



FACTS AND FIGURES

of the cooperatives in Germany 2024

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**EIN GEWINN
FÜR ALLE**
Die Genossenschaften



Cooperatives
The economic
organisation with the
most members

With **20 million** members
and more than **1,00,000** employees
the **7,000** cooperatives are a driving
force for the economy and society.

Cooperative sectors



Cooperative banks

Number of cooperatives: 697
Members (in millions): 17.8
Employees: 135,400
Balance sheet (in billion EUR): 1,175



Raiffeisen cooperatives

Number of cooperatives: 1,656
Members (in millions): 1.3
Employees: 109,800
Turnover (in billion EUR): 82.6



Small-scale industry commodity and services cooperatives

Number of cooperatives: 1,372
Members (in millions): 0.4
Employees: 740,900
Turnover (in billion EUR): 193



Housing cooperatives

Number of cooperatives: 1,800
Members (in millions): 2.9
Employees: 24,308
Turnover (in billion EUR): 6



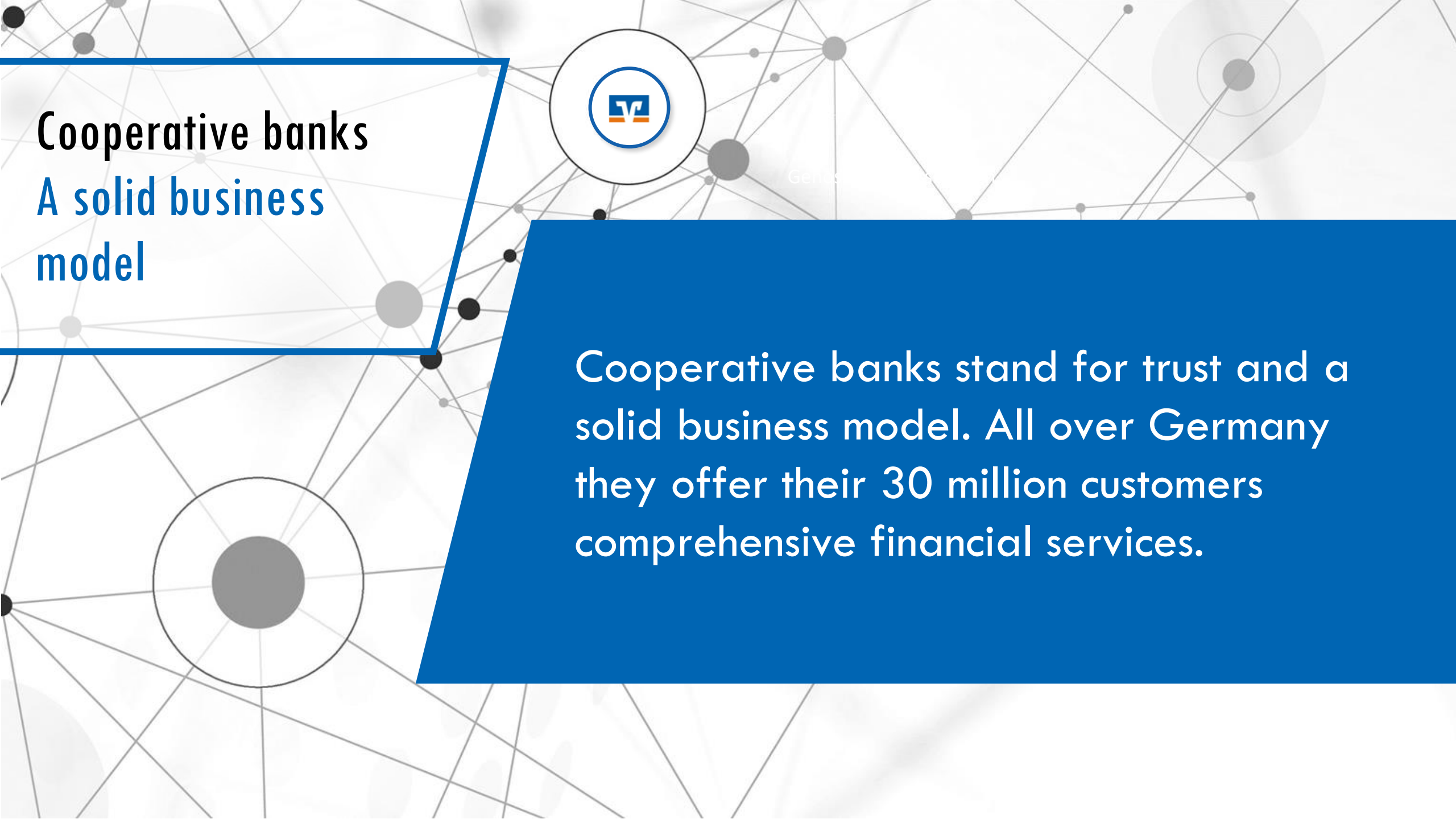
Energy cooperatives

Number of cooperatives: 951
Members (in millions): 0.2
Employees: 1,200
Turnover (in billion EUR): 2



Consumer and service cooperatives

Number of cooperatives: 510
Members (in millions): 0.3
Employees: 5,000
Turnover (in billion EUR): 1



Cooperative banks

A solid business model

Cooperative banks stand for trust and a solid business model. All over Germany they offer their 30 million customers comprehensive financial services.

Cooperative banks

A solid business model



Cooperative banks

Number of cooperatives: 697

Members (in millions): 17.8

Employees: 135,400

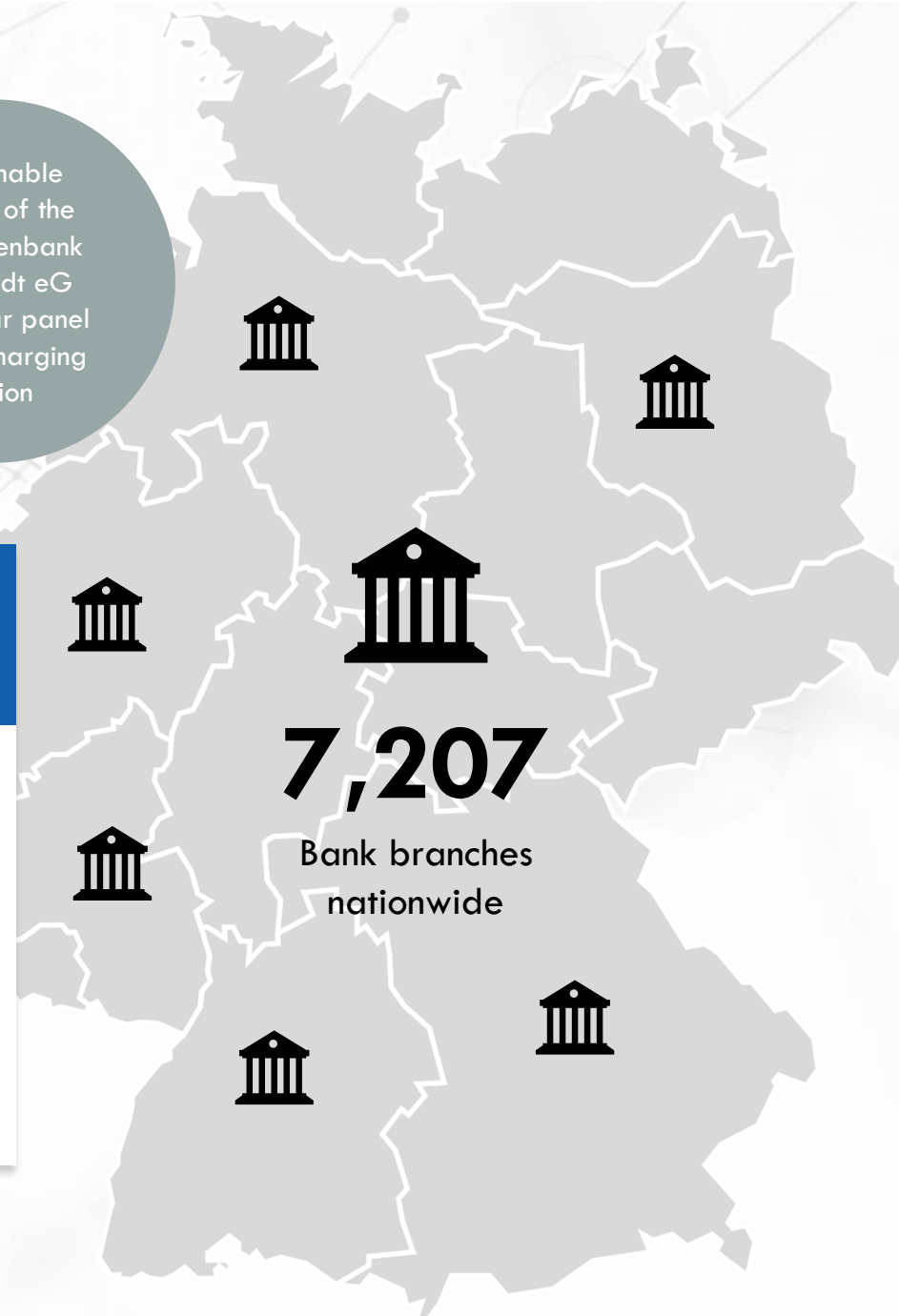
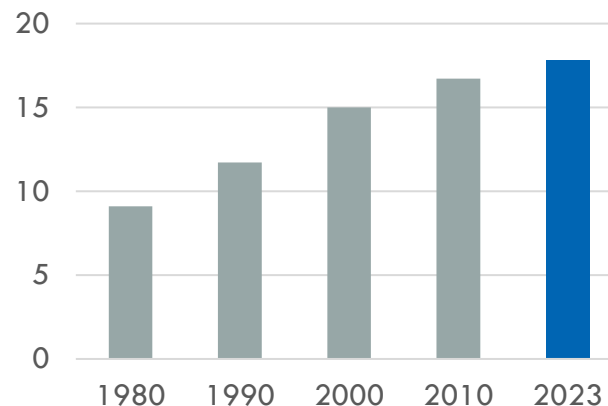
Balance sheet (in billion EUR): 1,175



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



Around 18 million people are members of their bank.



Cooperative banks

A solid business model

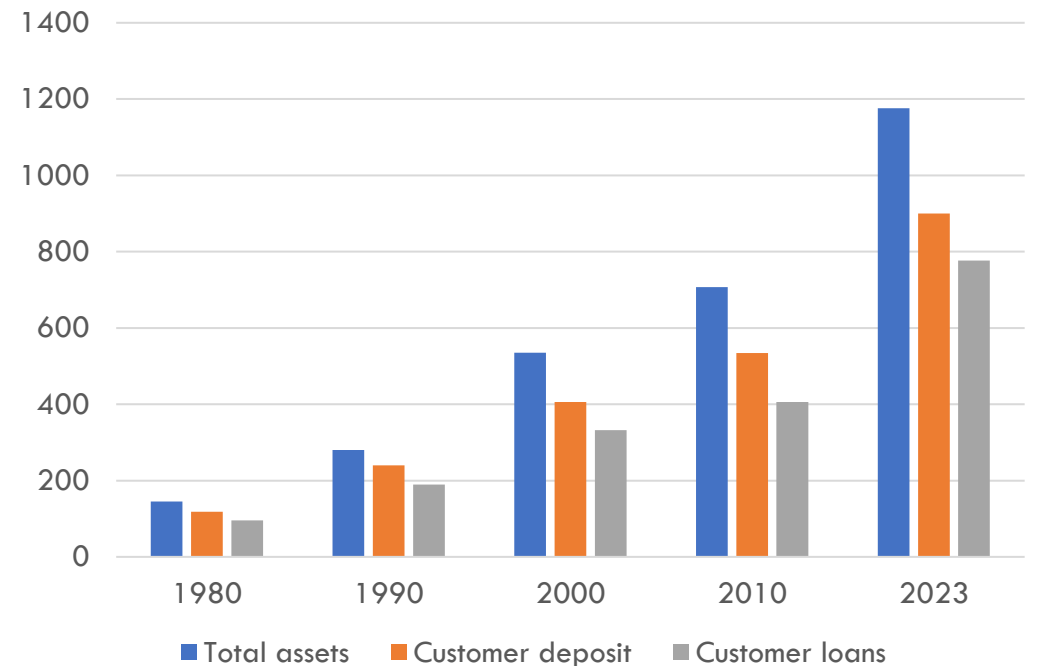
AA-

A joint protection scheme is used to protect customers' deposits. The rating agency FitchRatings has awarded the rating „AA-“.

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



Development of the cooperative banks
(Stocks in billion euros)



Cooperative banks

A solid business model



DZ BANK and affiliates of the
Genossenschaftliche FinanzGruppe

Number companies: 10

Employees: 34,265

Balance sheet (in billion EUR): 699

The affiliated
companies of the
Genossenschaftliche
FinanzGruppe offer
comprehensive services
to the cooperative
banks.

finanzgruppe.de

 Genossenschaftliche FinanzGruppe
Volksbanken Raiffeisenbanken



Münchener
Hyp
building

DZ BANK
building in
Frankfurt/
Main





Raiffeisen cooperatives

A regional
economic force

Cooperatives connect local producers in rural areas with the global markets. Nearly half of the flow of goods to and from the agricultural sector goes through cooperative companies.

Raiffeisen cooperatives

A regional economic force



1,656

Raiffeisen
cooperatives



1,327
Raiffeisen
markets



725
Gas stations



1.1

million
members



82.6

billion Euros
added
turnover



With

109,800

employees, Raiffeisen
cooperatives are an
important employer
and economic factor in
rural regions.



603
Construction
stores

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 farmed by agricultural cooperatives

Raiffeisen cooperatives

A regional economic force



Commodity business

Number of cooperatives: 309
Members (in thousands): 843
Employees: 57,834
Turnover (in billion EUR): 52.1



Dairy cooperatives

Number of cooperatives: 150
Members (in thousands): 47
Employees: 17,349
Turnover (in billion EUR): 16.3



Livestock, meat and breeding cooperatives

Number of cooperatives: 68
Members (in thousands): 97
Employees: 5,493
Turnover (in billion EUR): 6.8



Fruit, vegetable and horticultural cooperatives

Number of cooperatives: 77
Members (in thousands): 16
Employees: 4,783
Turnover (in billion EUR): 3.7



Farmers cooperatives

Number of cooperatives: 497
Members (in thousands): 17
Employees: 11,998
Turnover (in billion EUR): 1.8



Winegrowers cooperatives

Number of cooperatives: 140
Members (in thousands): 34
Employees: 2,550
Turnover (in billion EUR): 0.8



Other cooperatives

Number of cooperatives: 415
Members (in thousands): 58
Employees: 9,779
Turnover (in billion EUR): 0.8

The background of the slide features a complex network diagram. It consists of numerous grey circles of varying sizes, some of which are highlighted with a red border. These circles are interconnected by a web of thin, light-grey lines. In the upper right quadrant, there is a prominent white circle with a red border, containing a red icon of a truck. The overall aesthetic is modern and technological, suggesting a focus on connectivity and networks.

Small-scale industry commodity and services cooperatives

A strong network

Traders, craftsmen and other mediumsized entrepreneurs work together in cooperatives to achieve economies of scale. This enables them to compete with powerful corporations.

Small-scale industry commodity and services cooperatives

A strong network



1,372

Small-scale
industry
commodity and
services
cooperatives



3,500

EDEKA Merchants
(independent)



1,300

EURONICS
Electronics shops



3,700

REWE Markets



1,400

INTERSPORT
Sports shops



0.4

million
members



193

added
turnover in
billion euros

740,900

employees

Small-scale industry commodity and services cooperatives

A strong network

Cooperatives are often connected in a multi-level network: regional cooperatives of entrepreneurs are often organised in nationwide or international central cooperatives.



BÄKO-Verbund
12,500

bakers and
confectioners are
supported by the
cooperative
BÄKO-Verbund.

NOWEDA eG

9,400

member
pharmacies are
supplied daily



SVG-Verbund
advises

85,000

customers on transport
and logistics



Small-scale industry commodity and services cooperatives

A strong network

There are small-scale industry commodity and service cooperatives in more than

45
sectors.

1) e.g. roofers, painters, interior decorators, carpenters

2) The turnover of the EDEKA group and the REWE group are reported to the headquarters



Central cooperatives

Number: 6 Turnover: 136 bn. €



Cooperatives in the consumer goods trades

Number: 143 Turnover: 41.2 bn. €



Cooperatives in food-producing craft

Number: 74 Turnover: 3.0 bn. €



Cooperatives in non-food trades

Number: 146 Turnover: 3.7 bn. €



Cooperatives in non-food craft¹

Number: 65 Turnover: 2.0 bn. €



Cooperatives in foods and luxury goods trades²

Number: 73 Turnover: 1.1 bn. €



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

Number: 112 Turnover: 0.8 bn. €



Worker cooperatives (e.g. hairdressers, building cooperatives)

Number: 83 Turnover: 0.1 bn. €



Water cooperatives

Number: 152 Turnover: 0.008 bn. €



Production and other business cooperatives

Number: 516 Turnover: 4.7 bn. €



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.

Housing cooperatives

Promotion of members



1,800
housing
cooperatives



6.0
investments in
billion euros



2.9
million
members

24,308
employees

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



2.1

Million
Cooperative
apartments



Housing cooperatives

Promotion of members



3.7

billion euros for
moderniations
and repair

2.3

billion euros
for new
buildings

292

apartments in
one and two
family houses

New residential
buildings

7,589

Apartments in
Multi-family
houses



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.

Energy cooperatives

A sustainable society



951
energy
cooperatives



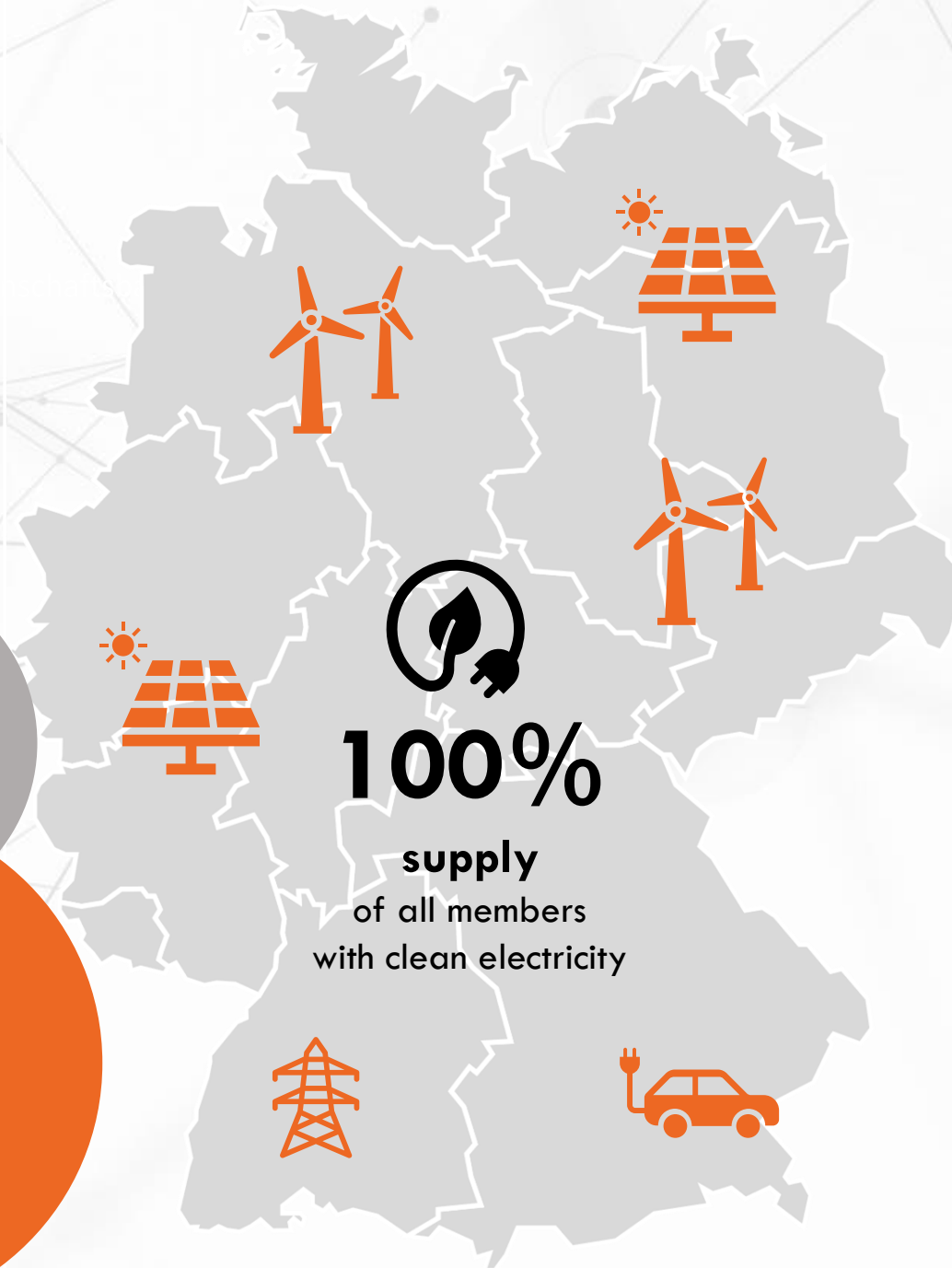
2.1
turnover in
billion euros



0.22
million
members

1,200
employees

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



Energy cooperatives

A sustainable society



3.0

million tons of CO₂
were avoided
by energy
cooperatives
in the electricity sector



3.6

billion euros
investments
of energy
cooperatives
in renewable
energies

Membership in
energy
cooperatives
starts at

50 euros.

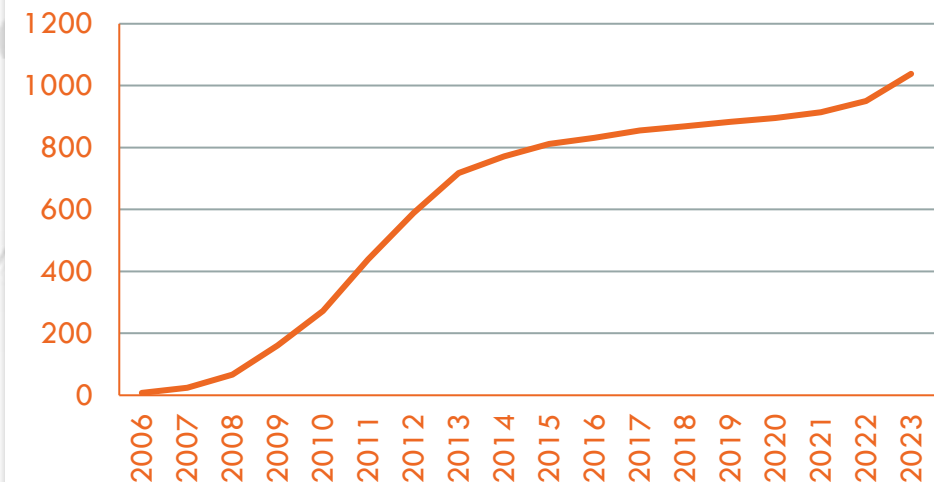



On average the
members
participate with

3,600
euros.



Foundations since 2006 (cumulated)





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

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



0.3
million
members

5,000
employees



510
consumer and
service
cooperatives



1.0
billion euros
turnover



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

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

At the national level
the sector
associations and the
umbrella
organisations DGRV
and GdW represent
the interests of the
cooperatives.



DGRV — Deutscher Genossenschafts-
und 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)

Cooperative associations (DGRV) Regional level



Cooperative banks



Raiffeisen cooperatives



Small-scale industry commodity and services cooperatives



Energy cooperatives



Consumer and service cooperatives

bwg

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 €

GV

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 €

GV

Genossenschaftsverband
Weser-Ems e. V.



Number: 53 Balance sheet: 39,079 m €



Number: 64 Turnover: 7,288 m €



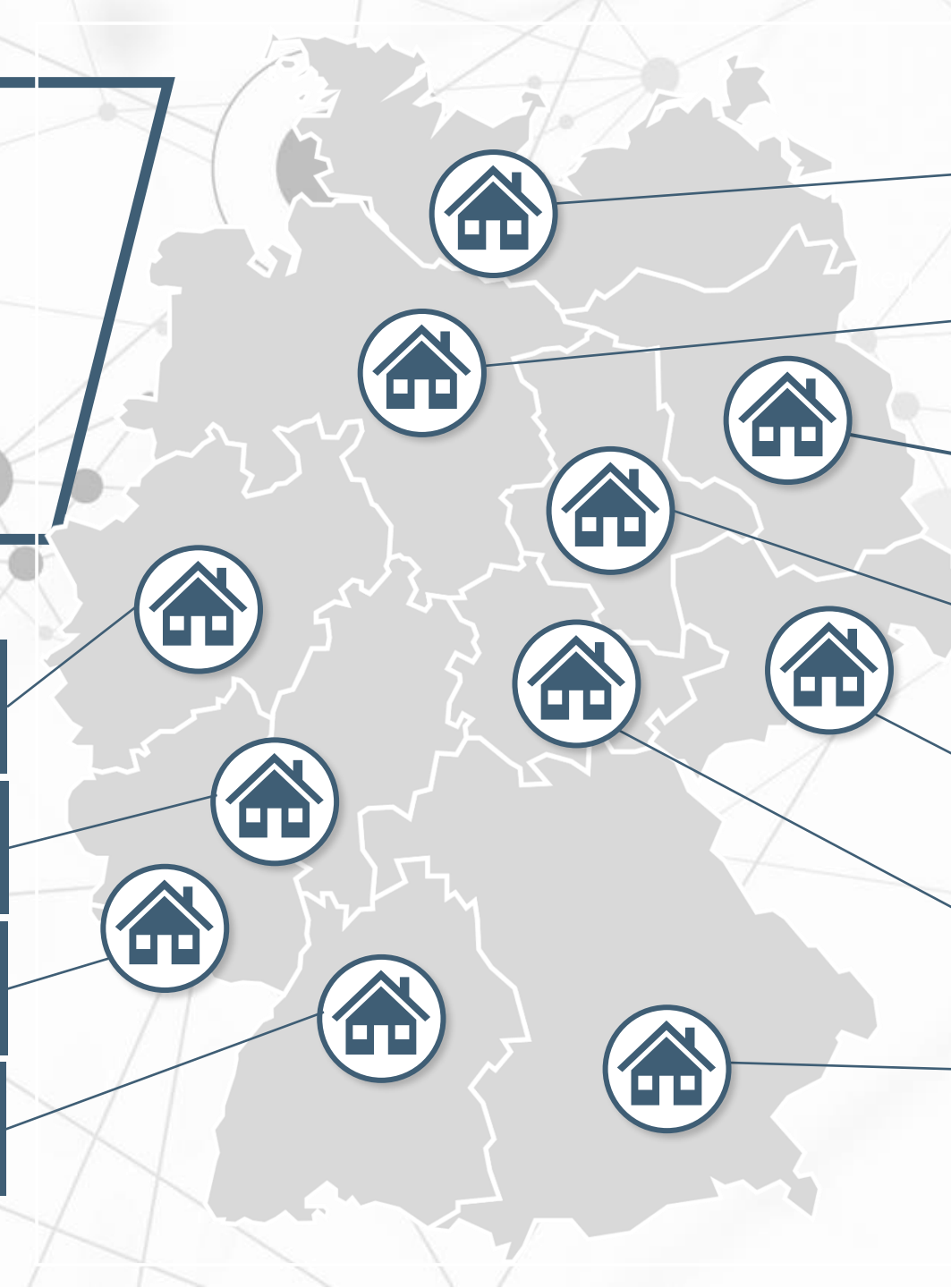
Number: 66 Turnover: 54 m €



Number: 67 Turnover: 174 m €

Cooperative associations (GdW) Regional level

- VdW Rheinland Westfalen**
Verband der Wohnungs- und Immobilienwirtschaft Rheinland Westfalen e. V., Düsseldorf
- VdW südwest** Verband der Südwestdeutschen Wohnungswirtschaft e. V., Frankfurt/Main
- VdW** Verband der saarländischen Wohnungs-Immobilienwirtschaft e. V.
- vbw** Verband baden-württembergischer Wohnungs- und Immobilienunternehmen e. V., Stuttgart



- VNW** Verband norddeutscher Wohnungsunternehmen e. V., Hamburg
- vdw** Verband der Wohnungs- und Immobilienwirtschaft in Niedersachsen und Bremen e. V., Hannover
- 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

Cooperative associations (DGRV) Specialist associations



EDEKA Verband kaufmännischer
Genossenschaften e. V.

Number: 8 Turnover: 70,700 m €



Verband der
PSD Banken e. V.

Anzahl: 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: 932m €



Verband der
Sparda-Banken e. V.

Number: 11 Balance sheet: 83,567 m €

Cooperatives worldwide



Cooperatives are spread all over the world. There are 250,000 cooperative businesses under the umbrella of the European cooperative association Cooperatives Europe. Worldwide there are 3 million cooperatives.

Cooperatives worldwide



Cooperatives
provide
280
million jobs
worldwide

75%
of Finns are
members of a
Cooperative

1
billion people
worldwide are
member in a
cooperative

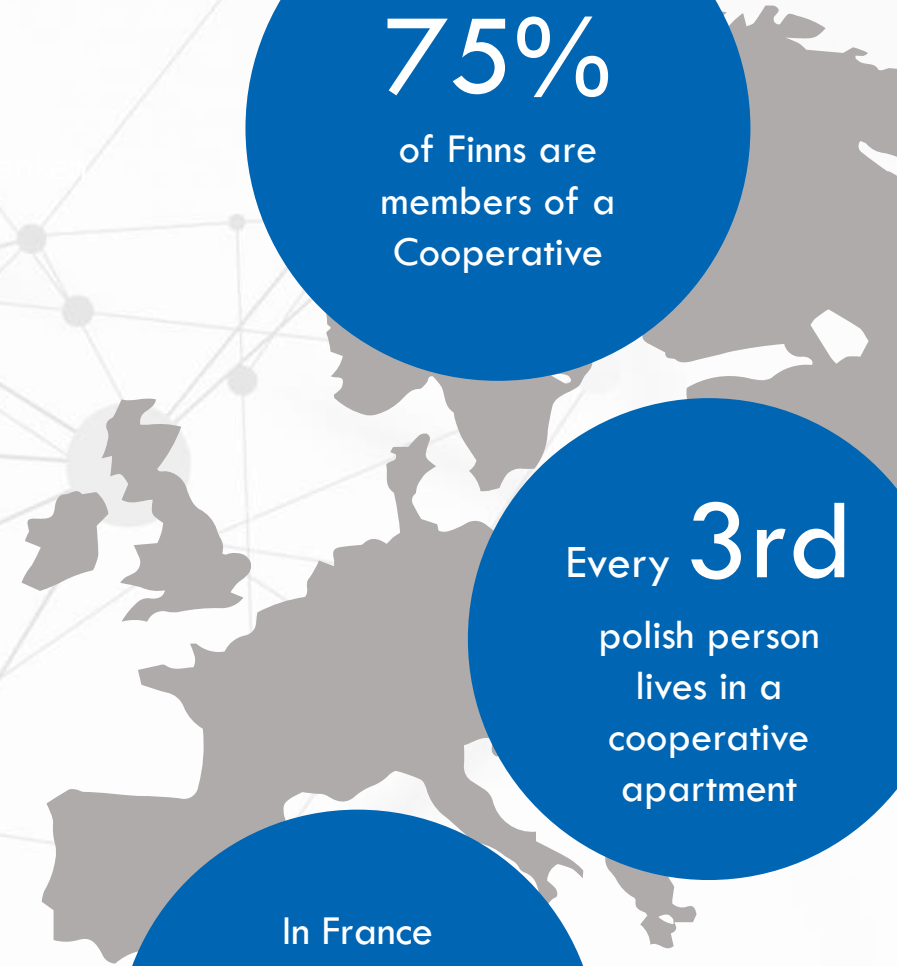
Every **3rd**
polish person
lives in a
cooperative
apartment

141 million
people benefit
from membership of
a cooperative in
Europe

Every **2nd**
bank in Europe is a
cooperative bank

20%
of pharmacies in
Belgium are
organised as
cooperatives

In France
1 million
people work at a
cooperative





Cooperative development work

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

Cooperative development work

SUSTAINABLE DEVELOPMENT GOALS



Cooperatives make an important contribution to the

17

Sustainable Development Goals of the United Nations.


STIFTUNG GESTE
Gemeinsam Perspektiven schaffen

The GESTE Foundation promotes projects in the framework of the worldwide co-operation with cooperatives.

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


DESWOS

DGRV promotes cooperative initiatives in 30 countries worldwide. The project work is funded by the Federal Ministry for Economic Cooperation and Development and the Federal Ministry of Food and Agriculture.

Cooperative development work of the DGRV

Latin America

- 1 Brazil
- 2 Chile
- 3 Colombia
- 4 Costa Rica
- 5 Dominican Republic
- 6 Ecuador
- 7 El Salvador
- 8 Guatemala
- 9 Honduras
- 10 Mexico
- 11 Paraguay
- 12 Peru

Africa

- 1 Benin
- 2 Botswana
- 3 Cameroon
- 4 eSwatini
- 5 Kenya
- 6 Lesotho
- 7 Madagascar
- 8 Malawi
- 9 Mozambique
- 10 South Africa
- 11 Tunisia
- 12 Uganda

Europe

- 1 Turkey

Asia

- 2 Cambodia
- 3 India
- 4 Laos
- 5 Myanmar
- 6 Philippines
- 7 Thailand
- 8 Vietnam





Thank you for your attention!

For questions, please contact
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www.genossenschaften.de