



NCBA CLUSA

The National Cooperative Business Association • CLUSA International

FORWARD, TOGETHER

2022 ANNUAL REPORT

**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.

NCBA CLUSA

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FORWARD, TOGETHER

2022 ANNUAL REPORT

CONTENTS

2

MESSAGE FROM THE CHAIR AND CEO

4

MEMBERSHIP

6

ADVOCACY

8

2022 CO-OP IMPACT CONFERENCE

10

COOPERATIVE DEVELOPMENT FOUNDATION

12

GLOBAL PROGRAMS

20

FINANCIAL REPORT

23

LEADERSHIP

MESSAGE FROM THE CHAIR AND CEO

Our dedicated and talented staff, committed and visionary board and, most importantly, steadfast members who share our vision of building a more inclusive economy are at the heart of our work.



CARLA DECKER
CHAIR
NCBA CLUSA
BOARD OF DIRECTORS



DOUG O'BRIEN
PRESIDENT AND CEO
NCBA CLUSA

We are delighted to present the 2022 Annual Report as NCBA CLUSA embarks on its 108th year of developing, advancing, and protecting cooperatives—here in the United States and around the world. This year also marks our 70th anniversary of applying that mission to international development work. That legacy, and our enduring mission, is animated by a vision of helping more people use cooperatives to build an inclusive economy, one that is participatory, equitable, sustainable, stable and grows for everyone.

NCBA CLUSA's Board of Directors reaffirmed this vision when it completed the association's new five-year strategic initiatives in December 2022. This blueprint recognizes that cooperatives have a deeper role to play in meeting challenges related to a changing climate and food security, addressing persistent inequality and preserving democracy against a backdrop of global conflict and natural disasters. And all of this occurs in the context of new technology and data that has changed the very idea of what a marketplace is and who gets to use, benefit from and control information. In such a precarious moment, cooperatives hold promise for meaningful and substantial impact—especially if they lean into the 6th Cooperative Principle of cooperation among cooperatives.

As your association, NCBA CLUSA continues to leverage our key lines of work—advocacy, public awareness, cooperative development, thought leadership and membership services—to ensure co-ops are front and center before policymakers, development partners and other stakeholders.

Our next five-year strategy builds on a solid foundation of impact and service to the cooperative community. Here are a few highlights from 2022 and a look at where we're headed:

- **ADVOCACY** In 2022, we worked to secure new resources for cooperative development, unlock access to capital for cooperatives and improve the policy environment. We worked in coalition advocating for two bills that would remove hurdles in accessing SBA

lending programs and hosted the 2023 Farm Bill Rural Development Innovation Summit that cemented a set of rural development policy priorities around the 2023 Farm Bill.

■ **IMPACT 2022** challenged 500 cooperators from around the world to capture a generational opportunity—applying the lessons we’ve learned from the past two exceptional years as we move forward, together. Our hybrid programming highlighted how co-ops can create meaningful diversity, equity and inclusion; and explored the legacy of cooperatives sustaining their communities during times of conflict and crisis. At IMPACT 2023, we’re looking forward to bringing back a Hike the Hill event.

■ **MEMBERSHIP** In 2022, our Membership Team worked to make NCBA CLUSA the best place for cooperators to benefit from the collective thought, knowledge and leadership of the cooperative community. Our inaugural Cooperative Executive Roundtable leveraged some of the nation’s largest and most influential co-ops to chart a bold new vision for cooperatives in the U.S.—one rooted in cross-sector collaboration. And our Co-op Circle platform launched a new volunteer leadership path and moved into 2023 with hundreds of active members.

■ **DEVELOPMENT** With 17 active projects in 19 countries in 2022, our development work impacted more than 800,000 people in Africa, Latin America and Southeast Asia. Leveraging 70 years of development expertise, we launched our first major domestic development program in 2022, the USDA-funded Strengthening Co-op Capacity for Historically Underserved Farmers. We also secured one of the first projects awarded under USDA’s historic Partnerships for Climate-Smart Commodities investments. In 2023 and beyond, our work in Puerto Rico will incentivize underserved farmers to adopt climate-smart agriculture practices.

As with all cooperatives, NCBA CLUSA’s success depends on people. Our dedicated and talented staff, committed and visionary board and, most importantly, steadfast members who share our vision of building a more inclusive economy are at the heart of our work. Thank you for your continued support.

In Cooperation,



Carla Decker



Doug O'Brien

MEMBERSHIP

In 2022, 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 2022 with 255 members, 220 of which are cooperatives. From farmer co-ops and credit unions to worker co-ops and rural electric associations, our membership represents all sectors of the U.S. economy. This makes 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.

"I used to tell my team that we just run hardware stores. But then I realized that as a member of a cooperative, we also have the opportunity to change the world," Gina Schaefer (left), Co-Founder and CEO of A Few Cool Hardware Stores, said during the panel.



A BOLD VISION FOR CO-OPS

In May, CEOs from some of the nation's largest and most influential cooperatives gathered at NCBA CLUSA headquarters in Washington, DC for the inaugural Cooperative Executive Roundtable. For the first time ever, a cohort of the most innovative co-op executives across industries met for a cross-sector exchange of ideas and insights. A panel featuring Gina Schaefer, Co-Founder and CEO of A Few Cool Hardware Stores; Vern Dosch, retired CEO of the National Information Solutions Cooperative (NISC); and Doug Fecher, retired CEO of the Wright-Patt Credit Union kicked off the event, charting a bold vision for cooperatives in the U.S. Participants discussed leveraging their shared co-op identity to drive market performance; emerging as leaders in an increasingly polarized policy landscape; and **capturing the benefits of cross-sector collaboration**.



NCBA CLUSA's inaugural Cooperative Executive Roundtable convened top co-op executives to capture the benefits of cross-sector collaboration.



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.

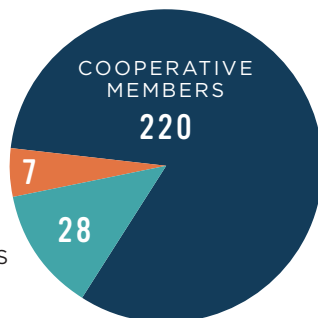


We invite our member and stakeholder community to join one of our five volunteer councils.

MEMBERSHIP BREAKDOWN BY CATEGORY

NCBA CLUSA closed the books in 2022 with 255 members, 220 of which are cooperatives.

ASSOCIATE MEMBERS
INDIVIDUAL MEMBERS

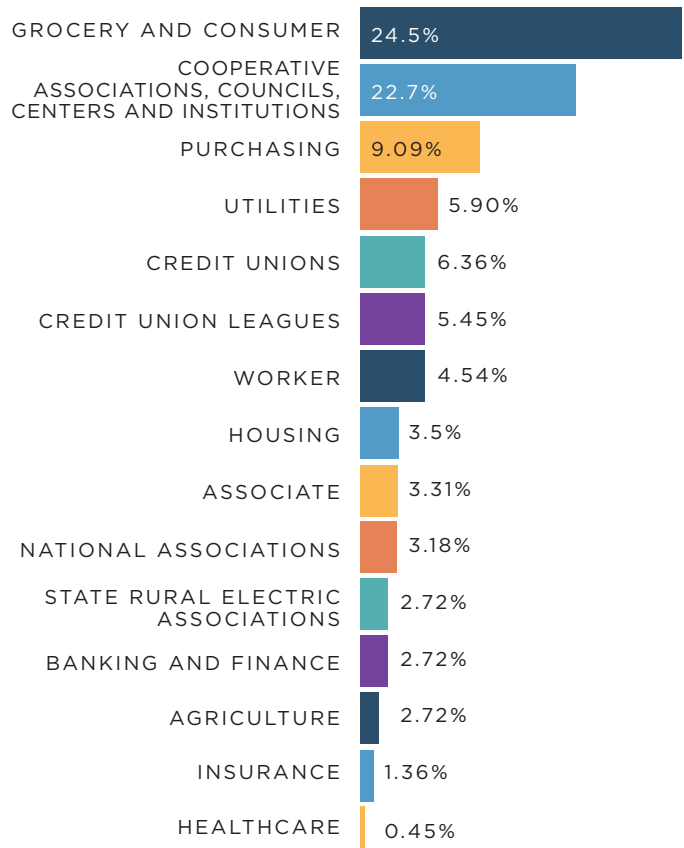


The annual Cooperative IMPACT Conference brings together three of our members' key priorities: advocacy, public awareness and thought leadership.

EMBEDDING DEI IN THE MEMBER EXPERIENCE

In partnership with the Cooperative Development Foundation, NCBA CLUSA served as an innovation incubator for a multi-year peer learning cohort of co-op leaders dedicated to moving beyond rhetoric to take action on Diversity, Equity and Inclusion (DEI) in their co-ops. At IMPACT 2022, four cohort leaders presented their action plans to activate DEI strategies, governance and programs into the co-op ecosystem. All of their proposals have since been activated.

MEMBERSHIP BREAKDOWN BY SECTOR

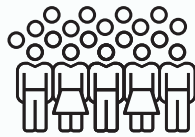


ADVOCACY

Throughout 2022, NCBA CLUSA's advocacy team worked to demonstrate that cooperatives are a community-driven, time-tested and shovel-ready policy solution to tackle many of today's biggest challenges.



MET WITH
40+
CONGRESSIONAL
AND
ADMINISTRATION
OFFICES



GREW THE
BIPARTISAN
CONGRESSIONAL
COOPERATIVE
BUSINESS CAUCUS
19 MEMBERS



PRESERVED FUNDING
FOR THE RURAL
COOPERATIVE
DEVELOPMENT GRANT
(RCDG) PROGRAM
\$5.8 MILLION



LED A COALITION OF
30 ORGANIZATIONS
ADVOCATING FOR
RURAL CAPACITY-
BUILDING
RESOURCES IN THE
2023 FARM BILL

THE BEDROCK OF RURAL DEVELOPMENT

In May, NCBA CLUSA **hosted the 2023 Farm Bill Rural Development Innovation Summit**, a bipartisan coalition of rural development experts led by the Rural Network who came together to chart a vision for the 2023 Farm Bill. The Rural Network, whose steering committee includes the Rural Community Assistance Partnership (RCAP), the National Association of Counties (NACo) and NCBA CLUSA, is a broad coalition of rural stakeholders ranging from grassroots to national organizations. The summit spurred an interactive,

action-oriented discussion on the future of rural development policy in the U.S. designed to surface the best ideas and test their potential impact. Attendees left with an overarching set of rural development priorities to steer their advocacy around the 2023 Farm Bill. Xochitl Torres Small, Under Secretary for Rural Development at the U.S. Department of Agriculture (USDA), who spoke at the summit, emphasized the need to prioritize low-income and historically underserved populations in rural America. "As we look to reach the most left behind people in the most left behind places, there's work to be done," she said.



"I want to bring your voices to the next Farm Bill," said Rep. Glenn "GT" Thompson (R-PA), Ranking Member of the House Agriculture Committee. "Rural economic development needs to be at the table."



Cooperatives are the "bedrock" of rural development, Under Secretary Xochitl Torres Small said at the summit.



UNLOCKING CAPITAL FOR CO-OPS

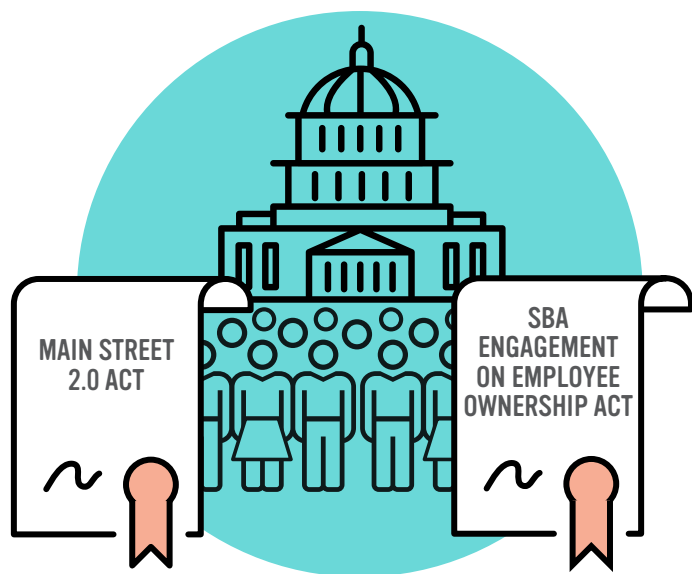
The historic Main Street Employee Ownership Act made cooperatives eligible for the Small Business Administration (SBA)’s 7(a) loan program and required SBA to coordinate with the cooperative community to ensure equitable access to capital for co-ops. However, since the legislation’s 2018 passage, cooperatives have continued to face hurdles in accessing SBA lending programs, largely due to a personal guarantee requirement that is incompatible with the cooperative business model. NCBA CLUSA and the cooperative community elevated this issue throughout the year. In November, Reps. Nydia Velázquez (D-NY) and Dean Phillips (D-MN) responded by introducing two bills that fulfill the intentions of the original legislation and the Improving SBA Engagement on Employee Ownership Act. Both bills build on the 2018 legislation by removing the mandatory equity and personal or entity guarantee requirements from the 7(a) loan program. In December, NCBA CLUSA **led support** for the bills,

The 2023 Farm Bill Rural Development Innovation Summit at NCBA CLUSA headquarters in Washington, DC spurred an interactive, action-oriented discussion on the future of rural development policy in the U.S.

collecting 127 signatures from co-op organizations and advocates nationwide.

HISTORIC LEGISLATION

In August, Congress passed two landmark pieces of legislation that enlist co-ops as partners in meeting the Biden Administration’s innovation, energy and climate goals. The CHIPS and Science Act, which invests more than \$52 billion in research, development, manufacturing and workforce development, includes provisions to support the expansion of cooperatives through its regional innovation and tech hubs program. The Inflation Reduction Act, marking the single largest investment in climate and energy in America history, recognizes cooperatives as a key model in expanding the nation’s clean energy production and adoption. NCBA CLUSA’s **IRA Guide for Co-ops** details the various opportunities through direct grant and loan programs, as well as tax credits, that cooperatives can leverage as these resources are deployed.



NCBA CLUSA and 127 cooperative organizations and advocates nationwide are proud to support removing the SBA 7(a) personal loan guarantee for co-ops through legislation such as the Main Street 2.0 Act and the Improving SBA Engagement on Employee Ownership Act.

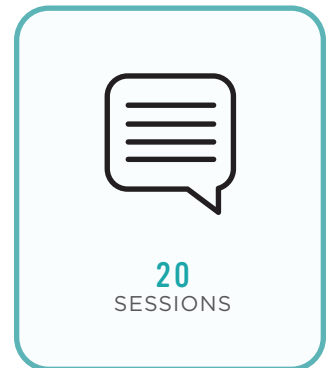
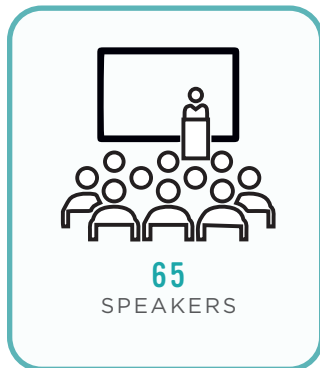


President Biden signs the Inflation Reduction Act into law during a ceremony in the State Dining Room at the White House on August 16, 2022.

White House/Alamy

2022 CO-OP IMPACT CONFERENCE

In 2022, 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.



FORWARD, TOGETHER

NCBA CLUSA's 2022 Cooperative IMPACT Conference challenged 500 cooperatives from around the world to capture a generational opportunity—applying the lessons we've learned from the past two exceptional years to our work as we move forward, together. Our programming echoed that challenge. How do cooperatives, guided by our shared identity, thrive in this time of change? As businesses face inflation and supply chain challenges, cooperatives can provide stability and opportunity. As workers question their role

in the economy, cooperatives can create dignified jobs. And as communities tire of rhetoric, cooperatives can act to create meaningful diversity, equity and inclusion. Presented once again as a hybrid event, IMPACT 2022 offered two days of in-person programming livestreamed to our online audience to preserve the event's accessibility and affordability.

IMPACT INTERNATIONAL

For the fourth year, NCBA CLUSA partnered with the [U.S. Overseas Cooperative Development Council](#)



Co-ops are vital to economic opportunity and quality of life in communities nationwide, Dr. Jewel Bronaugh, the USDA's 14th Deputy Secretary of Agriculture, said during her opening keynote.



Illia Gorokhovskiyi (center), chair of COOP Ukraine's Board of Directors, accepts the Cooperative IMPACT Champion award presented by Alex Serrano, NCBA CLUSA's Vice President of International Programs, in solidarity with Ukrainian cooperators.



(OCDC) to bring a rich and diverse International Track to the IMPACT Conference. Made possible by the U.S. Agency for International Development (USAID) and generously sponsored by OCDC and its **members**, the International Track explored how cooperatives around the world are moving forward—together—through locally-led development. Our speakers considered co-ops as engines of locally-led development; leveraging co-ops to advance donor priorities; co-ops and social inclusion; and co-ops in times of crisis. On Thursday, Illia Gorokhovskiy, chair of **COOP Ukraine**'s Board of Directors joined IMPACT attendees in person for a session exploring the legacy of cooperatives sustaining their communities during times of conflict and crisis. From the first **CARE Package™** sent to post-war Europe in 1946 to the recent groundswell of support from the global cooperative community for cooperators in Ukraine, co-ops have a track record of putting their value of solidarity into practice.

FROM RHETORIC TO ACTION

Our Diversity, Equity and Inclusion Track at IMPACT 2022 was presented by the **Cooperative Development**

2022 Cooperative IMPACT Champion award recipient, Xochitl Torres Small (left), Under Secretary for Rural Development at the U.S. Department of Agriculture (USDA), meets with NCBA CLUSA executive leadership before her remarks.

Foundation (CDF) and sponsored by the **Robert Wood Johnson Foundation**. This track unpacked lessons from CDF and NCBA CLUSA's multi-year peer learning cohort of co-op leaders representing 41 co-ops dedicated to moving beyond rhetoric to take action on Diversity, Equity and Inclusion (DEI) in their co-ops—and their communities. The track explored to what extent the cooperative principles serve and include everyone, and considered whether an 8th principle is needed. It surfaced approaches co-ops can take to be more inclusive, and challenged the co-op sector to practice authentic allyship. IMPACT attendees heard directly from members of the peer learning cohorts who spent the past year testing whether co-op principles advance social and economic equity among low-income communities and communities of color. One cohort launched a new cooperative of farmers in Forkland, Alabama to demonstrate the business model's relevance and impact.



From left: Jessica Mason, Nirva Boursiquot, John Holdsclaw IV and Jermeen Sherman speak on the "DEI Track: Journey into Action" session at the 2022 Cooperative IMPACT Conference.



"Diversity, equity and inclusion drives growth. This work cultivates a sense of belonging. This work fosters more creative decision-making. This work mitigates sameness and complacency," cohort lead Faye Tate, Vice President of DEI at CoBank, told the audience at the Journey into Action" session.

COOPERATIVE DEVELOPMENT FOUNDATION

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



CDF DISTRIBUTED NEARLY **\$1 MILLION** IN GRANTS THROUGH ITS FAMILY OF FUNDS THAT SUPPORTED EDUCATION PROJECTS, EVENT SPONSORSHIPS AND SCHOLARSHIPS IN 2022.



SOON AFTER RUSSIA'S INVASION OF UKRAINE, CDF HELPED GALVANIZE THE CO-OP SECTOR BY LEVERAGING MATCHES TO RAISE MORE THAN **\$273,000**



THE 6TH ANNUAL NATIONAL HOME CARE COOPERATIVE CONFERENCE CONVENED **194 CAREGIVERS AND ADVOCATES** VIRTUALLY TO EMPOWER AND STRENGTHEN THE SECTOR



BROUGHT TOGETHER A GROUP OF **23 NEW AND EMERGING COOPERATIVE LEADERS AND SCHOLARS** THROUGH ITS COOPERATIVE LEADERS AND SCHOLARS (CLS) PROGRAM



COOP Ukraine's Board Chair Illia Gorokhovskiy, second from right, accepts a donation from CDF's Disaster Recovery Fund at the 2022 Cooperative IMPACT Conference. CDF leveraged matches from National Co-op Grocers, Frontier Co-op, CoBank, HomeWorks Tri-County Electric Cooperative and CFC.

POUNDING THE PAVEMENT FOR COOPERATIVE DEVELOPMENT



MORE THAN **450 COOPERATORS** JOINED THE HYBRID 2022 CO-OP 5K, RAISING **\$80,000** FOR COOPERATIVE DEVELOPMENT



THE 2022 CO-OP 5K WINNERS ARE:
FANTASTIC FUNDRAISERS
 NCB SOLE SHAKERS
MOST TEAM SPIRIT
 VIRTUAL:
 BRIARPATCH FOOD CO-OP'S THE PSYCHE-DILL-ICS
 IN-PERSON:
 NCB SOLE SHAKERS
FASTEST TEAM
 VIRTUAL:
 COBANK: GROWING RURAL AMERICA
 IN-PERSON:
 TEAM CFC



HONORING COOPERATIVE HEROES

Civil rights activist Ella Baker was inducted as the first Unsung Hero into the Cooperative Hall of Fame on October 6, 2022 alongside four other outstanding cooperative leaders: Allan Gallant, Paul Hazen, Gary Oakland and Dan Waddle. Unsung Heroes recognizes contributions to cooperative practice made before the Hall of Fame began in 1974 by people whose achievements have historically gone unrecognized or even suppressed—particularly women of color.

Ella Baker, a prominent leader of the civil rights movement and founding member of the Young Negroes' Co-operative League, promoted cooperative economics among African Americans. Baker's roughly 45 years of active cooperative organizing, and the unique work that it spawned in the Civil Rights Movement, as well as her later cooperative work, created lasting change.

Allan Gallant was a galvanizing leader in food cooperatives for more than 40 years. Deeply influenced by the Civil Rights Movement, Gallant promoted minority-owned grocery stores within underserved communities. He will always be remembered for his commitment to food cooperatives and the communities they serve.

Paul Hazen devoted his career to elevating the cooperative voice domestically and internationally. From advancing the cooperative identity and prioritizing cooperative research to organizing communities for collective purchasing power and measurably benefitting international cooperative development, Hazen's leadership has strengthened every part of the cooperative ecosystem.

During his 32-year tenure, **Gary Oakland** helped grow BECU to 700,000 members and \$10 billion in assets in 2012. Guided

The 2022 Co-op 5K honored cooperative hero Chuck Snyder by embracing his motto, "Do Well to Do Good." Snyder was a longtime CDF board member, president and CEO of NCB, Cooperative Hall of Fame inductee and Co-op 5K champion. Photo: CDF

by a member-first philosophy, Oakland identified innovative ways to support members, including founding the BECU Foundation. Since 1995, the BECU Foundation has provided 1,250 students with more than \$3.3 million in scholarships.

For over 40 years, **Dan Waddle's** passion has been to improve living conditions and stimulate income growth in rural communities by supporting community-owned, affordable and sustainable energy solutions. Understanding the power of the cooperative business model in developing countries, Dan has drawn from this academic and professional experience to expand cooperative electrification across 40 countries impacting 100 million people.



From left: Sam Gallant, representing his father Allan Gallant, former Blooming Prairie Foundation and Food Co-op Initiative board member; Debbie Wege, representing Gary Oakland, retired president and CEO of BECU; Dan Waddle, Senior Vice President of NRECA International; Paul Hazen, Executive Director of the U.S. Overseas Cooperative Development Council; Ajowa Ifateyo and Dr. Jessica Gordon Nembhard, representing Ella Baker.

GLOBAL 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.



17
ACTIVE PROJECTS
IN 2021 IN
19
COUNTRIES



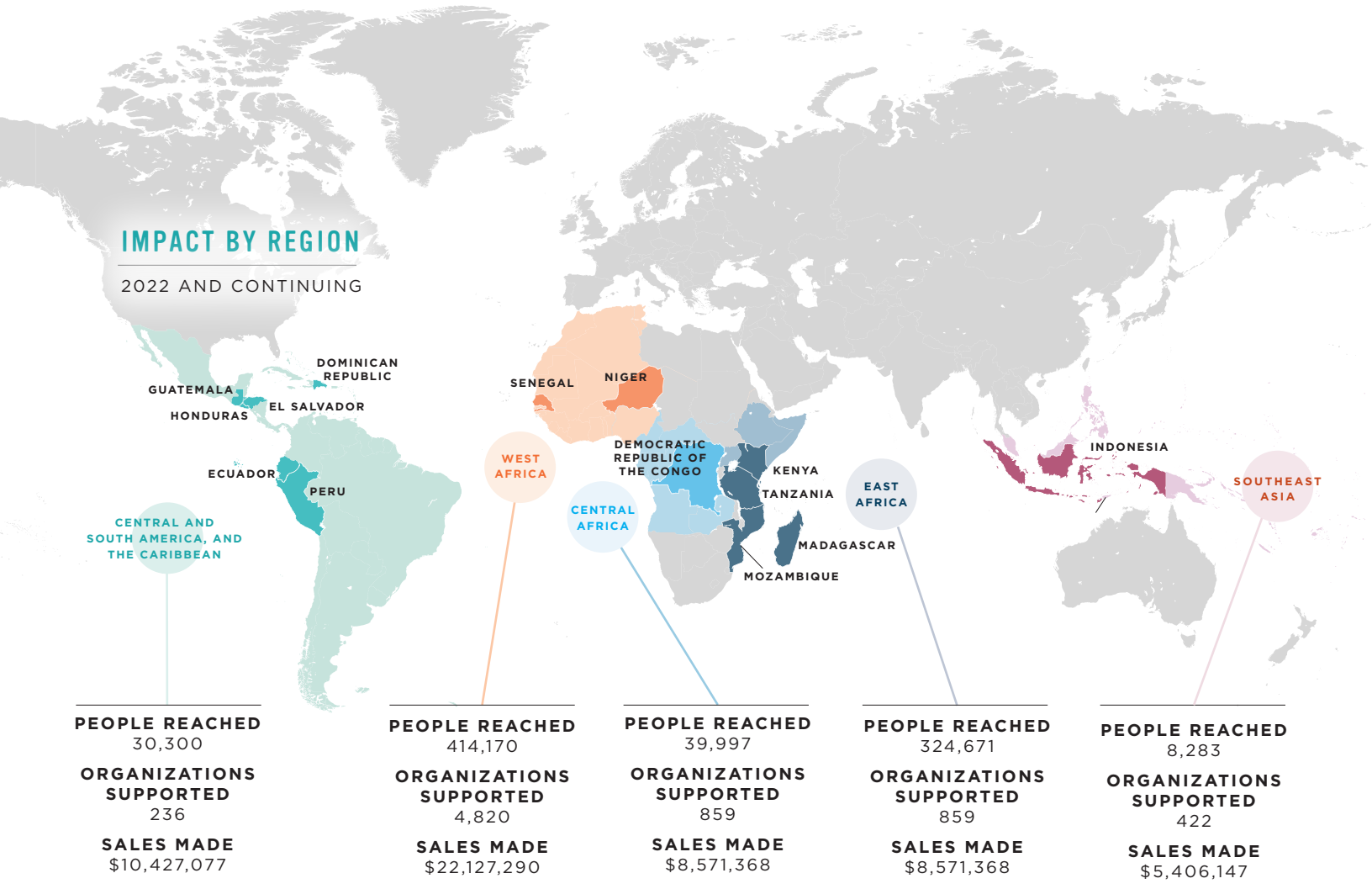
NCBA CLUSA
PROGRAMS
REACHED OVER
817,421
PEOPLE



WE SUPPORTED
259,737
ACTIVE
COOPERATIVE
MEMBERS



WE WORKED WITH
MORE THAN
349,170 WOMEN
AND
216,234 YOUTH





In 2022, our work to build resilient communities, create economic opportunities and strengthen cooperative and producer groups impacted more than 800,000 people. By investing in cooperative- and community-led development, we worked to transform vulnerable populations into resilient and empowered communities.

BUILDING CLIMATE RESILIENCY

NCBA CLUSA's **new \$15 million project** to build climate-smart markets in Puerto Rico will incentivize underserved farmers to adopt climate-smart agriculture and forestry practices to produce coffee, citrus, plantains, banana, cacao and lumber. The Puerto Rico Climate-Smart Commodities project was among the **first awarded** under the U.S. Department of Agriculture (USDA)'s historic **Partnerships for Climate-Smart Commodities** investments, which are expected to top \$3 billion in funding to expand markets for America's climate-smart commodities; leverage the greenhouse gas benefits of climate-smart commodity production; and provide direct, meaningful benefits to agriculture producers. By adopting climate-smart practices, NCBA CLUSA and our partners will help coffee farmers grow their revenue from \$14 million to \$50 million over the life of the project, while building community resilience and food security.

LEVERAGING OUR LEGACY

Leveraging 70 years of expertise in international development, in 2022 NCBA CLUSA **launched its first major domestic development program**. Our USDA-funded **Strengthening Co-op Capacity for Historically Underserved Farmers** project supports historically underserved farmers, ranchers and their communities by creating a community-led cooperative development ecosystem. The project will help close gaps between underserved farmers and loan, grant and other available capital and technical support to empower rural communities and contribute to resilience and equity in American agriculture.

NCBA CLUSA is helping the incarcerated women of Dulce Esperanza professionalize their business and become a cooperative. Photo: USAID Peru

A MILESTONE IN DOMINICAN REPUBLIC

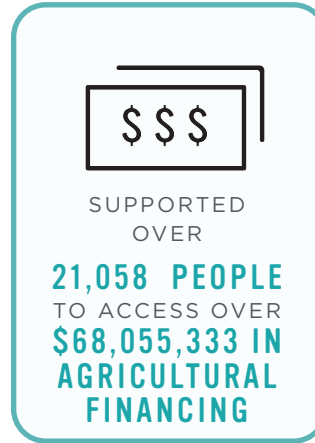
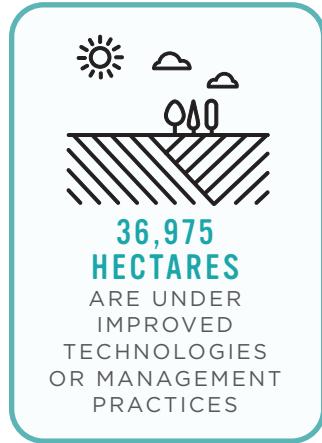
Known locally as Progana, NCBA CLUSA's USDA-funded Safe Agriculture/Food Export (SAFE) project is working to strengthen the Dominican Republic's beef and dairy cattle ranching. Progana is also building a culture of food safety. During the project, activities to enhance food safety practices in Dominican slaughterhouses have been front and center. Following a 25-year lapse, in 2022 Progana helped the country **achieve export equivalency with U.S. food safety standards**, paving the way for the Dominican Republic to export beef to U.S. territories. This milestone creates new employment opportunities, strengthens trade and bolsters the country's livestock industry.

EMPOWERING INCARCERATED WOMEN

Meanwhile, in Peru, a new **video** by the U.S. Agency for International Development (USAID) highlighted the success of Dulce Esperanza, a group of 40 incarcerated chocolate producers in the Women's Penitentiary in Quillabamba, Peru. Through our USAID-funded **Creating an Environment for Cooperative Expansion** (CECE) project, NCBA CLUSA is helping Dulce Esperanza professionalize their business and become a cooperative. When the women first started Dulce Esperanza, they roasted cocoa beans over a campfire and ground them using a single hand-operated mill. Now, they **sell their chocolate online** and in stores across Lima through a local retailer. Around the world, co-ops are rehabilitating incarcerated workers by providing them with opportunities to exercise their own agency, reclaim their humanity, earn a living and sustain their families.

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.



PROJECTS

LATIN AMERICA

USDA Safe Agriculture Food Export Program (SAFE)

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

USDA Peruvian People, Nature and Spices Partnership (PENS)

Peru
USDA
Oct 2022 - Sep 2027
\$23,500,000

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 2024
\$2,300,000
Partner: Tetra Tech

USAID Sustainable Vanilla for People and Nature (SVPN)

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

SOUTHEAST ASIA

Raising Incomes through Sustainable Export-Agriculture (RISE)

Timor Leste
Government of New Zealand
Jan 2021 - May 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: TIMOR-LESTE

COFFEE FARMERS ARE RISING TO MEET NEW ECONOMIC OPPORTUNITIES IN TIMOR-LESTE

Two thousand farmers in Ermera welcomed Timor-Leste's President Jose Ramos Horta, Prime Minister Taur Matan Ruak and New Zealand Ambassador Philip Hewitt in June, showing off their newly learned agronomy skills to rehabilitate their old coffee farms.

Motivated by their coffee's success in international markets—including the recent recognition of their coffee by Starbucks as one of its prized "Starbucks Reserve" coffees—Timor-Leste coffee farmers are working hard to enhance the health of their coffee trees, the environment and their communities as they produce premium organic coffee.

The driving force in this community of smallholder coffee growers in Timor-Leste is a pioneering farmer-led cooperative, Cooperativa Café Timor (CCT), supported generously by the Government of New Zealand through NCBA CLUSA's [Raising](#)

[Income through Sustainable Export](#) (RISE) project, focused on rehabilitation of coffee farms and exports of agricultural products. Established with support from NCBA CLUSA in 1994, CCT offers its 27,000 farming families access to international specialty markets, better prices and healthcare through its network of clinics serving remote mountain coffee-growing communities.

Already, 3,000 growers have upgraded their farms by applying productivity enhancing techniques and agronomic practices to increase coffee yields and improve the cupping quality of their coffee beans. Committed to safeguarding not only cup quality, but also the health of coffee consumers, their own communities and the environment, these coffee farmers are innovating.

CCT coffee farmers are actively applying organic fertilizer produced by their cooperative primarily from coffee cherry waste, while also utilizing environmentally friendly practices to expand the use of nitrogen-fixing shade trees to improve soil quality for the coffee trees, and capture carbon emissions. To ensure every sip is safe, CCT and its farmers carefully follow rigorous quality control and supply chain management processes, from tree to cup, to deliver chemical-free, certified organic coffee to the world.

Through the RISE project, the Government of New Zealand and NCBA CLUSA are supporting coffee growers to increase their output three-fold from existing coffee farms, taking a whole-farm approach and diversifying into other high-value crops such as vanilla, cloves, pepper and cacao that complement coffee production and further raise incomes.

Timor-Leste coffee farmers are working to enhance the health of their coffee trees, the environment and their communities as they produce premium organic coffee Photo: RISE project



STRENGTHENING COOPERATIVES AND PRODUCER GROUPS

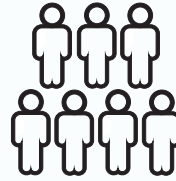
NCBA CLUSA applies cooperative principles and promotes cooperative business development to build wealth, economic power and resilience in low- and middle-income countries.



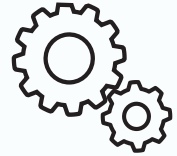
SUPPORTED
179
COOPERATIVES



WORKED WITH
259,737 ACTIVE
COOPERATIVE
MEMBERS



SUPPORTED
MORE THAN
216,234
YOUTH



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

PROJECTS

LATIN AMERICA

Resilient Agriculture Activity (RAA)

Dominican Republic
USAID
Oct 2022 - Sep 2024

WORLDWIDE

USAID Farmer-to-Farmer

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

USAID Farmer-to-Farmer Resilient Agriculture Activity (RAA)

Dominican Republic
USAID
Oct 2022 - Sep 2024
\$2,700,000

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
June 2020 - Dec 2022
\$50,000

CLARITY 2.0 Working Group U.S. Overseas Cooperative Development Council

Dec 2020 - Apr 2022
\$52,061

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

UNITED STATES

Strengthening Co-op Capacity for Historically Underserved Farmers

Dominican Republic
USAID
United States
USDA
Dec 2021 - Sep 2026
\$3,999,999

SUCCESS STORY: PERU, GUATEMALA

THE CO-OP BUSINESS SCHOOL CONTINUES TO GROW IN PERU AND EXPANDS TO GUATEMALA

NCBA CLUSA's **Co-op Business School** expanded to Guatemala in 2022. Funded by USAID's Cooperative Development Program (CDP), our **Creating an Environment for Cooperative Expansion** (CECE) project first launched this virtual platform in Peru to provide cacao and coffee cooperatives with trainings on how to market their products online during the Covid-19 pandemic.

The Co-op Business School has provided a great way to engage women and young entrepreneurs like Ana Acuña, who has expanded her knowledge on cooperatives and other topics. "I translate [that knowledge] into the work I do daily in the Maranura Cooperative. I used my new marketing knowledge to create an online product catalog and also improve customer service, which has led to increased sales," she said.

Since its launch, the Co-op Business School (CBS) has expanded beyond marketing and branding themes, and cooperatives and other enterprises from across sectors and countries are participating. NCBA CLUSA's CDP project has already completed 30 courses in marketing and branding, taxation, accounting and finance, and other topics.

Given continued demand, NCBA CLUSA was excited to have the opportunity to expand the CBS to Guatemala in 2022 with support from a one-year, \$64,000 grant from the **Cooperative Development Foundation** (CDF). Thanks to CDF's grant, NCBA CLUSA's CDP teams in Peru and Guatemala are collaborating with key Guatemalan cooperative stakeholders like the National Institute of Cooperatives (INACOP) and the General Inspection of Cooperatives (INGECOP) to replicate, adapt

and design new courses based on needs identified by the Guatemalan cooperative sector.

To kickstart activities in Guatemala, the CDP project hosted a series of eight virtual talks on the migration crisis. In partnership with the National Observatory of Indigenous Peoples and the Association of Guatemalans without Borders, these online roundtables brought together migrants, academics, politicians, cooperative leaders and representatives from other organizations to discuss challenges, trends and solutions. Cooperative members also participated in webinars about marketing and social media topics. Guatemala's first CBS course on effective use of social media platforms launched in December 2022.

Lisbeth Cruz, administrative assistant at COCLA Cooperative in Peru, practices her new photography and social media skills by taking a photo to post on her cooperative's Facebook page. Photo: Co-op Business School



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.



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 2020-Jul 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: SENEGAL

KAWOLOR PUTS DECISION-MAKING POWER IN THE HANDS OF LOCAL WOMEN

In 2022, NCBA CLUSA closed out its five-year **Feed the Future Kawolor** activity in Senegal. Funded by the U.S. Agency for International Development (USAID) as part of the Senegalese Government's strategy to fight malnutrition, food insecurity and poverty, Kawolor was inspired by lessons learned from NCBA CLUSA's previous activity in Senegal—USAID **Yaajeende**.

While women play an integral role in agriculture and in food production in Senegal—representing 43 percent of the country's agricultural workforce—they are more affected than men by hunger. Because men still make most decisions at the household and community level, women remain at an economic and social disadvantage, with limited access to land and financial resources.

In response, Kawolor put women at the heart of its nutrition and food

security interventions in Senegal. The project worked to remove obstacles that hinder women's participation. These initiatives encouraged women's voices in decision-making, particularly in improving nutrition and food security within their households. Within the framework of the project's gender component, NCBA CLUSA focused on two strategies that promote good gender practices and advance gender equity:

- The Essamay strategy worked to enlist men as champions in strengthening the leadership of women in household decision-making. By sharing workloads with their wives and demonstrating good gender practices within their communities, essamays helped dismantle gender and social norms that disadvantage women.

- The Nurturing Connection strategy leveraged decisionmakers and influential people within the community to strengthen gender equality in agricultural production and knowledge of good nutrition practices. The program showed how collaborative decision-making at the couple, family and community levels can impact health and food security outcomes.

Through these strategies, Kawolor strengthened women's decision-making power within their households and removed socio-cultural barriers negatively impacting the development of women in healthcare and business management. Women reported that these activities addressing social norms were critical enabling factors in their ability to apply the nutrition and agriculture trainings provided by Kawolor.

Oulimata Diedhiou, right, is president of the Maikindjo Processing Company, which packages and markets local foods. Kawolor worked with her company to increase their capacity to market their products and increase sales volumes. Photo: Kawolor



FINANCIAL REPORT

Delivering results through a lens of transparency and accountability in response to members, donors, partners and other stakeholders.



VALERIA ROACH
EXECUTIVE VICE PRESIDENT
AND CHIEF FINANCIAL
OFFICER
NCBA CLUSA

In fiscal year 2022, NCBA CLUSA continued to pivot through global change and maximize controls to secure, protect and manage the association’s assets. Our financial performance in 2022 resulted in stable financial resources and cost containment.

NCBA CLUSA’s fiscal year begins January 1 and ends

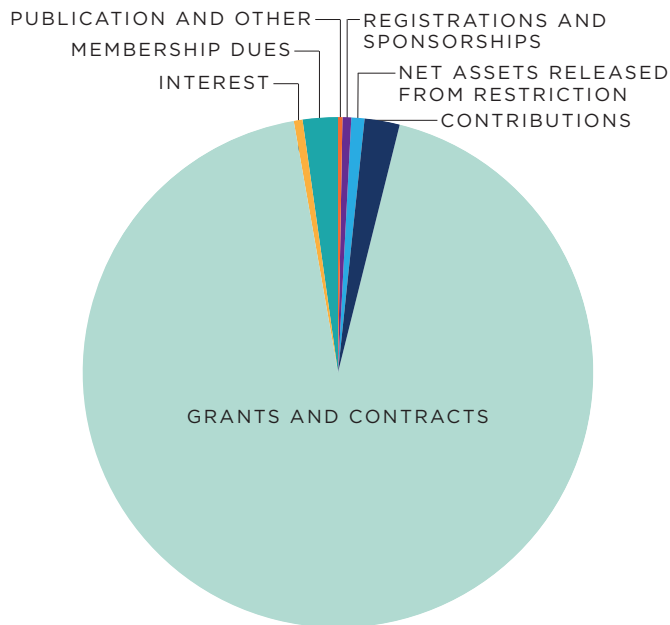
December 31. Our year-end financial results reflect \$27.9 million in total revenue, compared to \$29.4 million the previous year. The change in net assets without donor restrictions is \$6.2 million—an increase of \$319,000 from the prior year’s ending balance of \$5.9 million.

NCBA CLUSA’s financial resources consist of member services and sponsored programs revenue. For 2022, NCBA CLUSA’s membership dues revenue was \$688,000. We continue to promote member enrollment and strengthen member benefits to provide quality engagement. Our sponsored program and contributions revenue in 2022 was \$26.6 million. Despite the challenges we face with continued Covid-related travel restrictions in parts of the world, NCBA CLUSA continues to experience consistent performance in our grants and contracts funding and actively pursues new business opportunities.

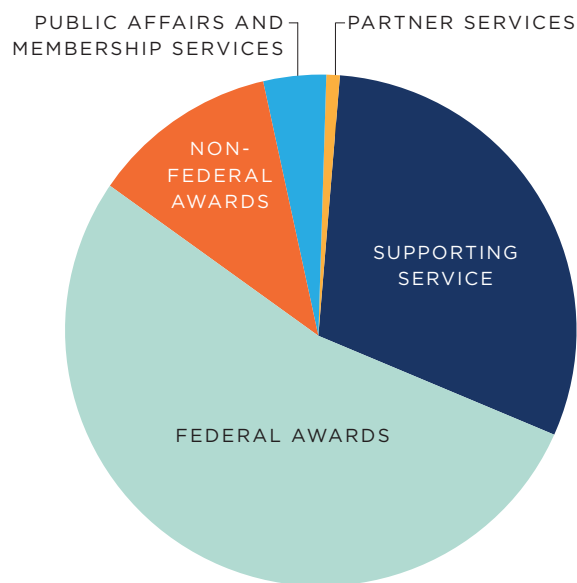
Internal controls and regulatory platforms are strong and have ensured a year of unmodified (clean) audit opinion. This accomplishment is only possible with our committed team—both at headquarters and around the world. Their stewardship contributes to successful outcomes. With the support of our employees and members, NCBA CLUSA anticipates growth and quality performance in 2023.

Valeria R. Roach
Valeria R. Roach, MBA/ACC

2022 REVENUE



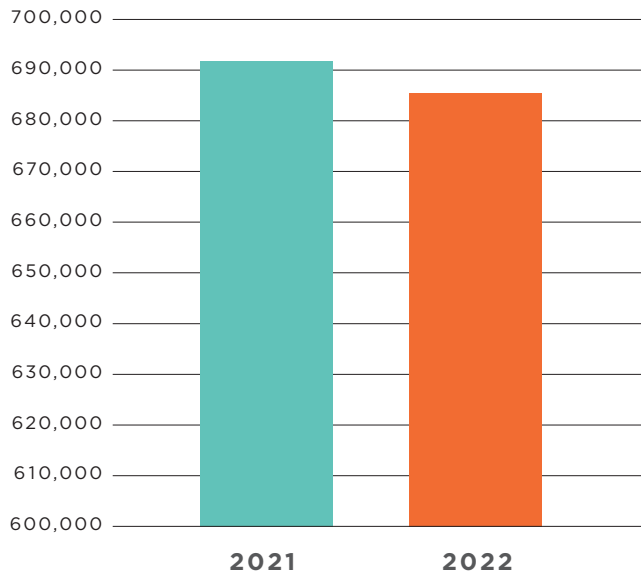
2022 EXPENSES





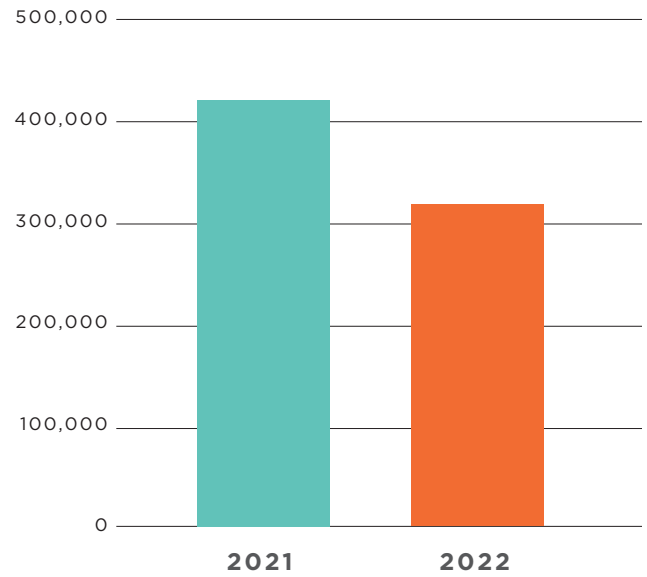
REVENUE COMPARISONS

MEMBERSHIP DUES

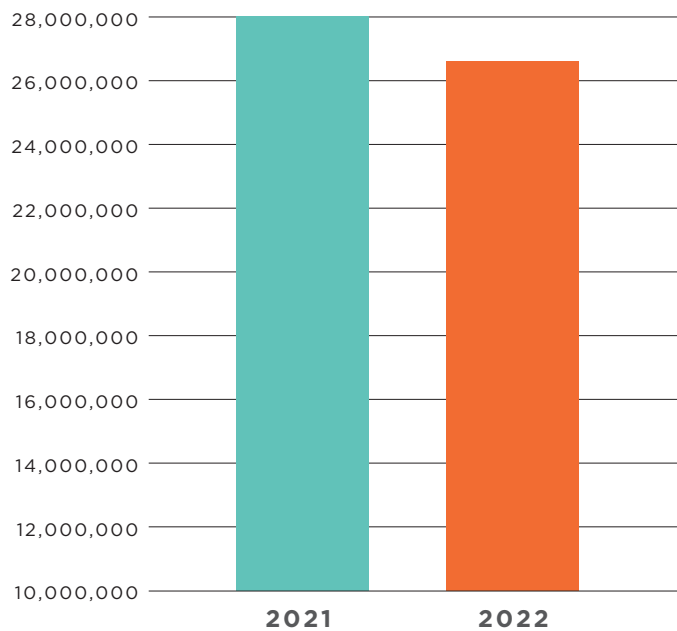


CHANGE IN NET ASSETS COMPARISONS

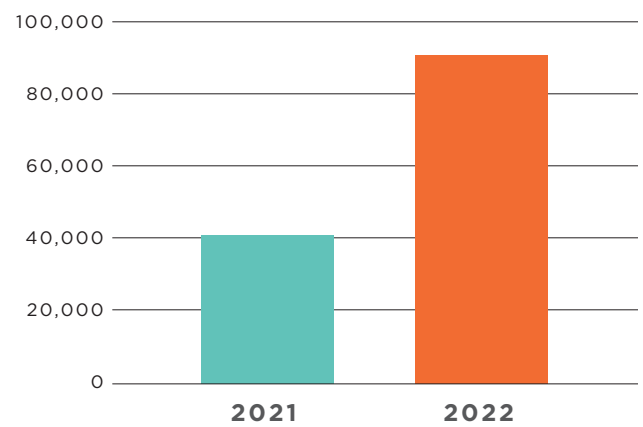
CHANGE IN NET ASSETS



GRANTS, CONTRACTS AND CONTRIBUTIONS



CHANGE IN NET ASSETS WITHOUT DONOR RESTRICTIONS



Our financial performance in 2022 demonstrates the association's ability to deliver on our promises to members, donors, partners and other stakeholders.

AUDITED FINANCIAL STATEMENT

REVENUES	2021	2022
Membership Dues	692,073	687,885
Grants and Contracts	27,307,393	26,038,015
Registration and sponsorship	168,942	179,699
Contributions	660,108	608,825
Publication & Other	20,742	70,432
Interest	32,501	138,161
Net Assets Released from Restriction	376,037	228,590
Equity Income	98,487	(39,269)
Total Revenue	29,356,283	27,912,339
EXPENSES		
Federal Awards	15,238,645	14,808,509
Non-Federal Awards	4,368,440	3,275,097
Public Affairs & Membership Services	1,026,520	1,037,582
Partner Services	224,446	227,542
Supporting Service	8,080,362	8,245,024
Total Expense	28,938,413	27,593,754
CHANGE IN NET ASSETS:	417,870	318,585
NCBA WITH DONOR RESTRICTIONS		
Revenue	(376,037)	(228,590)
Expense	-	
CHANGE IN NET ASSETS	(376,037)	(228,590)
NCBA WITHOUT DONOR RESTRICTIONS		
Revenue	28,980,246	27,683,749
Expense	28,938,413	27,593,754
CHANGE IN NET ASSETS	41,833	89,995
RESERVES		
Without Donor Restrictions (Beginning)	5,482,658	5,900,528
Without Donor Restrictions (Ending)	5,900,528	6,219,113
With Donor Restrictions (Beginning)	12,980,420	12,604,383
With Donor Restrictions (Ending)	12,604,383	12,375,793
TOTAL NET ASSETS:	18,504,911	18,594,906

TOTAL NET ASSETS COMPARISON



LEADERSHIP

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

BOARD OF DIRECTORS

OFFICERS

Carla Decker, Chair

Chief Executive Officer
Skypoint Federal Credit Union
Germantown, MD 20874

Esteban Kelly, 1st Vice Chair

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

Karen Zimbelman, 2nd Vice Chair

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

Devin Fuhrman, Treasurer

*Chief Agriculture and Sponsor
Relations Officer*
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

Sylandi Brown

Communications Manager
U.S. Overseas Cooperative
Development Council
Washington, DC 20036

Paul Bradley

Founding President
ROC USA®
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Brad Captain

*Senior Vice President and Chief
Corporate Affairs Officer*
National Rural Utilities Cooperatives
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Greenwood Village, CO 80111

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Arlington, VA 22202

Jeffrey Connor

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Albuquerque, NM 87109

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*Chief Investment Officer, Head
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Cooperative Community Advocate
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Our 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

Mary Griffin

Senior Policy Advisor

Jhon Manning

Vice President of Contracts, Grants and Compliance

Doug O'Brien

President and CEO

Valeria Roach

Executive Vice President and Chief Financial Officer

Alex Serrano

Senior Vice President, International Programs

NCBA CLUSA's Board of Directors with local cooperative stakeholders at a community event in Denver, Colorado in June 2022. Photo: Kevin Hernandez/Center for Community Wealth Building



Editor:

Elizabeth Lechleitner

Design:

Victoria Valentine Design

Photos:

(Unless otherwise noted)

Sam Levitan

The logo for NCBA CLUSA, featuring the letters 'NCBA' in a bold, sans-serif font with a stylized tree icon inside the letter 'A', followed by 'CLUSA' in a lighter, sans-serif font.

NCBA CLUSA

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