
ACROSS BOUNDARIES: EUROPEAN COOPERATIVE SOCIETIES. STUDY CASES

Superando fronteras: sociedades cooperativas. Análisis de caso

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ABSTRACT

The aim to achieve –in 2003– the single market also for the European cooperative societies was one of the major objectives of the EC Regulation concerning the status of the *Societas Cooperativa Europae* (SCE). Seven years later there seems to be little practical experiences. This paper is focused in the analysis of experiences in the Basque Country, especially on Ethical Banking and the Project developed known as Fiare, which would

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be the first European scope credit cooperative. The study of this case has just emerged some questions about the real difficulties for extending this kind of European collaboration: some of them with legal basis but others probably with cultural basis.

Key words: Single market, Societas Cooperativa Europea, Ethical Banking, Credit cooperative.

RESUMEN

La necesidad de lograr el mercado único también para las Sociedades Cooperativas Europeas era el objetivo del Reglamento CE sobre el status de la Societas Cooperativa Europea (SCE) de 2003. Siete años más tarde, parece que hay pocas experiencias prácticas. Este trabajo se centra en el análisis de las experiencias en el País Vasco, especialmente en Banca Ética y el proyecto que se ha desarrollado conocido como Fiare, que sería la primera cooperativa de crédito de alcance Europeo. El estudio de este caso lanza algunas preguntas acerca de las verdaderas dificultades para extender este tipo de colaboración en Europa: algunos de ellos con base legal, pero otros probablemente con base cultural.

Palabras clave: Mercado único, Sociedad Cooperativa Europea, Banca ética, Cooperativa de crédito.

INTRODUCTION

Achieving the Single Market at European Union level implies, on one hand, that obstacles that impede in any way trade between Member States are removed. On the other hand, implies that companies operating at Community dimension need to adapt their structures.

The existence of different regulatory frameworks hinders the consolidation between companies from different Member States. To avoid that situation, in 1985 the regulation governing the *Societas Europaeae* (Regulation EEC No 2137/85) was issued. But as it failed to adapt to cooperative specificities, the EC Regulation No 1435/2003 concerning the status of the *Societas Cooperativa Europaeae* was established in 2003.

This regulation allows establishing cooperatives with European dimension, between individuals and/or legal entities, from different Member States, and bestows to the new entity legal personality. It is considered as an instrument to facilitate trans-national relations in the field of cooperatives. Moreover, from the internal point of view of cooperatives, it should be a prime instrument for achieving one of the essential principles of cooperatives: Cooperation among cooperatives. In fact, the 6th Cooperative

2. Despite of the enactment of the EU Statute there is a problem of legislative coordination in relation to national member states cooperative regulation that in fact can be considered a practical obstacle. In some sectors, for example, banking and insurance, regulations and controls are even stricter, and restrict the cooperative European formulae.
3. What is more, it can be stated that cooperatives are rooted to the place where they are established. Also, at this cultural level, it can also be said that cooperatives are more used to cooperate at institutional levels and within national borders. These can be cultural hindrances that limit the European dimension of the projects.
4. The European Union has to continue reflecting about the future and expectancies of the Single Market, in particular about the chosen formulae of European societies. The experience for the Europeans companies has not been much better. The latest report (June, 2010) registers 595 European companies, where practical problems for this kind of organizations are also analyzed.

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INAISE - International Association of Investors in the Social Economy	www.inaise.org
La Nef (Francia)	www.lanef.com
Proyecto Fiare (España)	www.proyectofiare.com
Triodos Bank	www.triodos.es