



The Holy See

**ADDRESS OF HIS HOLINESS BENEDICT XVI
TO MEMBERS OF THE CONFEDERATION
OF ITALIAN COOPERATIVES AND
OF THE ITALIAN FEDERATION OF COOPERATIVE CREDIT BANKS**

Clementine Hall

Saturday, 10 December 2011

Dear Brothers and Sisters,

I am pleased to welcome and greet each one of you gathered here, representing the Confederation of Italian Cooperatives and the Italian Federation of Cooperative Credit Banks. I greet your respective Presidents, Luigi Marino and Alessandro Azzi, thanking them for their words on behalf of you all. I also greet your chaplain, Mons. Adriano Vincenzi, the directors and all those who are gathered together here.

The importance of Catholic cooperation in Italy is well known. It came into being following Pope Leo XIII's Encyclical *Rerum Novarum*, the 120th anniversary of whose promulgation we are celebrating this year. It encouraged the fertile presence of Catholics in Italian society through the promotion of cooperatives and mortgage loan companies, the development of social businesses and many other institutions of public interest. This activity has always aimed to provide material support for the population and to pay constant attention to families, drawing inspiration from the Magisterium of the Church.

What impelled supporters to associate with each other in cooperative-type organizations, often with the crucial contribution of priests, was not only financial need but also the wish to experience unity and solidarity that might lead to bridging the financial gaps and social conflicts between the different groups.

The fulcrum of cooperative experiences lies precisely in the commitment to attune the individual and community dimensions. It is a practical expression of complementarity and subsidiarity which

the Church's social doctrine has always encouraged between the person and the State; it is the balance between the safeguard of the rights of the individual and the promotion of the common good in the effort to develop a local economy that responds more and more to the needs of the group. On the ethical level too it is likewise characterized by a marked sensitivity to solidarity, and with respect for the just autonomy of the individual.

This sensitivity is important because it fosters appreciation of the connections between the cooperative reality and the territory in order to relaunch the real economy that will be driven by the authentic development of the human person and will be able to combine positive results with ethical conduct that is always correct. We must not in fact forget, as I recalled in the Encyclical *Caritas in Veritate* that also in the field of the economy and finance "Right intention, transparency, and the search for positive results are mutually compatible and must never be detached from one another. If love is wise, it can find ways of working in accordance with provident and just expediency, as is illustrated in a significant way by much of the experience of credit unions" ([n. 65](#)).

Your praiseworthy institutions have long been present in the Italian social fabric and remain fully up to date; they bring with them evangelical ideals and a vitality that makes them even more able today to make an effective contribution to the whole community, both from the social viewpoint and in the field of evangelization. In a season of great changes, of persistent precarious economic situation, of difficulties in the world of work, the Church feels obliged to announce Christ's Message with fresh vigour, with the force of humanization and the charge of hope for the future it contains. And, dear friends, you must be aware that Catholic cooperatives have an important role to play in this field.

I would like very briefly to recall certain elements for which your action is invaluable. First of all, you are called to make a contribution with your specific professionalism and tenacious commitment, so that the economy and the market are never devoid of solidarity. In addition, you are called to promote the culture of life and of the family and to encourage the formation of new families that can count on dignified work respectful of the creation that God has entrusted to our responsible care.

May you be able always to appreciate human beings in their wholeness, over and above any difference of race, language or religious affiliation, paying attention to their real needs and also to their initiative capacity. It is particularly important moreover to remember what characterizes Catholic cooperatives: the Christian inspiration that must constantly direct them. Stay faithful to the Gospel, therefore, and to the Church's teaching. Keep in mind and encourage the various initiatives of experimentation that draw on the content of the social Magisterium of the Church, as in the case of social consortiums for development, micro-credit experiences and an economy animated by the logic of communion and brotherhood.

In the Gospel, the call to love one's neighbour is closely linked to the commandment to love God with all one's heart, all one's soul and all one's might (cf. Mk 12:29-31). For Christians, therefore, loving others is not mere philanthropy but rather an expression of God's love and must be founded on true love for God. Only in this way will it be possible to make the people we meet experience the provident tenderness of the heavenly Father and bring a ray of hope even to dismal situations.

Even in the world of the economy and work in order to live out and bring to it love and solidarity it is necessary to draw from the divine source through an intense relationship with God and constant listening to his Word, a life nourished by the Eucharist. Do not forget the importance of developing this spiritual dimension of your work as a response to today's challenges and pressing social situations, in order to continue to work in the logic of the economy of giving freely, of responsibility, of promoting a responsible and moderate consumption (cf. *Caritas in Veritate*, n. 66).

Dear friends, I have offered you only a few ideas for reflection but I would especially like to encourage your work that is so effective and important. May the Virgin Mary protect and help you. I express to those of you present here and to all who belong to the *Confederazione delle Cooperative Italiane* and of the *Federazione delle Banche di Credito Cooperativo* the wish that you may pursue your commitment in the social sphere with serenity and success; and as I assure you of my remembrance in prayer, I warmly bless you and your loved ones.