



Online Questionnaire guidelines

This note presents a short guide to completing the World Co-operative Monitor questionnaire. The questionnaire is available at www.monitor.coop

SECTION 1. General data

Question	Description
<p>1. <u>Contact</u></p>	<p>Enter basic information required to identify the contact person for the organization who has compiled the questionnaire.</p> <p>The contact should be a person within the organization who knows the organization and its performance thoroughly.</p>
<p>2. <u>Organization type</u></p>	<p>Select a type according to the organizational structure:</p> <ul style="list-style-type: none"> – <u>Co-operative</u>. A co-operative is an autonomous association composed mainly of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly owned and democratically controlled enterprise which acts according to internationally agreed upon values and principles as outlined by the International Co-operative Alliance. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. – <u>Co-operative of co-operatives/mutuals</u>. Co-operatives composed mainly of co-operatives/mutuals that carry out an economic activity for the production of goods or the provision of services of common interest for their members. It periodically publishes its own financial statements. – <u>Co-operative group</u>. A co-operative group: 1) is composed of organizations that operate as a single economic entity; 2) regularly publishes a consolidated financial statement; 3) includes mainly co-operatives; 4) acts according co-operative principles and values; and 5) is controlled by co-operatives. – <u>Co-operative network</u> (including Federations and Unions with an economic activity for the production of goods or the provision of services). A co-operative network: 1) is composed of organizations that operate as a single economic entity; 2) does not publish a consolidated financial statement; 3) includes mainly co-operatives; 4) acts according co-operative principles and values; and 5) is controlled by co-operatives. – <u>Mutual</u>. Private co-operative type organization providing insurance or other welfare related services. Consider also micro-insurance and mutuals with both voluntary and compulsory membership. – <u>Non co-operative enterprise in which co-operatives have a controlling interest</u>.

3. <u>Co-operative type</u>	<p>If in question n. 2 you selected "co-operative", please select one of the following co-operative types. Only one answer is allowed.</p> <ul style="list-style-type: none"> – <u>Worker co-operative</u>. A co-operative owned and democratically controlled by its worker-owners. Worker co-operatives enable members to obtain more favorable working conditions than those available on the market, both in terms of quality and economy. – <u>Producer co-operative</u>. A co-operative owned and democratically controlled by producers who band together to process or market their products. – <u>Retailer-owned co-operative</u>. A co-operative formed to purchase and supply goods and services at competitive conditions in the interest of members (retailers). A retailer-owned cooperative sells to final consumers. – <u>Consumer co-operative</u>. A co-operative owned and democratically controlled by its main consumers. Consumer co-operatives enable members to obtain supplies and/or durable goods on more favorable conditions than those available on the market. They work to safeguard the quality of products and services as well as sales prices. – <u>Purchasing co-operative</u>. A co-operative formed to aggregate demand to get lower prices from selected suppliers. It is often used to reduce costs of procurement. A purchasing cooperative sells to businesses. – <u>Financial co-operative</u> (co-operative bank, credit union, and insurance and other financial service co-operative). Private co-operative enterprise providing banking and financial intermediation services, democratically controlled by its member customers (borrowers and depositors). Consider Credit unions and banks whose capital is also composed by individuals without rights regarding the management of the bank. An insurance co-operative owned and democratically controlled by its main insured. Insurance cooperatives enable members to obtain insurance policies on more favorable conditions than those available on the market. – <u>Housing co-operative</u>. A co-operative formed to provide an owned or rented property on more favorable conditions than those available on the market. This category includes both housing co-operative and co-operatives in the sector of Construction. – <u>Social co-operative</u>. A co-operative that manages health, social or educational services and productive activities for work integration of socially disadvantaged people. – <u>Other type of co-operative</u>.
4. <u>Organization</u>	Enter basic information required to identify the organization.
5. <u>Country</u>	Enter the country in which the co-operative organization has its registered office.
6. <u>President</u>	Enter basic information about the President of the organization.
7. <u>CEO</u>	Enter basic information about the Chief Executive Officer of the organization.
8. <u>Sector of activity</u>	<p>Select all sectors of activity in which the co-operative operates, and indicate the principal one. For more information: International Standard Industrial Classification http://unstats.un.org/unsd/cr/registry/regcst.asp?Cl=27</p>
9. <u>Membership</u>	Answer YES if membership of your organization is voluntary.
10. <u>Voting rights</u>	Answer YES if your organization applies the principle of "one member, one vote".

SECTION 2. Economic data

Please enter data from the fiscal year ending in 2016.

Question	Description
11. <u>Currency</u>	<p>Enter the currency used to express the economic data of the questions. Currency code (ISO 4217) www.iso.org/iso/currency_codes_list-1</p>
12. <u>Turnover</u>	<p>Turnover is the income that a company receives from its operating business activities, usually from the sale of goods and services to customers. It could be considered as the value of economic production that is produced and performed (finished or unfinished) during the period. It consists of sales for products or services provided during the year. Data not required for financial co-operatives, mutuals, co-operative groups and co-operative networks.</p>
13. <u>Income</u>	<p>Data required only for financial co-operatives and mutuals. Interest income is revenue that is generated from a bank's assets (commercial loans, personal mortgages, etc).</p>

		<p>Net interest income is the difference between interest income and interest expenses.</p> <p>Non-interest income is income from banking services and sources other than interest-bearing assets; it includes such items as the income from trading and securitization, investment banking and advisory fees, brokerage commissions, venture capital, fiduciary income, and gains on non-hedging derivatives.</p> <p>Premium income is the revenue received as insurance premiums paid by customers.</p>
14.	<u>Group revenues</u>	<p>Data required only for co-operative groups and networks.</p> <p>See question n. 12 and question n. 13.</p>
15.	<u>Total equity & liabilities</u>	<p>Sum of Current liabilities (Amounts owed within one year for goods and services purchased on credit terms, except accruals and deferred income) and Long term liabilities (Amounts owed after more than one year for goods and services purchased on credit terms. Except Minority interests and provisions).</p>
16.	<u>Members remuneration</u>	<p>Select YES if members have economic or social benefits based on their membership and specify the forms of remuneration provided by your organization.</p> <p><u>Patronage refunds.</u> Income remaining after deducting all expenses (net margin) is then distributed in proportion to patronage. The income in excess of expenses generated by the members' use of their business is thus refunded to them.</p> <p><u>Profit share.</u> Share of the profits for the period divided among the members of the organization.</p> <p><u>Discounts on goods and/or services.</u> Discounts on the price of goods or services produced by the organization.</p> <p><u>Other remuneration.</u> Other types of remuneration not included in the above categories.</p>
17.	<u>Donations, sponsorships and scholarships</u>	<p><u>Donations:</u> a voluntary transfer of property to third-parties made without any expectation of benefit accruing to the donor or anyone associated with the donor.</p> <p><u>Sponsorships:</u> a mutually beneficial exchange whereby the organization (the sponsor) receives value in return for cash or goods- or services-in-kind provided to third-parties.</p> <p><u>Scholarships</u> and other study grants awarded by the organization: amount of money that is given by a school, an organization, etc., to a student to help pay for the student's education.</p>
18.	<u>Audited annual report</u>	<p>Select YES if your organization compiles an annual audited publication reporting the financial results of the organization for the year (including the balance sheet, income statement, cash flow statement and a description of company operations). It has to be certified by an external auditor.</p>
19.	<u>Audited consolidated report</u>	<p>Select YES if your group or network compiles an audited publication reporting the financial results of the group for the year.</p>

SECTION 3. Social data

Please enter data from the fiscal year ending in 2016.

Question	Description
20. <u>Number of members</u>	Enter the total number of members, female members and members aged between 15 and 24 (youth members).
21.	Please select the types of members of your organization. For definitions please see http://www.uwcc.wisc.edu/pdf/multistakeholder%20coop%20manual.pdf
22.	Please indicate the average participation rate (%) at general assemblies over the last three years.
23. <u>Elected officers</u>	Any co-operative member voted into a position of decision-making authority (i.e. board of directors, policy committee, social committee etc.). Enter data from the year 2016.

24.	<u>Average number of employees</u>	Average number of employees of the co-operative (independent of the kind of contractual form adopted). According to the International Labour Organization (ILO), employees are all those workers who hold the type of job defined as paid employment jobs. This number excludes volunteers (see question 37). The average number of employees is calculated as the sum of the employees at the end of each month of the year divided by twelve (the number of months considered). Enter the average number of employees, female employees and employees aged between 15 and 24 (youth employees).
25.	<u>Volunteers</u>	Volunteer work includes activities or work that some people willingly do without pay to promote a cause or help someone outside of their household or immediate family. (<i>International Labour Organization, Manual on the Measurement of Volunteer Work</i> ¹). This number does not include elected officers (see question 36).
26.	<u>Social report</u>	Select YES if your organization compiles an annual publication reporting data and information about the social and environmental effects of an organization's economic actions to particular interest groups within society and to society at large.

SECTION 4. Co-operative capital

Please enter data from the fiscal year ending in 2016.

27.	<u>Organization types</u>	Please select one of the three options.
28. 32. 35.	<u>Composition of Total equity & liabilities</u>	<p>Share capital and reserves: Capital invested by members (or shareholders in case of non co-operative enterprises) at the time of the organization's creation. Its amount can increase (if new funding is needed) or decrease (in case of significant losses or in case of redundancy). Reserves are any part of stockholders' equity, except for basic share capital, they are retained in the business and not distributed to the owners.</p> <p>Bonds: A bond is a debt investment in which an investor loans money to an entity (typically corporate or governmental) which borrows the funds for a defined period of time at a variable or fixed interest rate. Bonds are used by companies, municipalities, states and sovereign governments to raise money and finance a variety of projects and activities. Owners of bonds are debtholders, or creditors, of the issuer.</p> <p>Deposits (required only for banks): Savings and checking accounts, time deposits, term deposits, certificate of deposit (CD)</p> <p>Interbanking loans (required only for banks): loan between banking institutions. Interbank loans are facilitated to cover liquidity requirements set by a regulatory agency. In instances where a bank has a shortage of liquid assets, it borrows from other banks whose liquid assets are in excess than that required.</p> <p>Technical reserves (required only for mutuals, insurance co-operatives and banks only if providing insurance services) reserves for with- profit policies which add to the value on maturity of with-profit endowments or similar policies, prepayments of premiums and reserves against outstanding claims.</p> <p>Bank loans (required for organizations other than banks, mutuals and insurance co-operatives): amount of money loaned at interest by a bank to a borrower, usually on collateral security, for a certain period of time.</p> <p>Over draft (operating credit - required for organizations other than banks, mutuals and insurance co-operatives): An extension of credit from a lending institution when an account reaches zero. An overdraft allows the individual to continue withdrawing money even if the account has no funds in it.</p> <p>Trade credit (required for organizations other than banks, mutuals and insurance co-operatives): the amount of the credit coming from the agreement where a customer can purchase goods on account (without paying cash), paying the supplier at a later date. Trade credit is essentially a credit a company gives to another for the purchase of goods and services.</p>

¹ www.ilo.org/global/statistics-and-databases/meetings-and-events/international-conference-of-labour-statisticians/WCMS_100574/lang-en/index.htm

	<u>Other liabilities</u> : amount of liabilities not included in the previous categories.
<u>29. 30. % liabilities</u> <u>31. 33.</u> <u>34. 36.</u> <u>37.</u>	Referring to the type of liabilities specified in the question, please enter the % required.
<u>38. <u>Types of guarantees</u></u>	Required for organizations other than banks, mutuals and insurance co-operatives. Please select all the types of guarantees that your organization provides for bank loans.