



# EMBRACING OUR CO-OP IDENTITY

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2 0 2 1   A N N U A L   R E P O R T

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

**THE NATIONAL COOPERATIVE BUSINESS  
ASSOCIATION CLUSA INTERNATIONAL (NCBA  
CLUSA) IS THE PRIMARY VOICE IN THE UNITED  
STATES FOR PEOPLE WHO USE COOPERATIVES  
TO BUILD A MORE INCLUSIVE ECONOMY.**

#### **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.



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LEADERSHIP

Join us in applying the lessons we've learned over the past two exceptional years as we move forward, together, leading with our identity.



**CARLA DECKER**  
CHAIR  
NCBA CLUSA  
BOARD OF DIRECTORS



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

**FORWARD, TOGETHER.**

Five years ago, NCBA CLUSA's Board of Directors charted a new vision for the association that challenged cooperatives to build a more inclusive economy. As a global pandemic surfaced deeply challenging dynamics around economic inequality, systemic racism, democratic institutions and climate change, this vision became even more urgent. These dynamics have and continue to shape our economy, society and the environment. But ultimately, these dynamics are about people—people who were put at risk by a public health crisis; people who lost their livelihoods; people who were shut out of opportunities because of their race or gender.

And that is where cooperatives make the biggest impact. Despite the challenges of the past two extraordinary years, co-ops have adapted and innovated

**“THE RESILIENCE  
OF THESE PEOPLE-  
CENTERED BUSINESSES  
IS AS CLEAR AS EVER.”**

to continue serving their members and communities. We have been inspired by the countless stories of food co-ops, rural electric co-ops and credit unions going the extra

mile to ensure that people continued to have access to critical goods and services; stories of farmer co-ops, worker co-ops and purchasing co-ops that pivoted to meet their members' shifting needs. And examples of people around the world who overcame overwhelming challenges to increase economic opportunity for their families and communities. The resilience of these people-centered businesses is as clear as ever.

These examples demonstrate the incredible power cooperatives hold to transform people and communities. And they remind us that we have not only the opportunity, but the responsibility to forge ahead as a cooperative community. We do so by embracing our identity—an identity that includes the shared values of equity, equality and democracy; an identity that embraces the principles of democratic control, concern for community and cooperation among cooperatives.

With every new challenge, we need to ask how our co-op distinction can make an even greater impact. What does our identity mean in the face of the war in Ukraine and attacks on democracy? What does it mean as our members wrestle with inflation? What does it mean as we work to uproot inequity and inequality in the U.S. and around the world? What does it mean as co-ops seek to retain and recruit the most talented employees?

**“WITH EVERY NEW CHALLENGE, WE NEED TO ASK HOW OUR CO-OP DISTINCTION CAN MAKE AN EVEN GREATER IMPACT.”**

On Ukraine, we have come together across sectors by working with the Cooperative Development Foundation to raise more than \$200,000 dollars for the Ukrainian co-op community to rebuild in the wake of devastating destruction. As households face growing inflation, the market advantage provided by cooperatives is even more important—whether by being able to source goods and services more affordably or ensuring that members can sell their products in an ever-complicated market. On inclusion, we have worked with an inspiring cohort of co-op leaders to deepen and accelerate diversity, equity and inclusion—work that will culminate this October at the Cooperative IMPACT Conference here in Washington, DC with concrete examples of tactics that can be used by other co-ops. We know that the only way to capture the potential of cooperatives to impact their members and communities is by moving forward as a cooperative community. Together.

That is why we are working to support and engage our members in new ways, such as the Principle 6 Initiative and the new virtual Co-op Circle described in this annual report. It is also why we are advocating for policy that enables people to use cooperatives to make a greater impact in their communities. And it's why we are working with the development community to bring the power of the cooperative business model to households and businesses here in the U.S. and around the world.

As cooperators, we know better than anyone that to achieve our mission and vision, we need to work together to embrace our cooperative distinction and act on our shared values and principles. We are tremendously grateful for the cooperatives and associations that embrace this opportunity and choose to be members of NCBA CLUSA. We know that the only way that we can truly build a more inclusive economy is by moving forward. Together.

In cooperation,



Carla Decker



Doug O'Brien

In 2021, NCBA CLUSA’s membership team worked to make our association the best place for cooperators who want to connect with and benefit from the collective thought, knowledge and leadership of the cooperative community.

NCBA CLUSA closed the books in December 2021 with 303 members, 238 of which are cooperatives. From consumer co-ops and credit unions to worker co-ops and rural electric associations, our membership represents all sectors of the U.S. economy, making NCBA CLUSA the only cross-sector cooperative membership organization elevating the national conversation around a trusted, proven way to do business and build community. 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.

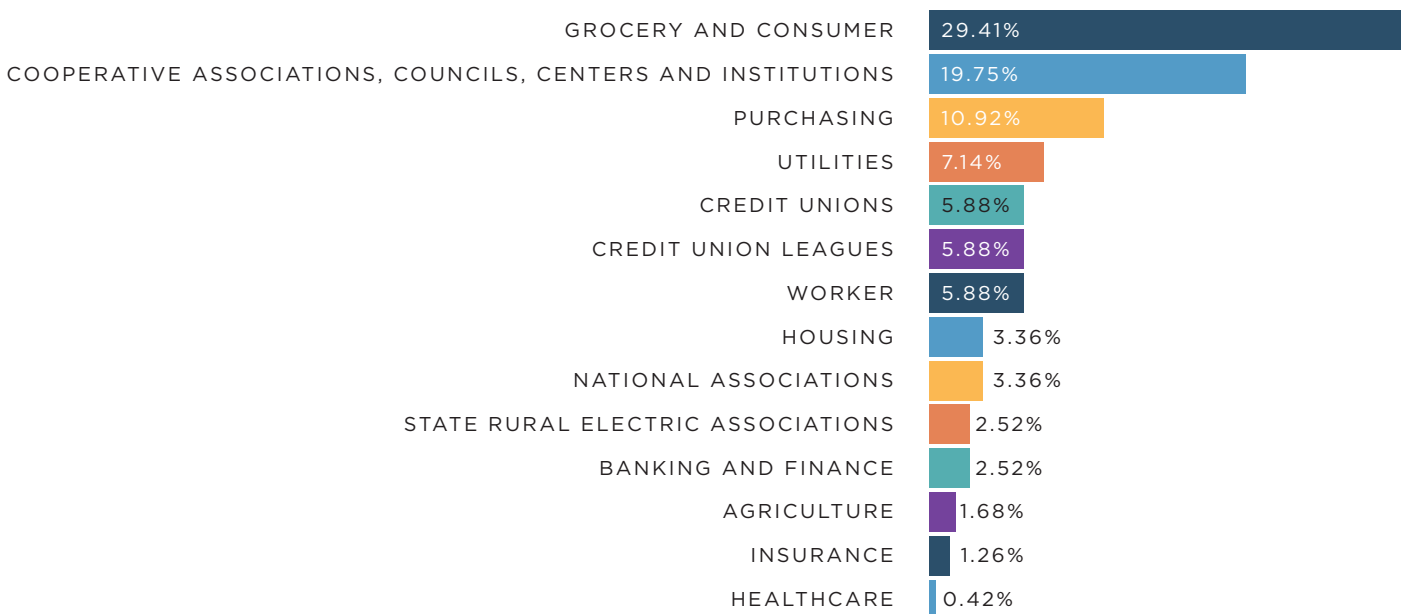
### MEMBERSHIP SURVEY

In 2021, we surveyed our membership to get a clearer picture of their priorities and challenges, as well as surface areas of greater collaboration. When asked to rate member benefits from “least valuable” to “most valuable,” 76 percent of members who responded said advocacy is “most valuable” to their organization, with public awareness and thought leadership also ranking high. The survey also provided an opportunity to gauge our members’ thoughts on two areas central to NCBA CLUSA’s work in 2021. Eighty-three percent of members who responded said Diversity, Equity and Inclusion (DEI) was either “important” or “very important” to their organization. Eighty-eight percent of respondents said cooperative identity was “important” or “very important.”

### MEMBERSHIP BREAKDOWN BY CATEGORY



### MEMBERSHIP BREAKDOWN BY SECTOR





## CO-OP CIRCLE

As we spur more conversations around DEI and the co-op identity, NCBA CLUSA's new Co-op Circle will become an important hub for engagement. The Circle platform allows us to bring together discussions, livestreams, chat, events and more in a central location. We look forward to partnering with our membership to create an uplifting, affirming and inspiring space.

## FROM RHETORIC TO REAL CHANGE

Continuing our work around diversity, equity and inclusion, NCBA CLUSA and the Cooperative Development Foundation launched a DEI peer learning cohort in May for cooperative leaders committed to moving from rhetoric to real, structural change. Through workshops, dialogue and individual writing and reflection over a sustained, year-long period, the cohort is creating a bold new vision around DEI practices. Cohort members began by exploring the history and identity of co-ops in the U.S., considering how co-ops and entire co-op sectors have been influenced

*The annual Cooperative IMPACT Conference brings together three of our members' key priorities: advocacy, public awareness and thought leadership.*

by broader economic and social shifts in American life and public policy. They studied DEI best practices that lead to institutional and cultural transformation, and analyzed the policies, practices and corporate structures that perpetuate exclusion. Cohort members challenged each other to think critically and build new relationships outside of the bubbles that reinforce thoughts and ideas. As the group moved from ideas to action, their work shifted to the potential cooperatives have to build power, ownership and equity among low-income communities and communities of color. The cohort's work will culminate with a half-day event at NCBA CLUSA's 2022 Cooperative IMPACT Conference. Cohort members will share lessons learned, propose organizational change within their co-ops and present their vision for broader impact.





## CAPTURING THE POTENTIAL OF P6

In August, NCBA CLUSA launched a new initiative designed to identify and scale local, regional and national opportunities for cooperatives to work together across sectors, acting on the 6th Cooperative Principle, or "cooperation among cooperatives." The Principle 6 Initiative seeks to capture the potential cooperatives have as a network of vital and inclusive community institutions. As cooperative enterprises across the U.S. work to grow their businesses and impact their communities, the P6 Initiative urges them to consider an underutilized strategy—cooperating with other cooperatives. Co-ops like the Fredericksburg Food Co-op are leading the way, serving as a launchpad for local cross-sector collaboration. Since the initiative was launched, four regions have emerged as centers of P6 activity: Pacific Northwest, Upper Midwest, Mid-Atlantic and Southeast. With support from our leading partner National Cooperative Bank and other key cross-sector supporters, NCBA CLUSA looks forward to expanding this initiative.



*The Fredericksburg Food Co-op in Fredericksburg, Virginia serves as a launchpad for local cross-sector collaboration in the area. Photo: Greg Brown*

Throughout 2021, NCBA CLUSA’s advocacy team worked in partnership with our members to demonstrate that cooperatives are a community-driven, time-tested and shovel-ready policy solution to tackle many of today’s biggest challenges.

 <p>MET WITH <b>150+</b> CONGRESSIONAL AND ADMINISTRATION OFFICES</p>	 <p>LED SUPPORT FOR THE CAPITAL FOR COOPERATIVES ACT, COLLECTING <b>300+</b> SIGNATURES</p>	 <p>HELPED PRESERVE <b>\$5.8 MILLION</b> IN FUNDING FOR THE RURAL COOPERATIVE DEVELOPMENT GRANT (RCDG) PROGRAM</p>	 <p>ADVOCATED FOR <b>3,000 CO-OPS</b> TO RECEIVE PAYCHECK PROTECTION LOANS TOTALING <b>\$1.2 BILLION</b> IN COVID-19 RELIEF</p>
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**AN EQUITABLE PATH TO RECOVERY**

In March, Congress passed the **American Rescue Plan Act**, taking concrete steps to provide direct relief from the devastating impacts of COVID-19 and pave an equitable path toward recovery. NCBA CLUSA’s Advocacy team worked to ensure that this historic legislation included language to invest in cooperatives in rural American with an emphasis on socially disadvantaged groups. We made sure policymakers centered co-ops as a key solution to strengthen the food supply chain, resulting in programs such as the Meat and Poultry Supply Chain Program and the Food Supply Chain Guaranteed Loan Program. Our advocacy efforts also ensured that cooperatives were eligible for other disaster relief including the SBA’s Restaurant Revitalization Fund and the Treasury Department’s State Small Business Credit Initiative.

**UNLOCKING CAPITAL FOR CO-OPS**

In May, Sen. John Hickenlooper (D-CO) introduced the **Capital for Cooperatives Act** (S.1736) to level the playing field for cooperative businesses to access financing from the U.S. Small Business Administration (SBA) to start-up, expand and innovate. Currently, SBA requires a personal or entity guarantee to unlock the agency’s financing tools—a rule that is incompatible with the cooperative business model. The Capital for Cooperatives Act would require SBA to change regulations on loan guarantees made to co-ops to ensure

that risk is mitigated without requiring a personal or entity guarantee from borrowers. The legislation comes after at least a decade of advocacy by NCBA CLUSA and other leaders of the cooperative business sector. Later in the year, Rep. Joe Neguse (D-CO) **introduced companion legislation in the House of Representatives** (H.R.6317). Throughout the year, NCBA CLUSA **led support for the Capital for Cooperatives Act**, collecting 300+ signatures from co-op organizations and advocates across more than 40 states.

*NCBA CLUSA and 300+ cooperative organizations and advocates across more than 40 states are proud to support the Capital for Cooperatives Act.*







*President Biden signs the American Rescue Plan Act in the Oval Office on March 11, 2021. Photo: Andrew Harnik/AP*

## LEADING WITH IMPACT

At the 2021 Co-op IMPACT Conference in October, NCBA CLUSA for the first time recognized two co-op champions. Sens. Tina Smith (D-MN) and Mike Rounds (R-SD) both received the 2021 Cooperative IMPACT Champion Award for their work co-leading the bipartisan Senate Rural Working Group and leading efforts to increase funding for the Rural Cooperative Development Grant (RCDG) program. IMPACT 2021 also featured Dr. Karama Neal, Administrator of the U.S. Department of Agriculture (USDA)'s **Rural Business-Cooperative Service**. Dr. Neal explored how co-ops can partner with USDA to fight climate change, boost food security and build fair, resilient agricultural markets. The final day of IMPACT 2021 began with a keynote conversation between Secretary of Agriculture Tom Vilsack and Cornelius Blanding, Executive Director of the **Federation of Southern Cooperatives/Land Assistance Fund**. Their conversation focused on the critical role cooperatives play as people work to build back an economy that is more equitable and resilient for everyone.



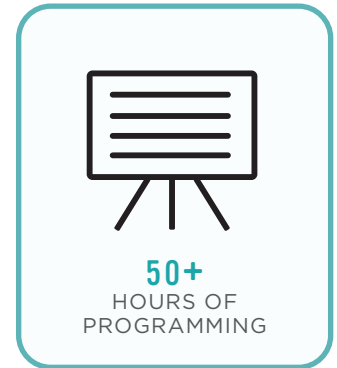
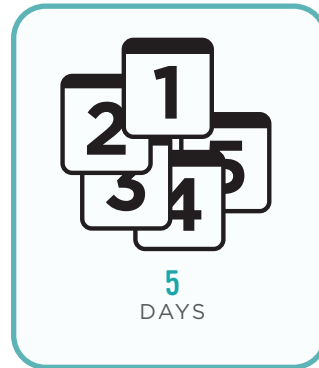
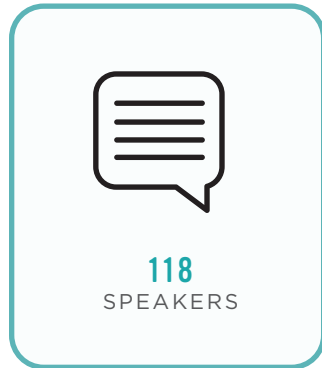
*Above, top: "The cooperative notion of finding common ground is more critical than ever," Secretary of Agriculture Tom Vilsack said during a keynote conversation with Cornelius Blanding, Executive Director of the Federation of Southern Cooperatives/Land Assistance Fund, at IMPACT 2021. "Co-ops have the responsibility to unite this country in a new direction."*

*Above: Sens. Tina Smith and Mike Rounds (center) accept the 2021 Cooperative IMPACT Champion Award at the National Press Club in Washington, DC accompanied by Linda Tank, Vice President of Marketing Communications at CHS, Inc. (far left) and Doug O'Brien, president and CEO of NCBA CLUSA (far right).*

*Left: "We want to be partners in prosperity with you," Dr. Karama Neal, Administrator of USDA's Rural Business-Cooperative Service said in remarks at the 2021 Cooperative IMPACT Conference.*



In 2021, NCBA CLUSA worked to create a community of learning through our thought leadership that culminated in October at the hybrid Cooperative IMPACT Conference with in-person sessions at the National Press Club in Washington, DC.



### EMBRACING OUR IDENTITY

NCBA CLUSA's 2021 Cooperative IMPACT Conference challenged close to 700 cooperatives from around the world to better understand, embrace and act on their shared identity. That theme anchored two tracks, more than 50 hours of programming and 118 speakers across a five-day event that inspired learning and action. As a hybrid event for the first time, IMPACT 2021 offered two days of in-person programming at the National Press Club in Washington—providing a welcome opportunity to connect while still preserving the accessibility and affordability of the previous year with virtual and livestreamed sessions. Our speakers explored where the cooperative movement is headed, led by our shared identity, and how everyday cooperators can build momentum for political and economic change. Author Sara Horowitz summarized: “It starts with you, right now, in your own co-op. It’s up to us to build the next economy.”

### IMPACT INTERNATIONAL

For the third year, NCBA CLUSA partnered with the **U.S. Overseas Cooperative Development Council (OCDC)** to bring a rich and diverse International Track to the IMPACT Conference. As a strategic partner, OCDC and its members bring a global perspective to IMPACT and are committed to building a more prosperous world through cooperation. Made possible by the U.S. Agency for International Development (USAID), our International

Track explored how cooperatives are expressing their shared identity. By putting their principles into practice, co-ops around the world are innovating for impact, strengthening communities and building resilience in the face of climate change. IMPACT International audiences heard from a wide range of high-ranking speakers, including Sen. Tim Kaine (D-VA), chair of the Senate Foreign Relations Committee’s Subcommittee on the Western Hemisphere; and Mike Michener, Deputy Assistant Administrator at USAID’s Bureau for Resilience and Food Security.





*Above and right: In-person sessions like “Connecting Policy and Action” were available via livestream for virtual IMPACT attendees.*

*Left: Community Development Financial Institution (CDFI) leaders discuss how these “financial first responders” met the COVID-19 crisis.*

*Right, bottom: Mike Michener, Deputy Assistant Administrator at USAID’s Bureau for Resilience and Food Security (center left), with Doug O’Brien, president and CEO of NCBA CLUSA (far left); Valeria Roach, Executive Vice President and Chief Financial Officer of NCBA CLUSA (center right), and Alex Serrano, Senior Vice President of International Programs (right) at the National Press Club in Washington, DC.*



NCBA CLUSA's 501(c)(3) affiliate, the Cooperative Development Foundation, brings together the funds and partners to incubate and replicate innovative programs through new and existing cooperative enterprise.



FUNDS AND PROGRAMS



NEARLY  
**\$1 MILLION**  
IN GRANTS  
AWARDED TO  
**41 COOPERATIVES**  
AND COOPERATIVE  
ORGANIZING  
GROUPS THROUGH  
CDF'S FAMILY OF  
FUNDS TO SUPPORT  
COOPERATIVE  
EDUCATION  
PROJECTS, EVENT  
SPONSORSHIP AND  
SCHOLARSHIPS



PROVIDED  
TECHNICAL  
ASSISTANCE AND  
DATA DRIVEN  
RESOURCES TO  
**16 EXISTING AND  
STARTUP HOME  
CARE CO-OPS,**  
FUNDING THE  
CREATION OF  
FIRST SECONDARY  
COOPERATIVE, AND  
HOSTED NATIONAL  
CONFERENCE



MORE THAN  
**300 PARTICIPANTS**  
AND  
**26 SPEAKERS**  
FROM NATIVE  
AMERICAN  
AGRICULTURE  
COMMUNITIES,  
COOPERATIVES AND  
THE GOVERNMENT  
JOINED THE  
"COOPERATING TO  
ENHANCE NATIVE  
AMERICAN FOOD  
ECONOMIES"  
WEBINAR SERIES  
CO-HOSTED BY THE  
**NATIVE AMERICAN  
AGRICULTURE FUND**  
AND NCBA CLUSA



RELEASED THE  
**DIVERSITY, EQUITY  
AND INCLUSION  
TRENDS IN THE  
COOPERATIVE  
COMMUNITY**  
REPORT IN  
PARTNERSHIP WITH  
NCBA CLUSA AND  
THE UNIVERSITY OF  
WISCONSIN CENTER  
FOR COOPERATIVES

*With funding from the Robert Wood Johnson Foundation, the Cooperative Development Foundation and NCBA CLUSA also began a DEI Peer Learning cohort designed to understand actionable ways to strengthen DEI practices within co-ops.*



POUNDING THE PAVEMENT FOR COOPERATIVE DEVELOPMENT



MORE THAN  
**400 CO-OPS**  
AND  
**COOPERATORS**  
JOINED THE  
VIRTUAL CO-OP 5K  
RAISING OVER  
**\$50,000**  
FOR COOPERATIVE  
DEVELOPMENT



THE 2021 CO-OP 5K  
WINNERS ARE:  
**FANTASTIC  
FUNDRAISERS**  
NCB SOLE SHAKERS  
**MOST TEAM SPIRIT**  
NEIGHBORING  
CO-OPERATORS  
**FASTEST TEAM**  
COBANK: GROWING  
RURAL AMERICA



*2021 Co-op 5K participants meet on the National Mall in Washington, DC. Photo: CDF*

## HONORING COOPERATIVE HEROES

Four remarkable cooperative leaders were inducted into the Cooperative Hall of Fame at the National Press Club in Washington, DC on October 7, 2021.

An innovator in cooperative finance, Clark Arrington played a critical role in leveraging millions of dollars of new investments for social justice cooperatives. He used his legal training to address capital formation issues for worker cooperatives where his work has had a foundational influence.

A longtime leader in technology and rural utility cooperatives, Vern Dosch coupled the spirit of cooperation, a commitment to rural America, and cutting-edge technology to help cooperative utilities provide quality, affordable service to consumer-members.

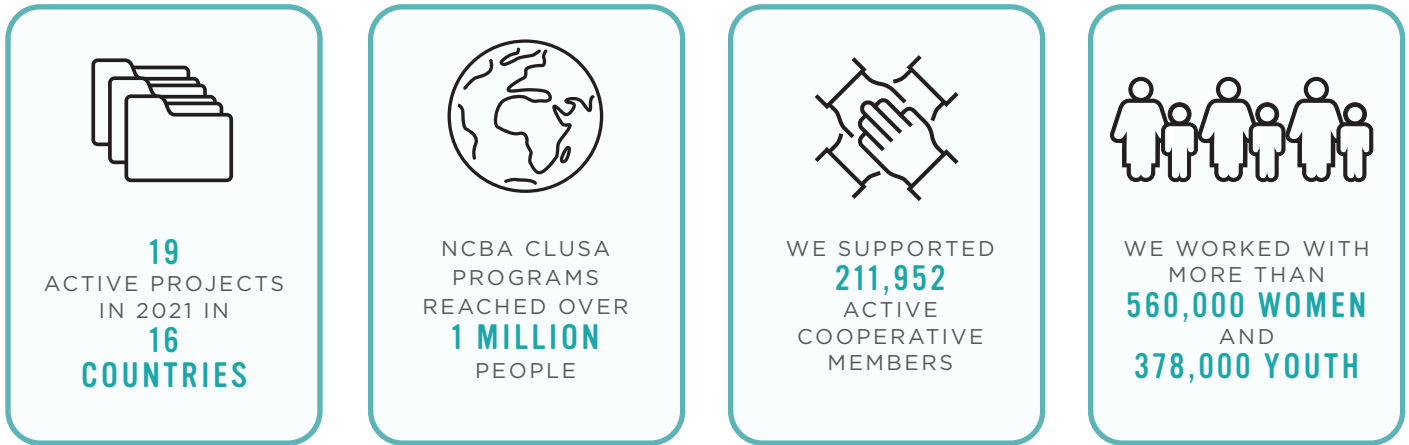
Quiet and self-effacing, Andrew Reicher has increased stable, affordable housing for low-income New Yorkers through programs that develop housing cooperatives. Andy generously shares his expertise to increase cooperative homeownership for low-income residents across the U.S.

For more than forty years, Karen Zimbelman's voice and unyielding commitment to cooperatives have served to guide their success that span sectors including consumer, housing, worker, and credit unions. An early innovator in the local, regional, and national movement, Karen plays a pivotal role in advancing cooperative enterprises.

*From left: Clark Arrington, Vern Dosch, Andrew Reicher and Karen Zimbelman, the 2021 Cooperative Hall of Fame inductees Photo: CDF*

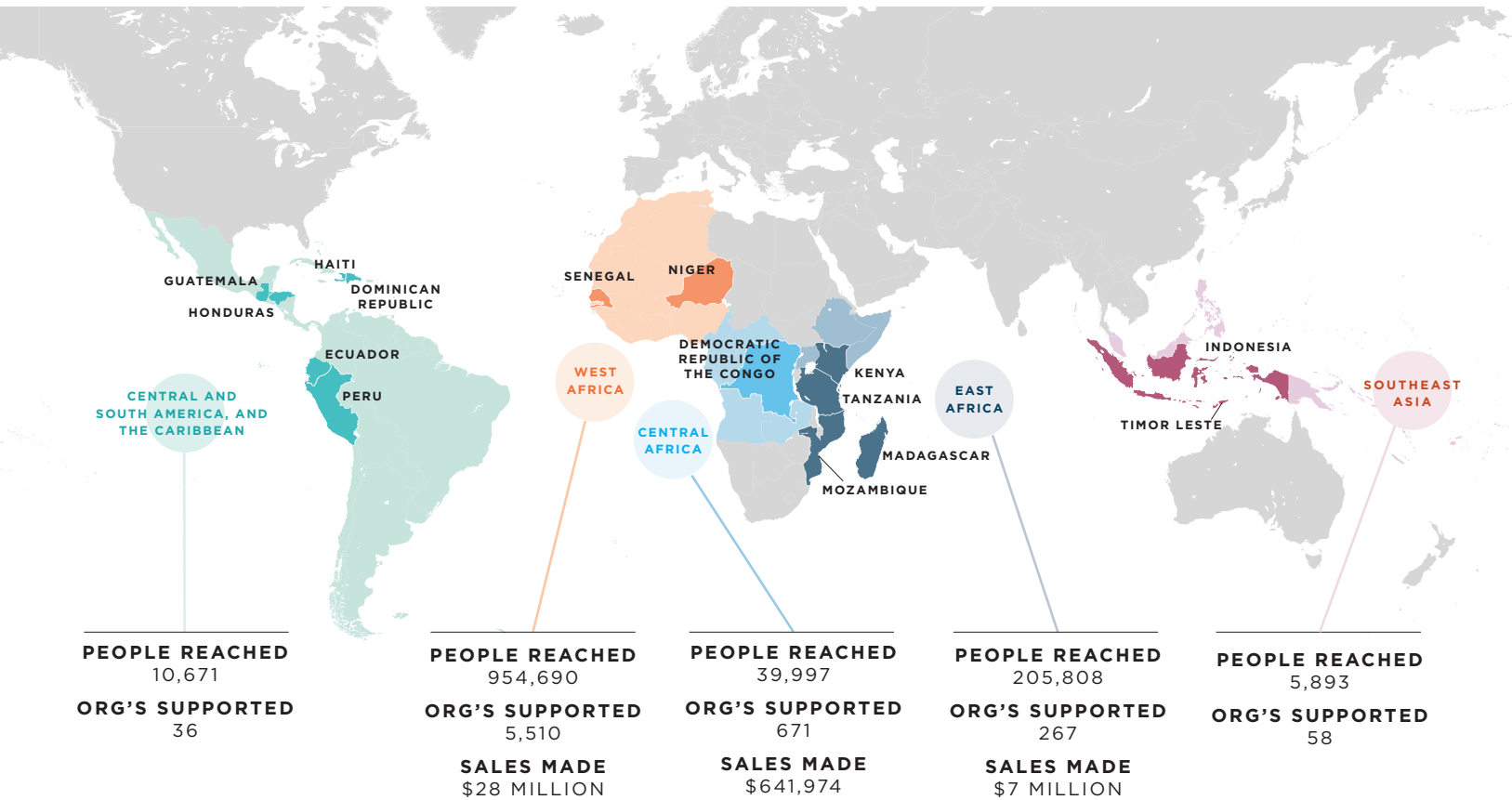


NCBA CLUSA works to build an inclusive economy around the world by building resilient communities, creating economic opportunities and strengthening cooperatives and producer groups.



## IMPACT BY REGION

2021 AND CONTINUING





As the world continued to navigate the impacts of a global pandemic in 2021, NCBA CLUSA helped communities adapt, innovate and begin rebuilding in an equitable, just and sustainable way. In 2021, our work to build resilient communities, create economic opportunities and strengthen cooperatives and producer groups impacted more than 1 million people. By investing in cooperative- and community-owned solutions, we worked to transform vulnerable populations into resilient and empowered communities.

### CO-OPS AS CRITICAL PARTNERS

In June, as the Biden Administration addressed a record tide of migration to the U.S. from Central America, we demonstrated how co-ops provide people ownership opportunities and a sense of belonging that can reverse migration trends. For more than 30 years, NCBA CLUSA has worked in Guatemala, El Salvador and Honduras to provide jobs and opportunities—**directly impacting the root causes of instability** in the region.

We also positioned **cooperatives as critical partners in tackling climate change** in 2021 and beyond. With their track record of bold, collective action that places people and planet before profits, cooperatives must be an integral part of any strategy to protect our planet—especially if we value equitable climate action. In her COP26 remarks in November, U.S. Agency for International Development (USAID) Administrator Samantha Power affirmed the United States' commitment to conservation, citing as an example the USAID-funded **Mikajy project** in Madagascar, where NCBA CLUSA conserves biodiversity and combats deforestation in its work with vanilla cooperatives.

### A LEGACY OF IMPACT

In March, NCBA CLUSA successfully closed out one of the largest and longest-running, multi-sectoral resilience activities in the Sahel—the USAID-funded **Resilience and Economic Growth in the Sahel-Enhanced Resilience (REGIS-ER) project**. As USAID's flagship RISE I activity, REGIS-ER laid the

foundation for the next decade of sustained resilience investments and demonstrated what's possible when communities work together to build self-reliance and solve challenges. This seven-year activity addressed the root causes of persistent vulnerabilities in Burkina Faso and Niger, including recurrent shocks and stresses. An external cost-benefit analysis of REGIS-ER commissioned by USAID concluded that the outcome of REGIS-ER interventions in both Burkina Faso and Niger was positive, generating an Economic Rate of Return of 29.7 percent.

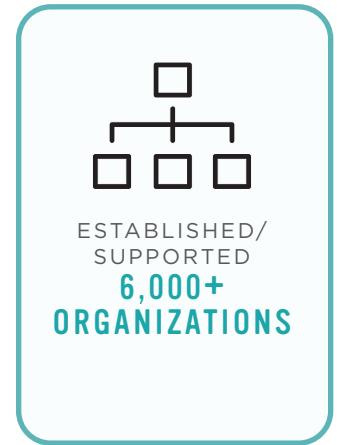
### EXPANDING OUR FOOTPRINT

Throughout the year, NCBA CLUSA welcomed three new projects to our portfolio. In January, we kicked off a five-year project in Timor-Leste funded by the Government of New Zealand. In partnership with Cooperativa Café Timor, **Raising Incomes through Sustainable Export-Agriculture (RISE)** will reach 15,600 coffee, cocoa and spice farmers.

In July, we expanded our footprint in Mozambique with a new USAID-funded project to support economic development and recovery in the Cabo Delgado region. **Supporting Greater Socio-Economic Development and Recovery in Cabo Delgado**, known locally as Oliphana, will galvanize public and private investments to support 12,000 people by restoring their livelihoods and enhancing resilience to future shocks. For more than 25 years, NCBA CLUSA has continuously led climate-smart agriculture, food security, adult literacy, youth and gender, producer organization and market development activities in Mozambique.

In August, NCBA CLUSA launched a partnership with Michigan State University to implement the USAID-funded, \$15 million Empowered Youth activity in Kenya. The project elevates young people as development partners and is designed to spur broader economic growth, democracy and prosperity in the country. The activity will support innovative and sustainable strategies, partnerships and youth-led approaches to improving economic opportunities for young people.

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.



## PROJECTS

### LATIN AMERICA

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

Dominican Republic  
 USDA  
 Sep 2015 - Dec 2023  
 \$16,212,121

#### **USAID Coffee Value Chains Project**

Guatemala  
 USAID  
 Dec 2017 - Sep 2021  
 \$4,300,000  
*Partner: Fedecocagua*

### AFRICA

#### **USAID Empowered Youth**

Kenya  
 USAID and Michigan State University  
 Aug 2021 - Jul 2024  
 \$1,750,000  
*Partner: Michigan State University*

#### **USAID Mikajy**

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

#### **USAID Sustainable Vanilla for People and Nature (SVPN)**

Madagascar  
 USAID and McCormick  
 Mar 2020 - Feb 2023  
 \$1,500,000

#### **USDA Food Transition for School Canteens (TACSS)**

Senegal  
 USDA  
 Dec 2018 - Aug 2021  
 \$1,000,000  
*Partner: Counterpart International*

### SOUTHEAST ASIA

#### **Raising Incomes through Sustainable Export-Agriculture (RISE)**

Timor Leste  
 Government of New Zealand  
 2021-2026  
 \$9,500,000  
*Partner: Cooperativa Café Timor (CCT)*

#### **USDA Indonesia Spice Trade Alliance (ISTA)**

Indonesia  
 USDA  
 Oct 2019 - Sep 2024  
 \$13,770,000



## SUCCESS STORY: DOMINICAN REPUBLIC

# FOR MEAT AND DAIRY PRODUCERS IN THE DOMINICAN REPUBLIC, NCBA CLUSA SUPPORTS A CULTURE OF SAFETY

The National Cooperative Business Association CLUSA International (NCBA CLUSA) is pleased to announce it has been awarded a merit-based extension to continue the work of its U.S. Department of Agriculture (USDA)-funded Safe Agriculture/Food Export (SAFE) project in the Dominican Republic.

The two-year, USD \$5.1 million extension brings the project's total operating budget up from \$16.2 million to \$21.3 million and narrows its focus to export and market-oriented farmers, beef and dairy processors, and achieving the re-instatement of equivalence with USDA's Food Safety Inspection Service (FSIS)'s standards.

NCBA CLUSA has been implementing the SAFE project, known locally as Prokana, since 2015. Despite recurring droughts and a global pandemic, SAFE produced significant impacts for 12,498 direct beneficiaries. Specifically, the project:

- Supported the Government of the Dominican Republic to meet all conditions for achieving FSIS Equivalence for beef exports to the U.S. market of Puerto Rico, except for the in-country audit delayed due to COVID-19.
- Established improved beef and dairy sector coordination and trust among public and private-sector actors, resulting in policy reforms.
- Improved food safety systems and sanitary practices through private co-investments made by slaughterhouses, farmer organizations, and dairy processors; and
- Achieved 12 percent productivity gains and increased incomes at

the producer level by using the Livestock Farmer Field School methodology.

The SAFE project's midterm evaluation, in 2019, found that its activities had already created "a culture of food safety that is growing and will continue to grow." The project's final evaluation reinforced this finding, indicating that the SAFE project's activities have "significantly improved the quality of sanitary practices and established new norms, a trend that stakeholders believe will be lasting."

Through this extension, NCBA CLUSA and its partners Junta Agroempresarial Dominicana (JAD), Fundación Rural Economic Development Dominicana (REDDOM) and U.S. cooperative Genex, in collaboration with other U.S. and Dominican cooperatives and actors, aim to achieve the goal of reinstating equivalence with U.S. food safety standards after nearly 25 years and generate \$22 million in exports of beef manufacturing trimmings to Puerto Rico by 2023.

Increased beef exports and dairy market growth are expected to fuel a cycle of investment that, combined with SAFE activities, will increase total productivity by 20 percent; strengthen 40 producer organizations, associations and processors who will generate an additional \$30 million in beef and dairy sales; and mobilize an additional \$2.1 million in private investment and loans.

For more than 65 years, NCBA CLUSA has worked in 100+ countries in Africa, Latin America and Southeast Asia, building resilient communities, creating economic opportunities and strengthening cooperatives and producer organizations. Our work empowers smallholder farmers, women and youth in the areas of food security and nutrition-led agriculture, climate-smart agriculture, market development, natural resources management, positive youth development, gender equality and enabling regulatory environments.

*Food safety experts from Texas A&M University conduct a mock audit of a beef processing facility. Photo: SAFE project*



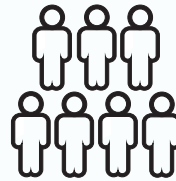
NCBA CLUSA applies cooperative principles and promotes cooperative business development to build wealth, economic power and resilience in low- and middle-income countries.



SUPPORTED MORE THAN **200** COOPERATIVES



WORKED WITH **211,952** ACTIVE COOPERATIVE MEMBERS



SUPPORTED MORE THAN **5,363** YOUTH



WORKED WITH GOVERNMENTS IN **ECUADOR, PERU, GUATEMALA, KENYA, MADAGASCAR AND TANZANIA** TO PROMOTE INCLUSIVE AND PARTICIPATORY COOPERATIVE LAW REVISION PROCESSES

**PROJECTS**

**AMERICAS**

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

USA  
New York Community Trust  
Oct 2017 – Feb 2021  
\$150,000

*Partner: Environmental and Energy Study Institute*

**WORLDWIDE**

**USAID Farmer-to-Farmer**

Peru, Ecuador, Cambodia  
USAID  
Aug 2018 – Aug 2023  
\$6,250,000

**Creating an Environment for Cooperative Expansion (CECE)**

Guatemala, Peru, Tanzania, Kenya, Madagascar and Ecuador  
USAID CDP  
Aug 2018 – Aug 2023  
\$7,599,357

**Support for the Cooperative and Law Regulation Initiative (CLARITY) 2.0 Toolkit Development**

CDF  
Jun 2020 – Dec 2022  
\$50,000

**CLARITY 2.0 Working Group**

U.S. Overseas Cooperative Development Council  
Dec 2020 – Apr 2022  
\$52,061

**Peer Learning Partnerships on Internationalization of Social and Solidarity Economy Organizations**

Diesis Co-op  
Apr 2021 – Dec 2021  
\$8,108.92

**Improvement of OCATHC and CPA Tools**

AMEA TIF I  
Jan 2021 – Dec 2022  
\$98,334

**Improving WIELCOOP TOT Guide to use a blended-learning approach**

AMEA TIF II  
Oct 2021 – Mar 2023  
\$94,926

## SUCCESS STORY: PERU

# THE FARMER-TO-FARMER PROGRAM HELPS A COFFEE PRODUCER ACHIEVE A STRONG MARKET POSITION

Based in the province of Lamas, San Martín, Oro Verde is focused on coffee and cacao production. As of 2020, Oro Verde has 1,203 members dispersed throughout four different provinces in San Martín. Oro Verde holds the following certifications: Just (Fair Trade), Organic for the European Union (EU), organic for the United States of America (NOP / USDA), Canada (COR), Biosuisse, and Symbol of Small Producers (SPP).

In 2019, Oro Verde forecasted the implementation of “7C” (green coffee, cacao, chocolate, roasted coffee, cafeteria, carbon stock and conservation) to highlight the different areas at Oro Verde facilities. 7C is Oro Verde’s business strategy; a combination of products and services that guarantee the co-op’s economic success. This strategy included the export of chocolate bars and other finished products to the international market, as well as a massive positioning of the Oro Verde brand in the national market.

Oro Verde Foods has been selling their retail products directly to customers. Thirty percent of their sales were done through their coffee shop located in Lamas, a small tourist town where the co-op is located, 30% of sales occurred in regional supermarkets and 40% purchased directly from the manufacturing facility. In 2020, due to the COVID-19 outbreak, the coffee shop was closed for five months, resulting in decreased income for the co-op. COVID-19 has highlighted the importance of transitioning from physical sale transactions to virtual platforms and Oro Verde would like to implement an e-commerce system to increase their sales and obtain a strong position in the national market.

E-commerce allows retailers to sell goods around the clock and access various markets. To support the cooperative, NCBA CLUSA’s USAID-funded Farmer-to-Farmer program connected Oro Verde with volunteers Oscar Leon and Emmanuel Saavedra to implement an e-commerce model according to the co-op’s needs. To do this, the assignment aimed to evaluate the current sales strategy of Oro Verde foods, analyze buying trends of the customer base (current and potential), determine which products can be sold online, propose an adequate e-commerce model (e.g., business to consumer (B2C), business to business (B2B)). Additionally, this assignment analyzed transactional relationships between Oro Verde Foods and their potential consumers (access to the platform, pricing, loyalty).

The international volunteer, Oscar, has professional experience with the Inter-American Development Bank, Technoserve, Aspen Institute and other non-profits. He is passionate about capacity building and development through education, business and sports. The local volunteer, Emmanuel, is an executive manager leading international logistic operations, e-commerce and IT in retail and wholesale platforms. As the manager of e-commerce and new business for Plumas a retail company in Peru, Emmanuel has extensive experience to offer in e-commerce. Together, Oscar and Emmanuel provided trainings and workshops to co-op members at Oro Verde.

One of the coffee shop managers, Mariluz, worked closely with the volunteers and learned a lot. She expressed, “It was an invaluable experience to have Emmanuel and Oscar working with us. They helped

to recognize our weaknesses and gave us practical tips to improve Oro Verde Foods. We knew we had to improve but were not sure how to do it. Thanks to this assignment, we learned new skills and now we are ready to apply these recommendations.”



*Oro Verde members learn new skills from a Farmer-to-Farmer volunteer.*

*Photo: Farmer-to-Farmer program*

The knowledge Emmanuel and Oscar passed on to Oro Verde members will be critical in increasing digital marketing and improving customer service, allowing the cooperative to be more competitive in the market. By the end of the assignment, the training participants knew how to promote their e-commerce platform and attract customers.

As we continue to adapt during the COVID-19 pandemic, Oro Verde has developed new strategies to collect coffee and cacao from their members farms. They also implemented a biosecurity system at Oro Verde’s facility and provide the members with a biosecurity kit, which contains hand sanitizer, face mask, and alcohol, among others. The Farmer-to-Farmer program is continuing to support co-ops and agricultural associations recover, overcome, and grow from this year’s unique challenges.


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.



MORE THAN  
**248,000**  
**INDIVIDUALS**  
 PARTICIPATED IN  
 A FOOD SECURITY  
 PROGRAM



**3,598 ADULTS**  
 RECEIVED LAND  
 TENURE RIGHTS  
 DOCUMENTS



MORE THAN  
**42,000**  
**CHILDREN**  
 UNDER 2 YEARS  
 OF AGE REACHED  
 WITH NUTRITION  
 INTERVENTIONS



**38**  
 NATURAL RESOURCE  
 MANAGEMENT  
 AND COMMUNE  
 DEVELOPMENT  
 PLANS FORMALLY  
 PROPOSED,  
 ADOPTED,  
 IMPLEMENTED OR  
 INSTITUTIONALIZED

## PROJECTS

### LATIN AMERICA

**USAID Reforestation Project**  
 Haiti  
 USAID  
 Oct 2017 - Mar 2022  
 \$2,500,000  
*Partner: Chemonics*

### AFRICA

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

**Promotion of Climate Smart  
 Agriculture (PROMAC II)**  
 Mozambique  
 The Royal Norwegian  
 Embassy in Maputo  
 Dec 2017 - Dec 2022  
 \$14,500,000

**USAID SEEDS+**  
 Mozambique  
 USAID  
 Mar 2020 - Mar 2021  
 \$483,025

**USAID Supporting Greater  
 Socio-Economic Development  
 and Recovery in Cabo  
 Delgado (Oliphana)**  
 Mozambique  
 USAID  
 Jul 2021 - Jul 2024  
 \$3,000,000

**Climate Smart Agriculture  
 and Water (CSAW Sofala)**  
 Mozambique  
 Austrian Development Agency  
 Aug 2020vJul 2024  
 \$1,500,000

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

**USAID Feed the Future  
 Senegal Kawolor**  
 Senegal  
 USAID  
 Nov 2017 - Nov 2022  
 \$40,000,000

### WORLDWIDE

**USAID Advancing Nutrition**  
 Worldwide  
 Dec 2018 - Aug 2023  
 USAID  
 (By work order)  
*Partner: John Snow, Inc*

## SUCCESS STORY: MOZAMBIQUE

# MOZAMBIQUE'S FIRST WEATHER-BASED INSURANCE POLICY AND SEED BUNDLE

Extreme weather events and climate change place Mozambique's smallholder farmers at great risk. Devastation caused by floods, drought and cyclones – notably Cyclones Idai and Kenneth in 2019 – can instantly wipe out harvests and leave farmers without seed to re-sow their land and rebuild their livelihoods.

When natural disasters strike, smallholders require immediate assistance and a pathway to future resilience. That's the aim of an innovative partnership between USAID's Feed the Future Partnering for Innovation and NCBA CLUSA. In collaboration with Phoenix Seeds (a Mozambican seed company) and Hollard Insurance, the partnership addresses both the immediate and long-term recovery needs of Mozambican farmers by connecting them – for the first time ever – with commercially available improved crop seed varieties, bundled with weather-based index insurance.

Nearly one year since its launch, the partnership is close to achieving its goal of selling 50 metric tons of insured seed to Mozambican smallholders. The success of these efforts is helping to lay the groundwork for the development of a viable, country-wide commercial market for weather-based index insurance and insured seeds.

### HOW IT WORKS

Under the partnership, Mozambican farmers who purchase from Phoenix Seeds receive the improved crop seed, along with the reassurance that should a weather event occur, the growing season will not be a complete loss. This peace of mind can also bolster confidence to make additional investments in new productivity-enhancing technologies.

With a seed package in hand, farmers use SMS to register important details about their purchase, such as seed type, amount, date, location and a contact cell phone number. The location of the seed purchase is particularly important, as it provides a geo-reference, such as a GPS or proxy GPS address, which is linked to the insurance coverage. Remote satellite data for registered locations are collected regularly and used as the basis for triggering claims. If the collected data reveal levels falling outside the index's maximum or minimum limits, a claim will be triggered and project partner, Hollard Insurance, will quantify the claim and pay Phoenix Seeds for the lost seed. Farmers will then be able to collect their replacement seed from the company at no additional cost.



*Insured seeds remove some of the risk inherent in agriculture.*

*Photo: Partnering for Innovation*

### REACHING LAST-MILE CUSTOMERS

Sales generated under the partnership to date reveal the potential for scaling-up crop seed bundled with weather-based index insurance for smallholder farmers throughout Mozambique. With reduced premium costs and the development of a more robust agribusiness environment through commercial out-grower schemes and agro-dealer networks, insuring a greater number of farmers over a larger geographic area becomes more technically feasible and spreads the risk for Hollard Insurance and other insurers across a larger base of the country.

Challenges remain, however, in achieving this partnership's goals. As demand for the insured seed expands, it will be important to tap into more effective, cost-efficient ways to reach smallholders in the most remote areas of the country. Last-mile agricultural input shops are a key part of this effort. While their distance from urban centers make them difficult to supply, these shops often have the strongest input supplier relationships with smallholder farmers: they know their customers' needs and preferences well and can wield significant influence when it comes to purchasing preferences, such as the long-term value of insured seed.

Smallholder farmers in last-mile markets stand to benefit the most from insured seed, especially in the face of severe loss following natural disasters. To help realize this, Partnering for Innovation and its partners in this effort are working to remove some of the risk inherent to agriculture and to shift perspectives to view smallholder farmers as a market opportunity, not a liability.

Throughout 2021, NCBA CLUSA continued to pivot through global change and maximize controls to secure, protect and manage the association’s assets.

NCBA CLUSA’s fiscal year begins January 1 and ends December 31. Our year-end financial results reflect \$29.3 million in total revenue, compared to \$36.7 million the previous year; and \$98,487 in equity income, compared to \$69,335 in 2020. Financial results and change in net assets without donor restrictions stands at \$5.9 million, an increase of \$417,870 from our 2020 ending balance of \$5.5 million.



**VALERIA ROACH**  
EXECUTIVE VICE PRESIDENT  
AND CHIEF FINANCIAL OFFICER  
NCBA CLUSA

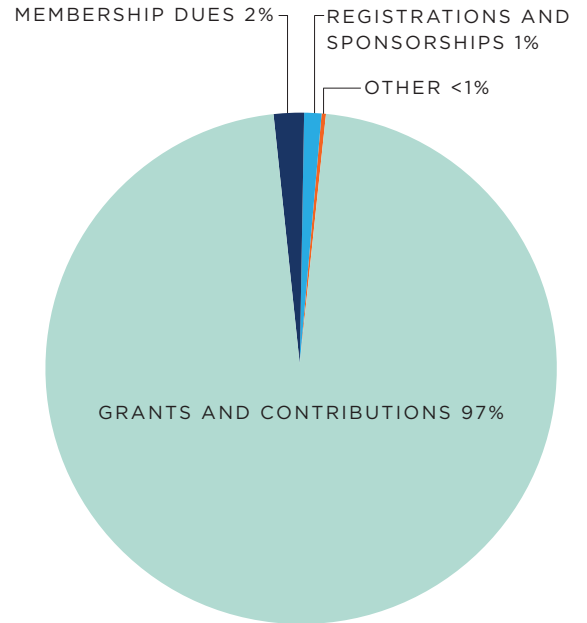
NCBA CLUSA’s financial resources consist of member services and sponsored programs revenue. For 2021, our membership dues revenue was \$692,073—a 1.7 percent increase over the previous year. We continue to promote member enrollment and strengthen member benefits. Our sponsored program

revenue in 2021 was \$28 million—a close to 7.2 million decrease. Six program term completions in 2021, coupled with COVID-19 travel restrictions that limited our activity, contributed to this decrease. Despite the challenges we faced, NCBA CLUSA continues to experience consistent performance in our grants and contracts funding and actively pursues new business opportunities.

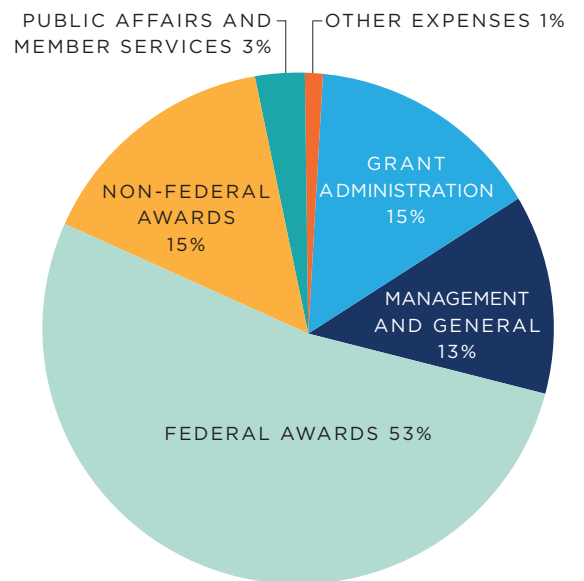
Thank you and congratulations to the staff—both at headquarters and around the world—for their dedication and successful delivery through another year of change. With the support of our employees and members, NCBA CLUSA anticipates a robust performance in 2022.

Valeria R. Roach, MBA/ACC

2021 REVENUE

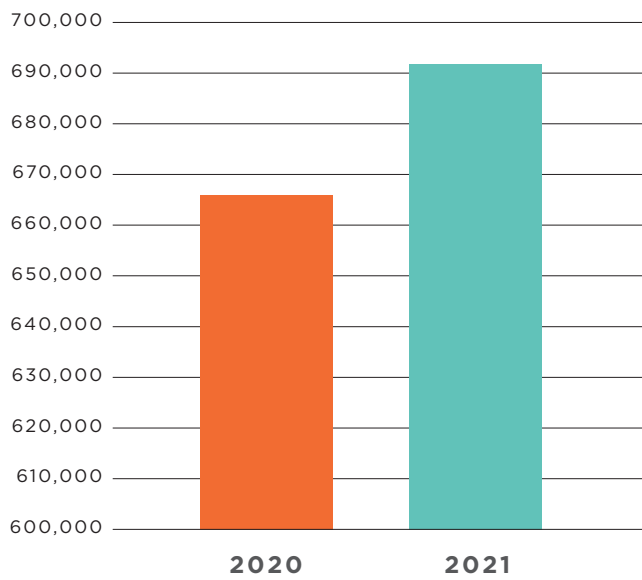


2021 EXPENSES

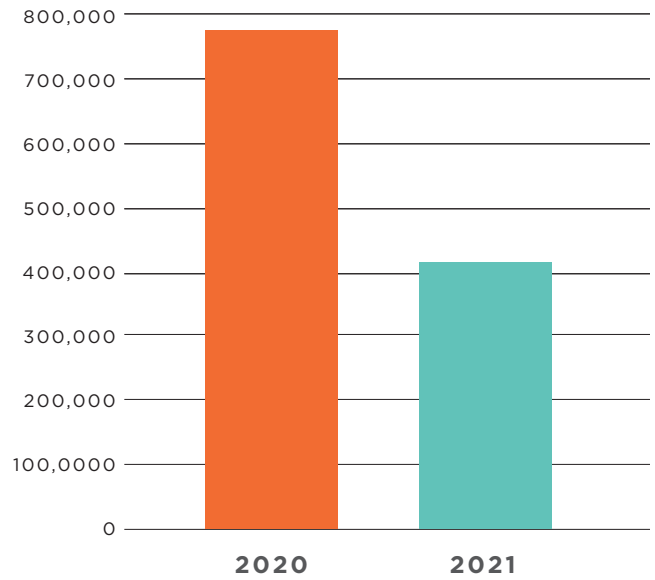


## REVENUE COMPARISON

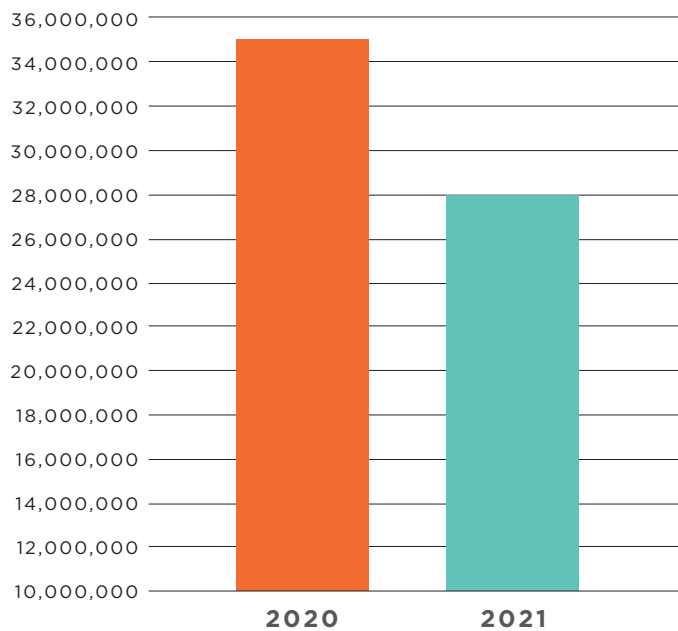
### MEMBERSHIP DUES



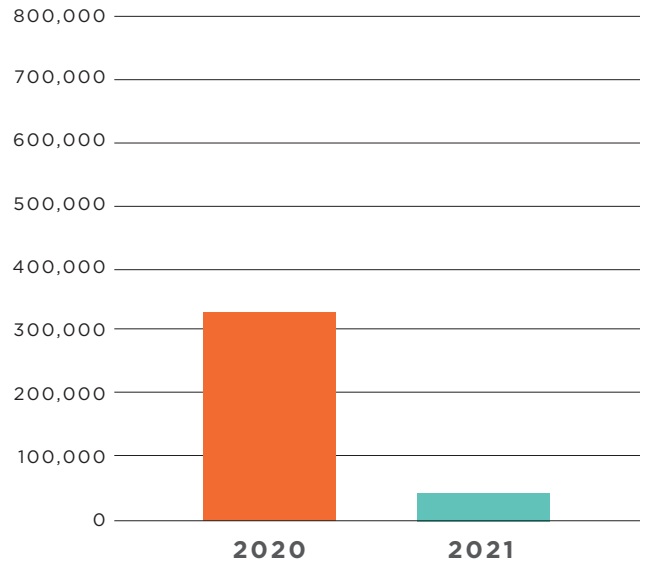
## CHANGE IN NET ASSETS COMPARISON



### GRANTS AND CONTRACTS



### WITHOUT DONOR RESTRICTIONS



Our financial performance in 2021 demonstrates the association's ability to deliver on our promises to members, donors, partners and other stakeholders.

## AUDITED FINANCIAL STATEMENT

REVENUES	2020	2021
Membership Dues	680,188	692,073
Grants and Contracts	34,794,574	27,307,393
Registration and sponsorship	176,146	168,942
Support	404,003	660,108
Publication & Other	17,249	20,742
Interest	82,981	32,501
Net Assets Released from Restriction	461,238	376,037
Equity Income	69,335	98,487
<b>Total Revenue</b>	<b>36,685,714</b>	<b>29,356,283</b>
<b>EXPENSES</b>		
Federal Awards	21,220,198	15,238,645
Non-Federal Awards	5,368,679	4,368,440
Public Affairs & Membership Services	740,440	1,026,520
Partner Services	221,023	224,446
Supporting Service	8,356,559	8,080,362
<b>Total Expense</b>	<b>35,906,899</b>	<b>28,938,413</b>
<b>CHANGE IN NET ASSETS:</b>	<b>778,815</b>	<b>417,870</b>
<b>NCBA WITH DONOR RESTRICTIONS</b>		
Revenue	(461,238)	(376,037)
Expense	-	
<b>CHANGE IN NET ASSETS</b>	<b>(461,238)</b>	<b>(376,037)</b>
<b>NCBA WITHOUT DONOR RESTRICTIONS</b>		
Revenue	36,224,476	28,980,246
Expense	35,906,899	28,938,413
<b>CHANGE IN NET ASSETS</b>	<b>317,577</b>	<b>41,833</b>
<b>RESERVES</b>		
Without Donor Restrictions (Beginning)	4,703,843	5,482,658
Without Donor Restrictions (Ending)	5,482,658	5,900,528
With Donor Restrictions (Beginning)	13,441,658	12,980,420
With Donor Restrictions (Ending)	12,980,420	12,604,383
<b>TOTAL NET ASSETS:</b>	<b>18,463,078</b>	<b>18,504,911</b>

## TOTAL NET ASSETS COMPARISON





NCBA CLUSA's leadership guides and inspires the organization. Our board of directors sets the strategic direction for the organization, ensuring that NCBA CLUSA remains a dynamic, influential voice in the cooperative space.

## OFFICERS

### **Carla Decker, Chair**

*Chief Operating Officer*  
IDB Global Federal Credit Union  
Washington, DC 20577

### **Esteban Kelly, 1st Vice Chair**

*Executive Director*  
U.S. Federation of Worker Cooperatives  
Philadelphia, PA 19143

### **Karen Zimbelman, 2nd Vice Chair**

*Senior Director, Membership and Cooperative Relations*  
National Co+op Grocers  
Arcata, CA 95518

### **Devin Fuhrman, Treasurer**

*Vice President, Sponsor Relations*  
Nationwide  
Columbus, OH 43215

### **Jill Tomalin, Secretary**

*Chief Operating Officer*  
Credit Union National Association  
Madison, WI 53705

### **Erbin Crowell, Ex Officio**

*Executive Director*  
Neighboring Food Co-op Association  
Shelburne Falls, MA 01370

## DIRECTORS

### **Cornelius Blanding**

*Executive Director*  
Federation of Southern Cooperatives/  
Land Assistance Fund  
East Point, GA 30344

### **Paul Bradley**

*Founding President*  
ROC USA®  
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### **Howard Brodsky**

*Co-Chief Executive Officer*  
CCA Global Partners  
Manchester, NH 03101

### **Brad Captain**

*Senior Vice President and Chief Corporate Affairs Officer*  
National Rural Utilities Cooperatives  
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Dulles, VA 20166

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*President and Chief Executive Officer*  
Capital Impact Partners  
Arlington, VA 22202

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### **Jeffrey Connor**

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*President and CEO*  
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*Executive Vice President of People*  
CROPP Cooperative/Organic Valley  
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### **Deb Trocha**

*Executive Director*  
Indiana Cooperative Development Center  
Indianapolis, IN 46202

The Senior Leadership Team leads with passion, principle and respect, creating an empowering work environment.

## SENIOR LEADERSHIP

---

**Jacqueline Bass**

*Vice President, Business Development*

**Tamela Blalock**

*Vice President, Cooperative Relations*

**Matthew Buzby**

*Vice President, International Operations*

**Jhon Manning**

*Vice President of Contracts, Grants and Compliance*

**Mary Griffin**

*Senior Policy Advisor, NCBA CLUSA*

*Executive Director, Cooperative Development Foundation*

**Doug O'Brien**

*President and CEO*

**Val Roach**

*Executive Vice President and Chief Financial Officer*

**Alex Serrano**

*Senior Vice President, International Programs*

**John Torres**

*Vice President, Communication & Public Relations*

*Secretary of Agriculture Tom Vilsack, left, meets with NCBA CLUSA Board of Directors Chair Carla Decker, right, at the 2022 Cooperative IMPACT Conference.*



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Sam Levitan

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