

The banner features a white curved background on the left with the Co-operative Housing Federation of Canada logo and the text 'Annual Meeting FREDERICTON 2026'. To the right is a photograph of a cityscape along a river with two women in the foreground. A blue bar at the bottom contains the text 'Member Education Forum', 'D04 - Plan like a pro: from ideas to action', and 'Workshop Leaders: Cathy Volans and Robyn MacCallum, CHF Canada'.

Co-operative Housing Federation of Canada

Annual Meeting

FREDERICTON

2026

June 11-13
Deep roots.
Renewed growth.

Member Education Forum

D04 - Plan like a pro: from ideas to action
Workshop Leaders: Cathy Volans and Robyn MacCallum, CHF Canada

Planning doesn't have to be boring or overwhelming! This workshop shows co-op boards and members how to transform annual planning into a powerful, collaborative tool for success. Discover practical strategies and easy-to-use tools that boost governance, streamline operations, and engage your entire community.

Land Acknowledgement

We respectfully acknowledge that New Brunswick is situated on the unceded and unsundered territories of the Wolastoqey, Mi'gmaq, and Peskotomuhkati peoples. We seek to repair and rebuild meaningful relationships with Indigenous peoples and honour these lands which hold the hopes of future generations.



CATHY

As part of my reconciliation journey, I try to discover more about the people of the lands that I am joining. The Wolastoqiyik (Wool-las-to-quick) people have lived in New Brunswick for thousands of years and have a strong connection to the land and water. Their traditional territory stretches from the Bay of Fundy in the south to the St. Lawrence River in the north, including parts of New Brunswick, Québec, and northeastern Maine. Even after colonization, land loss, and residential schools, they continue to rebuild and strengthen their culture, language, and traditions.

I urge everyone to learn more about the Wolastogiyik people of New Brunswick while you are here visiting.



Agenda

- What is Planning?
- Types of Planning
- Setting Goals
- Group Activity
- Wrap up and evaluation

CATHY

We have a full 2.5 hours – but with a show of hands – Written An Annual Plan? Annual Calendar?

We will be touching on different types of planning but the focus of the session will be on Annual planning.

Icebreaker



Late in the day, people are maybe a little tired, so Let's do a quick ice breaker to leave behind this morning's work and reset before focusing on the topic of this meeting

What is planning?

- Planning means deciding what you want to do and how to do it
- It helps organize tasks, time, and resources
- It makes things clearer and less confusing
- It helps get things done more easily



CATHY

Take 3-5 minutes make a list of what types of plans you do in your day to day

Grocery list, plan for retirement, vacation plans, meal plan, training plan, weekend plans

These types of plans have the same characteristics as plans in your co-op: they are normally written down, all plans change from time-time, you get input from others (advice), identify things that are most important, sets out what you want to achieve and ways to measure if you get there.

Challenges to effective planning

- Limited time, experience, or understanding of planning
- Lack of support or resources
- Shifting priorities
- Funding changes or major capital projects
- Board disruptions (conflict or resignation)
- Taking on new tasks before finishing current ones
- External factors beyond your control



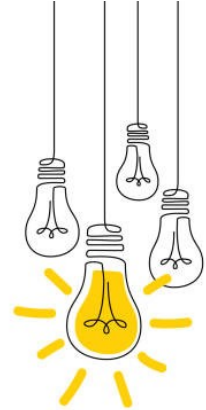
CATHY

What do you think are the barriers that limits planning in your co-op. Hands?

1. When people are busy or unfamiliar with planning, it's harder to create clear, realistic plans.
2. Without the right tools, information, or buy-in from members planning efforts can stall or be ineffective.
3. Unexpected issues can force attention onto urgent matters, pulling focus away from planned work.
4. Budget shifts or large projects can require time and resources to be redirected.
5. Changes or tension within leadership can slow decision-making and affect direction.
6. Adding more work too soon can lead to overload and incomplete priorities.
7. Outside influences (e.g., regulations, economic changes) can impact timelines and plans.

Why plan? Planning...

1. Identifies needs and outcomes
2. Enhances democratic functioning
3. Improves operations
4. Looks at new ideas
5. Gives a clearer idea of the future of the co-op
6. Helps to ensure that resources are available
7. Builds community by facilitating involvement and creativity



CATHY

So the question is why bother to plan? It's a lot of work, there's lots of barriers...

1. Planning helps the co-op understand its current situation, spot opportunities, and set clear goals to guide decisions.
2. Helps people get involved and heard, supports better decisions, and builds shared responsibility. It helps daily work run more smoothly by spotting problems, simplifying tasks, and making sure resources are used where they are needed most.
3. It supports new ideas by giving people room to think differently, try creative approaches, and find new ways to improve.
4. Provides direction and vision and shows where the co-op is going and helps everyone work together to reach long-term goals.
5. Promotes planning and use of resources and helps decide how to use money, people, and space wisely
6. Planning also encourages people to get involved, work as a team, and share ideas to build a strong, connected co-op community.

Types of planning

- Strategic planning
- **Annual planning**
- Business / Financial Planning
- Capital Planning / Asset Management
- Member & Community Development Planning



CATHY

Remember these are all connected: Your overall strategic plan, feeds the annual plan, and that some of the tasks under Business / Financial Planning / Capital Planning / Asset Management / Member & Community Development Planning will impact what is contained in your annual plan

What is strategic planning?

A strategic plan outlines the co-op's direction for the next 3–5 years. It helps everyone agree on a shared vision for the future and guides the co-op's annual goals.

During the strategic planning process, the Members complete the following items:

mission statement

vision statement

core values

strategic initiatives



ROBYN

This type of plan is called “strategic” because it focuses on long term thinking.

When teams work on a strategic plan, they’re looking at both current and future needs and aligning those with the resources, people, and timelines required to support them.

Strategic thinking helps us step away from the day to day and take a broader, longer term view.

A strategic plan sets the co-op's direction for the next three to five years. Through the planning process, the co-op comes together to develop a shared vision for the future. That plan then guides the annual goals the co-op works toward each year.

We often hear that the Board sets the strategic plan, but in reality, members play a key role in developing it. They help define the vision for the co-op, while the Board is responsible for putting that vision into action.

Strategic planning

Mission Statement: Why do we exist?

Vision: What kind of future do we want?

Core Values: What do we believe in?



ROBYN

Mission Statement

Explains *why* the organization exists

Focuses on the present and the organization's purpose

Describes what the organization does, who it serves, and how it delivers value

Vision Statement

Describes the organization's desired future state

Focuses on long-term goals and aspirations

Inspires and guides future direction

Core Values

Defines the behaviors and principles that guide decisions and actions

Shapes workplace culture and expectations

Helps employees align on how work should be done

Ask: How many already have a strategic plan?

Why is a strategic plan important?

- Help your organization focus on what is important.
- Focuses Members on their common purpose.
- Gives other individuals and organizations a snapshot view of your co-op and what it wants to accomplish.



ROBYN

WHY IS THIS IMPORTANT? AS MENTIONED Strategic thinking moves out of the day-to-day and allows us to take a longer-term view

Help your organization focus on what is important. - A clear vision and mission help the organization stay focused on what truly matters. They give the Board a strong foundation for planning and decision making, especially when everyday challenges start to pull attention in different directions.

Focuses Members on their common purpose. - A strategic plan can bring members together around a shared purpose. When people help shape these statements, they feel a stronger sense of ownership and connection to the co-op. It becomes something they are part of, not just something they belong to.

Snapshot View - When your vision and mission statements are easily visible (for example, if they are on the letterhead of your stationary), people learn about your organization without having to work hard for the information. When they're visible and easy to find, they help others quickly understand your co-op. This can be especially helpful when bringing in new members, building partnerships, or seeking funding.

What is annual planning?

- Focuses on everyday work and activities
- Helps organize and manage day to day tasks
- Needs its own time set and space to plan properly
- Keeps things open and helps members understand and support the plan



ROBYN

Annual planning means just that - planning for the next year.

Take time just for this. Don't try to do it in a regular board meeting.

Be open with members and get their support.

Talk about your yearly priorities at a membership meeting.

This helps everyone understand what the Board is working on and how it supports the co-op.

Why is an annual plan important?



- Helps the board focus on the most important priorities for the year
- Keeps work organized and makes it easier to track progress
- Supports transparency and helps members understand what the board is working on

ROBYN

This helps the Board stay focused on what matters most.

It keeps priorities clear and helps avoid distractions.

It also keeps things organized, so it's easier to track progress and stay on track.

It helps members understand what the Board is doing, which builds trust and keeps people informed.

It can also help the Board respond to requests. For example, if someone suggests a holiday party, the Board can say it's not part of this year's plan, but it could be considered for next year.

Annual planning

The Role of the Board

- To help the co-op reach its goals
- To promote and encourage planning
- To allocate resources for planning
- To organize the planning process
- To ensure implementation of the plans
- To review, evaluate and update the plans



ROBYN

The Board is the heavy lifter in annual planning and to do that Boards need to review your annual plan monthly, if tasks keep getting pushed or directors aren't doing their role, as a board, Ask is it still important, should it be deferred to next year, is more help needed to move it forward, should a new lead be assigned. Things get forgotten or overlooked and at the end of the year you realize you didn't move the co-op forward at all.

Has anyone had that one thing that never gets done – each month when you review old business do you have that one director who says – oops sorry didn't get to it, ran out of time, still on my radar, next month I promise – then 3 months later nothing has been done, usually the director stops coming to meetings cause they don't want to admit they didn't do anything. Ask your members to be honest, is it too much, it is unclear what it is being asked, do they need help? Reminding them there is no shame in asking for help.

Setting goals

Agree on how you will choose your goals, based on things like cost, impact, and how realistic they are to achieve.

Too many goals:

- makes achievement more difficult
- dilutes the focus
- leads to frustration and overwork



ROBYN

Agree on how you will choose your goals, based on things like cost, impact, and how realistic they are to achieve. Do they align with your strategic plan?

PLEASE Just set a few. Don't put **We will rewrite the Policy Book this year.** – You need to lower your expectations - it is overwhelming rewriting 10 policies/bylaws, remember your boards are volunteers with busy lives. Maybe Change goal to be Rewrite 2 (if you get more awesome) but ensure that the progress is reviewed and tracked through out the year.

Month 1 – found the electronic copy (so you don't need to retype)
Whoohoo/ or the right version of the policy

Month 2 – reviewed and made suggested changes – asking is this still relevant or the actual practise

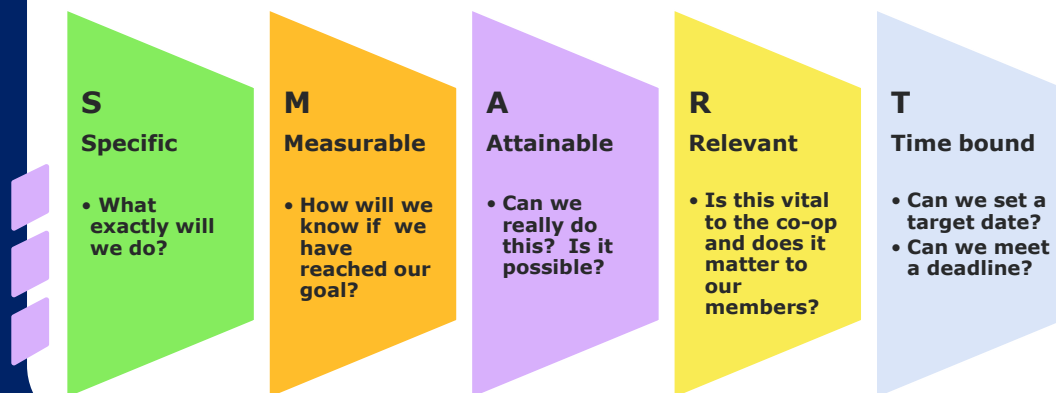
Month 3 – Board reviews and approves changes

Month 4 – Formatted and sent to Membership for review

Month 5 – Membership Approval

Month 6 – Policy posted on co-op website, newsletters or wherever members get their information.

A few good goals... SMART



CATHY

When setting a goal, using the SMART approach helps turn ideas into clear, practical actions. SMART stands for Specific, Measurable, Achievable, Relevant, and Time-bound, meaning goals should be clear, realistic, easy to track, and connected to your priorities, with a set timeline. This makes it easier to stay focused, measure progress, and know when the goal has been successfully reached.

So following this approach a goal of Get members to participate – wouldn't be achievable without defining it further. Perhaps the goal would be to Improve Member Engagement by 10%

Annual calendar

What to Include:



CATHY

An annual calendar in a housing co-op is a simple plan that lays out key activities, deadlines, and who is responsible throughout the year. It's important because it helps the co-op stay organized, meet requirements, and plan ahead instead of reacting at the last minute.

Pop in what to include - When creating your annual plan, remember that your annual calendar will affect it.

After you lay your calendar over your plan, take a step back and ask: Are we asking too much from volunteers? For example, if all your training, sector meetings, inspections, clean-up, and community events are planned for the spring, and you have on your annual plan to update a policy at the same time, it may be too much.

Ask yourself again: **Is this realistic?** If everything is scheduled at the same time of year, it will be very hard to get it all done. Make sure tasks are **spread out across the year** so the workload is manageable and volunteers are not overwhelmed.



QUESTIONS?

Any questions about the importance of annual planning? Things you need to think about or anything we didn't include that should be considered



Aim for 3:00

Any questions about the importance of annual planning? Things you need to think about or anything we didn't include that should be considered

Group activity

Let's run through a mock planning session...

When building your annual plan, keep it simple, fair, and easy to understand:

- Connect the plan to your co-op's long-term goals
- Break each goal into smaller tasks
- Set timelines for when tasks should be completed
- Decide who is responsible for each task
- Make sure members know what's happening and how they can be involved
- Think about what support is needed, such as funding, tools, or training
- Check progress regularly and adjust the plan if needed

Start up 3:15-3:20 ROBYN

20-30 minutes

This activity helps you think about your own co-op and practice creating a realistic annual plan that balances the workload. An annual planning template has been provided.

Take a moment to reflect on your co-op and choose **one or two goals** you would like to see improved. *Give examples if needed: Improve member engagement by 10% / Improve maintenance planning by completing unit inspections and BCA / Build a stronger sense of community by hosting 2 community events.*

Then we want you to identify 2-3 Tasks or Initiatives (10 minutes) that would help make it happen. These are the main actions that will help achieve the goal. Remember to think SMART.

Then now breakdown each specific tasks. list the steps needed to carry it out.

Prompt:

- What needs to be done first?
- Who would be involved?
- What actions are required?

Annual planning template

Annual Goal: Ensure the co-op is meeting obligations by holding at least four board meetings, update existing bylaws & one (1) policy, and develop a plan to share board decisions with members after each meeting.

Task	Responsibility	Date	Progress notes
Review and update Bylaws	<insert individual name, committee or entity supporting>	Q1	<ul style="list-style-type: none"> • Download CHF Canada template • Complete draft template • Present to members for feedback • Special Member Meeting to approve Bylaws • Submit bylaws to Registrar • Complete
Review and update Spending Policy	<insert individual name, committee or entity supporting>	Q3	
Schedule and hold at least four board meetings	<insert individual name, committee or entity supporting>	Q1	Annual Board Calendar created and shared with members via email on May 27 th , 2026

ROBYN

An annual planning template is available to help create a clear and practical yearly plan. It helps the co-op:

- Decide what tasks are most important
- Assign who is responsible for each task
- Set deadlines
- Track progress

Using this tool helps the co-op stay focused, organized, and on track with its long-term plan, while making sure the planning process is open and easy for all members to take part in.

As a board you should be going through this document and checking the status at each meeting. Take 10 minutes to see how things are progressing or not progressing.

Group activity



ROBYN

20-30 minutes

Depending on Time - Does anyone want to quickly share a goal activity and how you planned it out?

Remember to think about workload and give you yourself a Reality Check by asking yourself:

Is this realistic for your co-op?

Are you asking too much from volunteers?

Can these tasks be spread out over the year? Will they require 2 years?

Make small adjustments if needed.

Write down: One thing you learned / One change you would actually like to bring back to your co-op

Working the plan

- Time & energy commitment
 - Preparation
 - Monthly/regular review
- Process is simple, flexible, understood and agreed upon
- Expectations are clear
- Capacity to plan (proactive)
- Facilitation & guidance (expertise)



ROBYN

Plan for planning - REMEMBER

- Some co-ops may use a very simple process: brainstorming, selecting goals, how to achieve the goals (one meeting). Others may do this over a few meetings: completing the tools and reviewing material, meeting for SWOT analysis, meeting to finalize goals and work plan.
- When creating the annual plan, it is important to ensure the process is clear, inclusive, and easy to follow. The plan should be directly linked to the co-op's strategic goals and long-term vision.
- Each goal should be broken down into specific tasks, with realistic timelines and clearly identified leads.
- Member participation and transparency are key considerations. Members should be informed about planned activities and encouraged to participate where appropriate. The planning process should also consider the resources required to carry out the work, including funding, tools, and training.
- Regular progress reviews will help ensure the plan remains relevant and allow adjustments to be made as needed.
- Throughout implementation, the co-op's values and commitment to long-term sustainability should remain central.



Any final questions?

Wrap up and evaluation

D04 – Plan like a pro: from ideas to action

Workshop Leaders: Cathy Volans and Robyn MacCallum, CHF Canada



Fill out a paper evaluation, fold in half and leave it in the room. Or, fill out a digital evaluation using our conference app.

Reminder: Voting in CHF Canada National Business meeting happens on Saturday. Your co-op's delegate must be there in order to vote. The delegate can pick up a voting device at conference services

All coffee breaks will be held in the tradeshow area! Make sure you visit all the tradeshow exhibitors so that you can complete the bingo card (found in your bag) and have a chance to win prizes.

Share what you've learned on social media!

- Post photos, favourite moments, or key learnings from today's workshops on social media
- Tag us @chfcanada
- Use the hashtag #CHFCanada2026



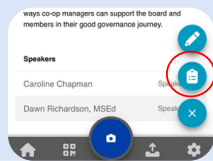


Before you go

We need your help to do better!

Fill out a paper evaluation, fold in half and leave it in the room. Or, fill out a digital evaluation using our conference app.

Thanks!



When you get home

Find today's workshop materials in the resources section of our website:

chfcanada.coop/education





Reminders

- **Voting in CHF Canada National Business meeting happens on Saturday.** Your co-op's delegate must be there in order to vote. The delegate can pick up a voting device at conference services
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The National Education Committee presents

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