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The purpose of the Centre is to provide a framework for investigations and research on problems concerning rural cooperative communities and publication of the results, to coordinate the exchange of information on current research projects and published works, and to encourage the organization of symposia on the problems of cooperative rural communities, as well as the exchange of experts between different countries.

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An Atlantic Canada Perspective on Social Audit: Why do Cooperatives Embrace the Theory but not the Practice?

by

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Rising Tide Cooperative Ltd.
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Abstract

This paper considers the implications for a cooperative which does not undertake to complete a social audit even though it embraces the theory. We show that some cooperatives have commenced work but have failed to complete the audit or failed to implement audit recommendations. We show that for the most part cooperatives have not recognized the cooperative advantage that undertaking a social audit provides. We analyze the reasons that are given and find that financial and time constraints, the fact that few models exist here in Atlantic Canada, lack of a well-defined methodology and a lack of commitment by management and volunteers, combine to present barriers to completing the process. We compare a cooperative and a credit union which have been directed by their membership to undertake a social audit. We draw conclusions as to the validity of the theory and the difficulties of the practice of social audit. We show that evaluating the performance of the cooperatives as it relates to its membership and civil society should not be left uncompleted.

Introduction

Atlantic Canada has a long and proud history of cooperative leadership. As early as 1936, credit unions, fishermen’s cooperatives, dairy, producer/marketing cooperatives and cooperative stores were rapidly being incorporated as people recognized the value of working together.

Fifty years later, members of these same cooperatives began to question the social value of these community based organizations which they owned but which by then closely resembled their competition, the banks and chain stores. Co-op members were asking “what makes us different” and began looking for an answer. The practical application of social audit theory in cooperatives in Atlantic Canada seems to have originated with work carried out by the St. Francis Xavier University Extension Department in Antigonish, in the late 1980s, and as a result of an annual
societal reform conference organized by the department in 1992. Also, just prior to this time the book *Social Auditing: A Manual for Cooperative Organizations*, 1985, had been published by the Cooperative Union of Canada. Leaders in the cooperative movement at the national and regional levels were being exposed to its content at various meetings and seminars.

This study was completed in Atlantic Canada in 1998–99. The research reveals that only five examples exist where social audit theory was put into practice since 1988. Today, as the concept of social audit and social reporting to shareholders of major corporations is gaining increased popularity, one wonders why cooperatives have failed to embrace and expand on their early beginnings.

To bridge the gap between these early beginnings and today, one of the authors of the original book *Social Auditing: A Manual for Cooperative Organizations*, Jo-Anne (Salomons) Ferguson was interviewed to compare her opinions on the relevance of the 1985 research to the 1999 climate. As well, several other cooperative leaders were interviewed to collect data from their past social audit experience and present activities. A cooperative in New Brunswick and a credit union in Nova Scotia, which both commenced the process of an organizational social audit around the same time, were studied and their results were compared. A literature review of Atlantic cooperative social audit material was completed.

**Research question**

The research question “Why does a cooperative initially choose to put the theory of social audit into practice?” was expanded to include “And why have so few chosen to follow this course?”

Agreement that social audits are important and should be undertaken is widespread. Ian MacPherson, Dean of Humanities at the University of Victoria in British Columbia, and author of the report which led to the revisions in 1996 of the International Cooperative Alliance cooperative principles, says of the social nature of cooperatives: “If cooperatives embrace these seven principles, especially the last one ‘Concern for Community’ then it follows that they want to operate in a socially responsible way. Social audit really emphasizes the ‘new’ or seventh principle. If you accept the principles, especially the seventh, then you are accountable for them (it) to the members, to the state, to the community” (MacPherson, 1999). According to *Social Auditing: A Manual for Cooperative Organizations* prepared under the direction of the Social Audit Task Force of the Cooperative Union of Canada: “Social auditing supports the goal of social improvement, assists with decision-making and satisfies accountability requirements by providing a rational system for setting priorities based on the social implications of objectives, policies and programs, as well as their financial consequences.”

However, looking at the cooperatives in Atlantic Canada which include 160 retail
cooperatives, 80 credit unions, four credit union centrals, three regional affiliates, a regional wholesaler, a provincial federation in Newfoundland and Labrador, three dairy cooperatives, and approximately 80 service/worker/producer/marketing cooperatives, only five of these have undertaken a social audit since 1985. Five out of approximately 330; less than two percent.

The Canadian experience

In Canada today, nationally as well as in the Atlantic region, social auditing is being spearheaded by the large credit unions and very few are being done.

When viewed this way it draws attention to the fact that for all intents and purposes social audits are not being performed. This, at a time when corporations such as CN, Bell Canada, Shell Canada and Bank of Montreal, The Body Shop Canada, Rio Algom, TetraPak, Quaker Oats of Canada, are not only committing to the practice but widely reporting and promoting their social results to employees, shareholders and the general public. Then, why have cooperatives fallen behind?

Cooperatives, by their nature, should have more than adequate results should they choose to examine, audit and report their results within the six generally accepted key areas of social responsibility:

- decision-making approach and structure
- product or service performance
- use of human resources
- community involvement
- environmental impact
- economic performance

The Atlantic experience

Within Atlantic Canada, research finds five audits have been completed: Bergen-gren Credit Union, League Savings and Mortgage (a subsidiary of Credit Union Central of NS), Heritage Credit Union, Credit Union Atlantic and Credit Union Central of NS. Two of these were reviewed to examine their progress and outcomes and the barriers identified.

Bergengren Credit Union of Antigonish, Nova Scotia, was the first credit union to undertake a social audit. Wayne Edgar, former acting director of St. F.X. Extension at the time, was hired to perform the audit. He says: “We looked at a specific area, their loans program as it related to social issues. It was a useful exercise and provided the credit union with good information” (Edgar, 1999).

The second credit union to perform a social audit was Heritage Credit Union in Dartmouth. Board member and chair of the social audit committee, Leslie Brown,
said about the usefulness of a social audit: "It raises the social side of credit union to a level that brings it more in line with financial side. It provides a vocabulary, measures accountability. Every decision now can be ‘tested’ in terms of its effects on the financial and social commitments of the organization."

"It becomes embedded in an organization so it is less dependent on any one person noticing things. It also helps an organization work toward implementing the co-op principles in ways tailored to their own organizations and communities. It stimulates valuable discussions. Also, it is a very useful process for educating stakeholders about the organization, involving members and others in key decisions about priorities and commitment of resources, and developing skills!" (Brown, 1999).

**The benefits of the audit**

This concurs with what is reported nationally. VanCity is Canada’s largest credit union. Coro Strandberg, VanCity’s board chair, believes: "VanCity is striving to set a high standard for financial institutions and other corporations in B.C. and Canada. This is important because more than ever, the public is insisting that businesses be accountable, responsible and transparent in their behavior. This report (Social Audit) gives us the information we need to set benchmarks and track our progress" (Strandberg, 1998).

Jo-Anne Ferguson who was one of the authors of the original book also concurs. She maintains that cooperatives acquired a lot of good public relations from their social audit. "A lot of co-ops don’t see this. They feel that the socio-economic side of cooperatives does not add to bottom line and that the bottom line maintains the jobs."

"The social audit process has to demonstrate that there is a reward. We are, we do, something different. There needs to be a sharing of the results of the process. VanCity gets on agenda of community meetings and makes presentations to business because of their social accountability. It’s good business to show you are accountable" (Ferguson, 1999).

**The barriers**

Cooperative leaders interviewed put forward suggestions as to the barriers, real or imagined, that cooperatives when they propose to undertake an audit. Several theories emerged as to the barriers in undertaking a social audit: lack of financial support, lack of time, lack of managerial support, lack of volunteer experience, lack of appropriate model or sheer size of the potential social audit.

If you look at the appendix from the Social Auditing book, for many years the only easily accessible resource available to cooperatives, the task may seem
impossible. The book lists a total of 418 business decisions and activities, classified by area of social impact, that are possible to audit. MacPherson concurs: “If you set up too ideal of a methodology you can make it too big. You will intimidate the managers and set them up to fail. Planning has to have a joint approach to social audit. Situation ethics reflect on what is going on and what can we move on” (MacPherson, 1999). Edgar adds: “It is very difficult to do a comprehensive social audit – it is too big. For instance, Bergengren had many services and programs. Choose too many and it never gets completed” (Edgar, 1999).

Instead Edgar suggests: "Pick an area or two and focus on them, for example, the cooperative and the environment” (Edgar, 1999).

Baldur Johnson, former regional manager, Atlantic Council of Cooperatives, noted that you don’t just stop after performing the audit. “Social audit: It’s a bit of a much bigger thing” (Johnson, 1999).

**Historical perspective**

The history of social auditing in Canada is young. In 1982, a committee was formed coming out of the Cooperative Future Directions Project to research and document a procedure which would allow cooperatives to review and report on their operations from a standpoint of the social aspects of the business.

The findings of the committee were published as a book in 1985 *Social Auditing: A Manual for Cooperative Organizations* and a lot of interest was generated through presentations and workshops. A new idea, this social auditing, a chance to work with members and really be able to have answers about what makes a cooperative different, seemed exciting. The steps were clearly laid out.

**Key areas**

Once you have decided to proceed with a social audit of your cooperative’s performance, you need focus on key areas where social responsibility plays a key role. You can focus on your organization’s:

- decision-making approach and structure: gender balance on boards, attendance at AGMs;
- product or service performance: fair trade, support for local producers, low income support in form of low interest loans, accessibility;
- use of human resources: treating employees fairly, part-time versus full-time jobs, daycare centers and fitness centers to help employees balance work life with family life;
- community involvement: donations, scholarships, participation in community events;
- environmental impact: recycling, support of environmental activities, use of environmental resources, using cloth bags;

- economic performance: ensuring continued success of a cooperative by maintaining a balance between economic and social mandates.

As you proceed through the audit, you can clearly identify your organization's social responsibilities in these key areas. You can establish performance standards or indicators in each area. Once the standards are in place, you can apply tools to measure the consequences of a corporate decision. With this information you now have the ability to report on your organization's social performance over a certain period.

If it is your first attempt, you may want to focus on only two key areas and expand as the process grows.

**Three examples from Nova Scotia**

In 1985 Bergengren Credit Union at the urging of member Joe Chiasson and board member Doug MacDonald and with the support of then president Donald Barry, decided to contract with St. F.X. Extension Department to perform a social audit. The acting director of Extension, Wayne Edgar, in partnership with Coady International Institute professor Anthony Scoggins, performed the audit.

Following this, League Savings and Mortgage, a subsidiary of Credit Union Central of Nova Scotia, became the second organization in NS to commit resources to a social audit, and began the process. That board was chaired by Donald Barry as well. The remaining three cooperatives to put the theory into practice during the next ten years were Heritage Credit Union, Credit Union Atlantic and Credit Union Central of Nova Scotia.

In 1992, Leslie Brown, of Mount Saint Vincent University in Halifax, and a member of Heritage Credit Union suggested to the board that they begin the process after hearing a presentation by Edgar and Scoggins at a conference. She was invited to serve on the committee and on the board. She has seen the social audit process evolve over the past five years. “Heritage did a social audit (really a report building up to an audit) and a survey of members in 1992-93. They have done one each year since, ending with 1995-96 audit year, which we did not present to the membership until 1998” (Brown, 1999).

About implementing the process she says: “Talk to other cooperatives who are doing what you are interested in. Begin with what you need. Grow with the process. Talk to others with experience. Make it your ‘own’ thing and go for it!” (Brown, 1999).
Barriers identified

It appeared that these credit unions, one using outside consultants, one using only volunteers, were able to undertake the process and complete it. Yet, other cooperatives did not follow their example. So where, therefore, are the barriers? Why is the theory embraced but the practice virtually non-existent? According to those Canadians who have been involved in social audits, barriers to either beginning or completing the audit are a mixture of issues at the board, membership and management levels such as:

- keeping the scope manageable and being clear about whether you are just reporting or actually auditing;
- developing standards/measures against which to audit performance;
- it is driven by a few and it seems it is social reporting versus social auditing;
- today in business, in cooperatives, people are very busy;
- management support – without their commitment to and involvement in the audit process, the benefits of social auditing cannot be fully realized by the organization;
- the auditing must have credibility both within the organization and in the eyes of the stakeholders;
- an intimidating task for any volunteer or professional group;
- if it comes from the board, unless they are very active and have access to support staff it is not likely to go very far;
- who is going to do a social audit? who has the experience?
- it is very labor intensive;
- there is resistance by manager to extra work and cost.

As well during the study, as barriers were revealed and compiled, two other potential issues were exposed:

- the expectations of members that the audit will be completed and its findings acted upon;
- the lack of volunteers who see their role as hands on and therefore who are willing to invest time on committees and to collect data for a social auditing process. Many cooperatives in Canada are moving to a model of democratic leadership similar to that promoted by John Carver (Boards that Make a Difference). In this model, volunteers do not involve themselves in operations and boards have few, if any, committees. Therefore, the audit would have to be completed by staff or contract personnel adding to the cost of having it completed.
Were these reasons not to start an audit or even stronger reasons why it should be done?

Again leaders were asked for their experiences and opinions in these areas. Jo-Anne Ferguson says that the role of volunteers has changed substantially in the 1990s as a result of the new governance structure being adopted by several regional and national cooperative boards, especially at the second tier level. “If they are using the Carver model of governance they may not have the committee structure with which to implement a social audit using volunteers. Today a lot of thinking has changed around the governance structure in cooperatives and around the committee structure. To use a committee for a social audit would be a huge change. Because now we use committees at a policy level” (Ferguson, 1999).

As well the fact that a cooperative has committed to the social audit process sets up among its stakeholders the belief that something will change.

Wayne Edgar notes that it could be “used to shut up those who speak” by undertaking the audit simply because pressure is being exerted by members to be more socially accountable. “If you have a democratic organization and have voices saying it should be done you may shut up those who speak. Do not go into it lightly, for integrity should be close to consensus. Membership must keep it in the forefront, ask questions” (Edgar, 1999).

Norm Bromberger, former Chief Executive Officer, Credit Union Central of Saskatchewan, calls not acting on report a failure. “This is no different than any form of social change. Unless there is organization wide commitment, change will not occur” (Bromberger, 1999).

Brown feels this implementation is very important: “If the cooperative fails to implement it is very problematic. It raises false expectations, lessens credibility of board and of the organization as a whole. They need to be very clear why they are doing the audit, and what steps will be taken. Develop clear recommendations based on the findings of the audit, have them discussed and passed by board and perhaps others. Assign responsibility for implementation, schedule reports on progress, monitor overall progress” (Brown, 1999).

Ferguson notes that sometimes social reporting is all that is needed: “A social audit is hard to implement. So if social reporting satisfies the needs, why look any deeper? If reporting will satisfy them, then that’s what will be done. What is the state of mind of members? What do people feel is important?” (Ferguson, 1999).

“VanCity Credit Union is committed to listening to its stakeholders and to developing a responsive and reflective approach to its business operations. This social report will enhance the dialogue with VanCity’s stakeholders and provide yet another means to help us continually improve our financial and social performance” (VanCity website).
Its social audit report is published in full on VanCity’s Web site. It also notes: “This social report provides VanCity with some of the information we need to track and set benchmarks for social performance. It also provides a barometer to measure how well VanCity is meeting its commitment to corporate responsibility. Producing and releasing a social report is a learning process.”

But what of small cooperatives in Atlantic Canada? How can they put the theory into practice?

MacPherson notes that they should make a start: “We must get out of where we think ‘wrong or right’ instead of where are you, what can you do this year, and be proud of what you have done. Perfection is not the next step. After the committee reports, a series of problems can overwhelm manager and others” (MacPherson, 1999). Brown concurs: “Don’t let the experts make you nervous. This field is becoming more and more sophisticated, but that does not mean that it is not worthwhile to do something small scale and relevant to your own co-op/credit union. There are many consultants now and much published material, so learning as you go is possible. But don’t let that immobilize you! The important thing is to be clear about what you are doing and why” (Brown, 1999).

Two examples analyzed

But all recognize that barriers exist. To analyze these possible barriers that emerged – time, finance, the role of volunteers, managerial support, few Atlantic models – the social audit process of two cooperatives was reviewed: Heritage Credit Union in Dartmouth and Co-op Centre, a retail cooperative in Moncton; both large by Atlantic standards. In 1992, the benchmark year, Heritage had assets of approximately Can$39 million and 9,975 members. Co-op Centre had sales of approximately Can$32 million with 6,352 members.

In both cooperatives it was a member who proposed their cooperative implement a social audit committee.

Leslie Brown, who in 1992 became a board member of Heritage Credit Union, took the proposal to the board. Heritage began its social audit process in 1992/93 with a report and survey: “We did each one except the last over a year period. But each became longer in terms of the volunteer time (discounting the work completed in the survey the first time) and the report became more precise and more like a real audit. We decided in 1997–98 to annually do only one category of the five we audit because we did not have the time to do all each year, nor did the credit union have time to respond to all of the recommendations. Over a five year cycle we’d do all categories, and maybe in the 6th year do a full external audit” (Brown, 1999).

However in Moncton, the story is quite different. George LaBelle, a long time cooperator with 26 years experience on Co-op Centre’s board of directors put forward a proposal as a motion at the 1990 AGM to establish a social audit committee. Nine
years later Co-op Centre is still struggling with its committee which during some years has been unable to accomplish any activities.

In 1990, Sheelagh Greek was program manager of Atlantic Council of Cooperatives in Moncton and in a volunteer capacity acted as a resource to the social audit committee of Co-op Centre. She was a member of Co-op Centre and agreed to sit on the social audit committee as a member, as well.

She recalls that the committee did make some initial headway with a workshop at a subsequent annual meeting and a report to board and members on some of the social audit areas: “I recall that there were two barriers to the process. One was a lack of understanding by the committee of its role as an auditor rather than implementer and the second was a lack of commitment on the management side and perhaps even from the total board to act on the reports. This was probably due to the fact that the committee was learning as it evolved and the concept was very new. We had no successes to model ourselves on” (Greek, 1999).

The committee was reactivated in the past couple of years but has not been able to undertake an audit.

Brown, as she began the social audit committee work at Heritage recalls that the board and management were committed: “The time commitment by volunteers was extensive. However the financial outlay was low, mostly printing and staff time. However each year the reports built on success, the report became more precise and more like a real audit” (Brown, 1999).

Heritage Credit Union now has seven branches and has assets of approximately $59 million and 13,750 members. In 1992 it had three branches.

Co-op Centre due to strong market competition, decreasing member commitment and expansion and renovation costs has experienced a six year slump in sales and has recorded losses in excess of $1 million annually for the past three years.

This information on the financial health of these two cooperatives is not presented to imply that the presence or absence of a social audit process translates into a profit or loss situation. Many factors, some totally exterior to the organization, definitely impact on the bottom line.

However, the research indicates that a social audit process is more valuable than simply a method of looking at the cooperative’s social nature. Social Auditing: A Manual for Cooperative Organizations says: “In the absence of systematic evaluation procedures, directors and managers lack a sound information base for decision-making and they are unable to make a satisfactory accounting to members in their social role.”

VanCity’s 1998 summary report on social audit notes that social audit places great emphasis on what an organization’s key stakeholders have to say about the way in which it does business.
Conclusion

From a review and analysis of the information gathered for this paper, it follows that performing a social audit is closely tied to the overall success, both socially and economically, of the organization. A social audit, together with and complementing a financial audit, provide management with excellent analysis and forecasting data. Auditing is important for understanding and managing liability. Bad relations with the community will hurt the cooperative, employee dissatisfaction will result in additional costs. There is a very pragmatic value to social performance data.

This statement is mirrored in those of Canadian cooperative leaders who comment on the importance of embracing the practice of social audit. They concur that members need to be informed in a systematic, scientific way how their cooperative is performing within its social mandate, within the cooperative principles and within its identity as a corporate citizen. This can be achieved only by a commitment to embracing the practice of social audit.

Barriers can and have been overcome. Commitment to the process will occur with successful models to lead the way and a board and management who recognize the value of the process.

Cooperatives are predisposed to operating in a socially conscious way by the very nature of their ownership structure and their commitment to the international cooperative principles.

They subscribe to a financial audit because by law it is a requirement but also because it provides valuable information which allows them to make decisions based on industry standards and ratios. It allows them to correct errors and plan for the future. A social audit, although not mandated, will provide the organization with valuable information as well.

Cooperatives have a valuable and unused tool which will assist them to take a leadership position in the development of their community and its people. This is achievable through the practical application of the theory of social auditing.

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Additional Sources/Addresses

- Credit Union Central of Nova Scotia, P.O. Box 9200, Stn A, Halifax, NS, B3K 5N3, (902)453-0680 – a small library of resource materials helpful in conducting a social audit.
- http://cei.sund.ac.uk/ethsocial/orgs.htm – a list of social and ethical reporting organizations with links.
- http://www.ethicscan.on.ca/index.html – EthicsScan – monitors the social and environmental performance of 1500 companies in Canada – EthicsScan Canada Ltd., Lawrence Plaza Postal Outlet, PO Box 54034, Toronto, ON M6A 3B7, Tel: 416-783-6776; Fax: 416-783-7386.
- http://www.AccountAbility.org.uk – Institute of Social and Ethical Accountability – go to the Links button on this site to access more information on social auditing – Cooperative Wholesale Society Limited in the United Kingdom is a member of the Institute.
- http://www.vancity.com/csr/index.cfm – VanCity Credit Union is a leader in corporate social responsibility – this site has information on what this credit union has been doing in this field.
- http://www.metrocu.ca – Metro Credit Union, Toronto – in 1993, became one of the first credit unions to design and carry out an in house social audit. In fall 1995, the board concluded that for the social audit to have value and integrity they should hire an external auditor. EthicScan Canada was hired to carry out the task.
- http://www.cooperators.ca – The Cooperators conducts its business affairs based on nine core values which can gauge the social impact of the organization.