

Cooperative Development Foundation

50th Annual Report

2024-25



Sahavikasa/CDF

Cooperative Development Foundation

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Board of Trustees as on 31 March 2025

1. **Smt K Jayaprada** Former President;
President Narsampet Association of Women's Thrift Cooperatives
2. **Smt A Revathi** President;
Treasurer Kothakonda Association of Women's Thrift Cooperatives
3. **Smt K Dharmavathi** Former President;
Mandapalli Association of Women's Thrift Cooperatives
4. **Smt V Bhagyamma** Former President;
Bollikunta Association of Women's Thrift Cooperatives
5. **Smt J Devika** Former President;
Uduthagudem Women's Thrift Cooperative
6. **Smt G Aruna** Former President;
Husnabad Association of Women's Thrift Cooperatives
7. **Smt A Ramadevi** Former President;
Shankarapatnam Association of Women's Thrift Cooperatives
8. **Smt P Aruna** Former President;
Huzurabad Association of Women's Thrift Cooperatives
9. **Smt M Uma Rani** Former President;
Elkathurthy Association of Women's Thrift Cooperatives
10. **Smt G Vimala** Former President;
Rajagopalapet Association of Women's Thrift Cooperatives
11. **Smt R Rani** President;
Madikonda Association of Women's Thrift Cooperatives
12. **Smt E Vijaya Lakshmi** Former Coordinator;
Sahavikasa

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Cooperative Development Foundation

Hanumakonda, Telangana

50th Annual Report: 2024-25

(1st April 2024 to 31st March 2025)

In 1975, some volunteers, with an intention to strengthen the cooperative movement, formed Cooperative Development Foundation, (CDF) for the development of cooperative societies. CDF is popularly known as Sahavikasa. This has been registered under Andhra Pradesh Societies Registration Act 2001. Sahavikasa believes that cooperative societies are good instruments for the integrated development, i.e. Social and Economical development, of villages. A team of volunteers, not more than twelve, runs the Sahavikasa. It is a non-profit organisation.

Aim

Sahavikasa works for the promotion of an environment in which cooperatives flourish as decentralised, democratic, self-help and mutual aid associations, effectively harnessing and fostering local resources - in consonance with the Statement of Cooperative Identity, as formulated by the International Cooperative Alliance (ICA) in 1995, affirmed by the United Nations Organisation (UNO) in 2001 and the International Labour Organisation (ILO) in 2002.

Sahavikasa-Cooperative Act

The concept of cooperation is an integral part of undivided families and traditional rural organisations in India. However, it gained official recognition in India after the introduction of Credit Cooperatives Act 1904 by the then earst while British Government.

Andhra Pradesh Cooperative Societies Act 1964 (APCS Act 1964) was introduced in united Andhra Pradesh. Prior to that, there were two cooperative laws in existence in the state which were introduced one by British Government and the other by the Nizam, prior to independence of India, as some part of the state was under Madras presidency and other part under Nizam's rule. Sahavikasa was strongly determined to bring in a conducive external and internal environment for the cooperatives to flourish in. With a view to encourage self reliance, self governance and democracy in cooperatives, it requested the government to introduce changes in APCS Act 1964 as to reflect accountability in the Act. Sahavikasa drafted a Model Cooperative Bill on the request of Planning Commission of India. This became a basis for discussion by the Brahmaprakash Committee. AP Government introduced a Bill on the basis of the reports of the Brahmaprakash Committee (1991) and the Ramakrishnaiah Committee (1994). This Bill came into existence as Andhra Pradesh Mutually Aided Cooperative Societies Act 1995 (APMACS Act 1995). This Act can also be termed as a liberal or parallel law. The uniqueness of this Act is it is the first parallel law on the subject of cooperation in the whole of the world and the credit goes to Andhra Pradesh for its Promulgation. This act is also considered to promote practice of cooperative philosophy in its truest sense, to a large extent. CDF played a significant role in the drafting of this MACS Act.

Sahavikasa also encouraged those states in Indian Union, which were desirous of introducing a parallel cooperative law in their respective states, basing APMACS Act 1995 as a Model. For such states, Sahavikasa drafted Referential Bill 2001.

Sahavikasa - Cooperatives:

In the view of Cooperative principles, the purpose of establishing cooperative organisations is the upliftment of their members' living standards - both

economic and social, and provide equal opportunities to all, through these organisations. Women in rural areas, by nature are thrifty and have the habit of savings. Sahavikasa ushered the process of formation of thrift cooperatives in 1990 and associations for women, so that they could come forward and take up the reins. Likewise, Sahavikasa promoted men's thrift cooperatives in 1992- in all 585 cooperatives have been promoted in around 320 villages. All These cooperatives are commonly known as Swakrushi Cooperatives.

Sahavikasa's activities in fulfilment of its aim during 2024-25:

- Promoted and encouraged Swakrushi cooperatives under MACS Act in its field work area in Telangana.
- Provided training to the representatives of other organisations belonging from the non-field work area - people those who came to study the Swakrushi Cooperative concept and methodology.

Briefly presented in this report are the activities carried out by different divisions in Sahavikasa and the performance of Swakrushi Cooperatives associated with Sahavikasa.

1. Thrift Cooperatives

Women and men in rural areas in Warangal, Hanumakonda, Karimnagar, Janagama, Siddipet districts have formed Thrift Cooperatives (TCs) with the help of Thrift Cooperatives Network Division (TCND) in Sahavikasa. TCND extends appropriate guidance and training to the TCs. The main intents of the TCs are as follows:

- To provide an opportunity in rural areas to make compulsory thrift.

- To obtain loans against compulsory thrift for financial needs.
- To lead an independent life in old age without support of others by saving one day's earnings in a month.

1.1. Women's Thrift Cooperatives

The financial year of the women's thrift cooperatives (WTCs) and association of women's thrift cooperatives (AWTCs) starts on 1st April and ends on 31st March. As on 31 March 2025, there were 344 women's thrift cooperatives (WTCs). There was 1,56,289 women. These WTCs by having formed into 31 associations of women's thrift cooperatives (AWTCs), they are extending services to their respective members.

Ordinary General Meetings (OGMs) in AWTCs

Board members of the respective AWTCs shall conduct OGMs of AWTCs by February 28/29 in accordance with the byelaws. As such all the AWTCs have not conducted their OGMs.

Annual General Meetings (AGMs) in WTCs

As on 31 March 2025 there were 344 WTCs in 31 AWTCs. In accordance with the byelaw WTCs have to conduct their AGMs with in 3 months after completion of financial year. As on 30 June 2025, 341 WTCs have conducted their AGMs. Remaining 3 WTCs could not conduct their AGMs due to the following reasons:

1. No transactions were held in WTCs.
2. Not discharged duties by the board members of WTCs.
3. Not completed final accounts by the accountants of WTCs.

Representatives from Sahavikasa participated in AGMs of 68 WTCs. They brought important points to the notice of members in annual reports submitted by the board members in WTCs and AWTCs. They explained about the methods of swakrushi thrift movement, defaulters and self-fostering of insurance schemes.

Annual General Meetings (AGMs) in AWTCs

31 AWTCs were conducted their AGMs by the end of 31 March 2025. Representatives from Sahavikasa participated in these AGMs. Elections for the vacancy for President were held by secret ballot in 6 AWTCs, where there were more than 1 contestant. Likewise, elections for the vacancy for Vice-President were held by secret ballot in 3 WTCs where there were more than 1 contestant.

Elections in WTCs

Elections for vacancies for Board of Directors were held by secret ballot in 16 WTCs where there were more than 4 contestants as against 4 vacancies in accordance with the byelaws on rotational basis. In the same way, elections for the vacancy for President were held by secret ballot in 31 WTCs where there were more than 1 contestant. Likewise, elections for the vacancy for Vice-President were held by secret ballot in 10 WTCs where there were more than 1 contestant.

Representatives from AWTCs and representatives from Sahavikasa acted as election-officers in the elections of WTCs and AWTCs respectively by conducting the election process in a democratic way.

Interest Received from Members on Loans, Bonus Paid to Members by WTCs

From the inception of WTCs, members are gradually decreasing the rate of interest to be paid on loans on the basis of the own funds of the WTCs. Likewise, bonus to be paid to members is also changing every year.

Table showing the rate of interest on loan collected from members and percentage of bonus given to members in WTCs in 2023 and 2024-25:

Rate of interest on loan	2023							2024-25						
	No of WTCs	Members	Percentage of Bonus					No of WTCs	Members	Percentage of Bonus				
			0	1-5	6-8	9-11	12-14			0	1-5	6-8	9-11	12-14
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
18%	11	2,638	3	6	2	0	0	8	1,896	4	1	3	0	0
12%	219	93,027	15	94	92	16	2	216	89,751	32	97	81	4	2
9%	108	58,065	1	45	57	4	1	120	64,642	3	73	38	6	0
Total	338	1,53,730	19	145	151	20	3	344	1,56,289	39	171	122	10	2

- In 2023, 3% of WTCs collected 18% interest on loan whereas it was decreased to 2% of WTCs in 2024-25.
- In 2023 65% of WTCs collected 12% interest on loan whereas it was decreased to 63% of WTCs in 2024-25.
- In 2023, 32% of WTCs collected 9% interest on loan whereas it was increased to 35% of WTCs in 2024-25.

Table showing the percentage of Interest on Compulsory Thrift given by AWTCs to its respective WTCs in 2023 and 2024-25:

Rate of Interest on Loan	2023						2024-25					
	Total AWTCs	No of AWTCs	Percentage of Interest				Total AWTCs	No of AWTCs	Percentage of Interest			
			2-3	4-6	7-9	10-12			2-3	4-6	7-9	10-12
1	2	3	4	5	6	7	8	9	10	11	12	13
11%	29	29	14	9	6	0	31	31	13	6	10	2

- In 2023, 29 AWTCs out of 29 AWTCs paid Interest on Compulsory Thrift to its respective WTCs.
- In 2024-25, 31 AWTCs out of 31 AWTCs paid Interest on Compulsory Thrift to its respective WTCs.

Computerisation

As on 31 March 2025 31 AWTCs got their accounts computerised. In these associations, there were 344 WTCs. Among these 332 WTCs got their accounts computerised. 321 WTCs purchased computers and got their accounts computerised and 11 WTCs got their accounts computerised through their respective association's computers. And the remaining 12 WTCs accounts could not computerised.

To improve the transparency in the accounts of the computerized cooperatives, 31 AWTCs were introduced computerized receipt printers. Among these 321 WTCs are issuing computerized receipts to the members on their transaction along with the dues payable. With this facility, members can know loan outstanding balances of their accounts and this also helps to control the forged loans.

New Software

As on 31 March 2025 321 WTCs got their accounts computerised with New Software.

Accounts can be correctly and timely maintained if the accounts are computerised in WTCs and AWTCs. Apart from this, progress of the cooperatives can easily be evaluated. With this evaluation, planning can be designed to run the cooperatives substantially.

1.2. Men's Thrift Cooperatives

The financial year of the men's thrift cooperatives (MTCs) and association of men's thrift cooperatives (AMTCs) starts on 1st April and ends on 31st March. As on 31 March 2025, there were 241 men's thrift cooperatives (MTCs). There was 1,13,450 men. These MTCs by having formed into 23 associations of men's

thrift cooperatives (AMTCs), they are extending services to their respective members.

Ordinary General Meetings (OGMs) in AMTCs

Board members of the respective AMTCs shall conduct OGMs of AMTCs by February 28/29 in accordance with the byelaws. As such all the AMTCs have not conducted their OGMs.

Annual General Meetings (AGMs) in MTCs

As on 31 March 2025 there were 241 MTCs in 23 AMTCs. In accordance with the byelaw MTCs have to conduct their AGMs within 3 months after completion of financial year. As on 30 June 2025, 240 MTCs have conducted their AGMs. Remaining 1 MTC could not conduct its AGM due to the following reasons:

1. No transactions were held in MTC.
2. Not discharged duties by the board members of MTC.
3. Not completed final accounts by the accountant of MTC.

Representatives from Sahavikasa participated in AGMs of 40 MTCs. They brought important points to the notice of members in annual reports submitted by the board members in MTCs and AMTCs. They explained about the methods of swakrushi thrift movement, defaulters and self-fostering of insurance schemes.

Annual General Meetings (AGMs) in AMTCs

23 AMTCs were conducted their AGMs by the end of 31 March 2025. Representatives from Sahavikasa participated in these AGMs. Elections for the vacancy for President were held by secret ballot in 6 AMTCs, where there were more than 1 contestant. Like wise, elections for the vacancy for Vice-President were held by secret ballot in 4 AMTCs, where there were more than 1 contestant.

Elections in MTCs

Elections for vacancies for Board of Directors were held by secret ballot in 30 MTCs where there were more than 4 contestants as against 4 vacancies in accordance with the byelaws on rotational basis. In the same way, elections for the vacancy for President were held by secret ballot in 45 MTCs where there were more than 1 contestant. Like wise, elections for the vacancy for Vice-President were held by secret ballot in 16 MTCs where there were more than 1 contestant.

Representatives from AMTCs and representatives from Sahavikasa acted as election-officers in the elections of MTCs and AMTCs respectively by conducting the election process in a democratic way.

Interest Received from Members on Loans, Bonus Paid to Members by MTCs

From the inception of MTCs, members are gradually decreasing the rate of interest to be paid on loans on the basis of the own funds of the MTCs. Likewise, bonus to be paid to members is also changing every year.

Table showing the rate of interest on loan collected from members and percentage of bonus given to members in MTCs in 2023 and 2024-25:

Rate of interest on loan	2023								2024-25						
	No of MTCs	Members	Percentage of Bonus					No of MTCs	Members	Percentage of Bonus					
			0	1-5	6-8	9-11	12-14			0	1-5	6-8	9-11	12-14	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
18%	8	2,191	0	3	3	2	0	10	2,889	0	7	2	1	0	
12%	167	75,468	8	71	70	18	0	156	69,676	9	76	63	8	0	
9%	61	33,138	0	25	32	4	0	75	40,885	0	41	34	0	0	
Total	236	1,10,797	8	99	105	24	0	241	1,13,450	9	124	99	9	0	

- In 2023, 3% of MTCs collected 18% interest on loan whereas it was increased to 4% of MTCs in 2024-25.
- In 2023, 71% of MTCs collected 12% interest on loan whereas it was decreased to 65% of MTCs in 2024-25.
- In 2023, 26% of MTCs collected 9% interest on loan whereas it was increased to 31% of MTCs in 2024-25.

Table showing the percentage of Interest on Compulsory Thrift given by AMTCs to its respective MTCs in 2023 and 2024-25:

Rate of Interest on Loan	2023						2024-25					
	Total AMTCs	No of AMTCs	Percentage of Interest				Total AMTCs	No of AMTCs	Percentage of Interest			
			2-3	4-6	7-9	10-12			2-3	4-6	7-9	10-12
1	2	3	4	5	6	7	8	9	10	11	12	13
11%	21	21	19	2	0	0	23	23	22	1	0	0

- In 2023, 21 AMTCs out of 21 AMTCs paid Interest on Compulsory Thrift to its respective MTCs.
- In 2024-25, 23 AMTCs out of 23 AMTCs paid Interest on Compulsory Thrift to its respective MTCs.

Computerisation

As on 31 March 2025 23 AMTCs got their accounts computerised. In these associations, there were 241 MTCs. Among these 239 MTCs got their accounts computerised. 239 MTCs purchased computers and got their accounts computerised and the remaining 2 MTCs accounts could not computerised.

To improve the transparency in the accounts of the computerized cooperatives, 23 AMTCs were introduced computerized receipt printers. Among these 239 MTCs are issuing computerized receipts to the members on their transaction

along with the dues payable. With this facility, members can know loan outstanding balances of their accounts and this also helps to control the forged loans.

New Software

As on 31 March 2025 239 MTCs got their accounts computerised with New Software.

Accounts can be correctly and timely maintained if the accounts are computerised in MTCs and AMTCs. Apart from this, progress of the cooperatives can easily be evaluated. With this evaluation, planning can be designed to run the cooperatives substantially.

Insurance Schemes:

As the members funds in swakrushi cooperatives are rising, the eligibility on loan is also increasing. ATCs are running Abhayanidhi Scheme and Group Fund Schemes to protect family members of the deceased member, guarantors and cooperatives from loss in cases where a member obtains loan and passes away before she/he fully repays the loan amount. These schemes are beneficial in recovering loan when a member dies.

Regional Meetings:

We divided the field work area of swakrushi cooperative movement into 6 regions. Presidents and Accountants of AWTCs and AMTCs of related region have to participate in the regional meetings. The purpose to conduct Regional meeting is to create an environment to implement Swakrushi cooperative methods in their member TCs properly and to find the solutions to overcome the challenges and problems which are facing by the member TCs of ATCs.

Trainings

Methods are formulated to solve the problems faced in cooperatives. These methods are termed as ‘Swakrushi Methods’. Trainings are useful in developing the understanding on these methods. Keeping in view of this, Sahavikasa is extending trainings to the representatives of TCs and ATCs. Sahavikasa gave trainings to the representatives of swakrushi TCs and ATCs on computerisation of cooperatives’ accounts, etc. This year 50 training programmes were conducted in 50 days to 480 representatives of TCs and ATCs at training centre. 54 training programmes were conducted in 59 days to 710 representatives of TCs and ATCs in the field work area. The participants were of the opinion that it would become easier to manage the cooperatives with the knowledge on implementation of swakrushi methods by these trainings.

2. Training Programmes

Training programmes are being conducted at Sahavikasa for representatives of cooperatives under Sahavikasa’s field work area and visitors from Sahavikasa’s non-field work area who come to study swakrushi cooperatives. During the year 2024-25, the training programmes, workshops and study visits were as follows:

S No	Division	Participants	Programmes
1.	Thrift Cooperatives	3,309	56
2.	Administration & Finance	123	8

Latest training equipment is being provided for convenience for those who conduct training programmes. During the year 2024-25 on an average of 5 programmes were conducted per month and it was occupied for 5 days per month with 54 participants each.

3. Administrative Activities

During the year 2024-25, the Board of Trustees met 5 times, wherein the trustees gave advice and guidelines on Sahavikasa activities and took decisions. President, Treasurer and Manager met with Development Officers, Development Assistants every month and shared activities of their respective divisions, discussed the remedial measures taken and gave advice and guidelines for carrying out Sahavikasa's activities meaningfully and expeditiously.

Sahavikasa conducted 'Annual Conventions of Swakrushi Cooperators' with all the Presidents and Accountants of thrift cooperatives and Associations of Thrift Cooperatives under Sahavikasa's field work area. In these conventions, the cooperators shared their experiences in carrying out the cooperatives.

4. Financial Activities

During the year 2024-25 of the total expenses of Sahavikasa met from its own activities.

Sahavikasa's expenditure during the year was Rs 147 lakh was used for Sahavikasa's activities. During the year, Sahavikasa's income was Rs 160 lakh and excess of income over expenditure was Rs 13 lakh.

Monthly internal audit was done under supervision of Sahavikasa's Board of Trustees for ensuring transparency in accounting and in order to serve as a check for detecting errors. The annual statutory audit for the financial year of 2024-25 was done by CA Raju Koyyala, Chartered Accountants, Warangal. Financial returns were filed with the Department of Income Tax.

Cooperative Development Foundation, Hanumakonda

Concise Balance Sheet as on 31-03-2025

31-03-2024	Liabilities	31-03-2025	31-03-2024	Assets	31-03-2025
1	2	3	4	5	6
10,04,68,952	1. Capital Fund	10,18,02,080	2,17,45,665	1. Fixed Assets	2,17,81,863
8,27,07,378	2. Group Fund Scheme	8,96,75,036	17,21,33,446	2. Fixed Deposits in Banks	19,08,04,997
3,69,752	3. Employees Leave Encashment Fund	3,69,752	95,56,676	3. Receivables	99,37,192
-	4. Employees Gratuity Fund	16,49,426	30,828	4. Security Deposits	30,828
43,22,616	5. Software Development Fund	1,27,48,037	40,293	5. Cash Balance	-
43,77,875	6. Corpus Fund	47,50,000	79,55,049	6. Bank Balances	82,80,006
1,86,22,435	7. Depreciation Fund	1,90,00,532			
5,92,949	8. Payables	8,40,023			
21,14,61,957	Total	23,08,34,886	21,14,61,957	Total	23,08,34,886

Concise Income & Expenditure Statement: 2024-25 (From 01.04.2024 to 31.03.2025)

2023-24	Expenditure	2024-25	2023-24	Income	2024-25
1	2	3	4	5	6
1,03,30,654	1. Fieldwork, Training etc.	1,19,63,402	56,100	1. Contributions from visitors	22,300
10,91,960	2. Administration	23,60,087	97,75,905	2. Interest from Banks	1,00,93,528
4,51,980	3. Depreciation	3,78,097	-	3. Donations	5,000
30,09,271	4. Excess of Income over expenditure	13,33,128	50,51,860	4. Miscellaneous Income	59,13,886
1,48,83,865	Total	1,60,34,714	1,48,83,865	Total	1,60,34,714

Note: Audited, detailed statements of Receipts & Payments, Income & Expenditure and Balance Sheet will be made available immediately on request.

Staff

(as on 31.03.2025)

Thrift Cooperatives Network Division

1. K Lakshman, Manager
2. G Rajasree, Development Officer
3. Ch Sumalatha, Development Officer
4. Ch Ravinder, Development Officer
5. P Naveen, Development Officer
6. P Kavitha, Development Officer
7. S Vijay Kumar, Computer Officer
8. G Swapna, Desk Officer
9. D Eshwar, Development Assistant
10. M Manjula, Development Assistant
11. U Bhaskar, Development Assistant
12. A Jyothi, Development Assistant
13. L Sravanthi, Development Assistant
14. K Rajasri, Development Assistant
15. B Sai Krishna, Development Assistant
16. G Renuka, Development Assistant
17. Ch Srinivas, Computer Assistant
18. D Thirupathi, Computer Assistant
19. K Sridhar, Computer Assistant

Administration & Finance

20. B Sumalatha, Accounts Officer
21. P Shobha Rani, Office Attendant
22. I Murali, Office Driver
23. T Swaroopa, Office Attendant
24. M Lalitha, Office Attendant

Statement on the Cooperative Identity

Definition

A cooperative is an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly owned and democratically controlled enterprise.

Values

Cooperatives are based on the values of self-help, self-responsibility, democracy, equality, equity, and solidarity. In the tradition of their founders, cooperative members believe in the ethical values of honesty, openness, social responsibility, and caring for others.

Principles

The cooperative principles are guidelines by which cooperatives put their values into practice.

1st Principle: Voluntary and Open Membership: Cooperatives are voluntary organisations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political, or religious discrimination.

2nd Principle: Democratic Member Control: Cooperatives are democratic organisations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary cooperatives members have equal voting rights (one member, one vote), and cooperatives at other levels are also organised in a democratic manner.

3rd Principle: Member Economic Participation: Members contribute equitably to, and democratically control, the capital of their cooperative. At least part of that capital is usually the common property of the cooperative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any of the following purposes: developing their cooperative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the cooperative; and supporting other activities approved by the membership.

4th Principle: Autonomy and Independence: Cooperatives are autonomous, self-help organisations controlled by their members. If they enter into agreements with other organisations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their cooperative autonomy.

5th Principle: Education, Training and Information: Cooperatives provide education and training for their members, elected representatives, managers and employees so they can contribute effectively to the development of their cooperatives. They inform the general public – particularly young people and opinion leaders - about the nature and benefits of cooperation.

6th Principle: Cooperation among Cooperatives: Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional and international structures.

7th Principle: Concern for Community: Cooperatives work for the sustainable development of their communities through policies approved by their members.

[Approved by the 31st International Cooperative Congress and by the General Assembly of the International Cooperative Alliance, held at Manchester, England, on 20-23 September 1995]

