatives in achieving the 17 Sustainable Development Goals (SDGs).



International Cooperative Alliance: 2025 International Year of Cooperatives Opening Ceremony in New Delhi, India

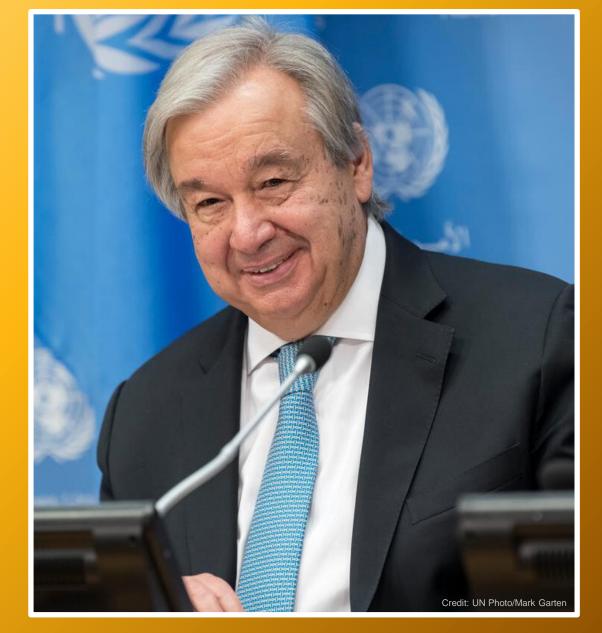
# **2025 International Year** of Cooperatives



## GG

Cooperatives are the solution to many of the global challenges of our time. They promote regional entrepreneurship, provide access to markets, and combat poverty and social exclusion worldwide. Cooperatives build a better world.

António Guterres, United Nations Secretary-General





#### 2025 International Year

### of Cooperatives



## SUSTAINABLE GALS DEVELOPMENT GALS



































#### **17 Sustainable Development Goals**

In September 2015, the United Nations adopted the '2030 Agenda for Sustainable Development'. Global challenges such as poverty, hunger, inequality, lack of education, and discrimination against women and young people are to be addressed through sustainable economic activity and the responsible use of natural resources.

Based on this agenda, the global community has defined 17 Sustainable Development Goals (SDGs), which should guide national policies and international cooperation.

Cooperatives are founded on values such as partnership, solidarity, and democratic co-determination. The core cooperative principles of self-help, self-management, and self-responsibility are ideal for achieving the UN Sustainable Development Goals.



### **2025 International Year**

### of Cooperatives





The cooperative idea emerged during times of extreme **poverty**. To this day, cooperatives provide disadvantaged groups with access to financial services, markets, and resources. They enable people to earn an income, making a significant contribution to the economic advancement of large sections of the population worldwide.



**Agricultural cooperatives** play a crucial role in providing food and preventing **hunger**. They enhance food security and strengthen small agricultural businesses and farms in particular.



**Energy cooperatives** actively involve communities in the energy transition. Public participation is vital for the acceptance of renewable energy. As regional energy providers, they offer **affordable and clean energy**.



**Cooperative banks**, as financing partners for small and medium-sized enterprises (SMEs), make a vital contribution to the regional economy. By offering financial services across the region, they foster **economic growth and stable employment** outside of major metropolitan areas.



**Commercial cooperatives** form the backbone of the medium-sized economy. They assist their member businesses in all aspects of management, ensuring the **competitiveness and innovative capacity** of SMEs in comparison to large competitors.



**Housing cooperatives** provide affordable housing, particularly in urban centres. Through extensive modernisation of existing buildings, they contribute to the **sustainability of cities and communities**.



**Consumer cooperatives** place a strong emphasis on socially responsible practices. They ensure that supply chains are as short as possible and that the origins of products are transparent. In doing so, they promote **sustainable consumption** among their members.



Cooperatives are as diverse as their contributions to achieving the 17 Sustainable Development Goals. However, the fundamental cooperative principle remains the same: In a community, more can be achieved, and individuals are better positioned.

Cooperatives combine economic and sustainable action like no other type of organisation. They support their members and, therefore, do not prioritise capital interests. This is why their business activities are focused on the long term and are designed with future generations in mind.

But cooperatives are much more than just business enterprises: They are 'schools of democracy,' as all members have an equal say in key decisions. Partnership and trust are the foundation of the cooperative philosophy.



© DGRV 2024

# **Cooperatives** in Germany

Cooperatives are a driving force for both the economy and society.

They represent a solid business model and longterm entrepreneurial action. Sustainability is part of the cooperative DNA, as cooperatives focus on supporting their members rather than pursuing short-term capital interests.



















# **Cooperatives Companions in Everyday Life**

We encounter cooperatives everywhere, every day.

Cooperative banks are reliable financing partners for small and medium-sized enterprises, agricultural cooperatives produce our food, retail cooperatives ensure the supply of goods of all kinds, and housing cooperatives provide affordable housing.



















# The Cooperative Clock How We Encounter Cooperatives in Everyday Life

Cooperatives are with us around the clock, yet we often don't notice them in our everyday lives. However, if we take a closer look, we quickly become aware of the many cooperative services and offerings.

Let's follow Mr. Müller through his day and see where we encounter cooperatives.





### Cooperatives

# The Economic Organisation with the Most Members



**7,000** cooperatives



1 m employees



**22 m** members





## Cooperative

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Castana	
Sectors	

		Cooperative Banks	Raiffeisen Cooperatives	Small-Scale Industry, Commodity, and Services Cooperatives	Energy Cooperatives	Consumer and Service Cooperatives	Housing Cooperatives
	Number of Cooperatives	697	1,656	1,372	951	510	1,800
( <sup>2</sup> ) 2-2	<b>Members</b> (in millions)	17.8	1.3	0.4	0.2	0.3	2.9
	Employees	135,400	109,800	740,900	1,200	5,000	24,308
~	Turnover (in billion EUR):	1,175 (Balance sheet)	82.6	193	2	1	6



# **Cooperative banks A Solid Business Model**

Cooperative banks stand for trust and a solid business model.

Across Germany, they provide comprehensive financial services to their 30 million customers.



Sustainable branch of Raiffeisenbank Südhardt eG with solar panels and e-charging station

## **Cooperative Banks A Solid Business Model**



A joint protection scheme is in place to protect customers' deposits. The rating agency FitchRatings has awarded an "AA-" rating.



**697** number of cooperatives



**135,400** employees



1,175 bn € balance sheet



17.8 m



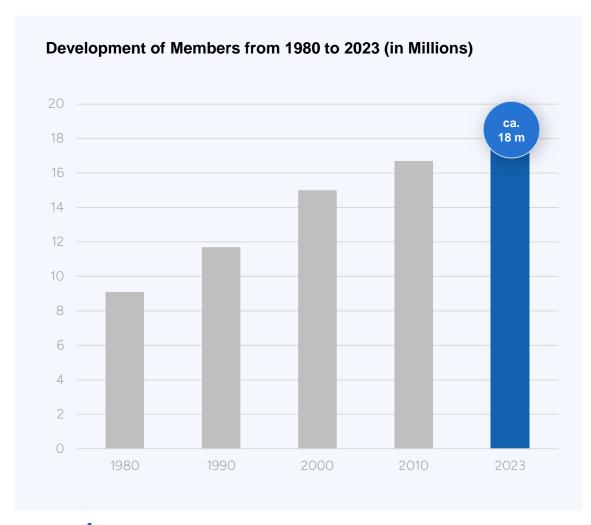


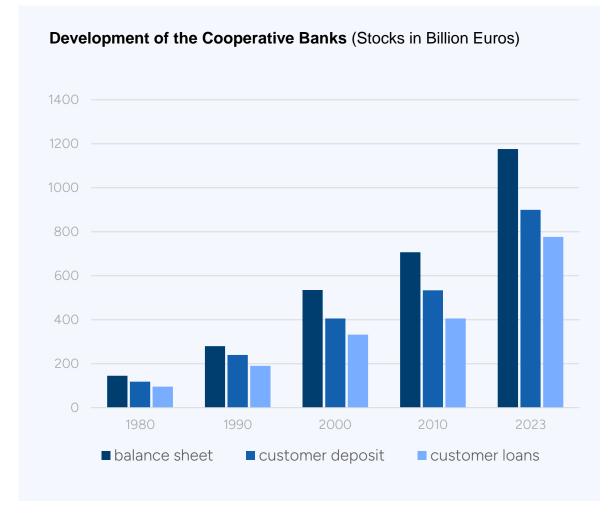
### **Cooperative Banks**

### **A Solid Business Model**



In addition to the Volksbanken and Raiffeisenbanken, the cooperative financial network of Volksbanken Raiffeisenbanken also includes the Sparda banks, PSD banks, church banks, and other specialised institutions, along with affiliated companies.







### Cooperative Banks A Solid Business Model





The **10 affiliated companies** of the Genossenschaftliche FinanzGruppe provide comprehensive services to the cooperative banks.



**34,265** employees



**699 bn** balance sheet







# Raiffeisen Cooperatives A Regional Economic Force

Cooperatives connect local producers in rural areas to the global markets.

Nearly half of the flow of goods to and from the agricultural sector passes through cooperative companies.



RWZ Agricultural Technology Centre in Rommerskirchen

### Raiffeisen Cooperatives

### **A Regional Economic Force**



With 109,800 employees, Raiffeisen cooperatives are a key employer and economic driver in rural areas.



1,656 Raiffeisen cooperatives



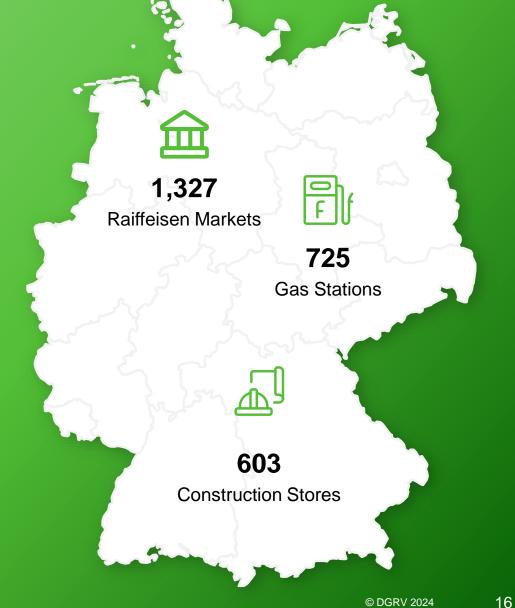
109,800 employees



82.6 bn € added turnover



1.1 m members





### Raiffeisen Cooperatives

### **A Regional Economic Force**



1/3

...of the total German grape

crop is processed by winegrowers' cooperatives into wines of all quality levels.



60%

...of the annual milk volume

in Germany is processed into high-quality food by dairy cooperatives.



25%

... of the farmland

in the eastern federal states is cultivated by agricultural cooperatives.

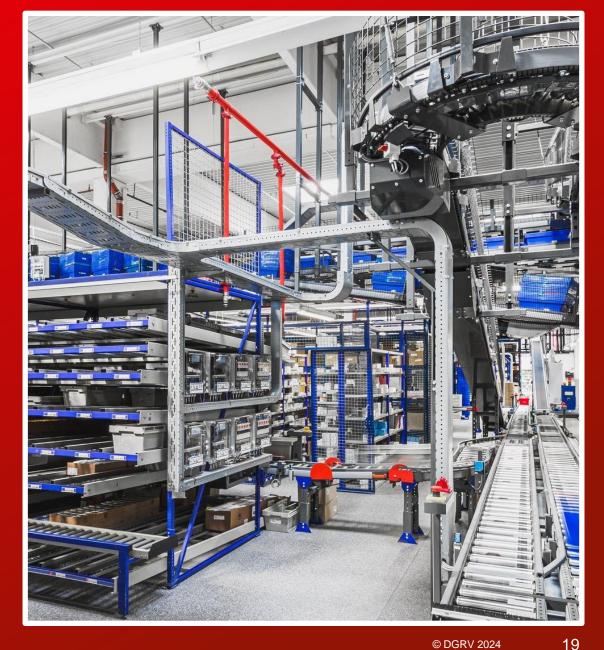
# Raiffeisen Cooperatives A Regional Economic Force

					(CO)	(64)		
		Commodity business	Dairy cooperatives	Livestock, meat and breeding cooperatives	Fruit, vegetable and horticultural cooperatives	Farmers cooperatives	Winegrowers cooperatives	Other cooperatives
	Number of Cooperatives	309	150	68	77	497	140	415
( <sup>2</sup> ) 2-2	Members (in thousands):	843	47	97	16	17	34	58
PÄ	Employees	57,834	17,349	5,493	4,783	11,998	2,550	9,779
~	Turnover (in billion EUR):	52.1	16.3	7.0	3.7	1.8	0.8	0.8



### **Small-Scale Industry Commodity** and Services Cooperatives A Strong Network

Traders, craftsmen, and other small- and medium-sized entrepreneurs collaborate in cooperatives to achieve economies of scale, enabling them to compete with large corporations.



### **Small-Scale Industry Commodity and Services Cooperatives**

### **A Strong Network**



By joining forces, retailers can compete with powerful corporate groups in the market.



1,372

small-scale industry commodity and services cooperatives



740,900

employees



193 bn €

added turnover



400,000

members





# **Small-Scale Industry Commodity and Services Cooperatives**

### **A Strong Network**



#### 12,500

bakers and confectioners are supported by the BÄKO cooperatives and their control centre



### 9,400

member pharmacies are supplied daily by **NOWEDA eG** 



#### 85,000

**SVG-Verbund** advises customers on all matters related to transport and logistics.

# Cooperatives are often connected in a multi-level network

Regional cooperatives of entrepreneurs are frequently organised into nationwide or international central cooperatives.

One example is the cooperatives of bakeries and confectioners, which have joined forces in their BÄKO-ZENTRALE eG.



# **Small-Scale Industry Commodity and Services Cooperatives**

**A Strong Network** 

45

sectors in which small-scale industry, commodity, and service cooperatives operate





















Central
Cooperatives

Cooperatives in the Consumer Goods Trade

Cooperatives in the Food Craft Trade (e.g., Bakery, Butchery)

74

Cooperatives in the Non-Food Trade

146

Cooperatives in Non-Food Craft Trade<sup>1</sup>

Cooperatives in Foods and Luxury Goods Trade<sup>2</sup>

Transport
Cooperatives (e.g.,
road transport,
inland waterways)

Worker
Cooperatives
(e.g., hairdressing
cooperatives,
construction
cooperatives)

Water Cooperatives

Production and Other Business Cooperatives



Number of
Cooperatives

6

143

65

73

112

83

152

516



**Turnover** (in billion EUR):

136

41.2

3.0

3.7

2.0

1.1

8.0

0.1

0.008

4.7



e.a. roofers, painters, interior decorators, carpenters

# **Housing Cooperatives Promotion of Members**

Housing cooperatives provide their members with affordable housing and offer secure housing conditions.

> In the interest of their members, they invest in the housing stock and in new buildings.



Headquarters of the GdW Bundesverband deutscher Wohnungs- und Immobilienunternehmen e.V. in Berlin

# **Housing Cooperatives Promotion of Members**



The purpose of every cooperative is to promote its members. Profits are made to achieve this goal.



**1,800** housing cooperatives



24,308 employees



**6.0 bn €** investments



2.9 m members





## **Housing Cooperatives Promotion of Members**



**292** apartments in one and two

family houses



**7,589** apartments in multi-family houses



3.7 bn €

for modernisations and repair

# Cooperatives create affordable housing

Housing cooperatives enable social, fair and sustainable housing. In 2023,

€ 2.3 billion were invested in new construction projects. In doing so, they make an important contribution to combating the housing shortage in urban areas.



25

# **Energy Cooperatives A Sustainable Society**

Energy cooperatives enable active participation and involvement in the energy transition.

The goal is a long-term commitment of local residents. Taking part in the energy transition increases acceptance of renewable energies.



### **Energy Cooperatives**

### **A Sustainable Society**



Ownership and participation in the cooperative promote acceptance of the energy transition.



**951** energy cooperatives



**1,200** employees



2.1 bn € turnover



**220,000** members





### **Energy Cooperatives**

### **A Sustainable Society**





3.6 bn €

investments of energy cooperatives in renewable energies



#### 50 €

minimum participation to become a member in an energy cooperative



3,600 €

average participation of the members



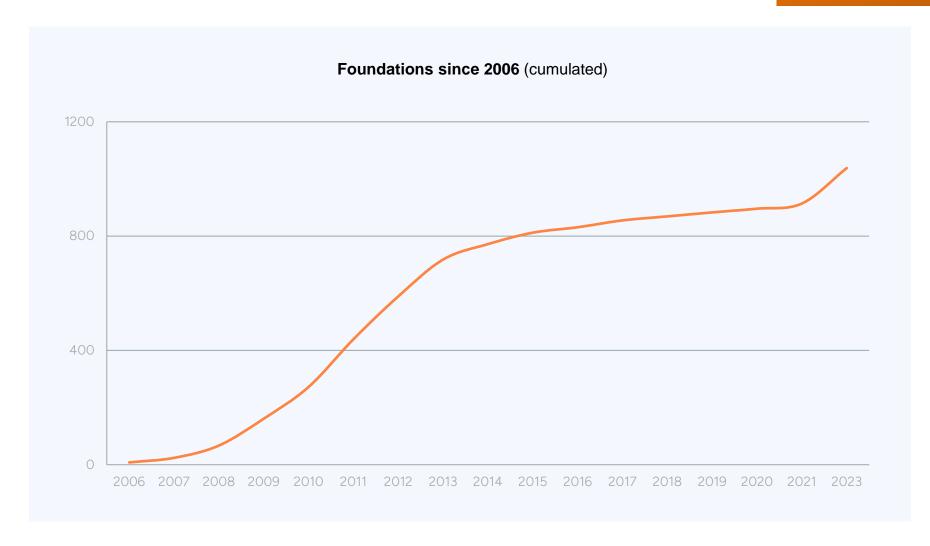
#### 3.0 million tons of CO2

were avoided by energy cooperatives in the electricity sector



### **Energy Cooperatives**

### **A Sustainable Society**





### **Consumer Cooperatives Democratic Organisations**

Citizens join together in cooperatives to purchase goods or provide services ranging from products to cultural activities.



### **Consumer Cooperatives**

### **Democratic Organisations**



#### 1844

On 21st of December 1844, the 'Rochedale Society of Equitable Pioneers' founded the first cooperative grocery store.



### 510

consumer and service cooperatives



### 5,000

employees



#### 1.0 bn €

turnover



### 300,000

members

### Cooperatives

are democratic and act in solidarity. Each member has only one vote.



### **Cooperative Associations**

Every cooperative is a member of a cooperative auditing association.

The regional auditing associations and specialist associations are members of the sector associations at national level.



### **Cooperative Associations**

### **National Level**



DGRV – Deutscher Genossenschaftsund Raiffeisenverband e. V.



GdW Bundesverband deutscher Wohnungs- und Immobilienunternehmen e. V.



Bundesverband der Deutschen Volksbanken und Raiffeisenbanken e. V. (BVR)



Deutscher Raiffeisenverband e. V. (DRV)



Der Mittelstandsverbund – ZGV e. V.



Zentralverband deutscher Konsumgenossenschaften e. V. (ZdK) At the national level
the sector associations and
the umbrella organisations
DGRV and GdW represent the
interests of the cooperatives.



# **Cooperative Associations (DGRV) Regional Level**

		Cooperative Banks	Raiffeisen Cooperatives	Small-Scale Industry and Services Cooperatives	Energy Cooperatives	Consumer and Service Cooperatives
bwgv	Baden-Württembergischer Genossenschaftsverband e. V.	Number 129 Balance sheet 208,790 m €	Number 285 Turnover 4,318 m €	Number 179 Turnover 5,954 m €	Number 155 Turnover 1,118 m €	
GVB > ETE	Genossenschaftsverband Bayern e. V.	Number 186 Balance sheet 207,639 m €	Number 368 Turnover 29,946 m €	Number 259 Turnover 9,219 m €	Number 329 Turnover 458 m €	
G	Genoverband e. V.	Number 321 Balance sheet 586,222 m €	Number 900 Turnover 35,532 m €	Number 972 Turnover 45,010 m €	Number 379 Turnover 323 m €	Number 11 Turnover 519 m €
Cenocerscoafsveroand Westr-Bris e.V. 1-Mrt. annib a. Microsi to their	Genossenschaftsverband Weser-Ems e. V.	Number 53 Balance sheet 39,079 m €	Number 64 Turnover 7,288 m €	Number 66 Turnover 54 m €	Number 67 Turnover 174 m €	



### **Cooperative Associations (DGRV)**

### **Specialist Associations**



### EDEKA Verband kaufmännischer Genossenschaften e. V.

Number 8 Turnover 70,700 m €



### Verband der PSD Banken e. V.

Number 12 Balance sheet 27,240 m €



### REWE – genossenschaftlicher Förderverband e. V.

Number 8

Turnover 63,170 m €



#### Prüfungsverband der Deutschen Verkehrs-, Dienstleistungs- und Konsumgenossenschaften e. V.

Number 193 Turnover 932 m €



#### Verband der Sparda-Banken e. V.

Number 11 Balance sheet 83,567 m. €



# **Cooperative Associations (GdW) Regional Level**

VNW Verband norddeutscher Wohnungsunternehmen e. V., Hamburg

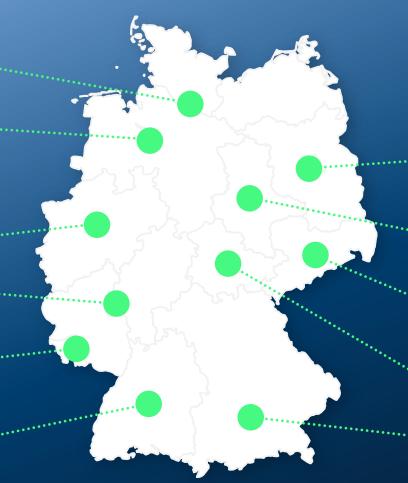
vdw Verband der Wohnungs- und Immobilienwirtschaft in Niedersachsen und Bremen e. V., Hannover

VdW Rheinland Westfalen Verband der Wohnungs- und Immobilienwirtschaft Rheinland Westfalen e. V., Düsseldorf

VdW südwest Verband der Südwestdeutschen Wohnungswirtschaft e. V., Frankfurt am Main

VdW Verband der saarländischen Wohnungs-Immobilienwirtschaft e. V.

vbw Verband baden-württembergischer Wohnungsund Immobilienunternehmen e. V., Stuttgart



BBU Verband Berlin-Brandenburgischer Wohnungsunternehmen e. V., Berlin

VdWg Verband der Wohnungsgenossenschaften Sachsen-Anhalt e. V., Magdeburg

VSWG Verband Sächsischer Wohnungsgenossenschaften e. V., Dresden

 vtw Verband Thüringer Wohnungs- und Immobilienwirtschaft e. V., Erfurt

VdW Bayern Verband bayerischer Wohnungsunternehmen e. V., Munich





### **Cooperatives** worldwide



There are 250,000 cooperative businesses under the umbrella of the European cooperative association, Cooperatives Europe.

Globally, there are 3 million cooperatives.











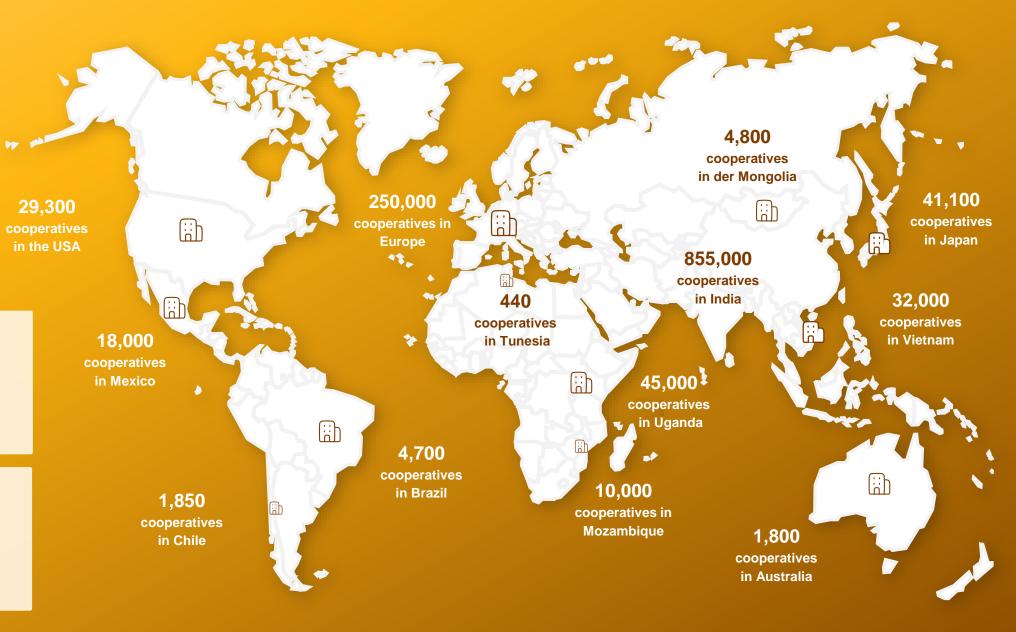








### **Cooperatives** worldwide





#### 1 billion

people around the world are members of a cooperative.



#### 280 million

jobs are offered by cooperatives worldwide.



#### in Europe





#### 141 m

million people benefit from membership in a cooperative in Europe



#### **75%**

of Finns are members of a cooperative.



Every 2nd

bank in Europe is a cooperative bank



Every **3rd** 

polish person lives in a cooperative apartment



#### 20%

of pharmacies in Belgium are organised as cooperatives



#### 1 m

people in France work at a cooperative





#### **Cooperative Banks in Europe**

#### **Financial Partner for Medium-Sized Companies**





Cooperative banks provide their members with comprehensive financial services. With more than 36,200 branches, they are close to their customers. Their precise knowledge of the regional market and personal contact with local people is their major competitive advantage. They are also an important employer in many regions of Europe.



**2,400** regional cooperative banks



**737,000** employees



**5.6 m €** loans



90 m members

# Sustainable economic growth & reduced inequalities

Cooperative banks traditionally promote small and medium-sized businesses in their region. They support entrepreneurs with their investments and offer a wide range of financial services. Through this important role, they make a decisive contribution to regional value creation and thus also to the common good. In the context of development cooperation, savings and credit cooperatives play a key role in reducing inequalities in disadvantaged regions of the world.







#### **Agricultural Cooperatives in Europe**

#### **Sustainable and Competitive**





European agriculture is strongly characterised by cooperatives. Agricultural and forestry cooperatives strengthen regional businesses by pooling resources and offering various services. They achieve economies of scale in the processing of produce as well as transport, packaging and marketing.



**23,000** agricultural and forestry cooperatives



**607,000** employees





of the turnover in European agriculture is generated by agricultural cooperatives.



7 m

#### **Against poverty & hunger**

European agricultural cooperatives ensure the supply of food. They also play an important role in preventing poverty. They increase the income of the mostly smaller member farms and open up additional sources of income for them. They also create jobs in structurally weak regions. Every day, European agricultural cooperatives produce fresh and processed food. They supply vital goods to people all over the world.







#### **Agricultural Cooperatives in Europe**

**Sustainable and Competitive** 

2025
International Year of Cooperatives

Number of agricultural, fishing and forestry cooperatives

- 1 Austria 1,057
- 2 Denmark 11
- 3 Finland 29
- 4 France 2,400
- 5 Germany 1,656
- 6 Hungary 520
- 7 Ireland 1,000
- 8 Italy 4,703
- 9 Latvia 113
- 10 Lithuania 403
- 11 Malta16
- 12 Portugal 452
- 13 Romania 1,434
- 14 Slovenia 91
- 15 Spain 3,669
- 16 Sweden 27





### **Small-Scale Industry Commodity and Services Cooperatives in Europe**

# 2025 International Year of Cooperatives

#### **Successful Together**



Commercial cooperatives are active at the wholesale level in many European countries. They achieve economies of scale for their medium-sized members and enable small and medium-sized enterprises in particular, to compete with large companies. This cooperative principle is practised throughout Europe.



**764,000** stores



**6.4 m** employees



**621 bn €** wholesale turnover



501,000

independent retailers are members of cooperatives

### Industry, innovation and infrastructure

By joining together in a cooperative network, small and medium-sized retailers can operate successfully. The commercial cooperatives are a driver of innovation. By pooling their resources, they can invest in new energy-efficient and sustainable technologies and products. Together, they improve the efficiency of their supply chains and modernise their infrastructure in the process. This ultimately benefits their members in the region.

Commercial cooperatives thus promote an inclusive and sustainable local economy.





#### **Housing Cooperatives in Europe**

#### **Affordable and Secure Housing**





Housing cooperatives not only offer their members a good and affordable place to live. Above all, they also ensure that the housing market develops in a socially responsible way. Therefore, they also play an important social role in issues such as energy-efficient refurbishment or combating energy poverty.



43,000

housing cooperatives



300,000

employees of housing cooperatives



40 bn €

investments



25 m

homes

### Sustainable cities and communities

Housing cooperatives contribute in particular, to affordable housing and a socially orientated housing industry. Their business model promotes social justice. They create a living environment with neighbourhoods that are worth living in, and that create space for encounters and solidarity. Trough their investments in energy-efficient residential buildings and the expansion of renewable energies, housing cooperatives make an important contribution in achieving climate targets.







#### **Energy Cooperatives in Europe**

#### **Shaping the Energy Transition Together**





Energy cooperatives enable local people to advance the energy transition in their home region together. They operate solar or wind power plants and heating networks. Some of them are paving the way for environmentally friendly electromobility.



**2,500** energy communities



2 m

#### Affordable and clean energy

Numerous renewable energy projects are developed and implemented by energy cooperatives - not only in the electricity sector, but also in the heat supply. They offer their members low-cost green electricity and heat energy from regenerative resources.

With their democratic participation model, energy cooperatives also ensure acceptance of important climate protection measures and are therefore an important key to a successful energy transition.







#### **Consumer Cooperatives in Europe**

#### **Regional Value Creation**





#### 87,000 shops

Whether in remote regions of Europe - where they are often the only shop providing local supplies for people - or as a supermarket in the city, consumer cooperatives provide people with regional and fresh goods.



3,988

local consumer cooperatives



514,000

employees



79 bn €

turnover



30 m

consumer-members

### Responsible consumption and production

Consumer cooperatives attach great importance to socially responsible behaviour and consumer protection. They ensure that supply chains are as short as possible, and that the origin of products is transparent. In this way, they promote the sustainable consumption of their members.



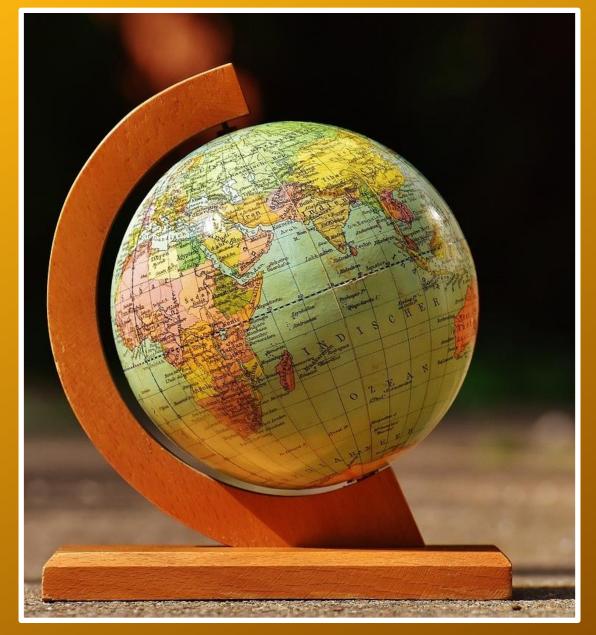




# **Cooperatives Outside Europe**

Cooperatives are also widespread outside Europe.

Whether agriculture, banking, energy, fisheries, healthcare, housing, insurance, logistics or trade - cooperatives are at home in almost every sector around the globe.



#### in Australia





**3.8 Mio.** members in total



**1,800** cooperatives

#### **167,000 secure jobs**

are generated additionally by small, medium-sized and familyowned business members facilitated by cooperative.



**89,000** employees



**163.3 bn \$** combined turnover of all cooperatives









#### in Brazil





**20.5 m** members in total



**4,700** cooperatives

#### 720 health cooperatives

cooperatives in the healthcare sector are widespread in Brazil. Most doctors are organised in one of the 720 healthcare cooperatives. Together, they offer their patients healthcare services.





members benefit from low-cost electricity from renewable energies from their cooperatives.



54%

of agricultural products are produced by cooperatives.









#### in Japan





108 m members in total



41,100 cooperatives

#### 54%

of total domestic production from agriculture, forestry and fisheries is processed and marketed by cooperatives.



536,000 employees



1,800

fishing cooperatives form a strong cooperative sector.











#### in Uganda





**7.5 m** members in total



**45,000** cooperatives

#### 24,000 savings and credit cooperatives

enable people in rural areas to access financial services - an important requirement for setting up and developing businesses. They make a decisive contribution to the sustainable competitiveness of small businesses.



2 m

members of agricultural cooperatives



13,000

agricultural cooperatives are the second largest cooperative sector.







### **Cooperatives** in USA





**350,400,000** memberships



29,300 cooperatives

**900 electricity cooperatives** provide power to around 42 million people in 48 states, covering 13% of the electricity supply in the USA. As regional businesses, they create jobs and invest in better water and sewage systems, healthcare, and local education services.



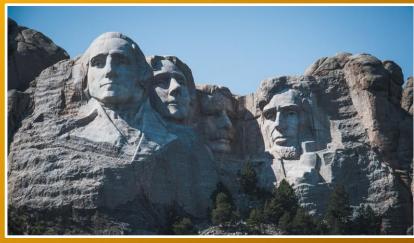
**856,300** employees



25 bn \$ income for employees









#### in Vietnam





5.9 m members in total



32,000 cooperatives

#### 63 regional cooperative associations

promote the exchange of knowledge and experience between cooperatives. They offer training programmes for public authority and cooperative managers and provide support in the development of business models.



1.6 m

employees of agricultural cooperatives



cooperatives













Cooperatives enable the economic development and social participation of broad segments of the population worldwide.

The guiding principle of the DGRV's cooperative development work is the United Nations' Agenda 2030 with its 17 Sustainable Development Goals.



#### of the DGRV

Latin America

. Brazil

2. Chile

3. Colombia

Costa Rica

DominicanRepublic

6. Ecuador

El Salvador

8. Guatemala

Honduras

10. Mexico

1. Paraguay

12. Peru

**vfrica** 

1. Benin

Botswana

3. Cameroon

4. eSwatini

Kenya

6. Lesotho

7. Madagascar

8. Malawi

9. Mozambique

10. South Africa

11. Tunesia

12. Uganda

Europe & Asia

. Turkey

2. Cambodia

3. India

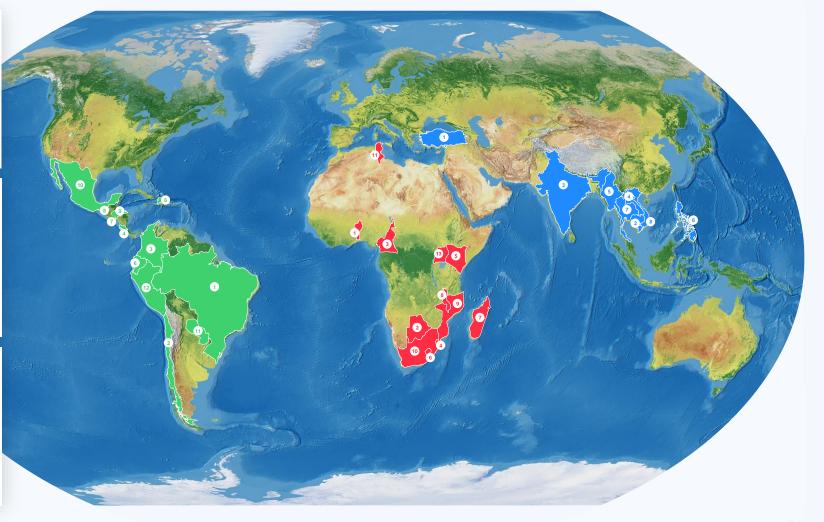
4. Laos

5. Myanmar

6. Philippines

7. Thailand

8. Vietnam





#### **India's first Raiffeisen market**

Indian agriculture is characterised by a large number of small farms in rural areas. They often have little or no access to wholesale markets - a situation comparable to Germany 170 years ago.

That is why in March 2022, the first Raiffeisen market in the state of Telangana, designed after the German model, was opened with the support of the DGRV. The cooperative members now have the opportunity to purchase agricultural supplies at low cost. In addition to that, advice is offered on sustainable and environmentally friendly farming.

The cooperative initiative thus ensures high-yield harvests and an adequate income situation for small farming families. In doing so, cooperatives combat poverty and hunger in India's rural regions.

















### Savings and credit cooperatives in Southern Africa

Savings and credit cooperatives make an important contribution to financial inclusion worldwide. In Southern Africa, SACCOs (savings and credit co-operatives) are often the only way for broad sections of the population to obtain financial services on fair terms.

SACCOs also support other cooperatives in financing their entrepreneurial ideas. They fund investment projects, with a particular focus on supporting the establishment of new cooperatives.

SACCOs also offer counselling services for the financial education of their members. These training and information programmes not only promote personal advancement opportunities but also reduce social inequalities in the population.

















#### **Student cooperatives in Argentina**

Student cooperatives teach young people to think entrepreneurially and act responsibly at a young age while they are at school. They are also a very good tool for cooperative education in the context of development work.

In Sunchales, Argentina, a student cooperative has therefore been established at all primary and secondary schools. The democratic economic model is now part of everyday school life for most young people in the so-called 'provincial capital of the cooperative system'.

Together they run a school radio station, produce ceramic items or work in the school's own bakery. This not only teaches manual skills, but also important soft skills such as taking responsibility, democratic behaviour and teamwork.













#### **Development Work**















12 RESPONSIBLE CONSUMPTION























With the association DESWOS - German **Development Assistance Association for Social** Housing, the housing sector network promotes the development of housing cooperatives worldwide.



German cooperatives play an active role in cooperative development work through the **GESTE** Foundation.



Cooperatives make an important contribution to achieving the Sustainable Development Goals of the United Nations.

#### 32 countries

DGRV promotes cooperative initiatives in countries all across the globe. The project work is funded by the Federal Ministry for Economic Cooperation and Development and the Federal Ministry of Food and Agriculture.



13 CLIMATE ACTION

# Thank you for your attention.



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