

The background features a large, stylized graphic composed of overlapping triangles and patterns. A prominent blue triangle points upwards from the bottom left, and an orange triangle points upwards from the bottom right. These triangles are set against a backdrop of various patterns: a grid of small dots in the upper left, a series of vertical lines in the center, and a pattern of horizontal lines on the right. The overall aesthetic is modern and geometric.

BUILDING  
AN INCLUSIVE  
ECONOMY.  
TOGETHER.

2019  
ANNUAL  
REPORT

**NCBA** CLUSA  
The National Cooperative Business Association • CLUSA International

**THE NATIONAL COOPERATIVE BUSINESS  
ASSOCIATION CLUSA INTERNATIONAL  
IS THE PRIMARY VOICE IN THE UNITED STATES  
FOR PEOPLE WHO USE COOPERATIVES TO  
BUILD A BETTER, MORE INCLUSIVE WORLD.**

#### **MISSION**

Our mission is to develop, advance and protect cooperative enterprise.

#### **VISION STATEMENT**

NCBA CLUSA works to build a better world and a more inclusive economy that empowers people to contribute to shared prosperity and well-being for themselves and future generations. By leveraging the shared resources of the cooperative movement, we seek to engage, partner with and empower people from all walks of life—particularly those left behind by a shifting economy and facing the greatest economic and societal barriers. We achieve this vision through collaborative partnerships in development, advocacy, public awareness and thought leadership.



1775 I Street, NW  
8th Floor  
Washington, DC 20006

[nbaclusa.coop](http://nbaclusa.coop)



**BUILDING  
AN INCLUSIVE  
ECONOMY.  
TOGETHER.**

**2019 ANNUAL REPORT**

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A handwritten signature in black ink, appearing to read 'Erbin Crowell'.

**ERBIN CROWELL**  
CHAIR  
NCBA CLUSA  
BOARD OF DIRECTORS



A handwritten signature in black ink, appearing to read 'Doug O'Brien'.

**DOUG O'BRIEN**  
PRESIDENT & CEO  
NCBA CLUSA

## STABILITY AND SUSTAINABILITY OF COOPERATIVE BUSINESSES

Co-ops have always been about solutions to challenges faced by consumers, producers, workers and small businesses. While the external circumstances might change, the cooperative solution is constant: cooperatives put the people who use the business at the center of who controls and benefits from the business. The power of the cooperative model has stood the test of time and has been there to help people address critical challenges so that more people can build and participate in the economy. As the nation and the globe face the unprecedented challenges related to COVID-19, we as a cooperative community have the opportunity and responsibility to again stand up and help our communities respond to and recover from this global pandemic. Perhaps not since 1945 in the wake of World War II has the need for a cooperative response to a global crisis been so clear. It is time to act on our principle of concern for community by working together.

We have already seen heroic efforts by members of our cooperative family here in the U.S. to ensure that everyone has access to critical goods and services. We recognize and thank the extraordinary people working in food co-ops, homecare co-ops, rural electric co-ops, agricultural co-ops and beyond who have put their own health at risk to serve their communities. Internationally, we know that co-ops are meeting this moment by using the co-op model to further address community needs. In partnership with NCBA CLUSA and other stakeholders, co-ops in Kenya are mobilizing in response to COVID-19. NCBA CLUSA's USAID-funded Cooperative Development Project in the country has swiftly pivoted to curbing the spread of COVID-19 among its members and their families. The Lelchego Dairy Cooperative Society has taken the lead in educating their communities about COVID-19 symptoms, hand-washing techniques, the importance of social distancing and proper sanitation of the co-op's milk processing facilities and distribution

**“... WE ARE LEADING CONVERSATIONS WITH POLICYMAKERS AND OTHERS ON HOW CO-OPS CAN PLAY A BIGGER AND MORE MEANINGFUL PART OF THE ECONOMIC RECOVERY.”**

channels. Back here in the U.S., the Cooperative Development Fund has helped gather resources and distribute them to co-ops recovering from an economic downturn, as well as from hurricanes, floods and other natural disasters. They also provide funding for education and expanded cooperative development.

While many in the co-op community have stepped forward to meet this moment, we need to do more. Today in the context of COVID-19, we see new challenges, and we also have a clearer picture of the fact that too many people in our country lack opportunity or are negatively impacted by the inequitable systems we have in place. The results have been devastating both in terms of public health and economic turmoil: in many places, the mortality rates related to COVID-19 are startlingly higher for people of color; workers in lower-income families are more likely to be working in an essential sector, and thus at greater risk of contracting the virus; and people without access to sufficient internet or computers lack the ability to participate in critical distance education or telehealth.

As members of NCBA CLUSA, you know that for years we have focused on how cooperatives can build a more inclusive economy. The COVID-19 experience has made abundantly clear how much these types of strategies are needed and just how important it is for cooperatives to play a bigger role in our economy and the lives of their members. That is why NCBA CLUSA has been focused on protecting as many co-ops as possible from the economic consequences of COVID-19 and making sure that policymakers and others understand how cooperatives can provide the longer-term solutions that are so clearly needed.

Our first order of business in the COVID-19 era is to ensure as many cooperatives as possible are eligible for and have access to economic assistance programs designed to help businesses. Along with allies throughout the cooperative community, we were

successful in including cooperatives as eligible entities in the Economic Injury Disaster Loan program and we have worked tirelessly to increase eligibility and access for cooperatives to the Paycheck Protection Program and other economic assistance tools. As the economic fallout from the pandemic continues to unfold, we will maintain this work as our priority. And we are leading conversations with policymakers and others on how co-ops can play a bigger and more meaningful part of the economic recovery.

To increase our impact and influence of cooperatives, we need to grow our membership — both to ensure we are representative of the cooperative community and so we have the resources to do the work. So last June, the Board created a Membership Growth Task Force to ensure that the association will (1) more effectively align, represent and advocate for the entire U.S. cooperative community, and (2) grow and diversify the association’s resources to ensure long-term sustainability and accountability to the cooperative community. With a focus on reaching these goals, the Task Force is examining NCBA CLUSA’s dues structure that has not been updated in over 20 years.

With a broader membership and more resources, NCBA CLUSA will not only continue, but will expand on its mission to advocate, defend and promote the cooperative business model. This mission has never been so important as the nation and the world seek ways to respond to and ultimately recover from the negative impacts of COVID-19. Thank you for being a member of NCBA CLUSA and for ensuring that co-ops are positioned to build a more inclusive economy. 🌱

**1 IN 3**  
AMERICANS  
ARE CO-OP MEMBERS



**65,000**  
COOPERATIVE  
ENTERPRISES OPERATE  
ACROSS THE U.S.

CO-OPS GENERATE  
**\$75 BILLION**  
IN ANNUAL WAGES AND  
**\$650 BILLION**  
IN REVENUE

**ELECTRIC CO-OPS<sup>1</sup>**



ELECTRIC CO-OPS POWER  
**1 IN 8**  
AMERICANS



ELECTRIC COOPERATIVES  
ARE ENERGY PROVIDERS  
AND ENGINES OF ECONOMIC  
GROWTH FOR  
**42 MILLION**  
AMERICANS



ELECTRIC COOPERATIVES  
INVEST  
**\$12 BILLION**  
ANNUALLY IN LOCAL  
ECONOMIES AND  
THE SECTOR CONTRIBUTES  
**\$88.4 BILLION**  
TO THE U.S. GDP ANNUALLY

**FOOD CO-OPS<sup>2</sup>**



CUSTOMERS SUPPORT  
**185 LOCAL FARMS AND  
PRODUCERS**  
WHEN THEY SHOP AT THEIR CO-OP



**1 OUT OF EVERY 3**  
PRODUCTS SOLD AT THE AVERAGE  
FOOD CO-OP IS  
**ORGANIC**



**24,100 POUNDS**  
OF HEALTHY, EDIBLE FOOD IS  
DONATED TO FOOD PANTRIES BY  
THE AVERAGE FOOD CO-OP

<sup>1</sup> "The Economic Impact of America's Electric Cooperatives." FTI Consulting, March 2019, jointly commissioned by NRECA and NRUCFC.

<sup>2</sup> "You are the Co-op Difference." ICA Group, 2017, commissioned by National Co+op Grocers.

## CREDIT UNIONS



**85,400**  
CREDIT UNIONS  
WORLDWIDE SERVE  
**274 MILLION**  
MEMBERS<sup>3</sup>



CREDIT UNIONS' INSURANCE FUNDS ARE  
**MORE STABLE**  
AND  
**LESS LIABLE**  
TO RISK THAN BANKS  
DURING FINANCIAL  
CRISES<sup>5</sup>



**52%**  
OF CREDIT UNION  
CEOS ARE WOMEN,  
**10X HIGHER**  
THAN BANK CEOS<sup>4</sup>



CREDIT UNIONS HAVE  
**DOUBLED**  
SMALL BUSINESS  
LOANS OVER THE PAST  
DECADE<sup>6</sup>

## WORKER CO-OPS<sup>7</sup>



PAY AN AVERAGE  
HOURLY WAGE OF  
**\$19.67**



**465**  
WORKER CO-OPS  
AROUND THE U.S. WITH  
AN ESTIMATED  
**6,454**  
WORKERS



WORKER CO-OPS  
EXIST IN A VARIETY OF  
INDUSTRIES INCLUDING  
**CHILD CARE,  
PROFESSIONAL  
SERVICES,  
RETAIL, AND  
HOME CARE**



THE WORKFORCE AT  
WORKER CO-OPS IS  
**62.5% FEMALE**  
AND  
**35.8% MALE**

## HOUSING CO-OPS



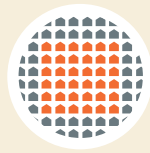
CO-OP OWNED  
COMMUNITIES SELL  
FOR  
**MORE**  
AND  
**FASTER**  
THAN HOMES IN  
COMMERCIAL PARKS<sup>8</sup>



CO-OP COMMUNITIES  
HAVE INVESTED  
**\$50 MILLION**  
IN HEALTH  
AND SAFETY  
IMPROVEMENTS SINCE  
2008<sup>10</sup>



EMPOWERED HOUSING  
CO-OP RESIDENTS ARE  
**MORE LIKELY**  
TO BE ENGAGED  
CITIZENS<sup>9</sup>



**3,000**  
HOUSING CO-OPS IN  
THE U.S. PROVIDE  
**300,000**  
UNITS OF HOUSING<sup>11</sup>

## AGRICULTURE CO-OPS



**1.9 MILLION**  
FARMER MEMBERS



VALUE OF ASSETS  
OWNED BY  
AGRICULTURE CO-OPS:  
**\$92 BILLION**



FROM GRAINS TO  
DAIRY, MEAT TO FRUIT,  
VEGETABLES AND  
NUTS, AND MUCH  
MORE, AMERICANS  
RELY ON CO-OPS TO  
HELP PROVIDE THE  
FOOD WE EAT AND  
THE CLOTHES  
WE WEAR.



PROVIDE  
**300,000 JOBS**  
AND A TOTAL PAYROLL  
OF OVER  
**\$8 BILLION**

<sup>3</sup> World Council of Credit Unions 2017 Statistical Report. September 2018

<sup>4</sup> "CUs Must Continue Investment in Diverse Populations to Succeed." *CUNA News RSS*, CUNA News, 1 May 2019

<sup>5</sup> "Frequently Requested Credit Union and Bank Comparisons." *Credit Union National Association*, 2016.

<sup>6</sup> "Member Business Lending by Credit Unions." *Credit Union National Association*, 2013.

<sup>7</sup> 2019 Worker Cooperative State of the Sector Report

<sup>8</sup> Ward, Sally K, Charlie French and Kelly Giraud. "Ownership in New Hampshire's

"Mobile Parks: A Report on Economic Outcomes," The Carsey Institute at the University of New Hampshire, March 2010.

<sup>9</sup> ROC USA, "Sustainably Scaling Resident Ownership: Leadership and Impact," Strategic Plan: July 2018-June 2021, 2018

<sup>10</sup> ROC USA, "Sustainably Scaling Resident Ownership: Leadership and Impact," Strategic Plan: July 2018-June 2021, 2018

<sup>11</sup> "Counting Limited Equity Co-ops," Research Update, Urban Homestead Assistance Board (UHAB), February 2016

“NCBA CLUSA is proud to represent cooperative businesses, providing premier cross-sector collaboration opportunities and amplifying our members’ voices in our work to educate policymakers on cooperative economic impact and influence favorable federal policy.”

Our three membership categories—Individual, Organization and Associate—represent all sectors of the economy, providing an avenue for co-ops and their supporters to contribute to a national dialogue and influence lasting, transformative change in communities nationwide. Membership with NCBA CLUSA also connects U.S. cooperatives with a global community of more than 1.2 billion cooperators through our membership and representation in the International Cooperative Alliance.

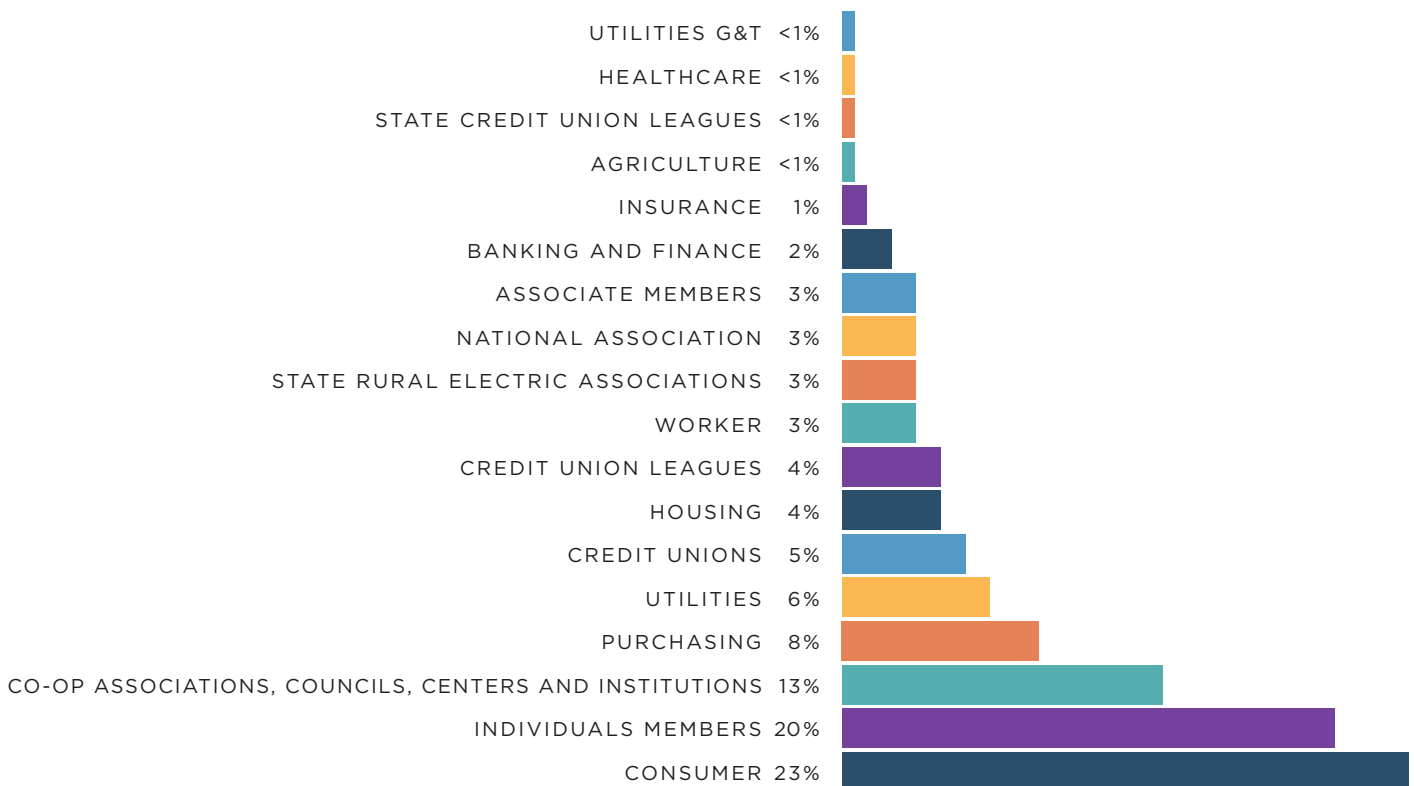
Since 2017, NCBA CLUSA has been guided by the first four pillars of the inclusive economy: participation, growth, stability and sustainability. In 2020, we shift our attention to the final pillar—equity—with a focus

on how cooperative businesses contribute to diverse, equitable and inclusive workplaces and communities, creating new opportunities for economic participation and advancement.

### A RESOLUTION ON DIVERSITY, EQUITY AND INCLUSION

As we enter the new decade, NCBA CLUSA reaffirms its commitment to championing an inclusive economy. In October 2019, with strong support and urging from our members, our board of directors adopted a resolution to lift up and advance Diversity, Equity and Inclusion (DEI) within the cooperative identity. NCBA CLUSA acted on this resolution at the International Cooperative

## MEMBERSHIP BREAKDOWN BY SECTOR



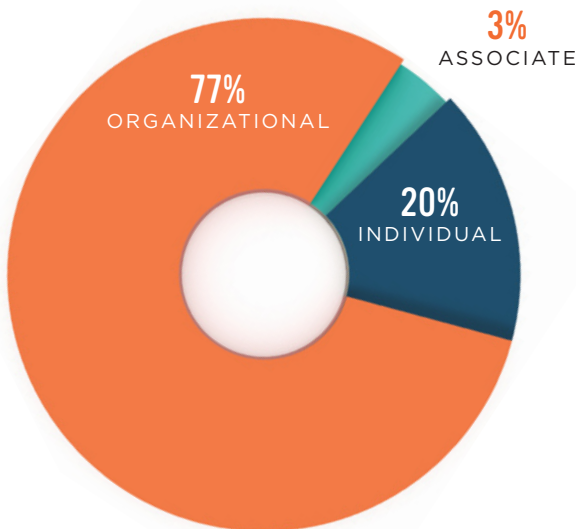


Alliance’s conference in Kigali, Rwanda later that same month, formally requesting that its governing body address DEI within the context of the cooperative principles. We have also internalized this message by establishing a DEI working group to help NCBA CLUSA lead in incorporating diversity, equity and inclusion into its own practices.

As we move through 2020, membership in NCBA CLUSA will remain crucial, not only in advancing a trusted, proven way to do business and build communities, but also in fully capturing the potential of the cooperative moment—our generational opportunity to shape a more inclusive future.



### MEMBERSHIP BREAKDOWN BY CATEGORY



### COOPERATIVE BUSINESS JOURNAL

Now in its third year, the Journal made significant strides in 2019 providing our members with compelling content and thought leadership from new writers and contributors in the cooperative community. Our articles represented a wide spectrum of co-op sectors, including worker, farmer, electric and financial, as well as several crosscutting pieces (co-ops and the SDGs, the inclusive economy). We also published research from new organizations (Inclusiv, Urban Institute, Capital Impact Partners, Filene Research Institute), educational institutions (Rutgers, Brandeis, Saint Mary’s, University of Maine) and co-op developers (OCD, CooperationWorks!).

NCBA CLUSA looks forward to expanding the content and reach of this first-class journal. Thank you to our members for sharing your research and insights, ensuring the cooperative community has the benefit of the industry’s latest thinking.

“IMPACT 2019 provided an unparalleled platform to reenergize the cooperative movement and galvanize its champions around building the next economy with ‘power in purpose.’”



**400+**  
ATTENDEES



**40**  
SESSIONS



**93**  
SPEAKERS

This year’s theme linked four tracks, 40 sessions and 93 speakers over the three-day event. It also provided an opportunity to broaden the national, cross-sector conversation on cooperatives to include co-op developers, financiers, community and city leaders, innovators, economists and policymakers. IMPACT 2019 also provided a robust international

program with six breakout sessions and two plenaries, all focused on the stability and sustainability of the cooperative model when used in international development. Other key programming included the first Women’s Leadership Breakfast, video messages from 18 members of Congress and a dedicated track for purchasing cooperatives.



*The keynote address at the IMPACT 2019 Conference by Felicia Wong, President and CEO of the Roosevelt Institute, holds the attention of attendees with its focus on the moral imperative of an inclusive economy.*





*“Building an inclusive economy is not just the right thing to do; it’s the smart thing to do,” Felicia Wong, President and CEO of the Roosevelt Institute, said during her keynote at the 3rd annual Co-op IMPACT Conference.*



*IMPACT 2019 marked the first time NCBA CLUSA offered a full day of international programming, featuring three tracks: Sustainability and Self-Reliance, Stability and Innovations in Co-op Development. Here, Alex Serrano, Senior Vice President of International Development for NCBA CLUSA, and Kimberly Rosen, Deputy Assistant Administrator at USAID’s Bureau for Economic Growth, Education and Environment, discuss how co-ops can help achieve the UN’s Sustainable Development Goals.*



*IMPACT 2019 marked a key opportunity to broaden the conversation around co-ops—especially as stakeholder priorities begin to shift in favor of a more people-centered economy.*



*Bette Brand, Administrator of the U.S. Department of Agriculture (USDA)'s Rural Business-Cooperative Service, receives NCBA CLUSA’s Cooperative IMPACT Champion Award during a reception hosted by REI Co-op’s Washington, DC Flagship Store.*

“Throughout 2019, NCBA CLUSA’s advocacy team helped educate, differentiate and keep cooperative priorities top-of-mind before policymakers and stakeholders—critical work that ensures co-ops are recognized, supported in the budget and eligible for federal programs.”



MET WITH MORE THAN **100** CONGRESSIONAL OFFICES



REESTABLISHED AND GREW CONGRESSIONAL COOPERATIVE BUSINESS CAUCUS MEMBERSHIP BY MORE THAN **33%**



INCREASED FUNDING FOR THE U.S. AGENCY FOR INTERNATIONAL DEVELOPMENT’S COOPERATIVE DEVELOPMENT PROGRAM BY **42%**



PRESERVED RURAL COOPERATIVE DEVELOPMENT GRANT FUNDING AT **\$5.8 MILLION** DESPITE A BUDGET PROPOSAL RECOMMENDING ITS ELIMINATION

**AN OPEN LETTER TO 2020 PRESIDENTIAL CANDIDATES**

In an open letter addressed to candidates running in the 2020 Presidential Election, NCBA CLUSA asked presidential hopefuls to recognize the cooperative business model as a tool for the economic success and self-determination of their constituents. As an integral part of rising to meet challenges that range from rural connectivity and clean energy to affordable housing, food access and financial security, “co-ops should be on the policy platform of every presidential candidate,” the letter said. As a result, six candidates



incorporated policy solutions that would spur co-op development into their platforms.

**IMPLEMENTING THE MAIN STREET EMPLOYEE OWNERSHIP ACT**

Since the passage of the Main Street Employee Ownership Act in 2018, the idea of worker co-op conversions has continued to gain traction among policymakers. But challenges—particularly around access to loans from the U.S. Small Business Administration—persisted. In 2019, NCBA CLUSA monitored implementation of the legislation, garnering the support of more than 100 organizations and hosting a briefing on Capitol Hill to highlight the need for a policy environment that enables co-op development and, ultimately, advances a more inclusive economy.



*NCBA CLUSA president and CEO Doug O'Brien greets Rep. Jim Baird, co-chair of the Congressional Cooperative Business Caucus, ahead of a Congressional briefing in December.*





*The shared ownership structure of a cooperative business makes the U.S. Small Business Administration's personal guarantee requirement nearly impossible to fulfill when attempting to access financing.*



## **POWER IN PURPOSE: COOPERATIVE POLICY ROUNDTABLES**

In partnership with the Cooperative Development Foundation and local stakeholders, NCBA CLUSA hosted a series of regional Cooperative Policy Roundtables in 2019. These strategic, in-depth conversations were part of ongoing research funded by the Robert Wood Johnson Foundation to quantify the social and economic impact of cooperatives—part of the philanthropy's longtime focus on healthy communities. This work began with a framework for measuring co-op impact developed in partnership with the Urban Institute and will result in a policy paper meant to inform needed policy changes at the local, state and federal levels.

*Attendees at the Cooperative Policymakers' Roundtable in Denver, Colorado in May discuss actionable ways to achieve an enabling policy environment in which cooperatives can thrive.*



# INTERNATIONAL PROGRAMS

“NCBA CLUSA works to build an inclusive economy around the world by building resilient communities, creating economic opportunities and strengthening cooperatives and producer groups.”



**18**  
ACTIVE PROJECTS  
IN 2019 IN  
**17**  
COUNTRIES



NCBA CLUSA  
PROGRAMS  
REACHED OVER  
**600,000**  
PEOPLE



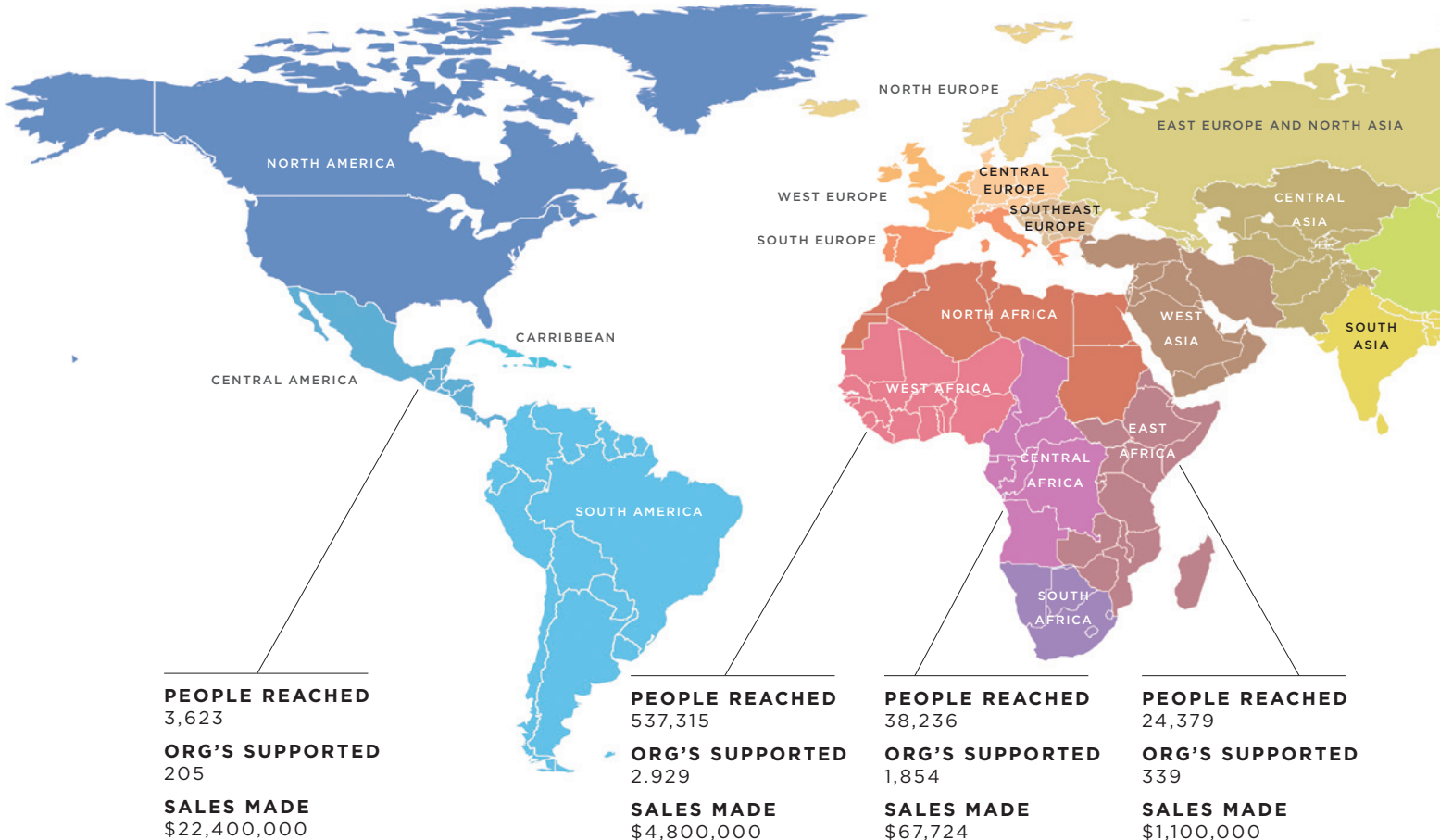
WE SUPPORTED  
**5,330**  
ORGANIZATIONS  
INCLUDING  
**515**  
COOPERATIVES



WE WORKED  
WITH CLOSE TO  
**305,000**  
WOMEN AND  
**167,000**  
YOUTH

## IMPACT BY REGION

2019 AND CONTINUING



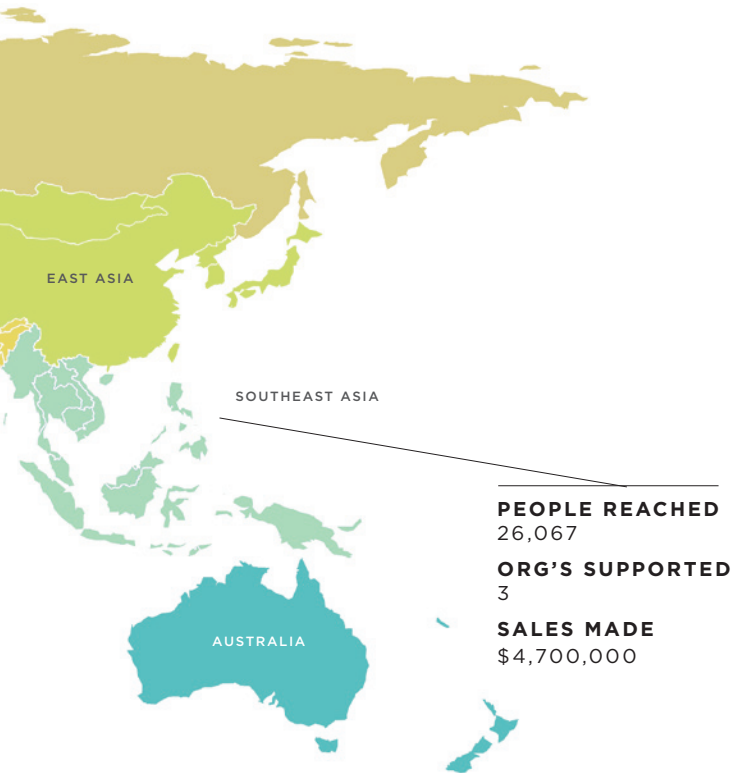
In 2019, NCBA CLUSA marked 65 years of working to ensure people have the knowledge, resources and authority to build prosperity and well-being for themselves and future generations.

In March, at the National Press Club in Washington, DC, we brought together government partners, international development organizations and the private sector to discuss how co-ops provide the trust, professionalization and community focus required to establish sustainable supply chains as part of the launch of our new USAID-funded Cooperative Development Program.

Later, we navigated the Administration’s decision to cut aid funding to the three countries in Central America that make up the Northern Triangle. For more than 30 years, NCBA

CLUSA has worked to provide economic opportunities in Guatemala, El Salvador and Honduras, addressing the root causes of instability and curbing migration in the region.

Elsewhere, we worked to build the capacity of communities to adapt and transform in the face of shocks and stresses. In Niger, our positive youth development framework empowered young people to be leaders and innovators in their communities. In Mozambique, we used drones to help famers stay one step ahead of climate change. And in Burkina Faso, we worked to secure land ownership for women—key to building assets, livelihoods and, ultimately, a more equitable world. Our community-led governance model called Citizen Working Groups enabled communities in the Sahel to identify and discuss their needs and, together, find solutions and resources.



#### FORTY YEARS OF SERVICE

In October, we celebrated 40 years of service by Sam Filiaci, NCBA CLUSA's longtime regional director in Southeast Asia. In the early 1990s Filiaci, working for NCBA CLUSA with funding from USAID, helped organize 450 coffee farmers in East Timor into a cooperative called Cooperativa Café Timor.

At the time, few coffee buyers were sourcing from East Timor due to a lack of infrastructure and decades of conflict in the region. Undeterred, Filiaci sent out hundreds of faxes to potential buyers. One of the very first to respond was Starbucks. Over the years, Filiaci made deep connections and long-lasting relationships with Starbucks and other key buyers in the coffee industry.

Today, with 24,000 farmer-owners, Cooperativa Café Timor is East Timor's leading private-sector employer and one of the world's largest single-source suppliers of certified organic Arabica coffee. Reinvesting coffee profits back into the community, the co-op runs a network of health clinics that provide critical healthcare to millions of people.



# CREATING ECONOMIC OPPORTUNITIES

“NCBA CLUSA’s collaborative approach to building sustainable income strengthens business relationships, policy environments and institutional capacity in support of inclusive and sustainable economic growth.”



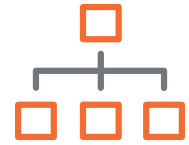
FACILITATED OVER  
**\$27 MILLION**  
USD  
IN SALES



OVER  
**38,000**  
HECTARES  
ARE UNDER  
IMPROVED  
TECHNOLOGIES  
OR  
MANAGEMENT  
PRACTICES



SUPPORTED  
OVER  
**19,000**  
PEOPLE TO  
ACCESS OVER  
**\$1 MILLION**  
USD  
IN AGRICULTURAL  
FINANCING



ESTABLISHED/  
SUPPORTED OVER  
**5,000**  
ORGANIZATIONS

## PROJECTS

### LATIN AMERICA

#### USDA Safe Agriculture Food Export Program (SAFE)

Dominican Republic  
USDA  
Sept 2015 - Nov 2020  
\$16,200,000

#### USDA Coffee Rehabilitation and Agricultural Diversification

El Salvador  
USDA  
Sept 2014 - (Sept 2019)  
\$13,000,000

#### USAID Coffee Value Chains Project Guatemala

USAID  
Dec 2017 - Sept 2022  
\$4,300,000  
Partner: Fedecocagua

### AFRICA

#### Finance for Food Security and Women Entrepreneurs (FFSWE)

Mali  
Aug 2015 - (May 2019)  
USAID, SIDA  
\$300,000  
Partner: IESC

#### Technical, Vocational, Education and Training for the Agriculture Sector (TVET)

Mozambique  
Dec 2017 - Dec 2020  
NORAD  
\$1,800,000

#### New Alliance ICT Extension Challenge Fund, e-Extensao

Mozambique  
Feb 2016 - (Feb 2019)  
USAID \$1,800,000

#### USAID Mikajy

Madagascar  
Jun 2018 - Feb 2023 USAID  
\$2,300,000  
Partner: Tetra Tech

### SOUTHEAST ASIA

#### USDA East Timor Agribusiness Development Project

East Timor  
Sept 2013 - (Jun 2019)  
USDA  
\$9,200,000

#### Coffee and Cocoa Agribusiness Opportunities (CACAO)

East Timor  
Jun 2015 - Jun 2020  
NZAID  
\$10,500,000



## SUCCESS STORY: GUATEMALA

# WORKSHOP SERIES ADDRESSES TRADITIONAL MASCULINITY AND GENDER NORMS IN THE COFFEE VALUE CHAIN

Following a workshop designed to address traditional masculinity and its impacts on families, communities and economic opportunities, co-op members in Guatemala—largely men—have committed to change at the household level.

Led by the Guatemalan coffee cooperative federation, Fedecocagua, as part of NCBA CLUSA's Guatemala Coffee Value Chains Project funded by the U.S. Agency for International Development (USAID) through its Feed the Future initiative, the workshop promoted a model for "positive masculinities."

This model calls on men to recognize how their social and household status (i.e. their roles and responsibilities) drive the unequal distribution of labor in their homes and communities. Workshop participants analyze the negative impacts of traditional masculinity and work to reconstruct models that

can bring equity to gender roles.

And it's not just about achieving more proportional division of labor. Practicing positive masculinities can also curb risk behaviors, support healthier diets for women of childbearing age and lead to more autonomy for women to invest household income in nutritious food and healthcare for themselves and their families.

After the most recent workshop, 164 participants—among them 139 men—pledged to take concrete actions to initiate change at the household level, including participation in reproductive health education, more involvement in domestic work and childcare, supporting women in income-generating activities and promoting a healthy diet for all family members at home.

The event was the latest in a series of workshops informed by the project's Gender and Social

Inclusion Strategy, which builds on NCBA CLUSA's experience in gender research and programming. Last year, NCBA CLUSA participated in the USAID/Guatemala Gender Analysis and Gender Assessment led by Banyan Global.

Consulting with more than 300 women and men from USAID Guatemala projects, project staff and partners, the Government of Guatemala and civil society organizations, the research explored gender norms and power dynamics within relationships. It also sought to understand project-level gender integration, knowledge, attitudes and practices.

—by *Leonorilda Coc and Elizabeth Salazar/NCBA CLUSA*

**PROMOTING GENDER EQUALITY AND WOMEN'S EMPOWERMENT IS KEY TO BUILDING PROSPEROUS HOUSEHOLDS, COMMUNITIES AND COOPERATIVES.**

*Rethinking gender roles empowers women, allowing them to invest household income in nutritious food and healthcare for themselves and their families.*



*Workshop participants analyze the negative impacts of traditional masculinity and work to reconstruct models that can bring equity to gender roles.*



# STRENGTHENING COOPERATIVES AND PRODUCER GROUPS

“NCBA CLUSA applies cooperative principles and promotes cooperative business development to build wealth, economic power and resilience in low- and middle-income countries.”



SUPPORTED OVER  
**500**  
COOPERATIVES



WORKED WITH  
**22,000**  
CO-OP MEMBERS



SUPPORTED  
OVER  
**24,000**  
YOUTH



WORKED WITH  
GOVERNMENTS  
TO DEVELOPMENT  
MORE ENABLING  
ENVIRONMENTS  
FOR  
COOPERATIVES

## PROJECTS

### AMERICAS

#### U.S.-CUBA Cooperative Working Group

Cuba  
Christopher Reynolds Foundation  
Cooperative Development Foundation  
Apr 2015 - (Mar 2019)  
\$107,000

#### Partnership for Advancing an Inclusive Rural Energy Economy

USA  
New York Community Trust  
Oct 2017 - Feb 2021  
\$150,000  
Partner: EESI

#### Building Healthy Communities Research Grant

USA  
Robert Wood Johnson Foundation  
Cooperative Development Foundation  
Mar 2018 - Mar 2020  
\$250,000

### WORLDWIDE

#### USAID Farmer-to-Farmer Peru, Ecuador, Cambodia

USAID  
Aug 2018 - Aug 2023  
\$6,250,000

#### International Cooperative Research Group

Worldwide  
USAID CDP  
Jul 2013 - (Sept 2019)  
\$3,600,000  
Partner: OCDC

#### Creating an Environment for Cooperative Expansion

Guatemala, Peru, Tanzania, Kenya, Madagascar  
USAID  
CDP  
Aug 2018 - Aug 2023  
\$7,500,000

### AFRICA

#### USAID United in Building and Advancing Life Expectations (UBALE)

Malawi  
Jan 2015 - (Sept 2019)  
USAID  
\$3,000,00  
Partner: Catholic Relief Services

#### Capacity Building of Producer Organizations

Tanzania  
Dec 2017 - (Jun 2019)  
IFC (World Bank Group)  
\$186,000

#### Youth Empowerment Through Agriculture

Uganda  
Feb 2015 - Feb 2020  
Mastercard Foundation  
\$11,500,000

### SOUTHEAST ASIA

#### Feed the Future Sustainable Agribusiness Alliance (SCAA)

Indonesia  
Jan 2017 - Jan 2020  
USAID  
\$2,000,000

## SUCCESS STORY: KENYA

### LESSONS FROM INDIA'S TOP DAIRY COOPERATIVE INSPIRE FARMERS PARTICIPATING IN NCBA CLUSA'S COOPERATIVE DEVELOPMENT PROGRAM

Thanks to support from NCBA CLUSA, India's top dairy cooperative is sharing best practices with Kenyan cooperative dairy farmers.

Organized by New Kenya Cooperative Creameries (New KCC), one of Kenya's major dairy processors, a recent learning exchange trip was designed to educate Kenyan dairy farmers on the benefits of bringing small-scale farmers together in cooperative businesses to produce and deliver high-quality milk and value-added products to strengthen the dairy sector in Kenya.

Participants observed the successes of Amul, a cooperative dairy company founded in the 1950s that NCBA CLUSA helped enter the pasteurized milk market. Owned by the 3.6 million milk producer members of the Gujarat Co-operative Milk Marketing Federation Ltd, Amul has served as the primary driver for India being the world's leading dairy producer since 1970. It has also grown to become India's largest food brand.

As part of NCBA CLUSA's USAID-funded Cooperative Development Program (CDP), the project supported the attendance of a supervisory committee member from Lelchego Cooperative Society, along with a member and manager from Kabiyeet Cooperative Society in Nandi County, Kenya.

Accompanied by NCBA CLUSA Country Coordinator Lydia Omamo, the group visited three Amul facilities in Gujarat to learn about the operations, successes and challenges for the dairy sector in India, and benefits and services received by cooperative members. For example, Amul's cooperative owners have access to subsidized inputs and services like cattle feed, veterinary and artificial insemination services, medical coverage and pension programs. Because Amul provides these valuable benefits and services, its members are encouraged to sell more product to their cooperative, addressing the issue of side selling that can be a major challenge for emerging cooperatives.

On the management and governance side, participants learned about the important relationship between the cooperative boards and Amul's management. As the owners of the business, the farmers' voices are taken seriously, leading to member satisfaction, retention and loyalty. Kenyan participants also noted the prominent role of women in board and other leadership positions in the Indian dairy cooperatives at all levels, spurring high-quality production and sustainability.

**PARTICIPANTS OBSERVED THE SUCCESSES OF AMUL, A COOPERATIVE DAIRY COMPANY FOUNDED IN THE 1950S THAT NCBA CLUSA HELPED ENTER THE PASTEURIZED MILK MARKET.**

NCBA CLUSA's five-year USAID CDP project operates in Kenya, Tanzania, Madagascar, Peru and Guatemala.

—by Virginia Brown/NCBA CLUSA

*Members of New Kenya Cooperative Creameries visited with India's top dairy co-op in November.*



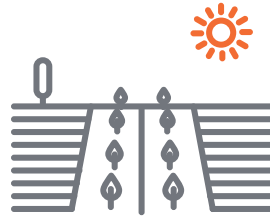


# BUILDING RESILIENT COMMUNITIES

“By building resilient communities, NCBA CLUSA helps people face uncertainty with confidence and self-reliance. Our resilience approach strengthens governance capacity, improves land management and farming practices, and leads to better health and nutrition.”



NEARLY  
**136,000**  
INDIVIDUALS  
PARTICIPATED IN  
A FOOD SECURITY  
PROGRAM



OVER  
**1,300**  
ADULTS  
RECEIVED LAND  
TENURE RIGHTS  
DOCUMENTS



OVER  
**24,000**  
CHILDREN UNDER  
2 YEARS OF  
AGE REACHED  
WITH NUTRITION  
INTERVENTIONS



**22**  
NATURAL RESOURCE  
MANAGEMENT  
AND COMMUNE  
DEVELOPMENT  
PLANS FORMALLY  
PROPOSED, ADOPTED,  
IMPLEMENTED OR  
INSTITUTIONALIZED

## PROJECTS

### LATIN AMERICA

#### USAID Reforestation Project

Haiti  
USAID  
Oct 2017 - Jun 2022  
\$2,500,000  
Partner: Chemonics

### AFRICA

#### USAID Resilience and Economic Growth in the Sahel - Enhanced Resilience

Burkina Faso, Niger  
Nov 2013 - Dec 2020  
USAID  
\$76,500,000

#### Natural Resource Guide

Burkina Faso  
Nov 2017 - (Feb 2019)  
World Bank  
\$150,000

#### USAID Budikadidi Development Food Security Activity

Democratic Republic of the Congo  
Jan 2017 - Dec 2021  
\$5,600,000  
Partner: Catholic Relief Services

#### Promotion of Conservation Agriculture (PROMAC II)

Mozambique  
Dec 2017 - Dec 2022  
The Royal Norwegian Embassy in Maputo  
\$14,500,000

#### Wadata Development Food Security Activity

Niger  
Oct 2018 - Jun 2023  
USAID Food for Peace  
\$5,350,000  
Partner: Save the Children

#### Feed the Future Senegal Kawolor Project

Senegal  
Nov 2017 - Nov 2022  
USAID  
\$40,000,000

### WORLDWIDE

#### USAID Advancing Nutrition

Worldwide  
Dec 2018 - Aug 2023  
USAID  
(By Work Order)  
Partner: JSI

## SUCCESS STORY: MOZAMBIQUE

# USING DRONES, NCBA CLUSA MOZAMBIQUE IS HELPING FARMERS STAY ONE STEP AHEAD OF CLIMATE CHANGE

Farmers worldwide are feeling the impacts of climate change, as irregular rain patterns and increasing droughts put the world's food supply at risk. To best mitigate the increasing impacts of climate change on their production, farmers need access to precise information and cutting-edge tools and technologies on their farms.

In order to help farmers build their resilience against climate change, NCBA CLUSA Mozambique, through its PROMAC II project, is partnering with FutureWater, a global research and consulting organization that works to combine scientific research with practical solutions for water management, to introduce Precision Agriculture technology.

By using drones called Flying Censors, the project staff is able to enhance the extension advisory services provided to farmers participating in the project. The goal of the PROMAC II project is to contribute to the long-term

sustainable increase of food security and farmer incomes in Mozambique through the adoption of conservation agriculture practices.

When practiced by farmers, conservation agriculture increases yields, reduces agricultural losses and mitigates the negative impact of climate change—all while building the economic and environment resilience of farmers.

PROMAC II provides extension advisory services, which include agronomic training and technical support in climate smart agriculture practices to more than 30,000 farmers in Central and Northern Mozambique. The project is funded by the Embassy of Norway in Mozambique.

Future Water's Flying Censor drones are equipped with infrared cameras that can detect crop stress three weeks before the human eye can identify it. Crop stress can be caused by excess or lack of water, or if the

crops have been attacked by a pest. Drones will be flown in selected areas by our Extension Supervisors and the information will be gathered and analyzed in order to define key technical messages to disseminate to farmers through our field-based agricultural extension agents.

These messages will be delivered within three days of image collection and the data is then analyzed. This will strengthen PROMAC II's work supporting farmers to adopt climate smart agriculture practices and technologies in order to increase their yields and, ultimately, their food security and livelihoods.

*—By Carolina Reynoso Pieters/  
NCBA CLUSA*

**WHEN PRACTICED BY FARMERS, CONSERVATION AGRICULTURE INCREASES YIELDS, REDUCES AGRICULTURAL LOSSES AND MITIGATES THE NEGATIVE IMPACT OF CLIMATE CHANGE.**

*Farmers launch a drone that can detect crop stress three weeks before the human eye can identify it.*



“In fiscal year 2019, NCBA CLUSA made great strides to strategically manage our financial performance. Financial strength is critical to our ability to deliver on our promises to members, donors, partners and other stakeholders.”

NCBA CLUSA’s fiscal year begins January 1 and ends December 31. The year-end financial results reflect \$42.1 million in total revenue and net income of \$355,881. The association gained \$246,143 in operating income and experienced a gain in investment results of \$109,738. The financial statements reflect stable results demonstrating continued positive operational performance.

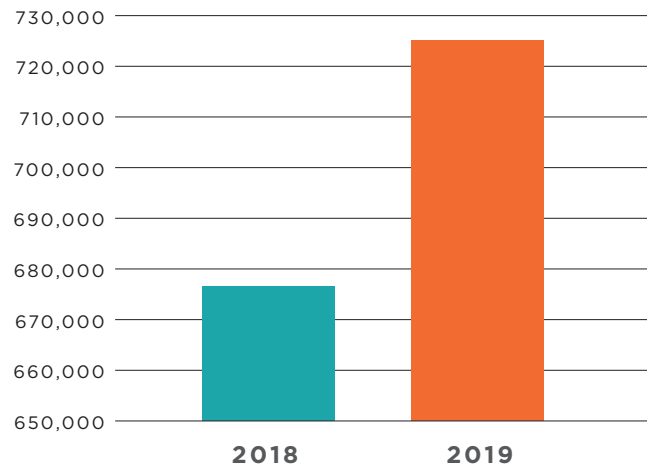
The 2019 financial resources consist of member services and sponsored programs revenue. For 2019, NCBA’s membership dues revenue was \$725,500 which is a 7% increase over the prior year. The sponsored program revenue was \$40.9 million which is a 23% decrease. The decrease in program activities is a result of entering the final phase of ten programs closed in 2019. We continue to experience consistent performance in our grant and contract funding and continue to pursue new business opportunities. NCBA CLUSA expects the strong performance to continue in 2020.

Congratulations to the staff, both at headquarters and around the world, for a job well done. The financial outlook for the association remains strong.

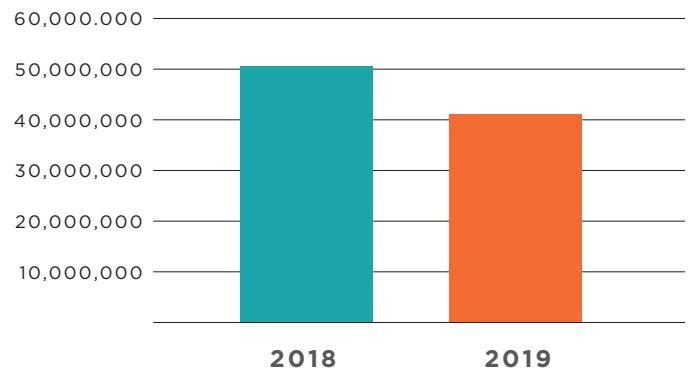


Valeria R. Roach, MBA/ACC  
Chief Financial Officer

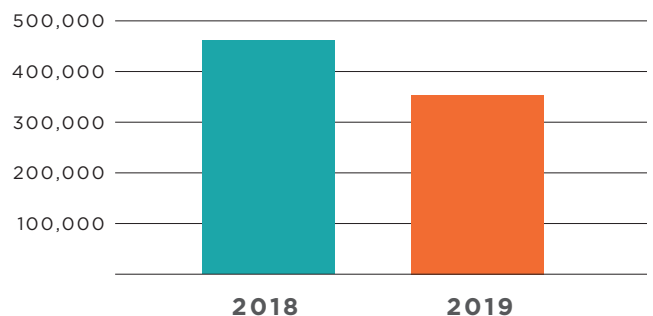
## MEMBERSHIP DUES



## GRANTS AND CONTRACTS



## CHANGE IN NET ASSETS



	2018	2019
<b>NCBA UNRESTRICTED</b>		
<b>REVENUES</b>		
Membership Dues	677,708	725,495
Grants and Contracts	50,326,545	40,897,521
Registrations	376,538	274,404
Support	377,709	192,214
Publication & Other	4,949	10,783
Interest	42,671	41,662
Net Assets Released from Restriction		-
Investment	53,051	109,738
<b>Total Revenue</b>	<b>51,859,171</b>	<b>42,251,817</b>
<b>EXPENSES</b>		
Federal Awards	31,518,001	24,202,796
Non-Federal Awards	8,225,131	7,396,155
Public Affairs & Membership Services	927,152	754,639
Partner Services	174,679	200,165
Supporting Service	10,550,147	9,342,181
<b>Total Expense</b>	<b>51,395,110</b>	<b>41,895,936</b>
<b>Change in Net Assets</b>	<b>464,061</b>	<b>355,881</b>
<b>NCBA WITH DONOR RESTRICTIONS</b>		
Revenue	122,892	(88,309)
Expense	-	-
<b>Net Income</b>	<b>122,892</b>	<b>(88,309)</b>
<b>NCBA WITHOUT DONOR RESTRICTIONS</b>		
Revenue	51,859,171	42,251,817
Expense	51,518,002	41,807,627
<b>Net Income</b>	<b>341,169</b>	<b>444,190</b>
<b>RESERVES</b>		
Without Donor Restrictions (Beginning)	3,918,484	4,259,653
Without Donor Restrictions (Ending)	4,259,653	4,703,843
With Donor Restrictions (Beginning)	13,407,075	13,529,967
With Donor Restrictions (Ending)	13,529,967	13,441,658
<b>TOTAL NET ASSETS</b>	<b>17,789,620</b>	<b>18,145,501</b>

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**Doug O'Brien**

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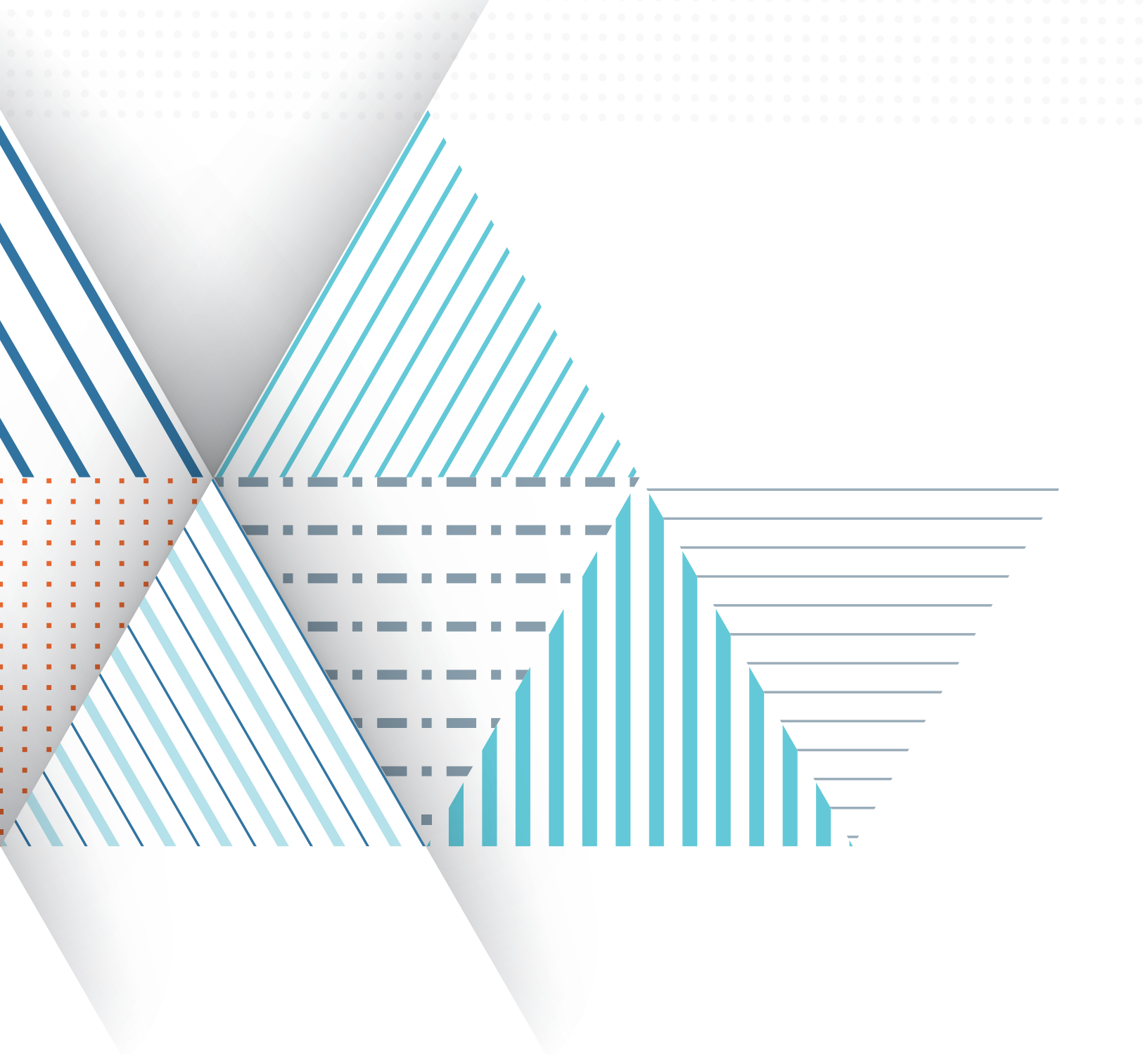
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\*Joined NCBA CLUSA in January 2020



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