

## Promoting social and solidarity economy - SSE: the Up Group Experience

*Jean-Philippe POULNOT and Myriam MATRAY*

### Introduction

*The Up Group is a French worker's co-operative based group. Its mother company, - Chèque Déjeuner - changes its name on June 2016, the 10<sup>th</sup> during its General Assembly. Its new name is "Up". The Up Group represented in 2015 a financial issuing volume of 6.6 billion euros, (in progression of 15.2% compared to 2014), a 347.4 million euros turnover, 2.686 employees, 1 million customers, and 21.3 million users of its services and products.*

*During the last 52 years, the Up Group has developed in 17 countries and on 4 continents, becoming one of the most international co-operative, and willing to become an Ambassador of the Social and Solidarity Economy in the world, while aiming at becoming the universal trademark for social progress in the world.*

*This communication underlines that the Up Group has a social mission worldwide and grows through adaptation to the values of the host countries, while taking care of having a cooperative model of governance and the in-house social practices. It also shows the investment of Up Group since its creation within SSE.*

### About Up Group - The story so far ...

The Chèque Déjeuner Company – the original name of the co-operative – was created in France in 1964 by a score of trade unionists. Led by Georges Rino, the first President and CEO, they wanted to demonstrate that a **worker's co-operative** could be a worthy and interesting economic and social alternative model. The company was dedicated to produce, sell and refund meal vouchers for employees. The generous initial idea was to help employees to have a decent meal during their work day, and in the meantime, to support the development of small restaurants, while contributing to improve public health.

At this very moment, half of the voucher value was paid by the employee, the other half by the employer. In 1967, the French Government decided to create a legal framework, under Decree 67-1165 of 22 December 1967, for this voucher issuing activity, and gave some tax exemptions for the employers in order to develop this system designed in what was called a good social dialogue between trade unions and employer unions. Of course, trade unionists gave full support to this innovative way of feeding employees during their working day time.

It also allowed to develop the turnover of restaurants, and most of them accept the meal vouchers, which account for 30 to 40 % of their turnover, especially in big cities.

By the end of the 80', the Chèque Déjeuner co-operative Company became one of the 3 main players in this activity, and also became a relevant challenger to Accor Group and Sodexo, 2

international capitalist groups and main players of the system. After fierce discussions among the Board of the co-operative company, a decision was made to go towards a vertical and horizontal diversification strategy.

Jacques Landriot, who took over from Georges Rino, the founder, as the second President and CEO in 1991, was the architect of this double diversification, and very soon, new products were created with the same model than that of the meal voucher (An equitable repartition of the costs between employers and employees) on diverse activities such as gift vouchers, home services vouchers, cultural vouchers, social vouchers...

Thus, gift vouchers were developed in order to help employees to buy gifts, for example, for Christmas, for a wedding, for different moments of the year. These vouchers are specifically distributed through work councils, a French specificity corresponding to social funds for workers in companies.

A book voucher, then a disc voucher were created in order to foster reading and music earing, with another social interest which was to foster small booksellers and small record stores. Some years later, a cultural voucher was also designed in order to foster the frequentation of theaters, cinemas and any other type of shows.

Working for the mainstreaming of public-private partnerships, two new vouchers were developed by the group: a service voucher, distributed by town halls to help people in financial difficulties to buy services and goods essential for the day-life: pay electricity, buy food, buy medicine, clothing...

The second one, even if created into a normal company, was dedicated to home services. The specificity of this company was to meet the whole players of the home services chain: social integration associations, home services providers, co-operative banks, trade unions, mutual institutions...The bet was to help people in their day life - nursing, ironing, gardening, light housekeeping ...and to help professionalizing the home services sector. Of course, this voucher benefited from a good legal frame, enabling tax reductions to help job creations.

In the same time, the first two foreign subsidiaries were launched in Italy, in partnership with the co-operative movement, and in Spain, with a great help from Spanish trade unions. The Chèque Déjeuner Company was transformed into the Chèque Déjeuner Group, and kept on developing abroad. Having a good success with the Italian and the Spanish subsidiaries, Group Chèque Déjeuner began to develop in the Eastern Europe countries - Czech republic, Slovakia, Hungary, Romania and Bulgaria – on the basis of the meal voucher, with an adaptation to local legislations. The Up Group has opted for a particular international development strategy: “**glocalization**” *i.e* “Think global, act local”, that is in accordance with the local needs of workers. The trend in “glocalization” is gradually becoming a widespread policy of regional development for global competitiveness (Matray M., 2010).

During the same period, from the late 80’ to 2000, Chèque Déjeuner Group bought several companies specialized in software and chip cards activities provided that there were completing the voucher marketing products and offers. Thus, Chèque Déjeuner Group became

the big French leader on the legal and extra legal aid management systems, as he became the leader in home service management software's.

The next decade was dedicated to the **international development of Up Group**, as the board decided to enlarge the geographical perimeter of the group, and especially in Morocco, Portugal, Germany, and Turkey where he bought the leading company in card applications for employees: Multinet.

And more recently, the group decided to develop in a worldwide manner, while buying a company in Mexico, Si Vale, then 3 companies in Brazil between 2015 and today.

During all these years, the Up Group has expanded all over the world in order to achieve "Globalization for the benefit of all" (Jeantet T., Poulnot J-P., 2007), such is the social economy actor's only ambition.

### **Transforming a group with big social, societal and environmental values and practices**

In 2014, when Catherine Coupet was elected President and CEO by the Board -the third President in the group history - she proposed to turn the name of the company in Up Group, whose symbolic was Up for growth in an international context, and she successfully led the first part of an enormous project, "Of Roots and Wings" (see Focus page ....). This emblematic project, which probably will last from 4 to 10 years, consists in finding the solutions to transform each employee of the group into a shareholder of the Up Group companies. Moreover, until 2015, Up Group has developed without any bank credits, and bought companies by investing its own cash, and as a consequence, had no debts.

Up Group has a specific governance, even within worker's co-ops:

- The obligation to become a shareholder after 12 to 24 months of presence in the cooperative.
- A One person = one vote principle during the General Assembly and Board, as well as for flagship projects of the Group: The board of Directors is elected every four years by the General Assembly, which accounts 53 % of women and 47 % of men.
- An election of the whole board every 4 years. Even if 12 chairs are available at the board, only 9 board members were elected in 2011 and 2015. This shows how lively the democracy is in our group government! The board also has 3 external board members, representing the 3 historical Trade unions that support the Group since 1964, and 3 board members, representing the internal trade unions, but with an advisory capacity.
- A very reactive board, working on the consensus basis, but able to buy a company in only 5 days!

Various and numerous tools were created to communicate with the employee-shareholders: In order to reinforce the sharing of the strategic information, the democratic ecosystem is animated through:

- The minutes of the board are presented to the employees through meetings with exchanges and explanations in order to deliver homogeneous information to anybody.
- Breakfast are led any month with the President to foster the exchanges by small groups (20 people)
- An anonymous frequently asked questions is available to ask questions and get answers.
- Lot of internal newspapers and websites of informations on the life of the up Group.
- And when necessary specific workshops are set.
- These means allow to have a high level of participation from shareholders even if the number of shareholders is developing.

These means permit having the same information between participants, with sharing their experiences and know-how in order to create a relationship of trust and common projects. This organized proximity (Torre A., Rallet A., 2005) strengthens the feeling of belonging of Up Group and the social link.

**At a social level**, the Up Group has always been at the forefront of performance and innovation. Many achievements were made, such as:

- A weekly working time of 37.5 hours in 1981, diminishing to 35 hours in 1986: The general assembly of the cooperators, on proposal of the board, decided to lower twice the weekly working time in 5 years!
- A real desire to develop trade unionism within the company in order to feed an effective and original social dialogue: Even if the group was not obliged to do so, it decided, with its trade unions, to create a European Work Council, which associates 6 countries. It is important to notice that working documents are translated in any languages.
- An appropriate salary scale, rating from 1 to 14: This decision was made by the board, which took care of a good equilibrium in wages. It means that the lower wages are higher than the market, and as a conclusion, the highest wages are far less than the competition.
- An equal part for each employee of the co-operative –the parent company- of 45% of the company benefits: Whatever the job is, from the postman to the President, the Up Group as an original way of sharing the benefits: 45 % are invested in the development of the Group, 45 % equally distributed to employees, 6 % are remunerating the shares, and the rest goes to an internal social fund to help employees and their families in case of life accident.
- An original practice of Social Dialogue within the Group: At every time necessary, the employees are associated to the big projects and decisions of the Group.

These social practices towards members of the Up Group, in accordance with the five values of Up Group – commitment, innovation, solidarity, entrepreneurship and fairness - help give substance to the concept of social innovation (Besancon E., Chochoy N., Guyon T., 2013) by providing the components that may be identified in concrete projects.

Thus, the Up Group has run in the 2000's an ambitious local currency project, The Sol Project, (Landriot J., Poulnot J-P., 2015) based on new technologies (smart cards and

internet), and, as a social innovation program, allowing multiple forms of exchange: a loyalty and payment system of exchanges within the ESS including a demurrage scheme, a time exchange system between human beings, and a capacity to implement targeted public policies. This international project (France, Italy, Spain and Portugal) has been recognized as one of the most innovative of the period by the European Union, which also has heavily subsidized the project, up to € 900,000, as part of EQUAL (Poulnot J-P., 2004). Implementing **local currencies**, could possibly be integrated in projects developed by social clusters (Matray M., Poisat J. 2014) in a more dynamic citizen and local approach. This might be one of the future prospects of the Up Group.

UP Group is willing to interact with the citizen group level by giving the power to act within the local economic, social and environmental ecosystem. The Magnen and Fourel report (2015) values social innovations on complementary currencies, emphasizing their role in the ecological transition territories (Blanc J., Perrissin Fabert B., 2016).

### **How Up Group not only kept its co-operative principles and values but is developing them**

As of June 2013, during the General Assembly of the Up Group, Jacques Landriot, the CEO and Chairman of the Board, proposed that the Up Group would work on solutions in order to associate every employee to the companies of the Up Group. During 2014, the Board worked in order to propose a resolution to the 2014 General Assembly which was written as follows: “The General Assembly gives the authorization to the board to lead a study on the ways to associate the largest number of the employees to the social capital of the companies”. This resolution was adopted by 75 % of the votes. This was the very beginning of Up Group “of Roots and Wings” project.

The strategy to enlarge successfully the co-operative member basis in terms of communication, top bottom and bottom up communication and tools, explain why we succeeded in obtaining an amazing positive vote – 88% of the co-op shareholders (the employees)- during the June 2015 General Assembly! The first of January 2016, the co-operative shareholder number reached 710, instead of 394. The job was fairly done!

**At a societal level**, the Up Group decided to create a Foundation in 1999, in order to help co-operatives and social economy projects. This foundation helped 700 projects and distributed some 3.3 million euros from its creation. Today, the Up Group Foundation is progressively developing in every countries where the Up Group is present, and is due to achieve this goal in by the end of the Up 2018 strategic plan. Thanks to an agreement with the French Foreign Affairs Ministry, an experiment dedicated to help associations and co-operatives abroad, with the support of the French Embassies network. The Up Group Foundation is today present in 11 countries and is aiming to cover the 17 countries where Up Group is present in 2018.

Deeply rooted in the co-operative movement, the Up Group also invested money in development funds in favor of co-operatives, such as CoopEst, and CoopMed, and is the founder and serves many Boards of Directors of Social and Solidarity Economy structures, such as the Mount Blanc Meeting – The worldwide SSE Leaders forum, The International Association of freeware’s for SSE, Co-operative Europe, International Co-operative

Alliance... and has a lot of delegates in the co-operative and SSE movements, either at a local, national or international levels (Livre Blanc ESS, 2015).

### **The Mont Blanc Meetings**

Created in 2005, The Mont-Blanc Meetings is the international network of actors and leaders of the Social and Solidarity Economy (SSE). The founders were some French and Canadian – from Quebec – SSE organizations. Let's quote Up Group, Groupe Crédit Coopératif, Macif, Maif, Matmut, AG2R la Mondiale, Caisse Solidaire Desjardins, Fondation, and DSI International.<sup>1</sup> Some other organizations from other countries joined quite rapidly. Within a plural economy and around the world, The Mont-Blanc Meetings promote and enhance the Social and Solidarity Economy as a vector of social, civic, environmental and economic efficiency.

The Mont-Blanc Meetings provide a cross-mission function of knowledge production and promotion which serves its three fields of action:

- 1/ Gather SSE leaders and actors
- 2/ Co-build sustainable and inclusive initiatives and projects
- 3/ Influence international policies and agendas for SSE

Permanent co-secretary of the International Leading Group on SSE (ILGSSE) and member of the UN inter-agency Task Force on SSE, The Mont-Blanc Meetings holds a special consultative status to the United Nations Economic and Social Council (ECOSOC).

SSE is doing business together and severally for a fairer world by sharing principles of democratic governance, fairness and solidarity from a humanistic vision.

SSE is co-operatives, mutual institutions, social enterprises, non-profit organizations and foundations from all sphere of activity across the 5 continents.

SSE is the choice of social, civic, environmental and economic collective efficiency for a sustainable and inclusive development.

In 2015, The Mont-Blanc Meetings (MBM) celebrated its 10th anniversary and the 7th edition of its International Forum of the Social and Solidarity Economy Entrepreneurs. From 26 to 28 November 2015 in the town of Chamonix-Mont-Blanc, France, the entrepreneurs and leaders of the social and solidarity economy from all around the world gathered around the central theme of human development of cities and territories, with always two objectives: to facilitate the co-construction of cross-border, cross-sector and cross-family projects between social and solidarity (SSE) enterprises, and demonstrate by example that the SSE makes it possible to do business differently, consistent with an overall objective of sustainable development. 500 entrepreneurs, leaders of the social and solidarity economy, practitioners, researchers and political and institutional leaders from all continents therefore gathered to:

- Provide the contribution of the Social and Solidarity Economy (SSE) entrepreneurs about the compelling challenges of climate change and inequalities, of financing for development: While an international climate agreement was signed at the Paris climate

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<sup>1</sup> Visit: [www.rencontres-montblanc.coop](http://www.rencontres-montblanc.coop)

conference, "Habitat III" opens new perspectives to articulate this issue with human settlements that are shaping in a more sustainable way and in solidarity. SSE generates resources reinvested in the development of cities and territories and in adapting to climate change, while contributing to the reduction of inequalities.

- Develop lasting ties between SSE and cities, territories, the commons, new forms of economy and of entrepreneurship modes: ESS helps develop more humane combinations: cities and climate; cities and energy; digital, inclusive or nearby cities; hybrid cities where horticulture walks with solidarity jointly housed spaces; shared cities; cities and circular economy; cities and diversity; cities governed humanely; cities inspired by science; cities and fulfilling recreational activities...
- Build projects together reconciling economic, social, civic and environmental efficiency: The International Forum of the Mont-Blanc Meetings privileged place to foster cross-border partnerships between social and solidarity economy enterprises. The « Project Place » is an intergenerational and intercultural fertile ground for innovation, from which initiatives and international projects are emerging, all economically, socially and ecologically responsible. To consider all various components of a sustainable human development in cities and territories, a concern at the heart of the action of the social and solidarity economy organizations, the 7th edition of the Mont-Blanc Meetings included reflections during workshops, round tables and conferences around three axes:

- Axis 1. Cities and territories financing: food sovereignty, climate change, global governance
- Axis 2. Social policy and inequality in human settlements: housing, transport, education, health, social protection, social inclusion
- Axis 3. Urban local economy, entrepreneurial transformation modes: culture and development, technical innovations, forms of employment, alternative energy, digital

The recognition of SSE will also come from the promotion of its concrete initiatives. These are proof by example that SSE is a vector of social, environmental and economic efficiency and that it leads to sustainable and inclusive solutions. Therefore, the MBM have developed an international Project Place and an Initiatives Report.

The « Project Place » is a unique space to foster partnerships between the SSE actors across the 5 continents, who wish to develop and share their skills and aspirations:

- An online platform highlights the existing initiatives, connects them, and enables its users to share on key topics for the development of SSE projects
- Knowledge-sharing and networking workshops during the Forum in Chamonix.

To finish, the Mount Blanc Meetings has created a scientific committee, chaired by Prof.

Abdou Salam Fall, ~~f~~From Senegal, and has signed a partnership with CIRIEC International.

### **The International Leading Group on SSE – UN**

The international Leading Group on SSE UN -ILGESS-UN- was created in 2014, thanks to the French President and the Mount Blanc Meetings. Its main objectives are:

- promote the social and solidarity economy (SSE) in the world, making this form of entrepreneurship accessible to all people and to increase the recognition of this economic model in public policies implementation

- submit concrete suggestions promoting SSE to national and international bodies during major international summits or national consultations on SSE (law bills and financing in particular).
- Involve the SSE to a new model of development and the development of solutions for climate change, its necessary inclusion in the Agenda of cities and urbanization policies, financing for sustainable development...

It is composed of three different types of members:

- States from all continents and representing the socio-economic diversity in which the social and solidarity economy has a role to play and a place to take. At the moment, France, Ecuador, Morocco, Colombia, Luxembourg are members, some other countries are observers such as Quebec
- Civil society organizations such as The Mont-Blanc Meetings (MBM) – International Forum of the Social and Solidarity Economy Entrepreneurs as permanent secretariat of the Leading Group, the International Cooperative Alliance (ICA), the International Association of Mutual Benefit Societies (AIM), the International Association of French speaking Mayors (IAMF), the Global Fund of Cities' Development (FMDV) and the Intercontinental Network for the Promotion of the Social Solidarity Economy (RIPESS).
- International institutions: United Nations agencies, interregional development banks... The UN Inter-agency Task Force on Social and Solidarity Economy (including UNRISD, UN-NGLS, ILO, UNEP, UNCTAD, OECD, ECLAC, ESCWA, FAO, TDR, UNAIDS, UN-DESA, UNECE, UNESCO, UNIDO, UN Women, UN-Habitat, WFP and WHO)

The leading group is chaired by one of the State members and is coordinated by a permanent secretary to organize the annual sessions of work and implementation of initiatives decided by the group. Thus, it is currently administered by the Association the Mont Blanc Meetings - International Forum of Social and Solidarity Economy entrepreneurs in collaboration with the French Secretariat of State for Development and the Secretariat of State for Social and Solidarity Economy.

The Leading Group's joint declaration adopted on September 2015, the 28<sup>th</sup> during the High level side event organized in parallel to the 70<sup>th</sup> UN General Assembly-New York-, has clearly defined goals to meet the SDG's (UN Sustainable Development Goals) and has defined 4 main objectives:

- Fostering and promoting legal and policy frameworks that are conducive to the development of SSE
- Fostering sustainable "public/social and solidarity economy partnerships", designed in a spirit of reinvestment of surpluses for social or environmental goals
- Strengthening of appropriate financing, including the creation or strengthening of platforms for the deployment of long-term affordable capital from public and private sources
- Strengthening of knowledge on SSE through research and analysis, collection of best practice on enabling legal frameworks and supportive public policies, as well as innovative initiatives by SSE actors, in particular with a view to evaluate its potential for achieving the SDGs. The critical mass of knowledge will help to identify the



necessary conditions for the growth and scaling-up of SSE, as well as the collection of relevant statistical data on SSE, notably to assess its economic weight in countries,

- Fostering the implementation of training programs to ensure that the public/SSE partnerships respect the fundamental principles of the SSE, generate quality products and services that meet local needs at affordable prices, are financially sustainable in the medium- and long-term and that local authorities and other stakeholders have the capacity and tools to develop and implement SSE strategies and partnerships,

And to main actions:

- Support the project of the creation of an international legal guide on laws for the social and solidarity economy.
- Call for the holding of an international conference on the financing of the SSE.

As an example of best practices within public / SSE partnership, we can quote the Article 9 §1 of the French Law on the Social Solidarity Economy, promulgated on July 2014, the 31<sup>st</sup>, recognized the territorial dynamism of social clusters and their roles in optimizing the local urban / peri -urban / rural networks by social practices within the SSE and assigned, (subject to meet the government criteria), the denomination “Local Poles for Economic Cooperation” – LPEC- defined as follows “the local poles for economic cooperation are made by, enterprises of the social economy within the meaning of Article 1 of this law, associated, in the same territory, with enterprises, local authorities and their groupings, research centers, higher education and research institutions, training organizations or any other person or entity, in order to implement a common strategy of sharing, cooperation and partnership in economic and social project that are technologically or socially innovative and foster sustainable local development.”

The LPEC demonstrates scaling perspective to go beyond the boundaries of the territory of implementation: While OKHRA – a multi stakeholder co-operative-, located in the ocher mountains of Roussillon (the largest in Europe), has a vertical position from the raw material to the production, the LPEC “Matières et Couleurs”, which OKHRA is the supporting organisation, provides a horizontal and transversal dimension on the theme of ocher color (tourism, educational activities, training). The LPEC will allow the change of scale by widening the territory and including other regional actors such as producers from Nice, some 250 km away (Matray M., 2016).

### **To conclude**

As a conclusion, Up Group may be an interesting illustration of the 5 pillars- Participation, sustainability, identity, legal frameworks and capital – defined in the ICA 2020 vision, within the blueprint for a coop decade. Thus Up Group works towards social mission through social practices.

It finally demonstrates through its investment in SEE, and its role in Mont Blanc Meeting and in the International Leading Group on SSE – UN, that any SSE company or organization can make its contribution to the building of a more humane, more co-operative, equitable and sustainable world.

## THE AUTHORS:

### Jean-Philippe POULNOT

Director of the Political Partnership Department of Up Group

Board Member of the Up Group (for the last 13 years)

President of the Up Group Foundation

Vice President and co-founder of the MBM

Member of the Co secretary of the International Leading Group on SSE - United Nations

[jphpoulnot@up-group.coop](mailto:jphpoulnot@up-group.coop)

<http://www.up-group.coop>

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### Myriam MATRAY

Doctor in economics

Jean Monnet University, Saint-Etienne - France

Researcher CNRS UMR5600 - E.V.S Environment city and society - France

Member of the Scientific Committee of the Mount Blanc Meeting MBM

[myriam.matray@gmail.com](mailto:myriam.matray@gmail.com)

Code de champ modifié

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## Abstracts:

This contribution about Up Group shows how a small worker's co-operative can become an international co-operative group, developing all over the world while keeping its initial values and practices. It also shows that a worker's co-operative may be a true alternative to traditional companies and can be competitive while having a fair model of government, a strong social basis, an equitable way of sharing profits, and a strong innovation scheme.

It finally shows, through its investment in SEE, and its role in Mont Blanc Meeting and in the International Leading Group on SSE – UN, that any SSE company can make its contribution to the building of a more humane, more co-operative, equitable and sustainable world.

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