

Rural COOPERATIVES

July/August 2015

Spreading the Umbrella of Cooperation



Building a Stronger Co-op Infrastructure

Just as producers and consumers join forces in cooperatives to achieve marketing and buying power that they could never achieve on their own, so do cooperatives unite under the umbrellas of co-op trade, finance, education and other types of organizations to help them meet common needs. This work could involve a co-op trade organization fighting in the halls of Congress for legislation that is vital to its member co-ops, a co-op financial institution helping members finance a business expansion, or a co-op educational organization providing skills training for co-op communicators and educators.

Whatever their specific focus, all of these organizations — including some that work with co-ops as part of a broader mission — play vital roles in strengthening the nation's co-op economy and the infrastructure that supports cooperatives. They embrace the core co-op principles, including a commitment to building stronger communities and cooperation among cooperatives.

Likewise, co-op development organizations provide technical and financial assistance to grow the next crop of cooperatives. This could involve helping a group of farmers or fishermen to launch a new business to perform value-added processing and marketing, or enabling owners of manufactured homes to form a co-op to buy the property where they previously rented space, or helping subsistence farmers in a developing nation to gain access to better seeds and modern farming technology.

The associations profiled on the following pages are involved in agriculture, consumer credit, utilities and other sectors of the co-op economy. What they all have in common is that they provide essential services for cooperatives, based on a firm belief that virtually any need can be met when people unite in a cooperative.

Contact information and an overview of their work is provided for each organization. We hope you will keep this magazine handy as a reference throughout the year and that it may help you discover more about an organization that could benefit you and your co-op. ■

Features

Volume 82, Number 4
July/August 2015

Rural Cooperatives (1088-8845) is published bimonthly by USDA Rural Development, 1400 Independence Ave. SW, Stop 0705, Washington, DC. 20250-0705.

The Secretary of Agriculture has determined that publication of this periodical is necessary in the transaction of public business required by law of the Department. Periodicals postage paid at Washington, DC, and additional mailing offices. Copies may be obtained from the Superintendent of Documents, Government Printing Office, Washington, DC, 20402, at \$23 per year. Postmaster: send address change to: Rural Cooperatives, USDA/RBS, Stop 3255, Wash., DC 20250-3255.

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This publication was printed with vegetable oil-based ink.

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ON THE COVER: This issue is devoted to profiles of some of the leading organizations that provide crucial support for the nation's cooperatives. Seen here is a sampling of their logos and scenes showing examples of projects they work on.



Helping millions of farmers worldwide help themselves through co-op businesses

ACDI/VOCA's approach to international development is founded in cooperatives. In

1963, major U.S. co-ops created the International Cooperative Development Association (ACDI's predecessor) to strengthen the cooperative movement in developing economies. ACDI/VOCA retains a strong commitment to empowering rural beneficiaries and has equipped millions of farmers and entrepreneurs in 146 countries to help themselves using the cooperative business model.

From its many years of experience, ACDI/VOCA has learned to be adaptive and to avoid a one-size-fits-all approach to cooperative development. Legally registered cooperatives work well in some situations, while in others community-based enterprises or informal self-help groups might be more appropriate. No matter the formal structure of the group,

ACDI/VOCA

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ACDI/VOCA relies on the core principles of cooperatives to create more vibrant communities.

Cooperatives not only catalyze local economic growth, but they often also serve as the “glue” for social initiatives and effective, equitable community planning. Co-ops develop human capital by encouraging the participation and empowerment of those with limited economic opportunity, including women and youth.

ACDI/VOCA gives cooperatives the tools to manage themselves more efficiently, to scale up production and to comply with quality-control standards that make co-ops more competitive. It uses a network of private-sector partners to link cooperatives to technical services and higher value markets, promoting the mutually beneficial nature of these relationships. “Sell More For More”—ACDI/VOCA's award-winning methodology for strengthening cooperatives and associations—helps farmers earn more

Co-op Success Story

One of the biggest challenges for farming cooperatives is storage facilities. Clean, dry facilities allow cooperatives to aggregate a large volume of their goods, reduce post-harvest losses and ensure higher prices. With the support of the U.S. Agency for International Development (USAID)-funded Agricultural Growth Program-Agribusiness and Market Development (AGP-AMDe) project, more than 40,000 smallholder farmers in Ethiopia's sesame seed sector now have a safe and secure place to store their sesame harvest.

Four new sesame warehouses opened in Amhara and Tigray districts of Ethiopia to benefit four farmers' cooperative unions, which provide cooperatives and their members with business services and market access. The 5,000 metric ton-capacity warehouses allow the unions to purchase more sesame from their member farmers while also improving the quality of the sesame they sell locally and internationally.

“The sesame warehouses are an excellent example of the extraordinary achievements possible with strong partnership and cooperation across important stakeholders,” says Usman Surur Siraj, director general of the Federal Cooperative Agency. “The warehouses will be vital to capitalize on an excellent export opportunity for the benefit of Ethiopia, the farmers' cooperative unions, and the smallholder farmers.”

Co-op Success Story

Hundreds of self-help groups—including 277 women-only groups—were formed throughout India's Uttar Pradesh state, thanks to the Sunhara project, implemented by ACDI/VOCA's affiliate organization, ASI. More than 25,000 smallholder fruit and vegetable farmers gained the skills to improve production and post-harvest handling as a result of the project. Through the self-help groups, farmers developed valuable linkages with local markets, including input suppliers, buyers, retailers and exporters, which resulted in an 87-percent increase in income for farmers. ASI relied on partnerships with six private-sector partners, including PepsiCo and Bharti Walmart, to strengthen the sustainability of the project.



ACDI/VOCA has helped millions of farmers in 146 countries — including these growers in India's Uttar Pradesh state — to help themselves by using the co-op business model. Photo courtesy ACDI/VOCA

income by improving product quality, decreasing post-harvest losses and executing effective market-oriented business plans.

For more than 50 years,

ACDI/VOCA has aspired to produce sustainable results that continue to ripple out beyond the confines of specific projects. The cooperative model has been the doorway through

which people have found the power to improve their lives and the vitality of their communities. ■

Providing students with hands-on co-op experiences

Aynah (pronounced: “eye-nah”) is a Quechuan (native language of Peru) word meaning “Today for you, tomorrow for me.” It was chosen as the name of the organization because it represents the mission of a cooperative learning exchange between students and communities around the world. Based in the cooperative hub of Minneapolis, Minn., and largely funded by the CHS Foundation, Aynah serves university and college students across the United States.

Very few college undergraduates are exposed to cooperative forms of community and economic development. Aynah seeks to be part of the solution needed to address the “co-op gap” in college curriculum and extracurricular activities.

To accomplish this goal, Aynah designs and delivers cooperative education to students through on-campus training and experiential learning trips in the United States and abroad. Aynah uses education models that highlight the power of collective organizing to solve social, economic and environmental challenges.

Aynah carries out its cooperative education mission on campus through a network of student chapters. It

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currently has three chapters: Luther College in Decorah, Iowa, Earlham College in Richmond, Ind., and St. Olaf College in Northfield, Minn. Through a “train-the-trainer” model, student chapters use the knowledge and skills gained in Aynah-led programs to propel the cooperative movement forward by bringing cooperative education to their campuses through events and workshops.

Aynah reaches an even broader range of students through Aynah Trips or Cooperative Education Experiences, which are open to U.S. students of all subject majors and backgrounds. Aynah Trips are cooperative study events that emphasize experiential learning through tours, visits and hands-on workshops. Aynah Trips range greatly in both topics and locations, but always focus on introducing cooperatives and cooperation to students in a fun, hands-on way.

The most recent Aynah Trip was a weeklong journey by van that carried students from colleges around the Midwest to learn more about co-ops in North Carolina. Before the Aynah trip, students knew little to nothing about the cooperative business model. But through Aynah-led workshops and hands-on learning in North Carolina, they became well versed in co-ops. Soon, they could name the cooperative

Spreading the word

The Aynah Chapter at St. Olaf put together a library display case with information about Aynah, cooperatives and why cooperatives matter today. Included in the display is an interactive board for student peers to reflect what they know about co-ops and why they are important.

Our Purpose

Aynah believes that by providing students with greater access to experiential and inclusive cooperative education, it will empower generations of students to work collaboratively to transform their communities and build a more just and sustainable world. To learn more: Please visit: www.aynah.org.



Aynah emphasizes “hands-on” learning experiences as part of its efforts to expose more college students to the role cooperatives can play in economic development. Photo courtesy Ayna

principles, values and examples of cooperatives in different sectors.

While in North Carolina, students toured new solar panel plants of the Piedmont Electric Membership Corporation and attended the local community meeting of Renaissance Community Co-op, a startup food co-op. They also worked in the community gardens of Bountiful Backyards, a

worker-owned co-op.

Other Aynah Trips have included study tours of cooperatives around Buenos Aires, Argentina, the San Jose and San Isidro areas of Costa Rica and the Minneapolis/St. Paul metro area. To learn more about these trips, please visit our website.

The goal of these trips and other Aynah programs is to ensure that

participants retain co-op knowledge and to instill the desire to shop, work and live cooperatively. As one student put it: “The Aynah Trip was great for learning details about cooperatives, along with a larger scale understanding of cooperatives. Simultaneously, we got to consider big issues like food justice, oppression, community action and economics.” ■

ACE dedicated to providing resources for co-op educators

The Association of Cooperative Educators (ACE) is a membership organization that brings together educators and cooperatives from across all cooperative sectors, as well as across national boundaries. The resulting “cross pollination” of ideas enhances cooperative development, strengthens cooperatives, promotes professionalism and improves public understanding of co-ops. Most ACE cooperative educator members come from the United States, Canada and Puerto Rico, although membership from the rest of the world is growing.

ACE’s mission is to facilitate and communicate the diversity of cooperative education resources and the people who develop and deliver these resources. ACE achieves this through assisting with the creation and disseminating of educational resources, highlighting new research and programs, responding to inquiries from cooperative educators around the world and connecting them with peers to share and collaborate on similar education needs.

The definition of a “cooperative educator” is used broadly, and many people may not self-identify as a cooperative educator even though they actually are doing co-op education work. There is a great diversity in the type of co-op professionals who are regularly engaged in co-op education. These may include staff whose duties encompass co-op marketing and communications, co-op development and co-op member relations. Co-op educators may also include those who work with co-ops boards and delegates,

THE ASSOCIATION OF COOPERATIVE EDUCATORS

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Leaders: *Sarah Pike*, Executive Administrator; *Tanya Gracie*, Board President

The logo for the Association of Cooperative Educators (ACE) features the letters 'ACE' in a bold, blue, sans-serif font. The letter 'C' is stylized with a globe graphic inside it, showing continents and oceans.

as well as secondary school teachers and university professors/instructors. ACE members are engaged in all of these types of activities.

ACE benefits members by creating forums for collaboration and networking. One such forum is the ACE Institute. This annual conference highlights innovative programs in cooperative education. It provides a unique opportunity to network with educators across cooperative sectors and national borders.

During the past few years, the ACE board has engaged in strategic planning

to identify how ACE can better serve its membership and remain relevant to them. There is an important role for ACE to play, and over the next few years ACE will be working to better understand the needs of its members and to expand membership.

ACE will also strive to be more deliberate in making connections among members to help cultivate a more robust cooperative education system and to strengthen the cooperative education community. Education, the fifth core principle of cooperatives, is essential to understanding, creating and strengthening cooperatives. ACE is a partner and advocate for cooperative educators and the role cooperative education plays to positively impact our communities and economics. ■ —By *Sarah Pike*, ACE Executive Administrator



ACE members tour a worker-owned bike cooperative. USDA photo

Foundation supports wide range of co-op educational efforts

The 150 students attending the College Conference on Cooperatives earlier this year are among the more than 45,000 people benefiting from programs supported through a 2015 CHS Foundation Cooperative Education Grant. During this conference, students from 25 states and Puerto Rico toured agricultural, housing, retail and marketing cooperatives in the Minneapolis-St. Paul, Minn., area. The group also heard from cooperative members, directors and employees who offered insight on cooperative development.

“I really liked going to the CHS headquarters,” says conference participant Chelsea Wilkens, a student at Fort Hays State University, Hays, Kan. “It was amazing to see how each person described their job with such passion. I also thought the cooperative structure of the retirement home was unique — how they all owned a share of their home.”

“We are proud to support programs that teach students about the dynamics of cooperatives,” says William Nelson, president of the CHS Foundation and vice president of CHS’ Corporate Citizenship office. “By exposing students to cooperatives from across different industries, they realize the challenges cooperative face and the role they can play in helping them be successful.”

In total, more than 60 projects, of which the College Conference on Cooperatives is just one, are funded by the

CHS FOUNDATION

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Current leaders: *Carl Casale*, president and CEO of CHS Inc.; *William Nelson*: president of CHS Foundation;



About 150 students attended this year's College Conference on Cooperatives, sponsored by the CHS Foundation.



CHS Foundation each year to help develop and enhance the understanding of cooperative businesses.

A grant to the Quentin Burdick Center for Cooperatives at North Dakota State University (NDSU) is yet another example of how the CHS Foundation supports cooperative education for students. The CHS Foundation grant provides NDSU with the support it needs to continue offering an undergraduate class on cooperative business models, in addition to developing an online cooperative class for MBA students.

Aynah, an organization that supports student cooperative education chapters at universities (see page 6 for more about it) is another recipient of a CHS Foundation cooperative education grant. Other recent examples of co-op efforts it has helped fund include a documentary film about the cooperative business model and the fellowships it endows for educators focused on cooperative education.

Over the past five years, the CHS Foundation has contributed \$6.5 million to cooperative education programs across the country. In addition to providing cooperative education grants, CHS and the CHS

Foundation award nearly 700 other grants and scholarships each year to programs that develop future agriculture leaders for rural America, improve ag safety and grow vibrant communities.

For more information, visit chsinc.com/stewardship.

Serving Cooperatives All Across Rural America

CoBank is a nationwide financial services institution serving about 3,000 cooperatives and other rural borrowers across the United States, including farmer-owned agricultural cooperatives, rural electric cooperatives and other businesses that provide vital services to rural communities. With more than \$100 billion in assets, CoBank is one of the largest private providers of credit to the

COBANK

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Executive Officer

U.S. rural economy.

As a cooperatively structured lender, CoBank's core mission is to serve as a dependable source of financing for its customer-owners. CoBank provides loans, leases, export financing and other financial services to agribusinesses and rural power, water and communications providers in all 50 states. As a member of the Farm Credit System, the bank also provides wholesale loans and other financial services to 26 affiliated, cooperatively structured Farm Credit

 **COBANK**



MKC (Mid-Kansas Cooperative), a 5,800-member grain and farm supply co-op, has worked with CoBank to invest nearly \$238 million to build three grain elevators, increasing its storage capacity by 6.4 million bushels. Photo courtesy CoBank

Customer Highlights

Agribusiness:

MKC
Moundridge, Kan.

MKC is a grain and farm supply cooperative with 300 full-time employees and 5,800 members. Beyond grain storage and marketing, MKC provides feed, agronomy, energy and risk management products to its customers. Over the past few years, this co-op has worked with CoBank to put nearly \$238 million of debt capital in place, allowing MKC to add three new grain elevators that increase the co-op's storage capacity by 6.4 million bushels.

Electric Distribution:

East Mississippi Electric Power Association
Meridian, Miss.

In addition to providing electric power to six counties near the Mississippi-Alabama border for the past 75 years, EMEPA also serves the area by investing in local rural economic development and through financial support for a variety of local community programs. In 2014, EMEPA worked with CoBank to secure a new \$55 million credit facility that allowed it to refinance an existing loan from the USDA's Rural Utilities Service. The transaction also provided a letter of credit so EMEPA could continue investing in local economic development projects.

Communications:

Carolina West Wireless
Wilkesboro, N.C.

Jointly owned by three cooperative communications service providers, Carolina West Wireless recently increased the number of cell sites on its network by 50 percent and

upgraded its network to 4G (fourth generation). To finance these upgrades, Carolina West Wireless chose to partner with CoBank "because of its understanding of small rural community businesses, experience in the regional wireless space, and its reputation in the industry," says CEO Slayton Stewart.

Water:

Mid-South Synergy
Navasota, Texas

Founded in 1940 as an electric co-op, Mid-South Synergy took the unique step of expanding into the rural water business in the late 1990s. Since then, with CoBank's help, it has invested tens of millions of dollars to install pipes, wells, pumping stations and water storage facilities. In 2014, Mid-South again turned to CoBank for \$17.5 million in financing for new water infrastructure.

Community Facilities:

United Methodist Manor of the Pee Dee
Florence, S.C.

CoBank continues to grow its mission to serve rural communities with a recent \$12 million loan to United Methodist Manor of the Pee Dee, a mission-driven 501(c)(3) not-for-profit organization that operates a retirement campus in Florence, South Carolina. This public-private partnership with the U.S. Department of Agriculture includes \$11.4 million in construction financing and \$1.1 million in long-term bonds. The transaction showed ways in which CoBank is helping establish and develop hospitals, health care, and retirement facilities that are crucial to America's rural communities.

associations, which in turn serve more than 75,000 farmers, ranchers and other rural borrowers.

CoBank has a long track record of strong financial and business results on behalf of its customer-owners. In 2014, the bank recorded its 15th consecutive year of growth in profitability, an achievement matched by few, if any, other banks in the world. Furthermore, each year the bank distributes about

half of its earnings to eligible customers in the form of patronage. During the past 10 years, the bank has paid out almost \$3 billion in patronage to customers, which they have been able to reinvest in their businesses and in their local rural communities.

CoBank also strongly believes in the cooperative principle of "concern for community." The bank invests millions of dollars each year in an array of

corporate citizenship programs, including support for agriculture and local foods, rural disaster relief, research and education, and rural economic development. Through its electric cooperative customer base, the bank is also one of the nation's largest financiers of renewable energy projects, with a portfolio of loans for solar, wind, hydro and other renewable energy sources that total almost \$1 billion. ■

Improving co-op communications via professional development

When a cooperative has a story to tell, where does it turn? To its cooperative communicators — those resourceful “Jacks- or Jills-of-all trades” who write articles and capture events in photos or video to share on the company blog while also laying out the monthly newsletter and planning the annual report — often all at the same time! Whether they work in a small communications shop of one or two people, or a larger public affairs office of half a dozen or more employees, every cooperative communicator needs to stay current on the latest technology, software and communications tactics.

So where do these creative individuals turn for fresh ideas? The Cooperative Communicators Association (CCA), a professional organization for people who communicate on behalf of cooperatives.

Cooperatives are unique. Each is different — different industries, different sizes and types of memberships, different functions — but all have a story to tell. CCA, too, is unique in both its membership — which ranges from members who work for utility and credit co-ops to those employed by farmer- and worker-owned cooperatives, among others — and in its mission, which is to be the ultimate resource for the development of professional communicators. Membership in CCA can also benefit anyone with a vested interest in cooperative values and principles. CCA's goal is to provide opportunities for cooperative communicators by helping them to “Learn. Laugh. Lead.”

COOPERATIVE COMMUNICATORS ASSOCIATION

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Learn

CCA organizes several professional development opportunities throughout the year that are designed to fit any budget or schedule. They include hour-long webinars, day-long professional development workshops and a multi-day annual Communications Institute.

The annual Communications Institute is CCA's signature event, usually held in early June. It is a multi-day professional development conference that provides members the opportunity to hear from high-caliber speakers who share their knowledge and

expertise with the attendees. The Institute also offers several networking opportunities and roundtable sessions for cooperative communicators to learn from each other.

Each event, no matter if it is the one-hour webinar or the multi-day institute, is organized by CCA members and focuses on providing professional growth and education while helping members forge self-help networks.

Laugh

Most cooperative communicators enjoy the work they do because they like the nature of the work and because of their strong belief that cooperatives are a better way of doing business — for their members, employees and communities. Their work often involves laughter after all of the work is done, and sometimes even while it is going on.

When you get communicators together, be it a casual dinner or during a break between sessions at the Institute, the stories will fly and the laughter will follow. Shared laughter and shared stories ties us together more closely as communicators. And we learn from each other at these times, as well.

Lead

CCA is an organization of professionals who also are leaders in their organizations, industry and local communities. The opportunities are plentiful for a member to enhance their leadership skills through workshops and involvement in CCA.

CCA is a volunteer-driven organization. Committees plan and coordinate the programming, whether it involves the Master Cooperative Communicator certification program or



A team of expert judges evaluate photo essays entered in CCA's annual communications contest. USDA photo

the annual institute curriculum. Members are able to get involved and learn new skills which they can then apply in their work at their cooperative.

Since 1953, when it was originally founded as the Cooperative Editorial Association, CCA has provided the learning and networking opportunities for its members to excel in communications. Whether for press relations strategies, writing, photography, social media campaigns, video production, publication and website design or community affairs,

CCA helps communicators to succeed.

Equally important, CCA emphasizes a sharing environment among its members to further the ideas and strategies aimed at making communications more successful for cooperatives. It is the ultimate professional network for people involved in communicating about co-ops.

The word "communications" may not be in your job title, but if you communicate for, or on behalf of, your cooperative, then you belong in CCA, to learn, laugh and lead with us. ■

Co-op Development Centers play key role in expanding use of co-op business model

Cooperatives are businesses with a proven strategy for serving critical needs, building wealth, creating jobs and developing rural community infrastructure. Cooperative development centers provide expertise in launching cooperatively owned enterprises.

All startup businesses face organizational, financial and market challenges. Small business development centers are generally positioned to meet these demands.

As member-owned organizations, cooperatives encounter additional challenges related to collective action. Most business development programs are not prepared for these specialized needs. With the targeted expertise of cooperative development centers, co-ops can turn the challenge of collaboration into their signature strength.

Once operating, co-ops are like self-perpetuating engines of economic activity. There is a large multiplier effect associated with a small initial public expenditure to support co-op startups.

Cooperative development centers provide comprehensive assistance in all aspects of launching a cooperative enterprise. Though small business assistance programs are widely available across the country, the majority lack the specialized skills necessary to successfully launch a cooperative business.

Co-op centers offer crucial services, including educating the general public about co-ops, guiding a group through the steps of organizing a co-op, conducting a feasibility study and business plan, structuring an organization and raising equity capital. Staff at the centers also help in drafting articles of incorporation and co-op bylaws, training members and boards in governance and in providing guidance on advanced business topics.

Many centers linked to universities, nonprofits

About half of the co-op development centers are stand-alone, nonprofit organizations with one to three staff members. The other half are university based or are part of a larger nonprofit organization.

Many centers serving rural communities apply for funds offered annually through USDA's Rural Cooperative Development Grant (RCDG) program to partially fund operations. There is usually a high level of competition for these funds. To help leverage the RCDG funding, many centers also seek support from regional funds and established cooperatives. The RCDG program was authorized in the 1990 Farm Bill, and the first recipients received funding in 1993.

Prior to the RCDG program, about a dozen centers existed, mainly in rural areas with a strong cooperative heritage. With leveraged federal

funding, there are now about 45 centers serving a much wider geographic area than was the case 25 years ago. Though the area being served has expanded, there are still regions — even entire states — not served by a general co-op development center.

Interest in urban-based co-op development also continues to grow, especially in some medium and large cities (such as initiatives in Madison, Wis., and in New York City), where co-ops can help create jobs and business-ownership opportunities where they are sorely needed. To date, there is no federal funding for urban co-op development centers.

The majority of cooperative development centers offer assistance across an array of industry sectors in a

defined geographic region. Most offer assistance to under-served populations or locales experiencing economic difficulty.

Some centers specialize

In the 35 years since the founding of the first co-op development centers, some have specialized in a certain industry sector and may offer their services nationally. Industry-specific centers exist for retail grocery, forestry, manufactured housing, worker co-ops and employee ownership. Several established centers offer general assistance while also offering two or three industry specializations reflective of regional demand.

Cooperation Works! is a voluntary national network of cooperative

development centers and individual practitioners. Cooperation Works! (see page 17) offers members professional development, a way to exchange best practices, advocacy, peer research and networking opportunities. To date, 33 organizations and 18 practitioners are members of Cooperation Works!

No universally accepted definition exists as to what constitutes a “cooperative development center,” and no external organization regulates what organizations may call themselves a co-op center. Quality services, the sustainability of co-ops being assisted and the test of time tends to define what organizations continue to call themselves cooperative development centers. ■ —By Margaret Bau, USDA Co-op Programs

Co-op Development Centers

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Democracy at Work Institute/US Federation of Worker Cooperatives

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Center for Family Life

Brooklyn, NY
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Contact: Emma Yorra

Green Worker Cooperatives

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Contact: Omar Freilla

The Working World USA

New York, NY
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**Center for Workplace
Democracy**

Chicago, IL
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Homecare co-op development a major focus of CDF

Since its founding in 1944, the Cooperative Development Foundation (CDF) has used cooperation to

help communities meet economic and social needs. This work has ranged from its early days of assisting in the rebuilding of Europe after World War II, to its current work in developing homecare worker cooperatives that benefit seniors, the disabled and care workers. CDF has a proven track record of meeting societal needs through the self-help and mutual aid derived from cooperatives.

First known as the Freedom Fund, CDF was responsible for the creation of the Cooperative for American Remittances to Europe (CARE). In the 1980s, the Freedom Fund was renamed the Cooperative Development Foundation. With that new name came a new focus on domestic cooperative development. The mission of the organization is to promote community, economic and social development through cooperative enterprise.

Meeting needs through co-op development

In recent years, keeping seniors in their communities through cooperative housing and home care has been the focus of CDF's cooperative development work. Through support from contributions and private and public grants, CDF works to develop and strengthen homecare cooperatives that provide quality care for seniors and the disabled and a sustainable living wage for care providers.

Working with existing homecare cooperatives, technical assistance

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Social media: Facebook.com/cooperativedevelopmentfoundation; Twitter: @CoopFoundation

Leaders: Chair: *Gasper Kovach*, HESCO; Executive Director: *Leslie Mead*



providers and steering committees, CDF funds the development of resources to inform cooperative development and connects cooperatives to technical assistance expertise. On the housing front, the foundation has provided support to ROC USA (see page 42) to convert manufactured home communities (usually with a majority of senior residents) to cooperative ownership. It has also provided predevelopment loan funds to senior cooperative housing. For more information about CDF's work with seniors and housing visit: www.seniors.coop .

Fund administration

CDF administers several separate funds that target specific cooperative sectors or activities. The Howard Bowers Fund has provided more than \$380,000 in support of training and education for the board and staff of food cooperatives. The Kagawa Fund is a revolving loan fund that helps student housing cooperatives purchase and repair housing.

The predecessor funds of the newly formed Cooperative Development Fund have supported a range of cooperative development activities, including a focus on the needs of seniors, international development and housing. The fund most recently provided support for U.S.-Cuba cooperative exchanges.

The Cooperative Emergency Fund provides aid to help cooperatives recover from disasters, including financing repairs to housing cooperatives damaged by Hurricane Sandy and covering costs related to a fire at a Midwest food cooperative. For more information about the funds administered by CDF go to: www.cdf.coop

Honoring cooperative heroes

CDF is the administrator of the Cooperative Hall of Fame, which honors those distinguished individuals whose contributions to cooperative business have been genuinely heroic. Nominations are received annually from the cooperative community and reviewed by a screening committee and a selection committee appointed by the chair of the CDF board of directors.

The Cooperative Hall of Fame induction ceremony is also a major

fundraising event for the Foundation. It is fitting that the occasion that bestows this high honor on individuals who have selflessly given of their lives to promote cooperatives is also a vehicle to raise funds to perpetuate their work and their

life-long commitment to the cooperative community. For more information about the Cooperative Hall of Fame go to: www.heroes.coop
As a 501(c)(3) tax-exempt public charity, CDF is supported by

contributions from the cooperative community and grant and fund administrative fees. The Foundation is governed by a nine-member board of directors. ■

Helping co-op developers sharpen skills to spread producer/user-owned business model

CooperationWorks! (CW) is a professional association of cooperative developers dedicated to

transforming the economy by helping people meet their economic and social needs through cooperative enterprises. Driven by the vision to have the cooperative business model be the public's preferred means to develop a more just, democratic and sustainable economy, CW's membership includes more than 100 individuals in more than 40 states. The organization serves all co-op sectors, including agriculture, health, housing, technology, day care, energy and food/groceries.

CW unites co-op development service providers to strengthen the profession and help those involved in co-op business organizations. CW delivers products and services that help professionals provide the highest quality technical assistance to the communities served.

Since CW's inception in 1990, its members have helped develop more than 700 new businesses in rural and urban communities and have created more than 12,000 new jobs. Investments in these co-op businesses exceeds \$900 million.

Membership in CW is open to organizations and individuals engaged in, or that support, co-op development.

COOPERATIONWORKS!

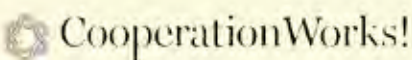
Website: www.cooperationworks.coop

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Phone: 763.432.2032

Social media: <https://www.facebook.com/pages/CooperationWorks/105504922817622?fref=ts>

Leader: *Bill Stevenson*, Board Chair



Members of CW are committed to:

- Sharing knowledge, skills and abilities;
- Maintaining effective professional education programs;
- Forging strong links to cooperative communities;
- Supporting broad-based funding for co-op development;
- Maintaining CW as a learning organization;
- Earning the trust of clients and partners;
- Adhering to ethical co-op development practices, as described

by the CW Madison Principles.

By sharing knowledge, members maximize resources, avoid duplication of effort and bring the greatest benefit to communities. To keep members and the public current on new co-op development projects and events, CW hosts webinars, publishes a newsletter, maintains a member listserve and submits articles to USDA's "Rural Cooperatives" magazine.

CW helps future co-op developers gain needed skills through its professional training programs. More than 100 participants have benefited from this training, with topics that include the steps of co-op business development; co-op law and finance; business planning and business structure. Case studies and co-op tours are also part of the curriculum.

As CW looks forward, the organization will be revamping its training programs to be more accessible while still delivering an exceptional learning experience. This training will provide more professional development opportunities for experienced co-op developers, and will strengthen the growing network of cooperative developers who are improving communities and their economies all across the United States. ■ —*By Sarah Pike, Board Member/Professional Development Chair*

Promoting Cooperatives in New England Region

Celebrating its 40th year in 2015, the Cooperative Fund of New England (CFNE) is a community

development financial institution (CDFI) that provides financing and technical assistance to co-ops and community-based nonprofits in New England and parts of New York. Since its founding, CFNE has raised \$37 million from social investors to make more than 750 loans to new or expanding co-ops and nonprofit organizations. These loans have helped to create or retain 9,900 jobs, 5,459 units of affordable housing and thousands of business ownership opportunities.

CFNE has experienced a remarkably high borrower repayment rate of over 99 percent, due in part to the broad community involvement required to successfully launch a cooperative. As a certified CDFI, CFNE predominantly serves underserved communities.

In addition to financing cooperatives, CFNE facilitates the provision of technical assistance and partners with numerous technical assistance providers, including the CDS Consulting Co-op (which serves food co-ops) and the ICA Group and Democracy at Work Institute (which serves worker co-ops). Because cooperative-oriented consultants are not always needed, the CFNE also partners with conventional business consultants, typically within the local area of the cooperative business.

Every day, cooperatives bring social justice, economic opportunity and sustainable food to the nation's food system, including farmer- and fisherman-owned marketing co-ops, worker-owned transportation and food

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Social media: <https://www.facebook.com/pages/Cooperative-Fund-of-New-England/215793893050>

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Contact: *Rebecca Dunn*, Executive Director



Since its founding, CFNE has raised \$37 million to make 750 loans to new or expanding co-ops. Photo courtesy CFNE

service co-ops, and community-owned grocery stores (food co-ops). These cooperative links in the local food system support small producers, helping

them get local products to markets. They also help low-skill workers create or find good jobs and ownership opportunities and help communities gain access to healthy, affordable food.

A national study found that food co-ops support more local producers, sell more organic food and contribute more to the local economy than conventional grocers. (The study is online at: <http://strongertogether.coop/food-coops/food-co-op-impact-study/>.)

Many organizations and individuals looking for a socially responsible means of investing see CFNE as a great way to put seed money in people's hands to start sustainable, life-supporting businesses. In fact, more than 40 percent of the CFNE's funding comes from faith-based organizations, foundations, trusts and cooperatives — many of which had previously been CFNE borrowers.

The Cooperative Fund of New England is working toward a New England region where communities and workers freely use cooperative economic models to democratically meet their needs and aspirations, including, but not limited to, dignified work, healthy food and affordable housing. Through financing cooperative enterprises, CFNE helps develop opportunities for wealth creation in low-income and rural communities and economic empowerment across the region.

In collaboration with practitioners of socially oriented business, cooperative development and impact investing, CFNE promotes, supports and finances cooperative business. ■ —*By Gloria LaBrecque, Northeast Loan and Outreach Officer*

CUNA goes to bat for nation's credit unions

Are you a credit union member? It's not a question that comes up every day for most people, but it's on my mind every time I meet someone. And one of the most common things I hear back when I ask this question is: What is a credit union?

Even some folks who are credit union members may have a hard time figuring out what a credit union is. I am glad for this opportunity to tell you — members and non-members alike — what a credit union is!

Credit unions are member-owned, member-directed, not-for-profit financial cooperatives that offer a wide range of banking services. As not-for-profit cooperatives, they work to benefit their member-owners through lower interest charges on loans, lower or no fees for services, higher interest paid on savings and financial education.

The Credit Union National Association (CUNA) is the largest national trade association in the United States serving America's credit unions. With a network of affiliated state credit union leagues, CUNA advocates for the best interests of its member credit unions and America's more than 100 million credit union members. The nation's nearly 6,400 credit unions have assets exceeding \$1.1 trillion.

CUNA organizes and delivers advocacy, training, conferences and consumer education. These tie together at CUNA's Governmental Affairs Conference (GAC) — the biggest week of the year for credit unions, with more than 4,000 people coming together for one cause: credit unions. GAC focuses on how we can all work together to

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Leader/contact: *Jim Nussle*,
President and CEO



help remove barriers, raise awareness and foster service excellence in all that we do for current and future credit union members.

With more than 100 million members, credit unions have a powerful base to urge members of Congress to show their support for legislation crucial to the credit union movement. This is achieved through "Hike the Hill" meetings in Washington, meetings in home districts, or our Member Activation Program, which facilitates grassroots activism.

The Credit Union Legislative Action

Council (CULAC), CUNA's political action committee (PAC), also helps to foster the credit union difference. Charged with supporting credit union-friendly candidates running for federal office, CULAC deploys support for candidates on a bipartisan basis. Our PAC is one of the biggest in Washington, and it's one of the most effective, with a 96 percent success rate.

CUNA also is active in providing education and training resources for credit union staff and volunteers (directors), conferences and forums for credit unions to meet, share ideas and collaborate. Credit unions exist to help people, not make a profit. And CUNA helps credit unions deliver on this credit union difference.

Credit unions help consumers attain the knowledge and skills needed to achieve financial security at any stage of life, from youth through retirement. They work to deliver a high level of innovative banking services to their members, helping them save and borrow. And credit union assets stay in the local community. This is a stark difference from the large, commercial banking sector, which often operates primarily to benefit out-of-state investors.

The business principles which we share with so many other cooperative businesses are part of what makes credit unions and CUNA's work so powerful. It's what makes us different in the financial industry, and as CUNA moves forward, we'll continue to work to advance and protect the best interests of our members and the credit union model. ■ —By *Jim Nussle*
CUNA President and CEO

Farmers and Ranchers Stand Stronger Together

For nearly a century, the American Farm Bureau Federation, the nation's largest agriculture

organization, has been the leading voice for agriculture at the national level, representing farmers and ranchers from all commodities, regions and backgrounds across the United States.

All that time, we've been at the front lines helping farmers and ranchers navigate the shifting rural landscape, fluctuating markets and changing weather. Building prosperous agricultural communities remains at the heart of our mission. Agriculture has



AFBF President Bob Stallman checks the rice crop on his Texas farm. Photo courtesy AFBF

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<https://www.pinterest.com/fbpin600/>

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been central to driving our economy forward and boosting our rural communities for much of our nation's history.

This is no small task. Many farmers often rely on their ability to band their businesses together as cooperatives. One of Farm Bureau's earliest successes, the Capper-Volstead Act in 1922, paved the way for farmers to form these cooperatives without the threat of antitrust prosecution. We built on this success at the state level by helping to organize regional and crop-specific cooperatives throughout the South, the Midwest and New England.

Fast forward to 2015: most Americans are now at least three generations removed from the farm, meaning there's an even greater need for farmers and ranchers to work together. We have to promote agriculture and engage with both consumers and lawmakers on what goes into growing and raising our food.

At the American Farm Bureau, we're giving farmers and ranchers the tools they need to tell their farm stories and protect their businesses and livelihoods. Recently, we launched the "Get a Move On for GMOs (genetically modified organisms)," a campaign to help farmers and ranchers educate their elected representatives on the benefits of biotechnology and the need for national labeling standards.

Farmers and ranchers know the importance of taking our message directly to lawmakers on Capitol Hill, and the Farm Bureau is leading the way with grassroots advocacy efforts. And while Washington, D.C., is far away from most of America's farmland, our staff and volunteer leaders play a critical role in helping lawmakers understand the top issues facing agriculture today.

Farm Bureau members are also active in our local communities. We support volunteer leaders with practical resources, programs and training. Committed to strengthening America's rural agricultural communities, we find ways to pair great ideas with the funding they need.

Last year, for instance, we launched the first business competition focused solely on promoting rural entrepreneurs in the agriculture and food industry. This year's competition will provide even more opportunities for rural entrepreneurs to get their businesses off

the ground and boost their local economies. The Farm Bureau Rural Entrepreneurship Challenge will award \$145,000 to top contestants and connect still others with resources to jumpstart their businesses.

America's farmers and ranchers rise

to meet the challenges each day brings. We are growing more food with fewer resources, reducing our environmental impact and bringing quality products to new markets. The needs facing agriculture may change from decade to decade, but we can be certain that our

voice is stronger when we stand together. Cooperative partnerships make our prospects for success brighter and bolder. — *By Bob Stallman, President American Farm Bureau Federation*
Editor's note: Stallman is a rice and cattle producer from Columbus, Texas. ■

Cutting Edge backs worker co-ops, others striving to build new economy

Cutting Edge Capital collaborates with visionary and courageous “change makers” to build a more sustainable and equitable new economy. We help social ventures raise capital in a way that allows them to remain true to their mission and vision.

Our sister law firm, Cutting Edge Counsel, offers a full range of legal services, including entity formation and strategic structuring, intellectual property protection, employment law compliance and commercial contracts of all types. All of these services are focused on assisting mission-aligned companies.

Several of our clients are worker-owned cooperatives, which we have helped to raise millions of dollars from community investors. One of our clients, Real Pickles, successfully used a Direct Public Offering (DPO) to raise \$500,000 in just two months.

The worker-owners at Real Pickles chose to pursue an alternative form of financing to preserve their commitment to the food system, their employees and their community. In becoming a co-op, the worker-owners at Real Pickles



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cutting edge capital

decided to sell non-voting, preferred stock through a DPO.

For a cooperative, where mission drives the work, a DPO makes financial and social sense. Investment Crowdfunding allows a company to get needed capital, retain its mission-minded sensibilities and engage customers and community members as investors. As Dan Rosenberg, one of the founders of Real Pickles, says: “It’s a time in our society when increasing numbers of people are very excited for an opportunity to move their money away from Wall Street and into something they believe in.”

Whether you are a cooperative, a nonprofit, or a for-profit business, there are great fundraising tools available for you to engage with the new economy and raise capital on your own terms. We have developed innovative ways of helping our clients conduct a DPO as cost effectively as possible. Using this strategy, you can conduct a legally compliant offering of an investment opportunity that you can advertise however you choose, with both accredited and non-accredited investors.

See more at: <http://www.cuttingedgecapital.com/resources-and-links/direct-public-offering/>. ■

Farm Credit devoting more resources to young, beginning and small producers

The Farm Credit Council, based in Washington, D.C., is the national trade association of the Farm Credit System and represents the System's legislative and regulatory interests. The cooperative institutions of the Farm Credit System support rural communities and agriculture with reliable, consistent credit and financial services, today and tomorrow.

Farm Credit's mission is to help these areas grow and thrive by financing vital infrastructure and communication service, and to provide farmers with the capital they need to make their businesses successful. Because a steady flow of credit means more jobs and economic growth, Farm Credit is also helping invest in the vibrancy of communities throughout rural America.

The Farm Credit Council was established in 1983 by the leadership of the Farm Credit System to ensure that Farm Credit institutions have an advocate for their interests before Congress and federal agencies. The Council was organized as a federated trade association, comprised of district councils that had as their members both the associations and the banks within each Farm Credit district.

Each district council elected directors to serve as members of the Farm Credit Council board, ensuring that the views of all System institutions would be reflected in the policy positions adopted and advocated by the Council. For 2015, the Council's 23-member board of directors is led by Chairman Curtis Hancock, of Fulton, Ky., owner and operator of Hancock Farms. His operations consist of 1,400 acres of row crops, including corn,

FARM CREDIT COUNCIL

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Social media:
Leaders: President and CEO: *Kenneth E. Auer*, Board Chairman: *Curtis Hancock*.



wheat and soybeans.

Through the national network of lending institutions, the Farm Credit System:

- Provides more than \$217 billion in loans and manages more than \$282 billion in total assets;

- With more than \$45 billion in capital, Farm Credit has the financial strength to ensure that agricultural producers and others in rural America have a reliable source of competitively priced credit in good times and bad;

- As a network of borrower-owned cooperatives, Farm Credit returned \$1.195 billion in dividends to customers; and

- With four wholesale lending

banks, 76 local lending institutions and more than 1,000 branch locations, Farm Credit serves more than half a million customers.

Farm Credit's mission is to ensure that agriculture remains strong, both today and tomorrow. That includes providing support for the next generation of farmers. Farm Credit lenders annually report their lending activity in these areas to the Farm Credit Administration, the independent federal regulatory agency that oversees the Farm Credit System.

Here are some ways Farm Credit is helping to support the nation's next generation of farmers:

- Young farmers are defined as those 35 years of age or younger. In 2014, Farm Credit made 59,145 new loans, worth nearly \$8.73 billion to young borrowers. In 2014, these loans represented 16.9 percent of new loans made by Farm Credit during the year and 11.3 percent of the dollar volume of all loans made.

- Beginning farmers are defined as those having 10 years or less of experience. In 2014, Farm Credit made 74,009 new loans worth about \$11.36 billion to beginning farmers. In 2014, these loans represented 21.2 percent of new loans made by Farm Credit during the year and 14.8 percent of the dollar volume of all loans made.

- Small farmers are defined as those having annual gross agricultural sales of \$250,000 or less. In 2014, Farm Credit made 140,608 new loans totaling nearly \$10.74 billion to small farmers. In 2014, these loans represented 40.2 percent of new loans made by Farm Credit during the year and 13.9 percent of the dollar volume of all loans made.

The Council's Denver, Colo.-based

subsidiary, FCC Services, provides a wide range of business services to Farm Credit System institutions. FCC Services provides services including: governance and leadership

development; conferences, programs and events for professional development; executive coaching; professional speakers; strategic talent management; merger, acquisition and

corporate finance advisory; risk management and insurance management; national buying programs; and credit review and credit review training. ■



Farm Credit System (FCS) staff are just as at home visiting members on their farms as they are working in the office. Photo courtesy FCS

NFU stands tall for family farmers and their co-ops

Founded as the Farmers Educational Cooperative Union of America in Point, Texas, National

Farmers Union (NFU) helps the family farmer address profitability issues and monopolistic practices. NFU has been working since 1902 to protect and enhance the economic well-being and quality of life for family farmers, ranchers and rural communities throughout the nation.

Today, NFU is led by President Roger Johnson. The 113-year-old organization represents farmers and ranchers in all states, with organized divisions in 33 states. The key to the success and credibility of the organization has been Farmers Union's grassroots structure, in which policy positions are initiated locally. The policy process includes the presentation of resolutions by individuals, followed by possible adoption of the resolutions at the local, state and national levels. Members and staff of the Farmers Union advocate these policy positions nationwide.

National Farmers Union Foundation (NFUF) carries out the cooperative mission of education and outreach. Led by Executive Director Maria Miller, NFUF offers several programs of interest to those who care about this nation's cooperatives, including:

■ The College Conference on Cooperatives (CCOC). This conference takes place every February and attracts students from across the nation. Featuring presentations by cooperative leaders from all across the spectrum, the event is beneficial to both beginning students and to those with some

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Democracy in action: delegates vote on resolutions at the NFU annual meeting.

previous co-op education. Learn more about CCOC at: <http://www.nfu.org/nfu-foundation/ccoc>.

■ The All-States Camp Cooperative Camp Store. Each summer, NFU members age 17-20 who have distinguished themselves as leaders are given the opportunity to attend this camp. Young people from across the United States come to Bailey, Colo., where they spend a week at the NFU Education Center, nestled among the peaks of the Rocky Mountains. As part of their week at camp, leaders form a mock cooperative camp store, where they elect a board, buy and manage shares in the cooperative and then liquidate it at the end of the week. For those eager to work on the nuts and bolts of an actual cooperative, the experience is invaluable. Learn more: <http://www.nfu.org/nfu-foundation/all-states-leadership-camp>.

National Farmers Union believes that good opportunities in production agriculture are the foundation of strong farm and ranch families, and strong farm and ranch families are the basis for thriving rural communities. Vibrant rural communities, in turn, are vital to the health, security and economic well-being of the entire national economy. Whether it is representing family farmers and ranchers on pressing issues of the day — such as Country-of-Origin Labeling (COOL), the Renewable Fuel Standard (RFS) and trade policies, or educating the nation's youth about the principles of farming and cooperatives — NFU is the farmer's "go-to" organization in Washington, D.C. ■

FCI helps guide rapidly expanding food/grocery co-op sector

During the past 10 years, there has been a major surge of interest in forming new food cooperatives. This interest has ranged from communities with little or no access to healthy food, to metropolitan areas where food co-ops have earned a reputation for both the quality of their food and their service to the community. However, there was no organization that had the experience and capacity to guide the organizers of these co-ops.

Food Co-op Initiative (originally called Food Co-op 500) was created to fill that void by providing peer support and development grants to help new retail food co-ops open more quickly and to avoid the need to reinvent successful development models for every startup.

Food Co-op Initiative (FCI) incorporated as a 501(c)3 nonprofit in 2010. Our mission is to build and maintain a support system that enables a faster and more effective startup process, resulting in new cooperative food stores successfully serving their communities.

We have expanded our resources to provide free guidance, training events, an on-line library of guides and reference material and networking opportunities to organizing groups across the United States. FCI resources are structured to encourage thoughtful planning and use of proven development strategies.

We use and promote the Four Cornerstones in Three Stages development model, inspired by the research and experience of Cooperative Development Services consultants, to provide structure and thoughtful



FOOD CO-OP INITIATIVE

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Social media: <https://www.facebook.com/FoodCoopInit>
Leaders/contacts: *Stuart Reid*, Executive Director; *Jacqueline Hannah*, Food Co-op Development Specialist; *Mary Stennes Wilbourn*, Operations and Outreach Coordinator

Food Co-op initiative

planning. (For more information on this model, see: <http://tinyurl.com/orpbqmq>.)

Our competitive seed grant program provides development capital (matched by the community) during early organizing and is augmented by staff site visits, close monitoring and regular contact. To date, 69 food co-ops have received grants of up to \$10,000, more than \$560,000 since the program began.

As we teach co-op organizers best practices, we are constantly learning from each co-op we support. New resources and training materials are added regularly to make this information available to other co-ops and to the cooperative development centers that support food co-ops in their regions. Current projects include:

■ FCI hosted the first Food Co-ops in Low-Resource Communities Forum last February, bringing together a diverse group of people actively working to find ways to open viable food co-ops in low-income and small rural communities. This was the first time an event of this focus and scope has been held. The Forum allowed participants to share information and begin the process of identifying “best practices” for co-op projects in low-income and rural communities. A Facebook discussion group has been formed and there are plans for another Forum.

■ A complete revision of “How to Start a Food Co-op,” the only comprehensive training resource targeted for food co-op organizers, is in final draft and will be released soon as a free download. It will incorporate a full description of the startup process, with special emphasis on the early stages.

■ FCI is publishing a new Capital Campaign resource book that covers member loans and preferred shares, direct public offerings, crowd-funding and more. The guide will include case studies, templates and examples of capital campaign documents and guidance on appropriate legal review.

■ Live training webinars have been conducted regularly and continue on a monthly basis. These are free and recorded for our on-demand webinar

library. The library includes over 40 training webinars.

■ FCI recently hosted the third Food Co-op Development Summit, a national meeting of cooperative developers, practitioners and partners who seek ways to overcome our most

critical development challenges.

■ The Up & Coming Conference is a national training event targeting startup and recently opened food co-ops. Over 100 co-op organizers attended in 2015. FCI helped plan this conference for the past five years and

will cohost it in 2016.

As important as all these resources are, our daily contact with co-op organizers may be FCI's most valuable role. FCI has helped 75 new food co-ops open their doors, with another 140 in development. ■

Grange has deep roots in promoting co-ops as a key to strong rural America

The Grange, founded in 1867 and officially referred to as The National Grange of the Order of Patrons of

Husbandry, is a nonprofit, nonpartisan, fraternal organization that advocates for rural America and agriculture. With a strong history of grassroots activism, family values and community service, the Grange is part of more than 2,100 hometowns across the United States.

The Grange, with more than 80,000 members in 37 states, is a family organization with members of all ages and focuses on building family and friendships through local community outreach, service and improvement. The Grange is the oldest agricultural advocacy organization in the United States and has a long history of bringing the voices and needs of rural America to the attention of state and federal governments.

One of the core goals for the inception of the Grange included working, buying, and selling farm products and equipment collectively. The Grange was instrumental in the development of rural America in the late 19th and early 20th century with the passage of the Granger Laws and the establishment of rural free mail delivery. After the American Civil War, the "Granger movement" was a

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coalition of Midwestern U.S. farmers who fought against the monopolistic grain transport practices of the railroad companies at the time.

Starting in the 1920s, the Grange was instrumental in organizing rural electric cooperatives, telephone cooperatives, water cooperatives, public

utility districts, volunteer fire departments and state police programs across the nation.

The National Grange sponsors many local fairs throughout the country, which attract millions of visitors each year and provide a platform to showcase local agriculture production and community-based economic development opportunities. In addition, the National Grange introduced the "Rochdale" system of cooperative business organization to America in 1875. Over time, successful national and regional farm cooperatives were formed from locally organized Grange cooperatives and Grange stores. This system became the basis and standard model for many cooperatives that are still in existence today.

Today, the National Grange sponsors community service programs that generate more than 1 million volunteer hours annually for community improvement projects. In addition, the Grange continues to advocate for the use of cooperatives among our local farming communities. Anyone over the age of 5 can become a member of our Junior Grange and can become a full member at age 14. Our members enjoy a host of benefits. Visit our website at www.nationalgrange.org or call (202) 628-3507 and find out more about the Grange. ■

NAHC leading advocate to address needs of nation's housing co-ops

Incorporated in 1960, the National Association of Housing Cooperatives (NAHC) is a 501(c)(3)

organization and the only national cooperative housing organization in the United States. NAHC's mission is to support, educate and represent professionals, organizations and individuals interested in promoting the interests of cooperative housing communities as the best and most economical form of homeownership.

NAHC members include:

- Associations and federations of housing cooperatives organized around a special-interest and/or a geographic region (member associations);
- Individual housing cooperatives;
- Organizations and professionals that provide services to housing cooperatives, such as attorneys, property management firms, nonprofit organizations, financial organizations, accountants, government agencies, and consultants;
- Groups and individuals that develop housing cooperatives;
- Registered cooperative managers (RCMs);
- Other individuals and organizations interested in housing cooperatives.

NAHC is supported and governed by its members. The membership is represented through a national board of directors, which guides the policies of

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Leaders: President: *Gregory J. Carlson*; Chair: *Ralph J. Marcus*



the organization. At the annual business meeting, major issues are brought before the entire membership.

NAHC and its affiliates work on behalf of the 1.5 million families living in cooperative housing in the United States to promote the development of housing cooperatives through research, education, forums and other means. The following are NAHC's current chief objectives:

- Encourage best practices in the operation of housing cooperatives to ensure maximum long-term benefits to their owner-occupants and to sustain their cooperatives;
- Develop programs and services to benefit, strengthen and improve

member organizations;

- Promote the development of other self-help activities among members of housing cooperatives.

NAHC's government relations program advocates for housing cooperatives with officials in Washington, D.C., other federal agencies and with state legislatures. NAHC has accomplished many goals to promote cooperative homeownership, such as the American Homeownership and Economic Opportunity Act and the Bankruptcy Reform Bill. NAHC monitors issues, updates and involves members on current legislation and topics of concern.

Among NAHC's legislative initiatives is encouraging the U.S. Housing and Urban Development's (HUD) Federal Housing Administration (FHA) to extend reverse mortgages to cooperative housing owners. It continues to support FHA's work to expand opportunities for working families and to enhance the Mutual Mortgage Insurance Fund. Through NAHC's partnership with Wells Fargo, it successfully launched a new service for our members: the opportunity to buy hazard and liability insurance.

Although the majority of NAHC members are in urban areas, it is crucial to the success of NAHC to work with the other cooperative organizations, especially on congressional issues. NAHC has lobbied on behalf of rural issues with New York City members of Congress and has worked with rural cooperatives when we need to reach members of Congress from rural districts. Organizations such as the National Rural Electric Cooperative Association (NRECA) have helped NAHC reach a wider rural audience.

One of the current issues NAHC is focused on is FEMA (Federal Emergency Management Agency) disaster relief for housing cooperatives. The National Cooperative Business Association (NCBA) has extended for this effort, since many of its members are from rural areas. The National Cooperative Bank (NCB) has also been very supportive of NAHC's efforts.

Today, as coalition building becomes increasingly crucial to success in the nation's capital, so too does NAHC's alliance with other organizations. Recently, U.S. Rep. Carolyn Maloney of New York asked NAHC about other organizations that support NAHC's Veterans Administration loan guarantee issue, which she is working on legislation for. The Consumer Federation of America, NCB and

NCBA have all expressed support for NAHC's issues and this legislation as well. NAHC will continue to partner with organizations and legislators with shared interests to achieve the most successes for its members and stakeholder in the future.

NAHC's 2015 Annual Conference will be held in South Carolina at Hilton Head Island Oct. 14-17. ■

NCBA CLUSA: Building a Cooperative Future

For nearly 100 years, National Cooperative Business Association (NCBA) CLUSA has been dedicated to the growth and development of cooperative businesses across the United States and sustainable development internationally. Our work is concentrated on building cooperative infrastructure, promoting the cooperative economy and protecting the interests of the cooperative business model.

We believe in collaboration and in bringing value to cooperative efforts already underway through our co-op development partners, in keeping with the Sixth Cooperative Principle (Cooperation Among Cooperatives). NCBA CLUSA is committed to building a cooperative future through its role as a facilitator, convener and supporting partner.

As such, we act in a support role for the growing number of Cooperative Business Associations (CBAs) across the United States. NCBA CLUSA believes it has a responsibility to provide guidance, structure, resources and leadership as each group works toward

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NCBA
CLUSA

long-term success and community impact.

Engagement, dedication and service build the framework of NCBA CLUSA membership. Using the "Blueprint for a Cooperative Decade" as a guide, NCBA CLUSA provides services that support and strengthen the cooperative movement across all sectors.

NCBA CLUSA believes that building a strong cooperative future starts with convening and collaborating, supporting one other and working together. We are committed to connecting our members and raising awareness of their unique products and services. One of our most important jobs as the national trade association for cooperatives is getting co-ops the answers they need. We strive to be one of the most important resources and support systems for all co-ops.

In the past year, NCBA CLUSA was at the leading edge of a historic shift in United States/Cuban relations. In July 2014, it led an education and research tour of Cuba's emerging co-op sector. As part of its pursuit of economic reform, Cuba is shifting many of its state-owned farms and businesses into cooperatives, providing a new found

sense of ownership and greater economic independence for member-owners.

When the federal government began to normalize diplomatic relations with Cuba, NCBA CLUSA found itself uniquely poised to advance Cuba's cooperatives as part of the country's nascent private sector. In March 2015, NCBA CLUSA formally launched the U.S. — Cuba Cooperative Working Group. With this bold and experimental transition, Cuba is building what could become a dynamic, cooperative-based economy — one NCBA CLUSA is committed to supporting and learning from.

Another key component of NCBA CLUSA is the organization's ongoing advocacy work. NCBA CLUSA's advocacy efforts are focused on creating positive and enabling environments in which cooperatives can thrive and economic freedom is protected.

2014 was a pivotal year for advocacy.

In May, NCBA CLUSA joined InterAction members to pledge a collective \$1.5 billion toward global food security. NCBA CLUSA was also part of InterAction's efforts to fast-track bipartisan food security legislation in Congress in 2014.

In June, a breakthrough agreement signed by NCBA CLUSA and the government of Kenya solidified the organization's leadership in Kenya's cooperative sphere. NCBA CLUSA's advocacy efforts also contributed to securing \$22 million in funding for the USDA's Rural Cooperative Development Grant (RCDG) program.

In December, NCBA CLUSA held a briefing with lawmakers to rally support for a food security act seeking to codify the U.S. government's "Feed the Future" initiative. In May 2015, NCBA CLUSA held the first cross-sector cooperative advocacy conference in Washington, D.C., with the aim of educating lawmakers and working to

establish a Congressional Cooperative Business Caucus.

Building and supporting community groups through cooperative principles is the bedrock of NCBA CLUSA's international development work. Whether leading a flagship nutrition-led agriculture project in Senegal or investing in youth-led democracy and governance in Kenya, NCBA CLUSA believes cooperation is at the core of sustainable development, transforming vulnerable populations into resilient, empowered and productive communities.

NCBA CLUSA is active in 17 countries in Africa, Central America and Southeast Asia, focusing on the areas of cooperative development; food security, nutrition and agriculture; democracy and governance; the economic empowerment of women and youth; natural resource management; and community-based health. ■



NCBA CLUSA representatives file up the steps of the Eisenhower Executive Office Building in Washington, D.C., to attend a White House-sponsored forum on cooperatives. Photo courtesy NCBA CLUSA

NCB meets banking needs of under-served communities, co-ops

National Cooperative Bank (NCB) was chartered by Congress in 1978 and privatized as a cooperatively owned financial institution in 1981. It is currently owned by 3,000 customer/owners.

NCB provides comprehensive banking services to cooperatives and other member-owned organizations throughout the country. What makes NCB unique is that the bank was created to address the financial needs of an under-served market niche — people who join together cooperatively to meet personal, social or business needs, especially in low-income communities.

NCB's mission is to help cooperatives grow by supporting, and being an advocate for, America's cooperatives and their members, placing special emphasis on serving the needs of communities that are economically challenged.

NCB's customers are cooperatives, such as grocery wholesaler co-ops,

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Leader/contact: Charles E. Snyder, President & CEO; Mary Alex Blanton, Director of Marketing & Communication



purchasing co-ops, credit unions or housing co-ops. Other customers share in the spirit of cooperation, driven by democratic organizing principles. They may be Alaska and Native American enterprises, which by their very nature, are member run and member owned.

Other customers may include community health centers or charter schools, driven entirely by community needs. What they all have in common is a single fundamental principle: they have joined together cooperatively to meet personal, social, and/or business needs.

In accordance with our congressional charter, NCB has a significant commitment to community revitalization. The employment of the cooperative model in the development of business and affordable housing is critical for low-income Americans, helping to strengthen communities in both urban and rural areas. As part of its mission, NCB targets 35 percent of its lending to benefit low-income communities.



NCB employees built and donated more than 20 bikes for the holiday toy drive of Women Giving Back, based in Virginia, which serves low-income families during the holiday season. Photos courtesy NCB

By dramatically leveraging its appropriation from Congress, NCB has succeeded in growing the original \$184 million capitalization to more than \$5 billion in specialized lending, investments and technical assistance to underserved communities across the country.

NCB is a socially responsible, cooperative financial institution. As such, the principles of collaboration, impact and community are at the heart of its mission and business practices. These values have allowed NCB to operate in a way that is both profitable

and personal, by approaching every customer as an individual and every community as a partner. people. —By Mary Alex Blanton, NCB Senior Vice President and Director of Marketing and Communications ■

Customer Highlights

Housing

Amalgamated Housing Cooperative

Bronx, N.Y.

\$30,000,000 First Mortgage

Amalgamated Housing Cooperative is the oldest limited-equity housing cooperative in the United States, consisting of 1,482 units. It was originally sponsored by the Amalgamated Clothing Workers Union. NCB's loan provided the necessary funds to do major capital improvements at the cooperative.

Food/Grocery

Wheatsville Food Co-op

Austin, Texas

\$4.7 million term loan

\$285,000 line of credit

Wheatsville Food Co-op is a full service, natural foods cooperative grocery store which has been serving the Austin community since 1976. Wheatsville is the only retail food cooperative in Texas and has more than 15,000 invested owners. NCB has financed two store locations which employ 235 people.



NCB has financed two locations for the Wheatsville Food Co-op.

Small Business

Glennallen Hardware & Lumber, LLC

Glennallen, Alaska

\$540,000

In Glennallen, Alaska, with a population of 483, Ernest and Rhonda Christian's dream of owning a business became a reality following the retirement of the then-owner of Glennallen Building Supply, who had operated the True Value store since 1997. NCB provided a \$540,000 Small Business Administration loan to purchase the land, building and business assets. The loan also funded property improvements, inventory purchases and increased the retail space.

Native Organizations

Kodiak Microwave Systems

Kodiak Island, Alaska

\$3.6 million term loan

The lack of broadband access is a challenge in remote villages in Southwest Alaska. In 2014, NCB provided funds to refinance existing debt on the KMS 1 Microwave telecommunications system on Kodiak Island. The system will decrease the cost of Internet access, given the current reliance on satellite technology.

NonProfit

The Congregation of Benedictine Sisters

Boerne, Texas

\$4.8 million real estate loan

The Benedictine Sisters is a nonprofit, religious organization focused on assisting the poor, disenfranchised and youth in the community within and surrounding Boerne, Texas. NCB provided a \$4.8 million loan to finance the construction of a new building on the existing campus that will provide housing for the 16 Sisters of the Congregation and serve as their administrative offices. The facility will not only enhance the current community life of the Sisters, but will also optimize the congregation's current resources to better serve the future needs of both the Sisters and their mission.

Representing the business, policy interests of farmer-owned co-ops

Since 1929, the National Council of Farmer Cooperatives has been the voice of America's farmer-owned cooperatives. Our members are regional and national farmer co-ops, which are in turn comprised of nearly 3,000 local farmer cooperatives across the country. NCFC members also include state and regional councils of cooperatives.

For more than 100 years, farmer-owned co-ops have played an integral role in the lives of farmers, the business of agriculture and the economy of rural America. Through their co-ops, individual farmers and ranchers gain strength from their numbers that helps preserve the family farm and a uniquely American way of life.

Farmer co-ops also reach into the lives of consumers across the globe. They play a central role in ensuring an abundant, safe, healthy and affordable food supply. From grains to dairy, meat to fruit, vegetables and nuts, and much more, farmers rely on their co-ops to help them provide the food we eat and the clothes we wear.

NCFC's mission and values

Our mission is to advance the business and public policy interests of America's cooperatives and other farmer-owned enterprises. In fulfilling this mission, NCFC upholds four core values. These are:

- Farmer ownership and control in the production and distribution chain;
- Continued economic viability of America's farmers and ranchers and the businesses they own;
- Stewardship of natural resources;
- Vibrant rural communities.

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President & CEO; *Marlis Carson*,
Senior Vice President, Legal, Tax
& Accounting and General
Counsel



Open dialogue and collaboration among top cooperative leaders and industry experts are some of the rewarding and popular benefits of NCFC membership. Our committee system is one way members can participate in ongoing discussion with other cooperative experts on issues impacting farmer-owned businesses. Member cooperatives appoint employees or other affiliated representatives to serve on NCFC committees.

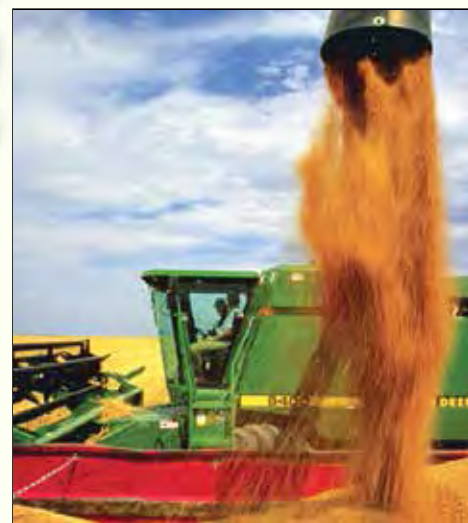
Legal, Tax and Accounting (LTA) Committee

The LTA Committee is comprised of some 200 attorneys, accountants and

cooperative professionals who monitor and analyze legal, tax and accounting issues important to farmer co-ops. The committee develops and recommends policies relating to these matters, provides a forum for the exchange of information among co-ops and acts as a resource for the advocacy of NCFC policies.

Government Affairs Committee

Development of public policies, coalition building with other agricultural and food organizations and collaboration with members' government affairs representatives are the purview of the NCFC Government Affairs Committee. Members identify, review and analyze public policies and programs, including legislative and regulator issues impacting farmer co-



ops and their producer-owners.

The group develops and recommends to the NCFC board appropriate policies, strategies and actions related to such issues. This forum facilitates increased coordination and communication in support of such

strategies and seeks to maximize the political effectiveness of NCFC and its members.

Enhancing director skills

NCFC also provides several

opportunities for co-op staff and board members to exchange ideas, learn from best practices and continue development of the skills needed for farmer co-ops to thrive in today's economic environment. These include

the Directors Education Conference, held in conjunction with the NCFC Annual Meeting, the Human Resources Conference and Cooperative Sustainability Workshops. ■

Putting it all together for food co-ops

Natural and organic food sales are at an all-time high in the United States. Today, consumers can find healthy food almost anywhere they find groceries. In an increasingly competitive market, one of the original, pioneering healthy food retailers — community-owned food co-ops — are investing in growth. To grow the cooperative economy, co-ops should unite to help ensure that they continue to survive and thrive.

National Co+op Grocers (NCG), founded in 1999, is a business services cooperative that connects and empowers many of the nation's retail food co-ops. Its 143 member and associate co-ops operate more than 190 stores in 38 states; they have combined annual sales of more than \$1.7 billion.

Providing national clout for local co-ops

NCG's mission is to provide the vision, leadership and systems needed to catapult a virtual chain of food co-ops into a position of prominence in the natural foods industry. It carries out this mission, in part, by helping to unify food co-ops to optimize operational and marketing resources, strengthen purchasing power and, ultimately, to offer more value to food co-op shoppers everywhere.



NATIONAL CO+OP GROCERS

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Social media: <https://www.facebook.com/coop.strongertogether>
<https://twitter.com/strongtogether>



By providing a variety of purchasing, management, development, marketing and other grocery related services, NCG affiliates are able to gain many of the advantages large grocery chains enjoy, while still reflecting the unique qualities of their local communities.

On behalf of its members, NCG continuously works toward the following outcomes:

■ A dynamic and transparent organization with clear, meaningful ways for members to participate. Members are successful in a competitive market and have access to:

- Competitive pricing;
- Professional development and training;
- Product selection and sourcing tailored to common needs;
- Operational and merchandising “best practices.”

■ A powerful advocacy voice on food co-op issues.

■ A development mechanism for new and expanding co-ops.

■ Members who adhere to agreed upon co-op operating standards.

Two paths to NCG membership

NCG offers two ways for interested co-ops to affiliate with, and participate in, its programs and services: as members or as associate co-ops. Because these two membership levels offer different benefits and access to services, each carries different requirements. NCG offers two levels because it realizes not all co-ops are able to meet and adhere to its membership requirements. At the same time, it recognizes that all co-ops gain by working together to strengthen the entire retail food co-op system.

Both members and associate co-ops enjoy numerous benefits. ■

NASCO services help to bolster student housing co-ops

To help promote a community-oriented cooperative movement, the North American Students of

Cooperation (NASCO) organizes affordable housing and group-equity co-ops and educates members about cooperatives. NASCO provides training, educational resources, technical assistance, development consulting and a network of support for its 60 member cooperatives.

NASCO was created in 1968 by student housing cooperatives in the United States and Canada to build strength and resilience through cooperation among cooperatives. Today, NASCO continues to build the cooperative movement by supporting co-ops that leverage the “sweat equity” and passion of young people who create and maintain cooperative spaces that transform daily life.

In the past year, NASCO provided free onsite training and consultations for 33 housing cooperative members. Many NASCO cooperatives are smaller groups with short-tenure members. Training can make a crucial difference in the success of such co-ops. NASCO training for members covers board governance, meeting facilitation, member-labor management, budgeting and finance, anti-oppression theory and practice, building maintenance, legal compliance, and business and property development.

NASCO also acts as a “help line,” or clearinghouse, for cooperative best-practices questions. It helps to connect co-op members, directors and staff with their peers at other co-ops. “No one knows everything, but together we know a lot,” is one NASCO motto.

NORTH AMERICAN STUDENTS OF COOPERATION

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NASCO serves as conduit between many student and youth-led cooperatives and the larger cooperative sector. Each year, NASCO holds its Cooperative Education and Training Institute. This is an intense weekend of workshops, networking and fun that is attended by more than 400 people, from California to Quebec. Many participants gain their first exposure to the larger cooperative movement during the conference. Some go on to become involved as directors, founders or staff for other cooperatives.

NASCO also works to connect aspiring cooperators with established cooperative businesses. This may take the form of connecting job seekers who are passionate about cooperatives with co-ops looking to hire interns. In the past year, NASCO placed 12 co-op leaders in paid internship positions with innovative cooperative organizations. With funding from the CHS Foundation, it also created more than 40 instructional videos, available free of charge online, on topics that include co-op development, economics, governance and compliance.

NASCO provides development consulting for startup and expanding cooperatives. Last year, it provided initial consulting services to 30 groups and indepth consulting to four groups, which led to two groups completing the purchase of new residential properties.

In Athens, Ohio, NACSO guided The Vine Co-op in acquiring a second, eight-person group house. This effort involved NASCO Properties, a consortium of eight cooperatives that hold property assets collectively. In Baltimore, Md., NASCO worked with Horizontal Housing for more than two years to acquire three adjacent row houses as part of an urban farming and community center project.

NASCO takes an educational approach to development, with co-op members leading the process to create a cooperative that meets their needs and leaves them with the skills and knowledge to continue to grow their cooperative and launch future cooperative endeavors. NASCO member cooperatives are helping to build a more cooperative society, engaging students of cooperation to manifest this vision of the future. ■

Connecting Cows, Co-ops, Capitol Hill and Consumers for 100 Years

The National Milk Producers Federation advances the well-being of dairy producers and the cooperatives they own. Its members produce the majority of the nation's milk supply, making NMPF the voice of more than 32,000 dairy producers on Capitol Hill and with government agencies.

NMPF, established in 1916 in Chicago and based since the 1980s in Arlington, Va., was one of the country's first agricultural trade associations. Today, after a century of operation, it is still recognized as one of its most influential farm membership organizations.

The National Milk Producers Federation was founded by a handful of dairy leaders amid the milk strikes and turmoil that characterized dairy production early in the 20th century. NMPF scored numerous legislative victories over the decades, with early successes including the enactment of the Capper-Volstead Act — known as the Cooperative Bill of Rights — in 1922, and the establishment of the federal milk marketing order program in the 1930s.

The federation also lobbied successfully for tariffs and duties on imported dairy products and challenged the manufacture and marketing of oleomargarine and other imitation dairy foods.

The federation joined with other farm groups to secure passage of the Packers and Stockyard Act in 1921 and the 1926 law that created the Agriculture Department's Cooperative Marketing Division. It also was instrumental in enactment of the landmark Agricultural Act of 1949,

NATIONAL MILK PRODUCERS FEDERATION

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www.twitter.com/nmpf
Mail address: 2101 Wilson Boulevard, Suite 400, Arlington, VA 22201
Leaders: Board Chairman: *Randy Mooney*, Rogersville, Mo.; NMPF President and CEO: *Jim Mulhern*



which established the dairy price support program that was just ended by the 2014 Farm Bill. In the 1940s and 1950s, the federation helped establish and expand the National School Lunch Program and other federal child and adult nutrition programs.

Organizationally, the federation helped create the National Council of Farmer Cooperatives in the 1920s, sponsored the first national Dairy Month in the 1930s and spurred the formation of the American Dairy Association in 1940. In the mid-1980s, it convinced Congress to create the mandatory national dairy check-off program, which today funds promotion efforts that include Dairy Management

Inc. and the U.S. Dairy Export Council.

In recent years, NMPF has fought for dairy-friendly policies in areas including trade, immigration, the environment and food safety. It has also led the dairy industry in opposing efforts to make raw milk more accessible to consumers, stressing the public health risks associated with consuming milk that has not been pasteurized.

In 2003, NMPF created Cooperatives Working Together, a voluntary, producer-funded export assistance program that last year helped farmer-owned cooperatives sell the equivalent of nearly 2.5 billion pounds of milk overseas.

In 2009, the organization created an animal care program, Farmers Assuring Responsible Management, which now involves 90 percent of the nation's milk supply. In 2013, NMPF took over management of the iconic dairy REAL® Seal, the red-and-white milk-drop symbol that has been distinguishing between real and imitation dairy products since the 1970s.

Finally, in the wake of the 2008-09 recession, NMPF conceptualized and spearheaded enactment in 2014 of the dairy producer Margin Protection Program, the most significant rewrite of federal dairy policy in a generation.

None of these efforts would have been possible without the help of NMPF's producer, cooperative and associate members, who together determine and carry out the organization's programs and policies. Their involvement has sustained the organization for nearly a century, and their continued commitment will assure the organization thrives into the 21st century. ■

CFC provides financial support for nation's rural electric co-ops

The National Rural Utilities Cooperative Finance Corporation (CFC) is a member-owned, nonprofit cooperative based in Dulles, Va., that was incorporated in 1969. CFC provides capital and industry-leading financial products to America's 900-plus, not-for-profit, consumer-controlled electric cooperatives and rural utility systems. CFC members are located in 48 states, the District of Columbia and two U.S. territories, where they serve more than 42 million consumers.

CFC's origins can be traced to 1958, when electric cooperative leaders began to publicly recognize the need for new sources of financing to supplement lending programs of the Rural Electrification Administration (REA), now the USDA Rural Utilities Service. In 1967, electric cooperatives began devising a plan for meeting future financing needs. After almost two years of deliberation and discussion, electric cooperatives approved the creation of a self-help cooperative financing organization that would be charged with raising funds for its members from the capital markets.

The CFC concept was unique. The combined strength of member systems let CFC issue financial securities and raise funds from the market that most members could not access on their own. REA also agreed to share with CFC the mortgages it already held on borrowers' utility networks.

At the time, the concept of mortgage-backed securities was very new and untried in the non-governmental sector. In addition, members put their own "skin in the

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Social media:
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The CFC headquarters building in Dulles, Va.

game" by investing in Capital Term Certificates to provide CFC needed equity.

Today, CFC — governed by a 23-member board of directors — focuses

on delivering credit to America's electric cooperative network and designing innovative products that specifically meet the vital capital needs of each system. CFC offers a wide range of innovative services and products, ranging from basic long-term loans and short-term letters of credit to syndications. It has also had a unique relationship with the Federal Agricultural Mortgage Corporation (Farmer Mac) in recent years.

Unlike a bank or for-profit lending institution, CFC does not exist to maximize profit. As part of its mission to serve member systems, CFC takes a conservative approach, setting loan rates that cover costs while maintaining a margin-supporting, long-term capital strength. Excess margins are returned to members as patronage capital, with more than \$1.5 billion retired since 1980.

By maintaining high credit standards and investment-grade credit ratings from Moody's Investors Service, Fitch Ratings and Standard & Poor's Corporation, CFC provides its members with competitively priced financing and investment opportunities. While serving as the electric cooperative voice to Wall Street, CFC takes pride in the support shown by its electric cooperative members and owners.

Member investments and equity total roughly 20 percent of CFC's total debt funding. This demonstration of confidence keeps costs down for all member systems.

In addition to financing, CFC — the only lender created and owned by America's electric cooperatives — provides members with tailored financial planning models, forecasting

and analytical tools, electric rate analyses and world-class educational training opportunities.

Even in the most difficult economic

times, CFC has stayed true to its mission: ensuring that electric cooperatives can access the funding they require to keep the lights on. As

electric cooperatives seek financing, in amounts both large and small, CFC's commitment and promise to deliver that credit has never been stronger. ■

NSAC a valuable resource for co-op financial professionals

In 1935, the National Society of Accountants for Cooperatives (NSAC) was formed in the wake of regulatory

changes and newly created tax provisions in the United States that created oversight into the financial recordkeeping of cooperatives. The founders of NSAC recognized that there was a critical need for expert information, education and networking for those responsible for the financial reporting and management of cooperatives.

Today, with more than 1,600 members, NSAC remains dedicated to providing information, education and promoting networking among the accountants, attorneys, CEOs, chief financial officers, controllers, tax directors, insurance and other financial professionals who comprise NSAC's membership. NSAC members and partners represent virtually all cooperative sectors: agriculture, worker, supply, marketing, electric, telephone, grocery, hardware, insurance and others.

NSAC encourages an ethical approach to meet or exceed a required standard. Where no standard exists, we encourage accuracy and transparency. To guide our Society, we strive to be the recognized leader in providing accounting, tax and business education uniquely tailored to cooperatives.

NATIONAL SOCIETY OF ACCOUNTANTS FOR COOPERATIVES

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Leader/contact: Jeff Roberts, Association Executive



NSAC provides networking and professional development opportunities for members and supports cooperative business interests in standard-setting processes to enable our members to effectively serve cooperatives.

Using the input of members through standing committees, NSAC is able to identify and respond to relevant accounting and tax issues on a timely basis. NSAC provides enhanced and expanded educational programs through

our live webinar learning platform, live sessions at our annual conference and through our nine regional chapters and the national chapter. In 2014-15, NSAC offered more than 190 hours of education and training in addition to upgrading the support and guidance provided to the chapters.

Through partnerships and key relationships with organizations that work with and for cooperatives, NSAC has provided written support for tax and accounting legislation that would maintain and enhance the operation of cooperatives. NSAC collaborated with the National Rural Electric Cooperative Association (NRECA) to provide more than 70 breakout sessions and seven general sessions at the 2015 Tax, Finance & Accounting Conference for Cooperatives, held in early August in Denver.

Recently, Kenneth Spearman, past president of NSAC, was appointed by President Obama to serve as the chairman and CEO of the \$282 billion Farm Credit Administration. Spearman is a U.S. Army veteran who served in Viet Nam and has a distinguished, 28-year career in the cooperative citrus industry. Spearman was named to the Farm Credit board in 2009.

NSAC membership is open to anyone employed by or affiliated with a cooperative, or who provides professional services or is engaged in the advancement of cooperative principles. ■

NRECA works with utility co-ops to build crucial rural infrastructure

In June 2015, National Rural Electric Cooperative Association (NRECA) facilitated a day-long

conversation about rural issues with a group of experts from diverse fields. Over the course of many conversations, a shared vision began to emerge. New ideas, new data and new technologies hold the potential to bring renewed vitality to America's rural communities.

Just as electricity boosted rural economies and raised the quality of life in the early part of the 20th century, new investments in technology infrastructure will promote the viability of rural areas in the new economy.

As the trade association for more than 900 rural electric co-ops that can help lay the foundation for necessary rural infrastructure, NRECA aspires to partner with co-ops, federal agencies and other co-op affiliates to realize the vision articulated at the rural summit.

NRECA has committed to assisting co-ops in building a workforce that can compete in this new economy. The association offers members a wide selection of professional conferences, as well as in-person and online training, covering everything from cybersecurity and renewable energy integration to co-op governance. Fundamentally, NRECA's education program seeks to make the wealth of experience and knowledge residing in the network available to co-ops not only in this country, but also abroad.

In addition to professional development, NRECA also offers member co-ops health care and retirement options that can help them attract and retain workers.

By some measures, co-ops are ahead

NATIONAL RURAL ELECTRIC COOPERATIVE ASSOCIATION

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in modernizing the electric grid. Co-ops lead the industry in deploying digital meters, a central component of a future "smart grid." In Kentucky, for example, every one of the distribution co-ops has deployed smart meters. Smart grid technologies are already improving the reliability of rural electric systems and making the electric system more efficient overall.

There has been a surge in cooperative innovation, including substantial investment in renewable resources. NRECA's member-driven research program plays a role in this trend, piloting and demonstrating new technologies at cooperatives and monitoring technology developments.

Rural co-ops are testing micro-grids, batteries and energy-storage systems, automated load-management programs,

community solar projects, advanced lighting and an array of other technologies. NRECA is partnering with Honeywell, Carnegie Mellon University and Cigital to develop a new approach, funded by the U.S. Department of Energy, to cybersecurity for utilities.

But more needs to be done.

Over and over again, rural summit participants pointed to the lack of broadband as a limiting factor in economic development. Put simply, broadband gives rural communities access to economic opportunities. And for many of us in today's world, broadband access will boost the quality of life in remote areas.

Co-ops are stepping up. In southern Virginia, which faced an enormous economic development challenge as the industries that built the region's economy – furniture, textiles, and tobacco – went into decline, rural communities were struggling to recruit and retain 21st-century jobs. Old Dominion Electric Cooperative (ODEC) identified lack of broadband as a significant economic hurdle and proposed deploying a fiber-optic backbone along Route 58 in the heart of the region.

To accomplish this goal, the cooperative helped establish Mid-Atlantic Broadband Cooperative (MBC), which secured millions of dollars in state and federal funding for the project. In 2006, MBC began transmitting data via fiber-optic cable along Route 58.

With the continued support of ODEC, MBC has been able to expand its mission far beyond the originally proposed service area along Route 58 into 20 Virginia counties. To date,

MBC has provided fiber-optic links to 60 industrial and technology parks and is currently working to bring broadband to all of the secondary schools in its service territory.

To maximize public and co-op investments, NRECA works with

policymakers to craft a regulatory framework that can accommodate the uniqueness of the cooperative business model. In large part, that means telling the co-op story to the universe of regulatory and legislative staff both in Washington, D.C., and elsewhere.

The vision of sustainable rural communities will remain just a vision without a commitment to building public-private partnerships. NRECA stands ready to join with co-ops and our stalwart partners to make this commitment. ■

Helping rural telecoms bridge the rural/urban divide with broadband

NTCA—The Rural Broadband Association is a nonprofit association representing nearly 900 independent, community-based telecommunications companies that are leading innovation in rural and small-town America. These “telecoms” serve customers in the rural areas of 46 states, with a service area that covers more than 40 percent of the nation’s landmass.

On average, the customer density of NTCA member companies is about seven subscribers per square mile. In an era of rapidly evolving technology, deregulation and marketplace competition, NTCA’s goal is to ensure that rural Americans receive telecommunications service on par with those available to urban residents — and at comparable rates.

NTCA’s members are complete communications providers, offering every service from high-speed Internet to video and voice services. NTCA members are delivering services that make rural markets vibrant places to live, work, raise a family and remain competitive with technological innovation.

A 2013 survey of NTCA members found that 100 percent of respondents offer broadband to their customers, compared with 58 percent of respondents in 2000. Nearly two-thirds



NTCA—THE RURAL BROADBAND ASSOCIATION

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<https://twitter.com/NTCAconnect>
<https://www.youtube.com/user/RuralTelecommunity>
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Leaders: CEO: *Shirley Bloomfield*; Board President: *James M. “Jim” Dauby*

of NTCA members provide broadband services at speeds of more than 10 megabits per second.

In addition to broadband and voice services, more than three-quarters of NTCA members offer video services to their customers, including Internet Protocol (IP)-based television services and traditional cable TV. Another 60 percent provide wireless

communications service. NTCA member companies currently deploy broadband services to 96 percent of K–12 schools in their service areas and 98 percent of public libraries.

NTCA is a full-service association, offering a wide array of member services, including: an effective government affairs program; expert legal and industry representation; a broad range of educational services; comprehensive regular and special publications; public relations programs; assistance with business and technology programs; and a complement of national and regional meetings.

NTCA also offers a complete range of employee benefits programs through its wholly owned subsidiary, Services Management Corporation. The benefits program ensures that members and their employees have health care, retirement income, savings plans and insurance.

The Telecommunications Education Committee Organization is the association’s political action committee. The Foundation for Rural Service is NTCA’s nonprofit, 501(c)(3) organization. The foundation’s mission is to promote, educate and advocate to the public on rural telecommunications issues in order to sustain and enhance the quality of life within rural communities. ■

Helping Build a Cooperative Economy

Northcountry
Cooperative
Development Fund
(NCDF) is a national
loan fund and

Community Development Financial Institution (CDFI) that provides financing for cooperatively owned small businesses and housing. NCDF is organized as a cooperative association owned by more than 175 cooperatives in 30 states, including consumer, housing, producer and worker-owned cooperatives.

Over many years, the organization has established a successful track record, providing more than \$40 million in loans to over 800 cooperative startups and expansions.

NCDF was founded in 1978 by cooperatives that were frustrated by the challenges of trying to get bank financing. They came together to create a self-help, revolving-loan fund to enable them to invest in each other's businesses and obtain financing not available to them from conventional lenders. As a federal certified CDFI, NCDF provides the majority of our financing to cooperatives located in economically disadvantaged and underserved communities and to businesses without access to conventional financing. The projects supported provide living-wage jobs, build community wealth and provide access to dignified affordable housing in rural and urban communities.

NCDF offers loans of \$5,000 to \$500,000 to finance real estate acquisition, leasehold improvements, equipment, inventory and working capital. Capital comes from member equity and loans and preferred stock from members and non-members.

NORTHCOUNTRY COOPERATIVE DEVELOPMENT FUND

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Leader/contact: *Christina
Jennings*, Executive Director



NCDF members provide 40 percent of the fund's capital. Those investments are leveraged to raise socially minded investments from foundations, religious institutions and banks.

In addition to offering loans, staff provides training and technical assistance to startup and expanding cooperatives, helping them understand financing options, lender requirements and develop realistic financing plans. NCDF frequently partners with cooperative development centers and other experts to ensure that

cooperatives have access to the technical assistance and training resources to support the cooperative's success.

In 2014, NCDF made \$3 million in loans to cooperatives, and our loans helped leverage \$30 million in additional capital from other sources. Examples of recent projects include:

Durham Cooperative Market, Durham, N.C.

Durham Cooperative Market is a consumer-owned retail grocery co-op in Durham, N.C., which opened in March 2015. The cooperative began organizing in 2008 to offer the community access to local and organic products.

In 2014, NCDF partnered with two other lenders to make a \$576,000 loan for the co-op's \$2 million project. Completion of the 10,000-square-foot store also required the support of a local community development organization and loans from members. The co-op is bringing more economic activity to the neighborhood, creating jobs for local people and providing an important additional market for local farmers.

Irvington Court Realty Company, Indianapolis, Ind.

The Irvington Court housing co-op is home to 18 families who live in the two rows of brick townhouses facing a pleasant courtyard in a historic neighborhood of Indianapolis. The homes were built for railroad workers in 1924 and were converted to a housing cooperative in 1951. The cooperative structure has helped keep the homes affordable even as area housing prices have risen. "The co-op

The ribbon-cutting celebration for the opening of the Durham Co-op Market last March was a festive occasion, culminating a process that began in 2008. Photos courtesy NCDF

made it possible to stay here,” says Sue Taylor, a 20-year resident.

When the co-op needed a loan for a new boiler heating system, a local bank said it didn’t know how to structure a loan for a housing co-op. The members turned to NCDF, which provided a \$150,000 mortgage to replace the boiler and add new gutters and downspouts. It also provided assistance to the co-op’s board to help create a maintenance budget and to establish capital reserves to fund future projects. ■



The Irvington Court housing co-op, in a historic area of Indianapolis, Ind., has helped to maintain the complex as affordable housing while real estate values around it have soared.



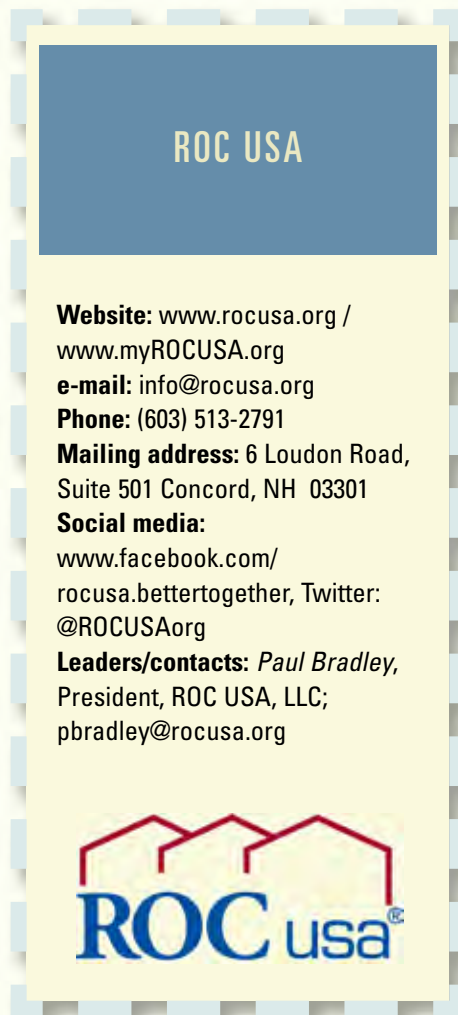
Helping manufactured-housing owners take charge of community destiny

It began as a one-time fix to a pressing problem. Now, the social venture ROC USA® has brought together other nonprofit groups from coast to coast to make resident ownership of manufactured-home communities (“mobile home parks”) viable and successful in 14 states. More than 10,000 homes are now permanently part of affordable communities, providing individuals and families with a secure footing on which to build wealth, spur civic engagement, and improve their lives and those of future generations.

But its success is rooted in 13 homeowners’ struggle to stave off the closure of their small community and the loss of their biggest assets — their homes.

Homeowners in commercial manufactured-home communities (MHCs) live half the American Dream. They enjoy homeownership, but rent the land under their homes. Third-party landlords also own the roads, community features and infrastructure, and control the rent and park rules. In 1984, the owners of Meredith Trailer Park in New Hampshire needed to sell their park. The homeowners, their longtime “tenants,” were rebuffed at a local bank when they sought a loan to buy the property; they were told they didn’t have sufficient equity or experience in running a community.

One homeowner had a connection to a New Hampshire College student who needed a community development project to finish her master’s degree. She discussed the park residents’ problem with her professor, Michael Swack, who today serves on ROC USA’s



The graphic features a blue header with the text "ROC USA" in white. Below this, on a yellow background, is contact information: Website: www.rocusa.org / www.myROCUSA.org; e-mail: info@rocusa.org; Phone: (603) 513-2791; Mailing address: 6 Loudon Road, Suite 501 Concord, NH 03301; Social media: www.facebook.com/rocusa.bettertogether, Twitter: @ROCUSAorg; Leaders/contacts: Paul Bradley, President, ROC USA, LLC; pbradley@rocusa.org. At the bottom is the ROC USA logo, which consists of a red outline of three houses above the text "ROC usa" in blue.

board of directors. Swack, who had recently helped establish the New Hampshire Community Loan Fund, suggested the park residents form a cooperative to buy their community.

They did, and what began as a mission-driven, one-off project for the fledgling Community Loan Fund blossomed into a resident ownership movement that changed the face of the New Hampshire manufactured-home sector.

Community Loan Fund President Julie Eades soon realized that the issue was systemic and widespread. Callers

outlined a host of problems in the MHC sector: sharp rent increases following a sale, parks being sold for a more profitable change of use, failing infrastructure that wasn’t being addressed, unfair evictions and more. Eades had discovered a mostly invisible sector of affordable housing that no one was talking about as a problem. Or an opportunity.

Today, 25 percent of the manufactured-home communities in New Hampshire are resident owned. Word of the New Hampshire ROC portfolio’s demonstrated success spread outside the Granite State. Paul Bradley, then the Community Loan Fund’s vice president, organized a 2006 training, inviting affordable housing practitioners, cooperative developers and other professionals to come to New Hampshire and learn together.

Bradley then spent the next 18 months creating a business plan and raising start-up capital for a sustainable social venture. The plan was to scale ROCs through three core services:

- Pre-purchase, purchase, and construction/rehabilitation financing;
- Pre- and post-purchase technical assistance; and
- Ongoing member services.

This combination truly changes the value proposition for homeowners in manufactured home communities. In the ROC USA model, ROC members buy one low-cost share of the resident corporation and join a community run by a democratically elected board. Members set the budget and the rent; they decide when to invest in community improvements. They enjoy the security of knowing they will never be forced to move.

Today, ROC USA’s network of eight

certified technical assistance providers is equipped to work in 23 states. Together, we have helped 171 communities in 14 states become resident-owned. We are 10,000 homes strong and growing.

Capitalizing on the size of the network, ROC USA and technical assistance providers are increasingly delivering scalable member services, including marketing, leadership development, purchasing discounts and more. Many services are delivered through innovative online community centers called “myROCUSA.org.”

But we’re far from done. ROC USA is working to develop low-interest community rehabilitation loans, a fixed-rate home loan program and other key services. We look forward to being 15,000 homes strong and still growing.

—By Mike Bullard mbullard@rocusa.org ■



Clackamas River Community Cooperative (below) is a 76-site manufactured-home community in Clackamas, Ore. The cooperative purchased the community for \$5 million in October 2012. Photo by Mike Bullard. Above: Cranberry Village is a resident-owned co-op in Carver, Mass. Photos courtesy ROC USA



State Co-op Councils Grow By Serving Wide Diversity of Needs

We all think that our cooperative is unique, and correctly so, because our members and their needs are

different from any other cooperative in the world. While they may have many things in common, no two cooperatives are alike. Similarly, state councils of cooperatives have members who are seeking to have their unique needs served by an association or council.

There are about 30 state cooperative councils in the United States, roughly half of which have at least one full-time employee. The other half operate through an all-volunteer working board of directors.

Agriculture co-ops tend to be the biggest industry sector for council memberships, but more than 15 other business sectors are represented on the councils. Councils may be focused on one state, or have members in a number of states. The number of member co-ops in these state councils ranges from about a dozen to more than 400 co-ops.

From my perspective as the executive director of a state cooperative council, the following are some key points about these councils:

- Each state council is unique — none conform to a “cookie cutter” pattern. Services provided to members are as different as the members themselves. Just as each cooperative began because of unmet needs in the marketplace, so cooperative councils are driven to help their members succeed by finding new ways to provide them with a wide variety of services. If anything, the services members seek from state councils will become even more diverse in the years ahead.

- Cooperative councils practice

Cooperative Principle Six, “Cooperation Among Cooperatives.” It is becoming more common for co-ops to ask for assistance across state boundaries, with some co-ops belonging to more than one cooperative council. Some state councils support state rural electric co-ops or credit union leagues, in addition to offering technical assistance to other state councils.

For example, a startup health insurance cooperative in Illinois has asked the Cooperative Network (which primarily serves members in Wisconsin and Minnesota) for support, based on the Network’s expertise in starting insurance cooperatives. The Mid-America Co-op Council sponsors a credit conference for co-op financial professionals. This program has attracted attendees from a dozen states who share ideas about how to meet common challenges. This council also partners with the National Society for Cooperative Accountants to offer its members continuing education credit.

- Many state or regional cooperative councils began when smaller groups realized they could work more effectively together. Other councils grew from university extension services. Some councils are almost exclusively engaged in state legislative and regulatory affairs. Many of their co-op members are facing a myriad of new regulations, and state councils have responded by forging strong relationships with their state legislatures and regulatory agencies.

- Many cooperative councils also focus on Cooperative Principle Five, “Education, Information and Training.” As university funding has changed in the past decade, so too has its support

for cooperative extension services and cooperative education. State cooperative councils have thus moved to help “fill the gap” by sponsoring director and employee educational programs for multiple cooperative sectors.

For example, the Mid-America Cooperative Council partnered with the Michigan State Cooperative Development Center to conduct a cooperative director training program, focused on educating younger members and directors about their legal duties and governance issues. The program had a very diverse group of attendees and was a rich learning experience.

A break-out group session included farm supply and fruit marketing co-op directors who discussed co-op governance issues with food and housing co-op directors. Grain producers who were growing genetically modified (GMO) grain varieties discussed cooperative governance with food cooperative directors who often refuse to allow GMO products in their stores. Directors for livestock genetics, milk marketing and laundry cooperatives were also in attendance. All left the event as more knowledgeable cooperative directors.

- Many cooperative councils offer strategic planning or economic studies for their members. Members of one state cooperative council recognized a need for labor in rural areas. So the council members began speaking to universities and community colleges in their state about cooperative career opportunities. This resulted in classes that explain the cooperative business model and ways to recruit employees for co-ops.

■ Funding for cooperative councils is mostly derived from member dues. For some councils, funding comes primarily from one industry sector (perhaps agriculture), while for others the funding comes from diverse industry sectors (perhaps ag, utilities, finance/credit unions, etc.). A few co-op councils receive USDA cooperative

development grants to carry out their work, while others rely on sponsorships from vendors who serve the co-op sector.

Unfortunately, many cooperatives have not joined their state cooperative council, presenting a “free rider” problem. They enjoy many of the benefits of a council’s work, without

contributing to its support.

State cooperative councils need everyone’s support and engagement. We are all better served when co-ops cooperate with each other via their state councils! —*By Rod Kelsey, Executive Director Mid-America Cooperative Council*



State Cooperative Councils

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Idaho Cooperative Council, Inc.

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Iowa Institute for Cooperatives

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Amy Chambers

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University of Kentucky
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317-409-2038 / Cell
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www.macc.coop

Minnesota Association of Cooperatives

See **Cooperative Network** above

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jan@mcadc.coop

Cooperative Council of North Carolina**Contact:**

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Raleigh, NC 27605
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919-744-7434 / Cell
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402/475-6555
boba@nebr.coop

The Cooperative Marketing Association in New Jersey**Contact:**

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Buena, NJ 08310-0606
856-696-2200
austin@abmpa.com

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425 Warren Hall
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rmh27@cornell.edu
www.cooperatives.dyson.cornell.edu

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Agricultural Cooperative Council of Oregon**Contact:**

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Leesville, SC 29070
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605-222-0330 / Cell
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www.scco-opcouncil.org

South Dakota Association of Cooperatives**Contact:**

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605-945-2548
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Columbia, TN 38402-0310
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ccurtis@tbf.com
www.tennesseecouncilofcoops.org

Texas Agricultural Cooperative Council**Contact:**

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Austin, TX 78701
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512-585-0993 / Cell
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Olympia, WA 98502
www.wscfc.org
360-786-8180
360-951-5262 / Cell
DanCoyne@coynejesernig.com

Wisconsin Federation of Cooperatives

See **Cooperative Network** above

Funding food co-op development throughout America

The mission of the Twin Pines Cooperative Foundation (TPCF) is to support the national development of food

cooperatives, as well as some other types of co-ops. TPCF is the leading co-op provider of equity capital to cooperative development organizations (CDOs) in the United States.

Whether a food co-op is expanding in its present location, moving to a larger location or expanding to additional locations, TPCF's dollars are at work through CDOs. The same is true for many worker co-ops, housing co-ops and manufactured housing communities that are converting to co-ops. TPCF also provides support for saving farmland from development. TPCF's dollars are helping to build the U.S. cooperative sector every day!

TPCF is best known for operating the Cooperative Community Fund (CCF) program. Many of the food co-



Co-op food stores frequently turn to the Twin Pines Cooperative Foundation for financial backing.

TWIN PINES COOPERATIVE FOUNDATION

Website: www.community.coop

E-mail: cmurnighan@community.coop or dthompcoop@aol.com

Phone: 530-753-COOP or 530-757-2233

Mail address: 216 F. Street, PMB 1844, Davis, Calif. 95616

Leaders: Exec. Director: *Cathy Murnighan*; President: *David J. Thompson* (e-mails above)



ops that participate in the program are in rural areas. By 2020, our goal is for CCF to provide support for 70 food co-ops and to leverage the investment of \$5 million in assets into \$50 million of capital for co-op development.

Every dollar invested by the TPCF/CCF program leverages \$10 of additional financing for co-op development. To protect farmland and family farmers, TPCF operates Co-op Farmland Trust.

The CCF program dollars do double duty. By 2020, the 70 food co-ops that CCF helps sponsor will be donating more than \$200,000 per year from endowment interest they earn to local nonprofit community groups.

Due to the more than \$100,000 donated for our Golden Jubilee Year (1965-2015) and to TPCF's actively pursuing the sixth Cooperative Principle — "Cooperation among cooperatives" — the CCF program is undergoing rapid growth.

By fiscal 2020, it is estimated that 70 participant co-ops supported by the CCF will:

- Serve more than 50 million customers in co-op food stores annually;
- Complete about \$1 billion in annual retail trade;
- Serve 1.5 million people in 500,000 member households;
- Operate more than 90 retail locations in 25 states;
- Invest \$5 million equity in cooperative development organizations;

Leverage \$50 million for co-op development throughout the United States.

During TPCF's Golden Jubilee Year, more than \$100,000 was raised to bring new co-ops into the CCF program. For 2016, it is anticipated that another \$100,000 will be raised. Among organizations that provided funding for the effort are: Blooming Prairie Foundation; Cabot Creamery; Capital Impact Partners; Equal Exchange; Frontier Co-op; National Cooperative Bank; National Cooperative Grocers; Organic Valley and The Cooperative Foundation.

The CCF program actively fulfills three of the International Cooperative Alliances Cooperative Principles: Education, training and information; Cooperation among cooperatives; and Concern for community. —By *David Thompson, President, Twin Pines Foundation* ■

University Cooperative Centers play crucial role in spreading co-op knowledge

Cooperative education programs are vital if the cooperative business model is to thrive and expand. Yet there has been a great deal of concern among cooperative advocates and educators during the past 25 years or longer that the business curriculum at the nation's colleges includes ever-less course material about cooperatives.

To help counter this trend, a number of land-grant universities and others are teaching cooperative courses as part of the resident instruction programs, conducting research about cooperative businesses and providing education and training, often through the Cooperative Extension Service. Some U.S. universities have developed special cooperative centers or programs to better promote understanding of cooperatives and to foster future cooperative leaders.

For example, the mission of the Arthur Capper Co-op Center at Kansas State University is to “determine, develop and deliver research and education for the cooperative community. The Center’s primary goal is to enhance society’s understanding of the nature and role of cooperatives. We strive to develop and deliver innovative and integrated research and educational programs that are of direct interest to cooperatives.”

The University of Wisconsin Center for Cooperatives “seeks to increase understanding and encourage critical thinking about cooperatives by fostering scholarship and mutual learning among academics, the cooperative community, policy makers and the public.” Its staff pursues a research, educational and outreach



agenda that examines cooperative issues across multiple business and social sectors.

The UW Center is also home to the Randall Torgerson Cooperative Library, made possible through a gift from the Torgerson family. It is one of the largest cooperative collections in the world, with more than 7,000 books related to co-ops, including extensive subject files, a large archive collection and many journals.

The University of Missouri puts much of its energy into a co-op conference every summer: The Graduate Institute of Cooperative Leadership. This Institute is designed to enable cooperative leaders to acquire and develop new approaches for leading and managing in the changing global marketplace. Summer Institute participants gain knowledge to help their cooperative improve performance. It addresses such topics as:

- Are basic cooperative principles relevant for decision making by today’s cooperative management?
- Is the cooperative structure being used effectively as an offensive strategic tool?
- What are the cooperative models of the future? ■



Ashley Guenther (standing, in this photo from 2010) received a scholarship from the Arthur Capper Cooperative Center at Kansas State University to pursue a major in agriculture communications and economics. Today, Ashley (Guenther) Stambaugh works at the Federal Reserve Bank of Kansas City. Photo by David Lundquist, courtesy CHS Inc.

University Co-op Centers

Arthur Capper Cooperative Center at Kansas State University:

Website: <http://acc.k-state.edu/>

E-mail: bbrigg@ksu.edu or sbarrett@ksu.edu

Phone: 785-532-2573 or 785-532-1522

Mail address: Kansas State University, Ag Economics, 305 Waters Hall, Manhattan KS 66506

Leaders/contact: *Brian Briggeman*, Director and Associate Professor; *Seleise Barrett*, ACCC Managing Director.

Bill Fitzwater Cooperative Center at Oklahoma State University

Website: <http://agecon.okstate.edu/coops/>

E-mail: senthim@okstate.edu

Phone: 405-744-9818

Mail address: OSU, Dept. of Ag Economics, 516 Ag Hall, Stillwater, OK 74078 |

Leader/contact: *Philip Kenkel*, Regents Professor & Bill Fitzwater Cooperative Endowed Chair (phil.kenkel@okstate.edu)

Quentin Burdick Center for Cooperatives at North Dakota State University

Website: <http://www.ag.ndsu.edu/cooperatives/>

E-mail: Gregory.McKee@ndsu.edu

Phone: 701-231-8521

Mail address: Quentin Burdick Center for Co-ops, Dept. of Agribusiness & Applied Economics, NDSU Dept. # 7610, PO Box 6050, Fargo, ND 58108-6050

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Phone: (979) 845-1751

Mail address: Dept. of Agricultural Economics, Texas A&M University, 2124 TAMU, College Station, TX 77843-2124

Leader/Contact: *John L. Park*, Roy B. Davis Professor of Agricultural Cooperation

GICL Summer Institute at University of Missouri

Website: http://muconf.missouri.edu/GICL_Summer/info.html

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Phone: 573-882-0140

Mail address: GICL, 125 Mumford Hall, University of Mo., Columbia, MO 65211-6200

Leaders/contacts: *Michael L. Cook*, Robert D. Partridge Professor of Cooperative Leadership; *Kristi Livingston*, education coordinator of the Missouri Institute of Cooperatives

Cornell University Cooperative Enterprise Program

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E-mail: rmh27@cornell.edu

Phone: 607-255-1987

Mail address: Cornell University, Charles H. Dyson School of Applied Economics and Management, 137 Reservoir Rd. Ithaca, NY 14853

Leaders/contact: *Bobbie Severson*, Program Director; *Todd Schmit*, Associate Professor (tms1@cornell.edu)

The Ohio State University Center for Cooperatives

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Leader/Contact: *Ani Katchova*, Director

USDA: A Century of Supporting Co-ops

USDA has been supporting cooperatives for well over a century, with the mission becoming formalized in 1926 with the passage of the Cooperative Marketing Act. This law directs USDA to build a stronger agriculture co-op sector through education, research, statistics and technical assistance.

Today, that work is carried on by the Cooperative Programs office of USDA Rural Development. USDA maintains a library of about 200 cooperative publications and videos, ranging from broad topics — such as “How to Start a Cooperative” and “Co-ops 101” — to more technical reports, such as a multi-volume set of reports on tax laws for cooperatives.

For 82 years, USDA has published “Rural Cooperatives,” a bimonthly magazine that reports significant achievement by cooperatives and examines the key issues facing them, presents the most advanced thinking of cooperative leaders and highlights agency research, technical assistance and educational activities. The primary target audience includes the leaders of the nation’s farm, farm credit and electric co-ops; ag educators; rural development specialists; rural Congressional representatives; Cooperative Extension staff; and other professionals who work with co-ops.

A recent survey by the Cooperative Foundation found that USDA’s library constituted the most widely used cooperative education materials in the nation.

Agriculture cooperative statistics are collected and published annually to detect growth trends and changes in



UNITED STATES
DEPARTMENT OF
AGRICULTURE

Website: (Co-op Library):
www.rd.usda.gov/publications/publications-cooperatives

E-mail: coopinfo@wdc.usda.gov

Phone: 202-720-7395, 202-720-6483

Mail address: USDA Co-op Programs, Stop 3254, 1400 Independence Ave. SW, Washington, D.C. 20250



structure and operations of cooperatives. Data help identify and support research and technical assistance activities. This information is used extensively by legislative and executive branches of government in formulating agricultural and cooperative-related policy.

Cooperative research creates a knowledge base necessary to support cooperatives dealing with changing markets and business trends. Studies include financial, structural, managerial, policy, member governance, legal and social issues, among others. Research is designed to have direct application to current and emerging requirements of cooperatives.

USDA Rural Development also maintains a number of financial programs that can help cooperatives. For example, the Rural Cooperative Development Grant Program provides funding for a network of cooperative

Backing nation’s rural utility co-ops

Through its Rural Utilities Program (successor agency of the Rural Electrification Administration), USDA Rural Development provides financing and technical assistance that help rural utilities fund upgrades and keep their technology up to date. USDA not only supports traditional electric and telephone systems in rural America, but also broadband, distance learning and telemedicine – services that help rural communities more successfully connect with not just urban areas, but with the world marketplace. USDA also funds water and waste facilities to ensure safe water is available for those who live and work in rural communities.

Since 1995, every telephone line constructed with USDA financing has been broadband capable. The Distance Learning program continues to wire rural schools so that students and teachers can tap into a rich universe of educational classes and resources.

For more information visit:
www.rd.usda.gov/about-rd/agencies/rural-utilities-service.

development centers around the nation. USDA Rural Development also sponsors a number of business loan and grant programs that cooperatives can benefit from, such as the Value-Added Producer Grants and the Business & Industry Guaranteed Loan Programs. ■

Promoting Cooperative Development Around the Globe

U.S. cooperatives have been involved in economic development in under-developed countries for more than 60 years. Their work grew out of the conviction that, having helped millions in this country, cooperatives can be adapted to help low-income people everywhere.

Nine of the most active U.S. organizations in international cooperative development work together as the U.S. Overseas Cooperative Development Council. They are: ACDI-VOCA, Global Communities, Communications Cooperative International, Cooperative Resources International, HealthPartners, Land O'Lakes International Development, NCBA CLUSA, National Rural Electric Cooperative Association International and the World Council of Credit Unions.

OCDC members carry out the largest portfolio of cooperative development programs in the world. They oversee multi-year projects in about 100 countries in Africa, Latin America, Eastern Europe and Asia. Together, these projects support cooperatives serving 130 million people. OCDC's mission is to promote effective international cooperative development. One major initiative, for example, studied development projects worldwide to determine the characteristics most likely to produce a thriving cooperative in a challenging marketplace. Another identified three pathways — economic, democratic and social — for cooperatives to contribute to transformational change in developing countries.

A more recent paper looked at ways

U.S. OVERSEAS COOPERATIVE DEVELOPMENT COUNCIL

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Phone: 202-261-3558

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Washington, DC 20036

Leaders: Executive Director: *Paul Hazen*; Board Chair: *Dean Gilge*,
Cooperative Resources International



to link producer cooperatives in poor countries with food cooperatives in the United States and other developed countries.

OCDC's roots extend to the 1960s, with the Kennedy administration's support for cooperatives as part of land reform in Latin America. After studying cooperative development, the U.S. Agency for International Development recommended creation of an advisory committee that included national cooperative associations, the Catholic Church and labor unions.

Initially, the committee focused on implementing recent legislation designed to encourage the use of cooperatives, credit unions and savings and loan associations worldwide. An office was set up to build on the work of

individual cooperative development organizations in this area. Many of these early efforts were carried out by cooperative managers who were asked to share their experiences overseas.

In 1968, the advisory committee was disbanded in favor of a more formal group that could lobby Congress for cooperative development funding. In 1982, the organization was named U.S. Overseas Cooperative Development Council and set up as a cooperative.

Despite many positive outcomes, OCDC members today face challenges. A major stumbling block in some countries is the lack of a legal framework for cooperatives. So, OCDC devised a set of cooperative law principles that can be applied anywhere. A subsequent report on the application of the principles has been translated into five languages.

Another problem is that insufficient documentation of the success of cooperative development hinders funding. OCDC thus recently created the International Cooperative Research Group, which will present clear evidence of the effectiveness of cooperative development around the globe.

OCDC is governed by a 16-member board currently led by Dean Gilge, a senior executive of Cooperative Resources International. Day-to-day operations are overseen by Paul Hazen, who became executive director in February 2012. ■

Working together to build support for worker co-ops

The U.S. Federation of Worker Cooperatives (USFWC) and the Democracy at Work Institute (DAWI) are

separate but affiliated organizations working together to build a well-supported worker cooperative community that is both grounded in today's worker cooperatives and expanding to reach new communities of worker-owners.

The USFWC is the national grassroots membership organization (501(c)(6)) that brings together worker cooperatives, democratic workplaces and worker cooperative developers to exchange information and expertise. The USFWC also advocates and helps its members advocate for policies and conditions that support worker cooperatives.

“The Federation” as its members call it, was founded in 2004 after years of local and regional organizing by worker cooperatives across the country. It has grown at a rate of 25 percent annually since its founding. More than 60 percent of its newest members are also newly-formed worker cooperatives, and 18 percent of members operate in, or directly serve, rural communities.

In 2013, as the next stage of growth in a rapidly expanding worker cooperative movement, the USFWC helped launch the Democracy at Work Institute. The Institute's mission is to expand the worker cooperative model to communities most directly affected by inequality, focusing on low-wage workers, recent immigrants and rural communities. It is a 501(c)(3) “think and do tank” that is engaged in research, education, training, technical assistance and leadership development

U.S. FEDERATION OF WORKER COOPERATIVES AND DEMOCRACY AT WORK INSTITUTE

Website: <http://www.usworker.coop>, <http://institute.usworker.coop>

e-mail: info@usworker.coop, info@institute.usworker.coop

Phone: 415-392-7277, 415-379-9201

Mailing address: 1904 Franklin Street, Suite 400, Oakland, CA 94612

Social media: [facebook.com/usworker](https://www.facebook.com/usworker) & [twitter @usfwc](https://twitter.com/usfwc)
[facebook.com/democraciatworkinstitute](https://www.facebook.com/democraciatworkinstitute) & [twitter @Dematwork](https://twitter.com/Dematwork)

Leaders: USFWC Executive Directors: *Amy Johnson* and *Esteban Kelly*, DAWI Executive Director: *Melissa Hoover*



directed at helping worker cooperatives reach a scale that has real impact on people's lives.

The two organizations work together closely to make sure that DAWI's work reaches and benefits Federation members, as well as the general public. Together, they help existing worker cooperatives connect to support resources and new worker cooperatives to connect to membership organizations. This “sister organization” approach brings on-the-ground experience of running a cooperative business together with a birds-eye view of the national stage. It helps to ensure that future growth is rooted in a movement, adequately supported and strategically directed.

One example of the two organizations working together is in the transition of conventional businesses to cooperative ownership. With millions of baby boomers retiring in the coming years, thousands of small businesses — many of them without a succession plan and many in rural areas — will face closure. Helping these businesses transition to worker cooperative ownership has the potential to save critical “anchor businesses” and to create more worker cooperatives at the same time.

A key factor in persuading owners to sell to their employees is seeing and hearing from other owners who have done the same thing. This is where the USFWC comes in: more than 40 percent of USFWC member cooperatives are conversions from some other form of ownership. These USFWC members can tell the story of their conversions and show retiring owners that it is not just possible, but that cooperatives can thrive and access a

Worker Co-op Associations

There are a number of other organizations that promote worker-owned cooperatives, many with a local or regional focus, or that support Employee Stock Ownership Plans (ESOPs), which in many ways are similar to worker co-ops. Some examples include:

Madison Worker Cooperatives (Wisconsin)

Website: <http://madworc.org/>

E-mail: madworc@gmail.com

Phone: 608-535-9672

Contact: *John Conowal*

Network of Bay Area Worker Cooperatives

(San Francisco Bay Area)

Website: <http://nobawc.org/>

E-mail: info@nobawc.org

Phone: 510-736-2667

Mail address: NoBAWC, P.O. Box 3246,
Oakland, CA 94609

Leader or Contact:

The National Center for Employee Ownership

Website: <http://www.nceo.org/>

E-mail: customerservice@nceo.org

Phone: 510-208-1300

Mail address: 1629 Telegraph Ave., Suite 200,
Oakland, CA 94612-3445

Leader/contact: *Loren Rodgers*, Executive
Director LRodgers@nceo.org

Worker-Owned and Run Cooperative Network of Greater Boston (WORC'N)

Website: www.worc.org

The ESOP Association

Website: <http://www.esopassociation.org/>

E-mail: esop@esopassociation.org

Phone: 202-293-2971; Toll free: 1-866-366-3832

Mail address: 1726 M Street, NW, Suite 501
Washington, D.C., 20036

Leaders/contact: *J. Michael Keeling*,
President; *Cindy Turcot*, Chair

Ohio Employee Ownership Center

Website: <http://www.oeockent.org/>

E-mail: oeoc@kent.edu

Phone: 330-672-3028

Mail address: 113 McGilvrey Hall, Kent State
University, Kent, OH 44242

Vermont Employee Ownership Center

Website: <http://www.veoc.org/>

E-mail: info@veoc.org

Phone: 802-338-7448

Mail address: 286 College Street PO Box 546,
Burlington, VT 05402

Rocky Mountain Employee Ownership Center

Website: <http://www.rmeoc.org/>

E-mail: info@rmeoc.org

Phone: 303.351.2003

Mail address: 383 Corona St.; Denver, CO
80218

Beyster Institute at the University of California-San Diego

Website: <http://rady.ucsd.edu/beyster/>

E-mail: beysterinfo@rady.ucsd.edu

Phone: 858-246-0654

Mail address: Beyster Institute, 9500 Gilman
Drive, Otterson Hall South, Fourth Floor MC
0553, La Jolla, CA 92093-0553

Leader/contact: *Martin Staubus*, Exec.
Director

whole community of support.

Technical assistance from the Democracy at Work Institute can help businesses successfully convert and build their capacity to self-govern as

cooperatives. Newly converted businesses can join one of many membership organizations for cooperatives, among them the USFWC. By working together,

USFWC and DAWI make worker ownership through the cooperative model possible, appealing and well-supported. ■

Newsline

Co-op developments, coast to coast

Send co-op news items to: dan.campbell@wdc.USDA.gov

Caves of Faribault in new partnership

Caves of Faribault, a subsidiary of Swiss Valley Farms, and Norseland Inc. have formed a partnership to expand sales outreach in the specialty food segment. Caves of Faribault produces award-winning blue cheese, Gorgonzola and other specialty cheeses. The goal of the partnership is to “realize accelerated growth and domain authority within this artisan category.”

Norseland, Inc., the exclusive importer of Jarlsberg® cheese in the United States, has a strong national sales force and distribution network that will facilitate the expansion of Caves of Faribault products to grocers, retailers and foodservice channels. Norseland is a wholly owned subsidiary of TINE SA, a cooperative of more than 15,000 dairy farmers in Norway. It is Norway’s largest producer, distributor and exporter of dairy products.

Caves of Faribault was founded in 2001, but the actual caves were first used to hand-craft blue cheese in 1936. The company, which became a Swiss Valley subsidiary in 2010, is best known for its Amablu brand cheese.

New sales record for Organic Valley

Organic Valley had record sales of \$972 million and a profit of \$14.5 million in 2014, proving that its business model can withstand market fluctuations, members attending the co-op’s annual meeting in April were told. The co-op implemented a record increase in farmer pay price, which went up in most regions by 10 percent, on average. Organic Valley also added

Photo courtesy Swiss Family Farms



65 jobs, ending 2014 with a staff of 802.

Organic Valley, the nation’s largest cooperative of organic farmers and a leading organic brand, drew nearly 400 farmer-owners to the meeting in La Crosse, Wis. The meeting theme was “Resilience Through Cooperation.”

In 2014, “We had strong growth, good profits, recovered from our 2013 headquarters fire, raised the pay price to farmers and rolled out some great new products,” said George Siemon, the founding farmer and self-described “CEIEIO” of Organic Valley. “Looking ahead, we continue to struggle with, and plan for, the surge in organic sales,

shortages on store shelves, feed shortages on the farm and intense competition for farm milk.”

Meeting attendees engaged in talks on key topics, such as farmer recruitment, attrition, farm succession, the proposed organic promotion board and how organic fits into the federal system. “It’s democracy in action,” Arnie Trussoni, president of the all-farmer board of directors, said of the sessions. “Our ability to agree to disagree through these

challenging discussions helps our cooperative remain resilient.” The co-op continued to invest in programs that encourage young farmer retention — an especially a critical part of Organic Valley’s member base.

CWT to continue through 2018

National Milk Producers Federation (NMPF) directors have voted to continue Cooperatives Working Together (CWT), a farmer-funded export assistance program, through 2018 at the current funding level of four cents per hundredweight. NMPF developed and manages the 13-year-old

October Is Co-op Month — Spread the Word!

Co-ops and co-op organizations are urged to plan some type of educational activity in October to help spread the word about cooperatives. For example, Cooperative Network — the regional co-op organization for all types of co-ops in Wisconsin and Minnesota — has produced a cooperative-themed coloring book that can be distributed at local elementary schools and organizations such as 4H.

Cooperative Network is now taking orders for its “Co-op Town” coloring books. They will be offered at cost to Network members, and a slightly higher cost for non-members. Orders must be placed by Aug. 28 to receive them in time for Co-op Month. Small crayon boxes are also available for purchase. Contact Wendy Fassbind, wendy.fassbind@cooperativenetwork.coop or 608-258-4401, for pricing and ordering.

Other activities may include:

- Hold an open house at your co-op; offer some refreshments and tours of one of your facilities. You can request free co-op educational brochures or booklets from USDA for handouts (send requests to: Coopinfo@wdc.usda.gov);

- Make a classroom visit. A co-op staffer and/or members can give short talks to students about your co-op and the vital role it plays for members and the community;

- Issue a press release and contact your local newspapers or radio stations and let them know it is Cooperative Month; offer them contact information for your manager and a board member who can talk about the co-op business model and your co-op.

- Post something about Co-op Month on your website and put up posters with facts about co-ops at your co-op



store or facility, a local school or municipal building, etc.

- For more ideas, visit Cooperative Network’s Co-op Month website <http://bit.ly/Co-opMonth> (which will be updated for 2015 in early August), or the National Cooperative Business Association’s website at: www.ncba.coop/events/co-opmonth.

self-help program.

CWT’s extension until December 31, 2018, comes at a time of increasing U.S. milk production, declining world dairy prices and increased global competition due to the removal of European Union milk quotas. “With the United States exporting the equivalent of one-seventh of its milk production, today’s vote will help ensure that this country remains a consistent and competitive supplier of dairy products to the world,” said NMPF Board Chairman Randy

Mooney, a dairy farmer from Rogersville, Mo.

“Through its vote, the NMPF board recognizes how important CWT is in helping every farmer gain access to fast-growing overseas markets,” Mooney added. “The program remains a tremendous self-help tool for all of America’s dairy producers.”

CWT is a voluntary membership program funded by contributions from 37 dairy cooperatives and more than 100 individual farmers.

Through the first five months of

2015 alone, CWT helped its members contract to sell 35.1 million pounds of cheese, 26.6 million pounds of butter and 20.1 million pounds of whole milk powder. Together, these transactions will export the equivalent of 1.07 billion pounds of milk to customers in 28 countries on five continents.

New Hampshire community converts to co-op

The New Hampshire Community Loan Fund and ROC-NH have helped residents of Bob’s Mobile Home Park in

Milan, N.H., convert the park into a cooperative, just days ahead of a planned foreclosure auction. The area has little other affordable housing to which residents could have moved had the park been closed and sold to land developers.

A resident called ROC-NH, an affiliate of ROC USA (see page 42), for help just two weeks prior to the auction. Two days later, 10 of the park's 18 families met with the ROC-NH team.

"There was a lot of fear in the room," says ROC-NH Cooperative Conversion Specialist Angela Romeo. "They didn't know if they had any options." It was felt to be very unlikely that a buyer at the auction would keep the current land use.

The residents voted to incorporate as Deer Estates Cooperative Inc., and to pursue buying the park themselves. The ROC-NH team contacted the park's owners, who were more than willing to work with the cooperative. On April 21, it closed on the sale, creating the state's 113th resident-owned community. Financing was arranged through the New Hampshire Community Loan Fund, which has a 31-year history of moving quickly to help homeowners convert 112 privately owned manufactured-home parks to resident-owned communities.

The cooperative is already planning improvements, including replacing its aging water system. Co-op homeowners are now eligible for products and services such as real mortgages, available only to resident-owned communities.

For more information about the loan fund, visit: www.communityloanfund.org; to learn more about resident-owned co-ops in the state, visit: www.communityloanfund.org/how-we-help/roc-nh/nh-cooperatives.

Cooperative Network, others defend Farm Credit

Cooperative Network was joined by 16 other associations in a letter sent in May to the Wisconsin Bankers

Association (WBA), responding to the American Bankers Association (ABA) President Frank Keating's call for an end to the Farm Credit System (FCS). Keating had publicly called for the elimination of FCS in April, according to a report in Co-op Network's "Contact" newsletter.

The letter to WBA says: "The array of credit products offered by both Farm Credit and commercial banks — often in a collaborative, cooperative manner — ensures that agricultural producers and their industry sector partners have access to financial tools that are vital to their success and economic sustainability."

The letter stresses that "the suggestion that the FCS and/or commercial banks and other lending institutions should be further constrained, or even eliminated, from the marketplace would be unwelcome and injurious to those who live and work in rural America. The stakes are simply too high for rural America to have fewer financing options to meet the challenges of advancing rural economic growth."

The letter concludes by asking to "find ways to work constructively together to improve and expand farmers', ranchers' and rural businesses' access to competitive and stable credit offerings to meet the challenges rural areas face in our still-recovering economy."

Dakota co-op merger defeated

An attempt to merge the South Dakota Wheat Growers and North Central Farmers Elevator was defeated in a member vote held in June. Supporters of the merger had hoped to create a new co-op, to be called CentraGro Cooperative, which they said would save millions of dollars in overhead and other costs, while opponents countered that a merger would result in a less competitive marketplace for producers.

According to Associated Press, 61

percent of S.D. Wheat Growers members voted to merge, but only 49 percent of North Central members voted "yes." The proposed merger required majority votes from both co-ops.

North Central General Manager Mike Nickolas said the merger proposal was "a one-shot deal." Wheat Growers Senior Vice President Steve Briggs said "there is no appetite" for pursuing the merger, despite the close vote.

Associated Press said Nickolas noted that the two co-ops had held more than 100 member meetings to promote the merger. "We did everything we could to get the proper information out there for our members to make their decision," he said. "There's nothing more we could have done."

South Dakota Wheat Growers has more than 5,400 members while North Central Farmers Elevator serves 2,500 members. Both co-ops are about 100 years old.

Cooperative Network seeks new CEO

Cooperative Network — the regional co-op council for Wisconsin and Minnesota — is seeking candidates for its next president/CEO, following the announcement of Bill Oemichen's retirement from the post. The position is based in Madison, Wis., and directs all activities of the two-state association.

Primary duties include working with the board of directors; directing the legislative and regulatory agenda in both Minnesota and Wisconsin; working closely with cooperative directors, managers and employees; and acting as a spokesperson for the association's cooperative agenda.

Qualified candidates should have a bachelor's degree and at least 10 years of experience in business management, association management, government or cooperative management, among others. Deadline for applications and related materials is Aug. 14. For more information, visit: www.cooperative-network.coop. ■

Casale, Jorgenson, Jones winners of top CCA honors

CHS Inc. CEO Carl Casale, co-op journalist Nancy Jorgenson and GROWMARK communications specialist Karen Jones are the recipients of the three top awards presented during the Cooperative Communicators Association annual institute in Indianapolis, Ind., in late May.

Casale, who took over leadership at CHS in 2011, was honored both for his own skills as a communicator and for his strong support for maintaining a quality communications program at the Minneapolis-based fuel, grain and foods cooperative.



"His first day on the job as CEO included holding a meeting to review and discuss his 100-day communications plan," says Linda Tank, CHS senior vice president of communications and public affairs. "That level of commitment to frequent, open dialogue with all of the

cooperative's stakeholders has been a constant in Carl's tenure as CHS president and CEO."

Another priority of Casale's was to spend time "in the country," getting to know the people of CHS. Setting a grueling schedule, he met with more than 650 CHS employees and member-owners in a 90-day period.

During his first two years at CHS, Casale also hosted the popular "Coffee with Carl" small group sessions to get to know employees. Casale came to CHS after a 26-year career with Monsanto Co., where he rose to executive vice president and chief financial officer.

"Carl recognizes the value of targeted, quality communication pieces and is supportive of providing the budget necessary to create outstanding publications, annual reports, videos, web and other communication tools," says Lani Jordan, CHS director of corporate communications.

Jorgenson wins Klinefleter Award

For more than three decades, Nancy Jorgenson's talents have benefitted cooperatives across a wide spectrum of business and industry. She was recognized with the H.E. Klinefleter Award, CCA's top career award for someone who has helped to raise the level of co-op communications.

Jorgenson's service has included employment with CoBank, Farm Credit, the North Dakota Association of Rural Electric and Telephone Cooperatives, and National Farmers

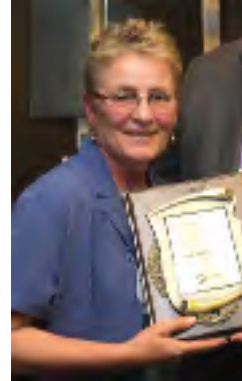
Union, along with her work as a freelance consultant. From speeches to film scripts, from advertising to stockholder

education and websites to book publishing, cooperatives have learned about themselves in an educational and entertaining way thanks to the "Nancy quill."

"Nancy's byline has been synonymous with cooperatives," says Janet Hunter, the editorial director of the Farm Credit Bank of Texas. "She has an intuitive sense of how to reach a wide and diverse audience with content that is both comprehensive and easily

understood," adds Geoff Oldfather, communications manager for Arizona's G&T Cooperatives.

Chuck Lay, director of communications of MFA Inc., says: "Nancy has discussed story ideas and has taken a run-of-the-mill story and improved it by suggesting a new angle. Her story is stronger and better explains and features the cooperative model."



Jones top young communicator

Karen Jones, GROWMARK cooperative affairs and communications specialist, took home the Michael Graznak Award, which recognizes an outstanding young communicator (under 35) who has made superior contributions to cooperative communications and gives promise of a successful future.



Jones wears many hats — writer, youth development coordinator and cooperative educator, just to name a few. She also drives employee engagement and enrichment programs. Jones uses these roles to continually foster an appreciation for the value of cooperatives among coworkers and community.

She completed the Master Cooperative Communicator program in 2011 and served as a regional ambassador for the Midwest region in 2012. Most recently, she served as co-chair for the 2015 CCA Institute in Indianapolis, Indiana.

For more information visit: www.communicators.coop.

Tune up your CO-OP



Co-ops 101: An Introduction to Cooperatives (CIR 55)

Probably the most-read co-op primer in the nation, this report provides a bird's-eye view of the cooperative way of organizing and operating a business. Now in an exciting new full-color format.



Co-op Essentials (CIR 11)

A companion volume to Co-ops 101, this is an educational guide for teaching basic information about cooperatives. It explains what cooperatives are—their business, principle, and structural characteristics, and the responsibilities and roles of cooperative members, directors, managers, and employees.



How to Start a Cooperative (CIR 7)

A long-time favorite refreshed up with updated editorial content and a new design. This guide outlines the process of organizing a cooperative business, providing information on the potential steps involved and some important aspects of cooperative development.



The Role of Food Hubs in Local Food Marketing (SR-73)

Consumers are willing to pay a premium for locally-produced foods. But producers are often handicapped by the lack of locally-based distribution systems. The food hub is one collaborative distribution system for local and regional food that shows great promise. This report presents an overview of the myriad issues facing food hubs across the United States.



Cooperative Statistics 2013 (SR 75)

A survey of 2,186 U.S. farmer, rancher, and fishery cooperatives ending their business year during calendar year 2013 showed a record business volume and net income before taxes. Get all the facts with this vital window on the agricultural cooperative economy.



Performance of the Top 15 Dairy Co-ops, 1992-2012 (RR 232)

The equity retained by dairy cooperatives represents a substantial sum of the members' money and compares with the capital needed for financing their farm operations. That's why good financial performance is vital to the well-being of a dairy co-op's members. Learn how well the largest U.S. dairy cooperatives are doing.

Improved

Is your cooperative delivering maximum performance for its members? To help ensure that it's "firing on all cylinders," request copies of any of the publications on these pages. Or download them from the Web. Either way, there is no cost.

For hard copies (please indicate title, publication number and quantity needed), e-mail: coopinfo@wdc.usda.gov, or call: (202) 720-7395. Or write: USDA Co-op Info., Stop 0705, 1400 Independence Ave., SW, Washington DC 20250. To download from the Web, visit: www.rurdev.usda.gov/rbs/newpub.htm.

New



Expanded

The Nature of the Cooperative (CIR 65)

These collected articles by USDA Rural Development agricultural economist Charles Ling were originally printed in *Rural Cooperatives* magazine to examine the nature of cooperatives and their place in our free-market economy. Now expanded to 10 articles from the original 5.



Nominating, Electing and Compensating Cooperative Directors (CIR 63)

This report examines the various methods co-ops use for nominating board candidates, voting policies of agricultural co-ops and compensation practices for co-op directors. It also includes a look at the types of leadership skills needed by co-op board members. This collection of articles originally appeared in USDA's *Rural Cooperatives* magazine.



Running a Food Hub: Lessons Learned From the Field, SR 77

This report is part of multi-volume, technical report series: Running a Food Hub. This first volume compiles a number of best business practices for starting or expanding a food hub enterprise. It includes operational profiles of the food hubs profiled in the report.



Member Satisfaction With Their Cooperatives (RR 229) (Web Only)

Dairy cooperatives have adopted a wide range of organizational structures. In some cases, this resulted in fairly bureaucratic, complex business organizations that require high levels of management expertise. This study looks at how such organization affects the satisfaction members have with their cooperatives.



Comparing Cooperative Principles of the U.S. Department of Agriculture and the International Cooperative Alliance (RR 231) (Web Only)

The cooperative principles of the U.S. Department of Agriculture and those of the International Cooperative Alliance (ICA) have evolved in slightly different directions since the Rochdale statement of 1860. This report compares the two sets of cooperative principles regarding how they distinguish that form of organization from other forms of business.



Cooperative Employee Compensation (RR-228)

Employee compensation is the largest expense item for most cooperatives, averaging 4 percent of sales. This publication provides a comprehensive survey of compensation rates and benefits of U.S. agricultural co-ops.

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This guide (Cooperative Information Report 7) now has updated editorial and graphic content. It includes a step-by-step game plan and sample documents and work sheets designed to help new co-ops put down healthy roots. It can be used for starting all types of cooperatives.

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