

2015  
Annual Report



COOPERATIVES

Build a Better

WORLD.

**NCBA**  
**CLUSA**

The National Cooperative Business Association  
CLUSA International

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## MESSAGE FROM THE PRESIDENT & CEO AND CHAIRMAN

Judy Ziewacz,  
President & CEO



Andrew Jacob,  
Chairman of the Board



### Building A Better World

#### *Taking Cooperatives From Afterthought To Forethought To Top of Mind*

We see it every day. Cooperative organizations are recording outstanding business results on behalf of their members in highly competitive industries, from agribusiness to banking to insurance to grocery stores to health care. They are delivering reliable, affordable power to tens of millions of businesses and consumers throughout the country. They are providing sustainable solutions for workers seeking higher wages, for communities seeking access to healthy and nutritious food, for people who need affordable housing and home health care. It's an incredible track record of success for a business model that dates back over two centuries.

And yet, ironically, cooperatives remain under-appreciated and misunderstood among too many people, especially among policymakers in our nation's capital. That's why NCBA CLUSA continues to promote the unique, principled and resilient nature of cooperative businesses, supporting the growth of those businesses while remaining focused on advancing the cooperative business model within communities, higher education and with federally elected leaders.

Rather than an afterthought, we want cooperatives to be a forethought and transition cooperatives to be top of mind for consumers, policy makers, business people, professionals and educators.

The transitions of 2015, from a change in leadership to new areas of programmatic funding, have provided the opportunity for a rejuvenation of NCBA CLUSA's mission and purpose across the entire organization. Bold and specific steps were taken in 2015 to deepen the cooperative footprint within the nation's public policy dialogue and place cooperative businesses in the national conversation.

### Opening Doors

Leading up to our 100 Years of Cooperation celebration in 2016, NCBA CLUSA made significant progress in advocacy efforts to raise the profile of cooperatives in the nation's capital. Partnering with the USDA, which has long supported cooperative growth, we successfully launched the Interagency Working Group on Cooperative Development. This working group is designed specifically to connect federal agencies to the impact cooperatives are making in their respective areas, drawing attention to the good work being done by co-ops at the local, state and national levels. More than 10 federal agencies were represented at the initial meeting in October of 2015, including the departments of Census, Labor, Justice, Housing and Urban Development, the Small Business Administration and the White House. The impact of this working group will be a tremendous lift for the cooperative business model and NCBA CLUSA, as your national representative, is leading from the head of the table, opening the door for greater cooperative involvement at the federal level.

Beyond our borders, NCBA CLUSA is opening doors in support of the more than 500 cooperatives in the island nation of Cuba. In 2015, the NCBA CLUSA-led U.S.-Cuba Cooperative Working Group provided a critical connection between cooperatives in the U.S. and Cuba. This

non-political group is focused on supporting the growth of cooperatives to empower communities and strengthen the resilience of worker-owner businesses.

This is further amplified through our 63 years of experience in international development that continues to lift communities out of poverty, empower women and girls, support entrepreneurial young people and connect smallholder farmers to the value chain, effectively taking families out of subsistence and into small businesses. Our dedicated staff of over 800 individuals worldwide use the cooperative principles as a guiding strategy throughout their development work.

Careful financial management has provided a solid foundation for NCBA CLUSA's activities. This annual report reflects the dedicated work to ensure the continued financial health of the association and its development work. We will continue to grow our membership, increase our partnerships, offer highly valued convenings and connect each co-op sector.

### Looking Ahead

As we transition to the next 100 years, we know in the cooperative community that we have the power to compete globally and grow economically; improve society, towns and cities; offer better access to technology and cost-effective manufacturing; ensure wiser purchasing and more efficient use of resources; provide prudent financing and safer investing; reduce risk and improve health; and increase access to information, knowledge and skills.

Cooperation brings more opportunities and advantages to a greater number of people while successfully competing economically in a dynamic marketplace impacted by global trends.

Help us make the cooperative business model a forethought and top of mind for all... Join us and spread the word:

### Cooperatives Build a Better World.



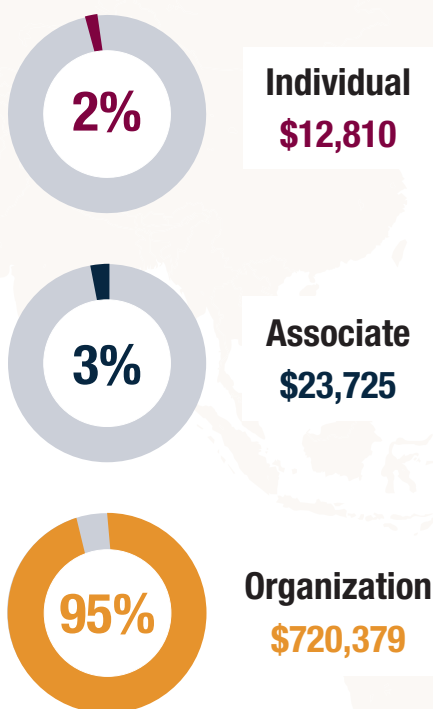
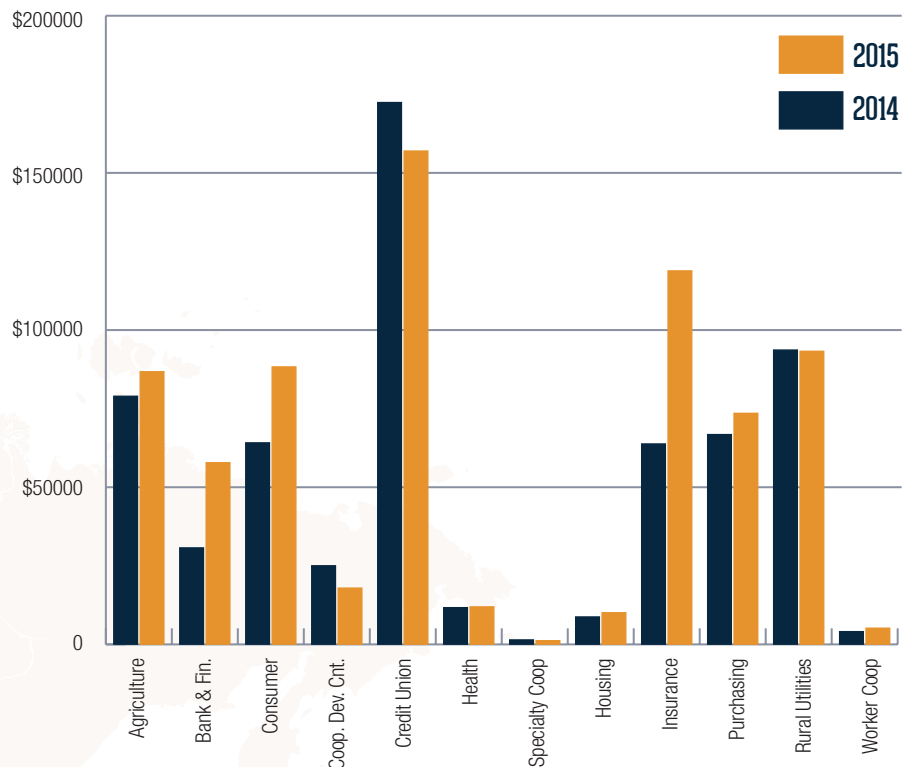
# MEMBERSHIP



There are now an estimated 40,000 cooperative businesses in the U.S., each building a better world and contributing to a stronger economy by investing in people and their communities. NCBA CLUSA is proud to represent this movement at the national level over the past 100 years, providing resources and connections that help co-ops compete and thrive in the marketplace. Whether one-on-one, at a conference or in an email or through the power of social media, we strive to continually connect members in ways that make their products and services better.

NCBA CLUSA offers three levels of membership—Individual, Organization and Associate. Individual and Organization members enjoy substantial discounts on NCBA

## Membership Dues By Sector 2014 - 2015



CLUSA's premier conferences, webinars and other learning events. They also benefit from our Associate Members, who provide access to the key services and resources cooperatives need to prosper.

In 2015, more cooperatives took advantage of the benefits of membership. NCBA CLUSA continued to build and nurture relationships with cooperatives and the people and communities who support them. Member engagement continues to be critical to the success of NCBA CLUSA's work. Our members span co-op sectors and demonstrate the scope and strength of the movement. They are the reason the cooperative business model has become integral to sustainable economic develop-

ment over the past century—especially in rural America. Because of growing member engagement in 2015, we were able to visit more than one third of the U.S. Senate during our first advocacy-themed Annual Cooperatives Conference. This unified voice on Capitol Hill helped make the Congressional Cooperative Business Caucus a reality.

But NCBA CLUSA's voice is only as big as its members. The more engaged our members are, the more impact we can have in conversations with our elected officials, our communities and our global constituents. The cooperative movement benefited from that engagement in 2015, and we commit to making 2016 an even better and more productive year for NCBA CLUSA members!

# Member Spotlight

## Hilo Health Co-op in Hilo, Hawaii - First Cooperative Fitness Center

Established in June 2014, by 23 CrossFit™ enthusiasts, the cooperative has grown to 120 members. Partnered with the local medical doctor association, they help doctors, nurses, other medical staff and their patients achieve an “A” in Optimum Health.

There’s a reason getting in shape is a ubiquitous New Year’s resolution. The benefits of exercise run the gamut from more energy to fewer doctor’s visits. But what if you got paid to exercise? That added incentive is a reality for member-owners of the Hawaii-based Hilo Health Co-op, the nation’s first cooperative fitness center and a new NCBA CLUSA member.

Hilo Health incorporated in March 2014 and, a few months later, acquired an existing CrossFit™ gym. After a shaky transition that included the business owner leaving town, co-founder Grif Frost, who now serves as president and CEO, stepped in full-time to find a way to salvage the business.

“Without the support of our cooperative member-owners, the business would have failed,” Frost says. “We all pulled together and found a way to evolve Hilo Health using a much better business model with huge potential to do good.”

Additionally, Frost said, organizing as a co-op meant Hilo Health planned strategically and transparently from the

onset. Convincing prospective customers to become member-owners “absolutely requires you to have a very good business plan and then ‘walk the talk,’” he said.

“Working with others—and I recommend starting with a small group of three to five people—is a great way to develop a business plan,” Frost said. “Everyone does something well, which, when you add it all together, can create a solid foundation to launch a cooperative business.”

“Converting from a traditional business model, Hilo Health is the nation’s first cooperative fitness center.”

could recommend to their patients and were intrigued by the cooperative business model. With a new fitness program tailored to meet recommendations set by the East Hawaii Independent Physicians Association, Hilo Health membership grew steadily to 120 within the year, Frost said.



Hilo Health is currently working with Hawaii’s largest insurance agency to ensure that its S.M.A.R.T. exercise classes are eligible for reimbursement if prescribed by a medical doctor as an alternative to prescription drugs that lower cholesterol, blood pressure or blood sugar. “Keeping people out of hospitals is a huge financial win for health insurance companies,” Frost said.

When they join, member-owners undergo an initial optimum health assessment to determine their class level. Quarterly report cards and a mentorship program help members stay on track at Hilo Health’s 4,300 square foot open-air facility. For busy parents, childcare is available three times a week. Community members who don’t join the co-op are welcome to participate in Hilo Health’s fitness programs, but they also aren’t paid to exercise.

Hilo Health’s goal, Frost said, is to grow to 250 members, further refine the cooperative fitness center model and then teach other entrepreneurs to start similar small co-op fitness centers in their own communities. The ultimate goal for members is to not only improve their own health, but help others thrive, Frost said.

# Are you owning your Co-op Identity?

## OwnIt: Your Work, Your Identity

In 2015, the nation's largest consumer co-op and specialty outdoor retailer, REI®, introduced a new logo that includes the word “co-op,” identifying with their cooperative roots. In collaboration with the International Co-operative Alliance and Domains.coop Ltd., NCBA CLUSA spent 2015 encouraging other cooperatives nationwide to similarly embrace their identity and differentiate themselves from traditional, for-profit businesses. With an awareness initiative called OwnIt, NCBA CLUSA promoted a unified cooperative identity that builds public awareness by communicating the value of the co-op business model to consumers through the use of the .coop top-level domain and co-op marque.



## Co-op Marque

The first public opinion survey on cooperatives in more than a decade revealed that 70 percent of Americans believe co-ops have the best interest of the consumer in mind and run their business in a trustworthy manner. With U.S. consumers already familiar with trust marks like Non-GMO, Fair Trade and USDA Organic on food products and momentum behind the “Shop Local” movement, cooperatives are in an ideal position to elevate awareness of the co-op business model by using the co-op marque as a visual identifier. In the United States alone, more than 200 businesses are using the co-op marque. To register for a .coop domain or the Co-op Marque, visit [www.OwnIt.coop](http://www.OwnIt.coop)

## .coop Domain

Used by well-known brands like Ocean Spray®, True Value Hardware® and Cabot Creamery®, the .coop domain directly connects businesses to the cooperative values, which differentiate co-ops from other businesses. As a verified .coop user, co-ops receive 24/7 brand awareness, access to other .coop users for networking and benchmarking, automatic listing in the global directory of co-ops and a savings of 30 percent off the domain price each year. New NCBA CLUSA members are eligible for one free year of .coop. All .coop users have access to NCBA CLUSA's Co-op Toolkit, designed to help cooperatives tell their unique story and take full advantage of their new domain. At the end of 2015, more than 1,400 cooperatives had embraced a .coop address, using it to enhance the uniqueness of their brand.



Members of the Cooperative Youth Council pose for a selfie with Senator Al Franken at NCBA CLUSA's Annual Cooperatives Conference in May 2015.



# CO-OP CONVENINGS

As the cross-sector national representative of the cooperative movement in the U.S., NCBA CLUSA hosted conferences and other learning events in 2015 that provided access to networking, industry leaders, professional development and new perspectives.

# Conferences

## Annual Cooperatives Conference

**N**CBA CLUSA convened its advocacy-centered 2015 Annual Cooperatives Conference under the theme, “Uncommon Power, Common Purpose,” during Co-op Week in May. This conference engaged NCBA CLUSA members and supporters as key partners in communicating to policymakers and the Administration the impact cooperatives have on the broader U.S. economy and within the communities they represent. The 60 conference attendees split into teams and met with more than 35 Senate offices—representing just over one-third of the U.S. Senate—during a Hike the Hill event, during which they asked lawmakers to establish a bipartisan Congressional Cooperative Business Caucus that would prioritize the interests of co-ops before Congress and the Administration. That caucus was officially organized in late 2015, co-chaired by Rep. Ed Royce (R-CA) and Rep. Mark Pocan (D-WI), ideally positioning NCBA CLUSA for federal advocacy work in 2016 when it celebrates 100 years of cooperatives that build a better world.

Also during NCBA CLUSA's 2015 Annual Cooperative Conference, attendees heard from several congressional representatives, including Senator Al Franken (D-MN) who

said co-ops “build and sustain” the middle class and “spur economic growth” in a nation where “too many businesses are driven by short-term profit instead of long-term investment in communities and the economy.” Senator Franken's home state boasts the largest number of co-ops in the nation, as well as three Fortune 500 co-ops. During his remarks, Franken focused on income inequality and how co-ops can help families reach financial stability—what he called “still a dream for too many Americans.”

During his remarks, Rep. Jim McGovern (D-MA) applauded NCBA CLUSA for its focus on bettering lives internationally through its development work. A longtime advocate of lifting the embargo on trade with Cuba,

McGovern in particular welcomed NCBA CLUSA's U.S.–Cuba Cooperative Working Group, dedicated to growing a strong, vibrant cooperative economy in both countries. “The cooperative movement in Cuba gives me great hope for the future of Cuba's economy,” McGovern said. “I've always been a big supporter of the cooperative movement, largely because of its focus on people and communities, whether through better access to banking, housing or food.”

## Consumer Cooperatives Management Association Conference [CCMA]

Immediately following the 2014 Consumer Cooperative Management Association (CCMA) Conference, NCBA CLUSA assumed oversight of the nation's premier conference for the food co-op sector and began planning for 2015. The 2015 CCMA Conference convened close to 400 cooperators representing 75 food co-ops from across the nation in Boise, Idaho. Co-hosted by



Mollie Moisan from NCBA CLUSA member Pachamama Coffee Cooperative serves freshly brewed coffee to the attendees of the CCMA conference.



Boise Co-op, the conference launched a national conversation critical to the continued growth and success of the food co-op sector.

Attendees heard from cross-sector panelists—among them Jerry McGeorge, Vice President of Cooperative Affairs for Organic Valley; and Bruce Carrozzini, Divisional Vice President of Retail Growth for True Value—whose businesses successfully communicate the cooperative advantage to their member-owners and customers.



According to a poll conducted by CCMA sponsor Simply Voting during the conference, close to 70 percent of attendees who responded said Whole Foods is the biggest threat to the consumer co-op industry. Yet, despite a grocery marketplace increasingly flooded with natural products, co-ops can thrive by developing relationships with their customers, Mary Ellen Lynch, director of Consumer Insights & Strategic Partnerships for SPINS, said during her keynote presentation.

While much of CCMA was devoted to encouraging conversation and communicating the tools managers and board members need to guide their co-ops to success, the conference took time to honor veterans and start-ups in the food cooperative community. Alex Gyori of Brattleboro Food Co-op in Brattleboro, Vermont, was recognized for his

years of service to the Howard Bowers Fund and his commitment to strengthening food cooperatives.

The 2016 Consumer Cooperative Management Association Conference will be held in Western Massachusetts, co-hosted by the members of the Neighboring Food Co-op Association, with Franklin Community Co-op and River Valley Market as primary local hosts.

## National Purchasing Cooperatives Conference

In October, NCBA CLUSA convened more than 70 industry executives in New Orleans, Louisiana for three days of networking, learning and critical conversations on building connections within the purchasing and shared services co-op sector. This year's focus on member engagement included well-received presenters on building member loyalty, creating new revenue opportunities for members and improving the member-supplier relationship. During his keynote Evan Hackel, CEO and founder of Ingage Consulting, challenged attendees

to risk "good" to become "great."

This year's conference also featured a unique mix of workshops, think tank sessions, panel discussions and networking events, including a timely panel on succession planning and the worker co-op option. Baby Boomers between the ages of 60 and 70 currently own an estimated 6 to 8 million closely-held family businesses in the U.S., making the coming decade a key opportunity for the cooperative movement to take advantage of high turnover of business ownership. Worker co-ops increasingly provide a great alternative to big-box buyout or closure. Discussion panelists included Gary Pittsford, CEO of Castle Wealth Advisors, LLC; Joe Marraffino, Cooperative Developer for the Democracy at Work Institute; and Rob Brown, Director of Business Ownership Solutions at the Cooperative Development Institute.

The National Purchasing Cooperatives Conference is NCBA CLUSA's premier annual event for the purchasing and shared services co-op sector. Next year's conference





# CO-OPERATIVE PROFESSIONALS CONFERENCE

is scheduled for Sept 19 – 21 in Miami, Florida, and will be held in conjunction with NCBA CLUSA's emerging Cooperative Professionals Conference.

## **Cooperative Professionals Conference**

In November NCBA CLUSA's second annual Cooperative Professionals Conference expanded to include a new network of legal and accounting professionals who meet the unique needs of cooperatives nationwide. The conference—held this time in Minneapolis, Minnesota—provided an unparalleled opportunity to address the role that laws and regulations play in business and collectively formulate a national strategy that benefits cooperatives.

Topics included co-op organization and business planning; regulation and compliance; co-op governance and management; taxation, Subchapter T and the IRS; co-op finance and securities; and the role of Cooperative Development Organizations in grooming up and coming co-ops. Work-

shops explored how a co-op is organized based on varying state statutes; alternative financing approaches to cooperatives; regulation and compliance for founders, managers, employees, contractors and freelancers; and conversion trends and tax issues for businesses transitioning to co-ops. During the final workshop, a panel of legal and accounting experts discussed ethical issues previously submitted by attendees. The close to 80 conference attendees had the opportunity to earn up to 12 hours of Continuing Legal Education (CLE) and Continuing Professional Education (CPE) credit hours.

The 2016 conference is scheduled for Sept 19 – 21 in Miami, Florida, and will be held in conjunction with NCBA CLUSA's National Purchasing Cooperatives Conference. The group continues to be the only professional network for attorneys, accountants, CPAs financial and investment advisors, insurance advisors, legislative staff and law students who serve the cooperative sector.





Attendees of the Annual Cooperatives Conference pose with Senator Al Franken (D-WI) on the steps of the Capitol Building.

# ADVOCACY

2015 was a pivotal year for NCBA CLUSA's advocacy efforts, positioning the organization to better defend and advance the cooperative movement just ahead of its 100th anniversary. With the overall goal of creating a positive and enabling environment in which cooperatives can thrive and individuals' economic freedoms and choices are protected, NCBA CLUSA continued to communicate the interests of co-ops at the federal level.



# Advancing, promoting and defending co-ops

In March, NCBA CLUSA formally launched its U.S. — Cuba Cooperative Working Group, positioning the organization to better support Cuban economic progress. Cooperative businesses are a critical part of a strategy to open up private sector opportunities in Cuba, a goal NCBA CLUSA shares with the Administration.

In October, the USDA held the first meeting of the Interagency Working Group on Cooperative Development, comprised of more than a dozen federal agencies committed to advancing the role of co-ops in the U.S. economy. NCBA CLUSA also monitored budget negotiations during 2015, working to ensure consistent funding for the Rural Cooperative Development Grant (RCDG) program.

In December, NCBA CLUSA finalized its work on the long-awaited bipartisan Congressional Cooperative Business Caucus. Co-chaired by Rep. Ed Royce (R-CA) and Rep. Mark Pocan (D-WI), the caucus is tasked to promote the cooperative business model as a viable market solution and policy option to solve today's public policy challenges. The caucus will also serve to educate and inform policymakers on those issues before Congress, the Administration and the broader public.

The caucus is a tangible result of last year's Hike the Hill effort during NCBA CLUSA's first advocacy-themed Annual Cooperatives Conference. During meetings with more than one-third of the Senate, NCBA CLUSA members and supporters asked lawmakers to support a bipartisan, cross-sector

Congressional platform that would convene and unite co-ops around their shared values and objectives. Going forward, this caucus will drive a significant portion of NCBA CLUSA's advocacy work at the federal level. The caucus will provide greater visibility, education and awareness of cooperative businesses and work to demonstrate their economic impact nationwide.

Also in 2015, NCBA CLUSA's Advocacy team adopted a guiding principle—that federal officials need to know who co-ops are, what co-ops look like, where co-ops are found within the economy and why consumers consistently choose the goods and services co-ops provide. This theme helped shape the first ever cross-sector advocacy conference in Washington, D.C.



Senator Amy Klobuchar (D-WI) addresses the attendees of the Annual Cooperatives Conference in the U.S. Capital Building.



The inaugural meeting of the Interagency Working Group on Cooperative Development at the USDA building in Washington, DC.



# COOPERATIVE STATS & INFO

Cooperatives impact families, neighborhoods, communities and the national economy in very significant ways, providing solutions to some of the nations toughest challenges. The following is just a sampling of the way cooperatives, in various sectors, sizes and forms, work to build a better world.

## National Impact



U.S. co-ops provide nearly 2 million jobs and create more than \$74 billion in annual wages with revenue of nearly \$650 billion.



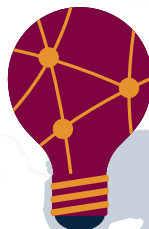
One third of Americans have ownership in a cooperative.

85%

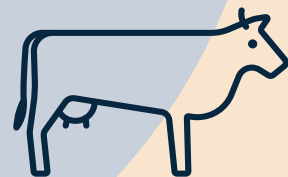
Co-op day cares reduce childcare costs for working parents by as much as 85%



For every \$1 that is spent at a food co-op, \$1.60 is generated in the local economy.



Electric co-ops account for more than one third of the nation's electric utility industry, powering over 18 million homes, schools and businesses



Nearly a million of the nations farmers belong to a cooperative, accounting for 55% of the total U.S. agriculture sales

# By Sector



## Utility Co-ops

More than **900 electric co-ops** provide power in nearly **every state** (47) in America

**Account for 42% of the nation's electric distribution lines and cover 75% of the nation's land mass**

More than **18 million homes, schools, and businesses are powered by co-ops**

With **\$140 billion** in assets, electric co-ops account for more than **one third** of the US electric utility industry

About **1.2 million** rural Americans in **31 states** are served by the **260 telephone cooperatives**



For every **\$1,000** a shopper spends at their local food co-op, **\$1,604 in economic activity** is generated in their local economy, **15% more than a conventional grocer**

**Generates more than 1.4 billion in annual revenue**

Food co-ops generate a combined **annual sales of nearly \$2 billion**



## Food Co-ops

## Credit Unions

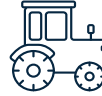


More than **100 million** Americans belong to a credit union, **one third** of the total population

Credit unions can be **found in every state** and nearly every congressional district

As cooperatives, credit unions add over **275,000 jobs**

## Agriculture



The majority of American farmers are members of the nearly **3,000 farmer-owned cooperatives**.

Co-op farmers provide over **190,000 jobs** and annual wages of over **\$8 billion**

Agriculture co-ops account for **\$246 billion (62%)** of the U.S. total agriculture sales of **\$395 billion**

## Housing



More than **1.5 million families** live in cooperative housing

Seven states have between **10,000 and 50,000 co-op** housing units

**23 universities** have housing co-ops on campus or nearby

Co-op student housing saves students an average of **50% of room and board** costs per year, making college more affordable for more families.



## Insurance

About **233 million** people are served by insurance companies owned by or closely affiliated with co-ops

Nationwide Insurance, a cooperative, is the **#1 provider** of public-sector retirement plans



There are more than **400 worker co-ops in 17 industries**

Worker co-ops provide employment stability, **reducing the turnover rate from 60% to 15%**

Total annual revenues generated by worker cooperatives: **\$400 million**

Largest worker co-op: Cooperative Home Care Associates (CHCA) with over **2,300 workers**

**26% of worker cooperatives** began as traditional for-profit businesses



## Worker



# INTERNATIONAL DEVELOPMENT PROGRAM

In 2015, NCBA CLUSA was active in 22 countries in Africa, the Caribbean, Central America and Southeast Asia implementing \$38 million of a combined multi-year portfolio of over \$250 million with over 860 staff members in Washington, DC and around the world.

# Overview

**N**CBA CLUSA's international development work centers on building resilient communities, promoting economic opportunities and strengthening community groups through cooperative principles. Whether pioneering climate-smart agriculture techniques in Niger, connecting coffee co-ops in El Salvador to international buyers or training farmers to cultivate new high-value crops in East Timor, NCBA CLUSA believes that the core of sustainable development is providing people access to the skills and tools that empower them to articulate, promote and manage sustainable, locally generated solutions.



## Building Resilient Communities

Resilience is the ability to get ahead of and recover from environmental and

economic shocks, and to continue on the path to development. Too often, crises like malnutrition, natural disasters, drought and economic or political upheaval can set back already vulnerable families and erase development gains in increased crop yields, health or education. NCBA CLUSA is building resilience by improving local governance, empowering women, teaching new farm techniques, supporting diverse sources of income and linking rural businesses to markets. This holistic and systematic approach helps the most vulnerable individuals and communities to plan for, recover from and overcome the negative effects of shocks and stressors in their lives.

In 2015, NCBA CLUSA focused on resilience for families and children through improved nutrition and hygiene to combat malnutrition and disease in West Africa. Programs in Senegal (USAID/Yaajeende),

Niger and Burkina Faso (USAID | REGIS-ER) train mothers as facilitators who organize mother-to-mother groups that focus on improving family nutrition and hygiene through promoting a diverse diet, rich in micronutrients, and practices such as breastfeeding and handwashing. In those three countries there are over 3,000 groups that have received and provided training in health and nutrition to more than 69,000 mothers. Many groups put the training and knowledge to practice in Oasis Gardens, growing nutritious food for their families. Using Conservation Farming techniques, the women are able to produce for their families and to sell in local markets, providing income both for their households and to re-invest in the group.

Building long-term resiliency in rural communities also includes promoting more sustainable agriculture practices that improve soil fertility, reduce erosion and are more water efficient. Conservation agriculture programs like PROMAC in Mozambique have trained over 30,000 people on low-till soil preparation, proper seed spacing, use of ground cover like mulch and improved seeds and fertilizer to dramatically increase

crop yields on the same amount of land. To further improve producer's economic and social well-being, NCBA CLUSA trains local facilitators who teach literacy and numeracy skills that provide lasting benefits and create a better prepared, more resilient society.

Equipping local institutions, producers and civil society groups to better adapt to the negative impacts of climate change requires strong governance structures that can proactively address community needs. NCBA CLUSA helps villages develop annual land and natural resource management plans that govern the use of water, land and other resources to reduce conflict, improve planning and protect local assets. As of 2015, communities across the Sahel had developed 46 community-level plans as well as five water resource management committees. Also in 2015, through innovative partnerships such as the one with the World Food Programme (WFP) in Niger and Burkina Faso, communities are combating erosion and developing systems that better link immediate humanitarian objectives with longer term goals. Building on local assets and market-based approaches rather than reliance on direct hand-outs ensures increased resilience.



## Promoting Economic Opportunities

Income and sustainable livelihoods are the centerpiece of NCBA CLUSA's approach to development. We focus on training, governance and markets that build assets and allow producers, entrepreneurs and other local businesses to succeed. Short-term solutions only increase dependence and undercut efforts toward resilience and self-reliance.

In 2015, NCBA CLUSA concluded the USDA-funded Uganda Conservation Farming Initiative (UCFI) and the USAID Zimbabwe Agricultural Income and Employment Development (ZIM-AIED) programs. Over 29,000 Ugandan farmers saw increased yields on their lands using conservation agriculture, increasing their incomes an average of 59 percent. In Zimbabwe, over 46,000 banana farmers learned business skills through our "farming as a family business" program. Average yields in the Honde Valley increased 1,000 percent to 40 tons a hectare and the average banana farmer in the project now earns \$3,500 a year, up from \$600 before the project.

Linking farmers to markets is part of NCBA CLUSA's strategy to sustainably develop producer organizations and cooperatives. In 2015, NCBA CLUSA continued to work with a target of 7,500 coffee co-op members combatting the rust fungus in El Salvador, as part of our USDA Coffee Rehabilitation program. The project facilitated a visit of six U.S. coffee buyers, including NCBA CLUSA members, to support market development. Continuing the success of our previous millet project in Senegal, in which over 12,500 farmers saw their processed millet sales revenues increase over 225 percent, we began a new phase called the Millet Business Services project, which will benefit over 22,000 farmers and aim to create \$12.5 million USD in sales.

Young people in developing countries are increasingly moving to urban areas to find education and work opportunities. They are key to this generation's development

and harnessing solutions for the world's most pressing challenges. NCBA CLUSA works to engage and empower youth to not only have a voice in local governance and development solutions, but also to find opportunities for sustainable jobs in agriculture and other sectors. In 2015, our USAID Yes Youth Can project concluded in Kenya, which trained over 55,000 youth in credit union (SACCO) management and registered 135,000 youth for national ID cards, a requirement to vote in Kenya. Also in 2015, NCBA CLUSA began working to train youth in post-conflict regions of Northern Uganda in business and agriculture skills through Youth Associations that are mentored by cooperative leaders. Over 26,000 young people who were denied access to quality education and economic opportunities due to violence and conflict are receiving foundational literacy, numeracy and business skills through our Youth Empowered Through Agriculture (YETA) program, in partnership with The Mastercard Foundation.



## Strengthening Cooperatives and Producer Groups

Smallholder farmers working together in associations and cooperatives fare better in garnering better prices and higher quality inputs like seeds and fertilizer and services like tilling and spraying, increased revenues for their crops, and benefits such as training and links to market. NCBA CLUSA has a long history of forming and strengthening groups as part of a strategy to increase incomes, yields, education and training for sustainable livelihoods. These democratical-



ly owned and governed groups are powerful tools for local development and part of an approach that empowers communities to sustainably address their most pressing economic and social needs.

NCBA CLUSA helps producers establish new cooperatives and other group enterprises, supports ongoing strengthening of these businesses, and provides training and tools that help scale the business, improving economic opportunity for the members.

Through the USAID-funded Cooperative Development Program (CDP), NCBA CLUSA works with co-ops across Latin America, Africa and Southeast Asia. In 2015, the Co-op to Co-op trade program facilitated over \$2.6 million in sales between Latin American and U.S. cooperatives. NCBA CLUSA trained over 14,000 farmers in Kenya in improved farming techniques, and worked with women-run cooperatives in Guatemala to address food security issues through increased protein from chickens and other small animals.

Also in 2015, the Indonesia Cooperative Business Development Alliance (ICBDA) trained over 11,800 co-op farmers, more than double the target, in diversifying their crops to include cassava, vanilla, pepper and cloves for sale to McCormick and other spice and flavoring companies. ICBDA also exceeded its targets for the volume of crops that were produced and marketed by the cooperative partners. Over three years, the project marketed domestically or exported almost four times the target tonnage, ultimately providing \$15 million in revenue.

# Impact Story

## These West African Women Found Prosperity in a Garden Oasis

**A**s an oasis garden protects land against droughts and floods and provides fertile soil for fruits and vegetables, it brings health and economic security to a women's group in Niger.

In Hausa and Zarma, two of the main languages of Niger, albarka means "blessed."



A woman from the Albarka Women's group holds a ledger showing sales from the Oasis Garden. Women sell nutritious products in the community and reinvest 10 percent back in to the group.

A group of 54 women who tend an irrigated community garden, or Oasis Garden, in Iguéfane, Tillabéri region, named themselves the Albarka women's group. Because the crops are consumed at home and sold at the market, the garden has allowed many of the women to increase their income and improve the health of their families. They feel blessed.

drought and crop failure, and often rely on humanitarian assistance.

Through USAID's Resilience in the Sahel Enhanced (RISE) initiative, NCBA CLUSA is working to strengthen the vulnerable populations in these areas so they can mitigate, adapt to and recover from shocks and stresses without emergency assistance, and ultimately achieve sustainable economic success.

In Iguéfane, NCBA CLUSA is working to promote sustainable livelihoods, strengthen governance, and improve health and nutrition through the Resilience and Economic Growth in the Sahel-Enhanced Resilience (REGIS-ER) project, part of the RISE initiative. Integrating nutrition and livelihoods training can help groups determine what sort of vegetables to plant in commercial gardens to both improve income and address nutrition needs. Strengthened governance of local groups is important for disseminating nutrition and livelihood training. It is the integration of these three approaches that will strengthen communities in Niger and Burkina Faso so they can better respond to climatic and agricultural shocks.

Members of the Albarka women's group

are trailblazers in their community, showing how integrated livelihoods, governance and health investments can multiply dividends and unlock a path to prosperity.

## Women Leading

Rabi Ousmane grows a variety of crops in the oasis garden and uses the profits from the sale of these crops to provide more nutritious food to her family. Djamilla Modi took advantage of a small loan to practice animal fattening, using the proceeds from her sheep sales to pay school fees for her children. And Hassiatou Abdou is working to improve the health of her family through lessons learned in REGIS-ER-sponsored mother-to-mother groups.

The oasis garden in Iguéfane was originally started in 2012 through NCBA CLUSA's

Arziki project and, since that time, organizers have obtained a land deed, installed a solar pump for the garden well and started a tree nursery.

Before she began working in the oasis garden, Ousmane used to weave tangaras, or straw mats, to sell in the market, but this brought in very little income. She often struggled to meet the needs of her family. Now she grows moringa and vegetables in the oasis garden. Moringa is a tree with leaves that are high in nutrients and can be mixed with rice and peanut butter, made into a juice or incorporated into other local foods. Ousmane sells some of her moringa harvest, and takes some home to feed to her family.

Recently, she sold moringa from the garden



The Albarka Women's group meets in the shade near their Oasis Garden



worth 5,500 West African francs (CFA), or about \$9.40—roughly equivalent to a rural household's income in one month. She gave 10 percent back to the garden fund to support reinvestment, and used the rest of her profits to feed her family. “With the

garden, the women's group supports income-generating activities for Iguéfane community members. Reinvesting the oasis garden profits not only provides the community with access to more local produce, but helps the women become more

more sheep, one to keep for herself and the other to fatten and sell again. By the time the loan was due, she had nearly doubled the value of the loan.

Modi will use the profits from the loan to pay for school fees and buy supplies for her

“Now we can take care of our own needs and we can even take care of others' needs,”

profits, I buy sugar, milk, oil, peanut butter and onions. REGIS-ER brought us change. Everyone has moringa. We can eat; we can meet our needs,” Ousmane explained.

The oasis garden was built using bio-reclamation of degraded lands, a way of gardening and farming that works proactively to secure the land against droughts and floods. The women were trained in these techniques through REGIS-ER. The topsoil in this garden is protected by rock terraces, which slow rainwater and allow it to settle rather than to wash away topsoil.

As the land became more fertile, the women moved from planting only moringa to planting a wide array of nutrient-rich fruits and vegetables. The garden is now 1.2 hectares and the women plant moringa, peppers, lettuce, cabbage, carrots, eggplant, okra, onions, tomatoes and melon throughout the year.

With a portion of the profits from the oasis

Djamilla Modi with the offspring from the sheep from her initial loan



economically resilient as well. This is often done through small loans.

## Fattening the Bottom Line

Djamilla Modi, a member of the Albarka women's group, received one such loan for 100,000 CFA, or approximately \$170. Modi used part of these funds to buy a sheep, which she fattened for four months and resold for 125,000 CFA (\$215). With time still left to pay back the loan, she bought two

three children. In the zone in Niger where this project is implemented, credit and animal fattening cycles provide employment and revenues for 329 people, including 297 women.

Hassiatou Abdou learned about the mother-to-mother group from a friend at the oasis garden. At one group meeting, Abdou discovered that contaminated water can cause diarrhea, which leads to dehydration

and often serious illness or death in infants and children. One way to combat this is exclusively breastfeeding for six months.

“Everyone used to give their babies water along with breast milk before we did this training,” said Abdou. Part of the new mother curriculum also discussed proper sanitation, such as washing hands with soap, especially before handling food.

“By learning new techniques to improve their health and that of their families, the women of Iguéfane are working to build the resilience of their community,” said USAID/

Senegal Mission Director Susan Fine.

On a recent visit to Iguéfane, Fine and Bill Stringfellow, chief of party for REGIS-ER, spoke with some members of the Albarka women’s group. When Fine commented on how healthy the children of the village looked, one woman proudly proclaimed, “Our children look like the children in Niamey [the capital].”

As Modi, Ousmane and Abdou know, one garden can be the beginning of so much more.



Hassiatou Abdou learned about the mother-to-mother group at the Oasis Garden.



# 2015 ACTIVE PROGRAMS

WORLDWIDE IMPACT over the life of our International Projects active in 2015:

Countries  
**22**

Co-op to Co-op  
trade  
**\$2.6  
million**



Projects  
**32**

Total Revenue  
Across Projects  
**\$850+  
million**



Smallholder  
farmers  
supported

**516,000**



Total  
Beneficiaries  
**7.3  
million**

Smallholder Farmers -  
Groups developed or supported

**9,200**



In 2015, we implemented  
**\$38 million**  
out of total portfolio of  
**\$255 million**



# Impact in Africa

Youth and  
Children  
**3.5 million**



Lives Impacted  
**7 million**



Countries  
**14**



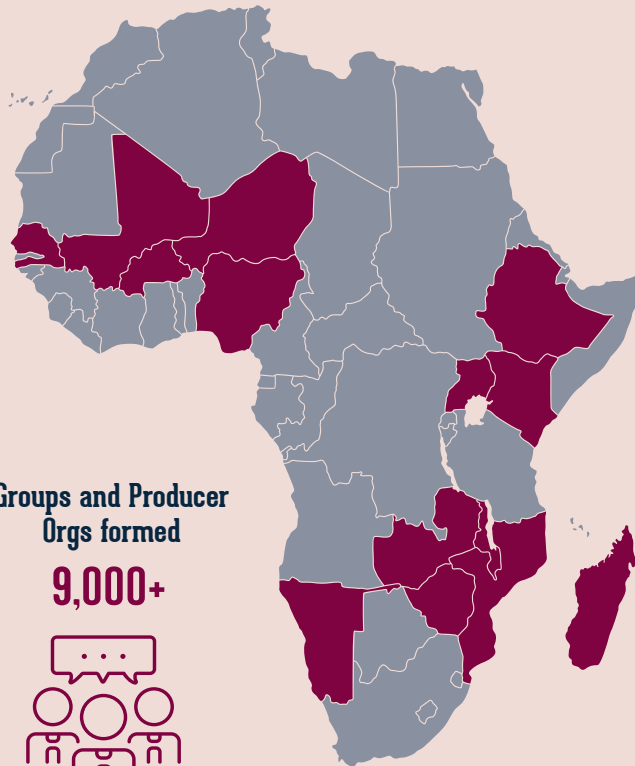
Smallholder  
Farmers  
**462,000**



Acres under  
improved agriculture  
**5.2 million**



Groups and Producer  
Orgs formed  
**9,000+**



## Households with

Insecticide nets  
**124,382**



Latrines  
**91,737**



Handwashing  
facilities  
**74,492**



Crops and Services  
Revenue [USD]  
**\$27 million**



“When my colleagues at USAID get together to discuss how to improve food security, they often talk about Yaajeende and the work that NCBA CLUSA does. You are developing a model that others strive to replicate.”

— US Ambassador to Senegal James Zumwalt

“After the violence of 2007, 2008, Yes Youth Can stood up to incitement, helped bring opportunity to young people in places that were scarred by conflict. That’s the kind of young leadership that we need.”

— President Barack Obama

“Our producer group has been transformed by NCBA CLUSA’s trainings and we now see farming as a business as well as a source of livelihood.”

— Kuto Cooperative, Narok South, Kenya

“One of the best parts of this public-private partnership with NCBA CLUSA is that we are getting feedback from the farmers way out in the rural areas.”

— Kevin Gifford, Owner, Pheonix Seeds, Mozambique



## BUILDING RESILIENT COMMUNITIES

### BURKINA FASO and NIGER:

#### RESILIENCE AND ECONOMIC GROWTH IN THE SAHEL – ENHANCED RESILIENCE (USAID I RE- GIS-ER)

This five-year, \$70 million USAID project implemented in Niger and Burkina Faso addresses the root causes of chronic vulnerability in the Sahel region of Northern Africa while promoting economic resilience. REGIS-ER is empowering local communities with the tools and knowledge necessary to adapt to climate change, withstand food crises and improve nutrition, especially among children under five. The project is expected to impact 2 million beneficiaries by curbing the prevalence of poverty and severe hunger among vulnerable, low-income households. In 2015, the REGIS-ER project began a partnership with the World Food Programme (WFP) in the rural commune Sabon Machi reaching 12,800 people in 48 villages.

<b>Total Budget</b>	\$70,039,011
<b>Number of Beneficiaries</b>	2 million
<b>Acres under improved management</b>	5 million
<b>Duration</b>	Nov 2013 – Nov 2018



## COOPERATIVE DEVELOPMENT

### ETHIOPIA AND NIGERIA:

#### COOPERATIVE DEVELOPMENT PROGRAM III – ICT

Through our implementing partner Communications Cooperative International (CCI), NCBA CLUSA is dedicated to increasing access and use of information communication technology through cooperative and community-based enterprises. In Ethiopia, CCI implemented an information communication technology (ICT) training and capacity building program designed to maximize prospects for financial and operational sustainability of ICT centers. The program responds to a substantial need for technical ICT know-how and developed a cadre of trained ICT personnel in semi-urban and rural areas of the country. As of year-end 2015 the program was completed by 331 trainees representing 42 ICT centers throughout the country, with a cumulative client base of over 10,000 people.

In Nigeria CCI collaborated with the Schlumberger Excellence in Education Development (SEED) foundation to implement a new program to improve the quality of teaching and enhance student learning of science, technology, engineering and math (STEM) subjects in selected secondary schools. Nearly 30 teachers representing 11 secondary schools in 8 states, primarily in the Niger Delta, participated in the program, and over 1,000 students received instruction.

<b>Total Budget</b>	\$3,627,438
<b>Number of Beneficiaries</b>	11,000
<b>Duration</b>	Sept 2010 – Sept 2016



## PROMOTING ECONOMIC OPPORTUNITIES

### KENYA:

#### YES YOUTH CAN!

Funded by USAID, Yes Youth Can! Supported at-risk young people to create economic opportunities, contribute to their communities and become responsible members of society. Youth aged 18-35 organized themselves into youth-owned, youth-led and youth-managed “bunges” (parliaments). These democratic youth groups elected leadership, registered with the Kenyan government, opened accounts at Savings and Credit Cooperatives (SACCOs) and participated in national outreach activities. The project also supported the “My ID, My Life” campaign, helping over 139,000 young people obtain their National Identification Cards – a prerequisite to voter registration in Kenya.

<b>Total Budget</b>	\$9,165,385
<b>Youth Bunges Formed</b>	3,680
<b>Youth Applying for ID Cards</b>	139,093
<b>Youth Reached with YYC Messaging</b>	1,705,556
<b>Duration</b>	Feb 2011 – Feb 2015





#### BUILDING RESILIENT COMMUNITIES

### **KENYA:**

#### **AIDS, POPULATION AND HEALTH INTEGRATED ASSISTANCE PLUS (APHIAPLUS)**

This \$4 million project, funded by USAID, ensured that health services not only reached, but also empowered the most vulnerable and marginalized community members in and around Mombasa, Kenya. Through Community Health Units, the project was able to reach families with immunizations, sanitation and hygiene training and other critical health information. Each Community Health Unit, staffed by 50 Community Health Workers, serves an average of 1,000 households with an estimated population of 5,000 people. During monthly visits to their target households, health workers offer advice on simple health concerns and refer more complicated issues to the nearest health facility. Through APHIA Plus, NCBA CLUSA significantly reduced diarrhea and malaria cases in target communities by establishing thousands of hand-washing facilities and functioning latrines, increasing access by 45 percent. Also contributing to the reduction in malaria are the 124,382 households (a 42 percent increase) now sleeping under insecticide-treated mosquito nets, thanks to project interventions and education.

<b>Total Budget</b>	\$3,595,568
<b>Total Beneficiaries</b>	596,913
<b>Duration</b>	Jan 2011 – April 2015



#### BUILDING RESILIENT COMMUNITIES

#### PROMOTING ECONOMIC OPPORTUNITIES

### **MADAGASCAR:**

#### **NEW PROJECT: FARARANO**

Fararano, meaning “harvest season” in Malagasy, aims to reduce food insecurity and chronic malnutrition and increase resilience in four USAID/Food For Peace (FFP) priority regions of Madagascar. NCBA CLUSA is exploring market linkages and developing new value chains for local producers as a technical partner for Catholic Relief Services’ (CRS). As a technical partner, NCBA CLUSA will increase and diversify incomes by linking local producers to national and international markets. In 2015, NCBA CLUSA conducted extensive assessments on the vanilla, black pepper and cinnamon value chains. NCBA CLUSA provided support to approximately 30 producers from four producer organizations to create direct links with exporters and increase their profits, facilitating the sales of 18.7 tons of lychee for approximately \$3,330.

<b>Total Budget</b>	\$1,700,183
<b>Producer Orgs targeted</b>	360
<b>Lead Farmers to be trained</b>	1,317
<b>Duration</b>	Nov 2014 – Sept 2018



#### PROMOTING ECONOMIC OPPORTUNITIES

### **MALAWI:**

#### **NEW PROJECT: UNITED IN BUILDING AND ADVANCING LIFE EXPECTATIONS (UBALE)**

NCBA CLUSA is supporting Catholic Relief Services under the USAID/FFP Malawi UBALÉ project by leading the agribusiness strategy, providing technical leadership in value chain strengthening and business development services, identifying on and off-farm employment opportunities for youth, women, and vulnerable participants, and building the technical and institutional capacity of the National Smallholder Farmers’ Association of Malawi (NASFAM). NCBA CLUSA will work with NASFAM to strengthen farmers clubs into marketing associations of about 1,500 farmers and provide them training in negotiation, quality, and organized delivery. NCBA CLUSA, with NASFAM, will create linkages between farmer associations and local, national, and international buyers; commodity exchanges; agro-input suppliers; financial service providers such as Micro-Finance Institutions (MFIs) and commercial banks; micro insurance providers; and technical training providers. In 2015, NCBA CLUSA completed the sesame value chain assessment, one of the first value chain assessments done on sesame in Malawi and is working with Agriculture Commodity Exchange (ACE) Africa to develop a Marketing Information System for our marketing groups.

<b>Total Budget</b>	\$3,001,872
<b>Beneficiaries</b>	29,000 Farmers
<b>Duration</b>	Jan 2015 – Oct 2019



## PROMOTING ECONOMIC OPPORTUNITIES

### MALI:

#### NEW PROJECT: MALI FINANCE FOR FOOD SECURITY AND WOMEN ENTREPRENEURS (FFSWE)

The overarching goals of the FFSWE project are to create a more robust agricultural financial sector in Mali and to fully utilize USAID's Development Credit Authority (DCA) guarantee. Led by IESC, FFSWE will:

- 1) expand access to credit to actors in the various value chains in the agriculture sector as well as to women entrepreneurs and associations through building their capacity to become credit worthy borrowers, and 2) strengthen DCA Partner Banks, BICIM Mali and Bank of Africa Mali, capacity and willingness to loan to the agriculture sector, to women entrepreneurs and associations, and to Microfinance Institutions (MFIs) who lend to these two groups throughout the DCA program life. NCBA CLUSA's role is to support the first objective above by mentoring and advising loan recipients, especially women entrepreneurs, to help grow their operations in the post-loan investment environment. NCBA CLUSA will provide cooperative business development training to farmers and herder groups as an additional service to the loan access.

<b>Total Budget</b>	\$300,000
<b>Micro, Small and Medium sized Enterprises (MSME) supported</b>	4,000
<b>Duration</b>	Aug 2015 – July 2019



## BUILDING RESILIENT COMMUNITIES

### MOZAMBIQUE:

#### CONSERVATION AGRICULTURE PROGRAM FOR SMALLHOLDER AND EMERGING FARMERS (PROMAC)

Funded by the Government of Norway, this project will help reverse endemic food insecurity in Mozambique by encouraging the adoption of conservation farming techniques proven to boost yields, profits and soil fertility. By practicing minimum soil disturbance, organic soil cover and crop rotation, farmers increased their crop yields by an average of 60 percent in 2015, while ensuring sustainability through private-sector partnerships. PROMAC's integrated approach also provides basic literacy and numeracy training for 14,000 farmers and supports land registration. Land registration improves farmer access to credit and creates an incentive for investment in land improvement, soil conservation and new technology. To date, PROMAC has helped 539 farm families secure property rights.

<b>Total Budget</b>	\$11,600,000
<b>Number of People Trained in CA</b>	30,138
<b>Duration</b>	Nov 2012 – Oct 2017



## PROMOTING ECONOMIC OPPORTUNITIES

## BUILDING RESILIENT COMMUNITIES

### MOZAMBIQUE:

#### STRENGTHENING COMMUNITIES THROUGH INTEGRATED PROGRAMMING (SCIP)

Targeting communities in 14 districts of Mozambique's Nampula Province, this USAID-funded, \$3.3 million project improved quality of life and supported household economic viability in the region through conservation farming and youth engagement. Working in partnership with Pathfinder, NCBA CLUSA established SCIP's program target of 830 Youth Farmer Clubs. Of a total membership of 28,021, close to half are women and 26 percent are orphans and other vulnerable young people. Youth Farmer Clubs brainstorm ways to overcome health, nutrition and economic challenges in their communities, and are mentored by existing community structures that support youth development and organization. During the final phase in 2015, NCBA CLUSA focused on economic strengthening of orphans and vulnerable children and their families through income generating activity groups as well as piloting a revolving savings and credit program through the farmers clubs, established village savings and loans associations.

<b>Total Budget</b>	\$3,313,318
<b>Youth Farmers Clubs Established</b>	830
<b>Duration</b>	July 2009 – June 2015



## PROMOTING ECONOMIC OPPORTUNITIES

### MOZAMBIQUE:

#### USAID SMALL HOLDER EFFECTIVE EXTENSION-DRIVEN SUCCESS (SEEDS)

This public-private partnership, under Fin-trac's cooperative agreement with USAID, will provide expanded access to quality inputs and services for 10,000 smallholder farmers in Northern Mozambique, increasing key value chain crop yields by at least 30% over three years. Through the creation of a public-private partnership, NCBA CLUSA, Oruweru, and Phoenix Seeds will establish commercial systems that provide smallholders in Northern Mozambique with access to affordable quality inputs, storage options tailored to their needs and production knowledge, as well as tilling and post-harvest handling services. As of December 2015, the SEEDS project has sold 17,657 kg of seed to 1,339 farmers through seeds fairs and agent stores.

<b>Total Budget</b>	\$1,714,458
<b>Beneficiaries</b>	10,000 Farmers
<b>Duration</b>	Nov 2014 – July 2017



## PROMOTING ECONOMIC OPPORTUNITIES

## BUILDING RESILIENT COMMUNITIES

### MOZAMBIQUE:

#### NEW PROJECT: AGRICULTURE EXTENSION PROJECT

The \$317,000 project, funded by Portucel Mozambique, will run until Aug 2016, with a likely extension through 2017, targeting 3,000 farmers directly, and 24,000 farmer family members. Through improved technologies and inputs, the goal is to increase agricultural productivity by 50 percent. Training will take place through the establishment of an agricultural extension services system, where lead farmers will set up 135 demonstration plots to showcase techniques like irrigation, conservation farming, animal traction and mechanization, and quality inputs such as improved seed.

<b>Total Budget</b>	\$317,000
<b>Beneficiaries</b>	3,000 Farmers, 24,000 Family Members
<b>Duration</b>	Sept 2015 – Aug 2016



## BUILDING RESILIENT COMMUNITIES

### NAMIBIA:

#### NAMIBIAN CONSERVATION AGRICULTURE PROJECT (NCAP)

This \$2 million USAID-funded project exceeded the target of 10,800 Farmers Trained on how to maximize rainwater retention, protect soil fertility and increase crop productivity through Namibia-specific conservation farming techniques. The overall goal of the project was to mitigate the impact of drought and flood events in the region. By digging deeper furrows, farmers are able to break up the hardpan so soil and roots can absorb the moisture, avoiding runoff. Farmers are now harvesting 3,680 pounds of millet per 2.5 acres, compared to 660 pounds prior to project interventions, a 500 percent increase. Food secure months doubled to 6 months in project regions. The conservation farming and early planting techniques recommended by NCAP also helped farmers in Namibia not only withstand, but thrive during a national drought emergency from 2013-2015.

<b>Total Budget</b>	\$2,154,488
<b>Farmers Trained</b>	11,739
<b>Duration</b>	Sept 2012 – Sept 2015



## BUILDING RESILIENT COMMUNITIES

### NAMIBIA:

#### RESILIENCE AGRICULTURE INTERVENTIONS IN NAMIBIA (RAIN)

This \$945,000 USAID-funded project diminished the effects of recurrent droughts and bolstered food security by introducing Namibian farmers, community members and students to climate-smart agriculture practices that increase resiliency, food security and nutrition. Impoverished, vulnerable women largely head household food production in the target regions, and RAIN focused on empowering these women as lead farmers in their communities. The project also introduced Namibia-specific conservation farming methods and offered training in draft animal power services, ultimately increasing by 3 months the amount of food secure months for families.

<b>Total Budget</b>	\$944,648
<b>Farmers Trained in conservation agriculture</b>	2,486
<b>Number of people benefitting from conservation agriculture</b>	12,430
<b>Farmers Trained in use of improved seed</b>	6,073
<b>Number of people benefitting from seed systems/agriculture activities</b>	27,330
<b>Duration</b>	Sept 2013 – June 2015



## BUILDING RESILIENT COMMUNITIES

### SENEGAL:

#### YAAJEENDE AGRICULTURE AND NUTRITION FOR FOOD SECURITY PROJECT

This seven-year, \$50 million, USAID-funded project is reducing malnutrition by promoting access to nutrient-dense foods. Yaajeende has reduced stunting in communities by 36 percent, and 73 percent of target households now receive a “high” dietary diversity score. Yaajeende bolsters women’s resiliency to economic and climate-induced food insecurity, creates and leverages dynamic local markets to increase agricultural productivity and enlists international and national researchers and institutions to test and introduce bio-fortified foods specifically bred to maximize nutritional content. Yaajeende was the first flagship Feed the Future Initiative. In 2015, the project received a two-year extension in a show of confidence in the holistic, nutrition-led agriculture approach developed under the project.

<b>Total Budget</b>	\$49,799,066
<b>Beneficiaries</b>	800,000
<b>Farmers applying improved agriculture</b>	90,769
<b>Acres under improved farming</b>	123,664 acres
<b>CBSP sales</b>	USD \$2.6 million
<b>Duration</b>	Nov 2010 – Sept 2017



## PROMOTING ECONOMIC OPPORTUNITIES

### SENEGAL:

#### MILLET BUSINESS SERVICES PROJECT

Once considered a subsistence crop, millet is now the key to higher crop yields and rising profits for thousands of smallholder farmers in Senegal. The agricultural productivity and food security training implemented by this \$9.6 million USDA-funded project will strengthen the commercial viability of millet in the Kaolack, Kaffrine and Fatick regions of Senegal. Beneficiaries will receive training in improved agricultural production techniques, post-harvest handling, storage and improved marketing and branding strategies. The project will also work to build relationships between buyers and sellers. The Millet Business Services Project follows up NCBA CLUSA’s previous project in the region, the Millet Value Chain Project, which ended in May 2013 and helped over 12,500 smallholder farmers see an 145 percent increase in sales revenue.

<b>Total Budget</b>	\$9,579,255
<b>Number of Beneficiaries</b>	22,150 (millet producers) 136,350 indirectly
<b>Number of acres under improved techniques</b>	104,000
<b>Value of Millet Sales</b>	\$12.5 million
<b>Duration</b>	Oct 2014 – Sept 2017





## PROMOTING ECONOMIC OPPORTUNITIES

### SENEGAL:

#### FARMER TO FARMER

NCBA CLUSA's USAID-funded Farmer to Farmer program links American agribusiness professionals with farmers and farmer cooperatives in Senegal who request technical assistance, and offers NCBA CLUSA members and supporters with agribusiness experience an opportunity to share their knowledge. The \$1.6 million project runs through 2018 and promotes sustainable economic growth and agricultural development. In 2015, agriculture development, cooperative business development and marketing professionals, including NCBA CLUSA members, volunteered to empower the lives of smallholder farmers and gain a deeper understanding of the realities of life in rural Senegal.

<b>Total Budget</b>	\$1,661,421
<b>Number of Volunteers in 2015</b>	29
<b>Beneficiaries</b>	3,032 (80% women)
<b>Duration</b>	Sept 2013 – July 2018



## PROMOTING ECONOMIC OPPORTUNITIES

### UGANDA:

#### NEW PROJECT: YOUTH EMPOWERMENT THROUGH AGRICULTURE (YETA)

The YETA Consortium will draw on a network of Producer Organizations and Youth Associations as an entry point to train, mentor, and provide employment opportunities for at-risk and unemployed/underemployed youth in four districts of Northern Uganda. Youth Empowerment Through Agriculture (YETA) hinges on NCBA CLUSA's "Learn, Engage, Build" model designed to create long-term engagement by integrating numeracy, literacy and life skills, including reproductive health, with technical expertise in agriculture, business, entrepreneurship and management. Youth who participate in the program will learn concepts they can relate to everyday life (Learn), apply those concepts under a mentor's guidance (Engage) and receive support and encouragement to experiment on their own (Build).

<b>Total Budget</b>	\$11,454,063
<b>Beneficiaries</b>	26,250 Youth
<b>Duration</b>	Feb 2015 – Feb 2020



## PROMOTING ECONOMIC OPPORTUNITIES

### UGANDA:

#### UGANDA CONSERVATION FARMING INITIATIVE (UCFI)

This \$8.4 million USDA-funded project increased incomes by 69 percent for small-holder farmers in northern Uganda, while restoring soil fertility and environmental health through conservation farming. The project's approach integrated tiller service providers, tool manufacturers, input suppliers and their agents and other value chain actors to move small-holder farmers from subsistence to commercial viability.

<b>Total Budget</b>	\$8,400,000
<b>Incomes increased</b>	69 %
<b>Crops sale value</b>	\$6.9 million
<b>Beneficiaries</b>	55,976
<b>Duration</b>	Oct 2011 – June 2015





## PROMOTING ECONOMIC OPPORTUNITIES

### UGANDA:

#### PURDUE IMPROVED CROP STORAGE (PICS)

Through a partnership with Purdue University, NCBA CLUSA is distributing PICS bags to smallholder farmers in remote areas of Uganda using community networks established by the Uganda Conservation Farming Initiative. The storage bags were developed by Purdue University through a Bill and Melinda Gates Foundation-funded project to prevent crop spoilage. Comprised of three layers of plastic, each PICS bag is designed to keep out moisture and pests while crops are stored. During its first year of implementation, more than 48,000 farmers—half of whom are women—attended PICS bag demonstrations in the districts of Apac, Kiryandongo and Dokolo.

<b>Total Budget</b>	\$712,425
<b>Bag Demonstrations</b>	305
<b>Farmers Trained</b>	20,819
<b>Bags Sold</b>	2,369
<b>Duration</b>	June 2014 – July 2016



## COOPERATIVE DEVELOPMENT

## PROMOTING ECONOMIC OPPORTUNITIES

### ZAMBIA:

#### FARMER TO FARMER (ZAMBIA)

The Zambia F2F program, implemented through a VEGA Special Program Support Project, supports USAID/Zambia's Feed the Future goal of improving food security and nutrition through strengthened economic resilience by providing technical assistance to smallholder farmers involved in the peanut value chain. Volunteers work with peanut farmers to increase their agricultural productivity and incomes through training in improved seed production, improved soil fertility, post harvest handling and storage techniques, and management of aflatoxin levels in peanuts, and cooperative development and marketing. In 2015, two Zambia Farmer to farmer volunteers received VEGA's Volunteer of the year award for their work in aflatoxin reduction and introducing a universal peanut sheller which reduced the time it takes to shell a 50 kg bag from three days to one hour.

<b>Total Budget</b>	\$150,000
<b>Number of Volunteers</b>	9
<b>Farm Family Members Benefitted</b>	4,520
<b>Duration</b>	Mar 2015 – Mar 2016



## PROMOTING ECONOMIC OPPORTUNITIES

### ZIMBABWE:

#### ZIMBABWE AGRICULTURAL INCOME AND EMPLOYMENT DEVELOPMENT (ZIM-AIED)

Benefiting banana farmers in Zimbabwe, this \$1.7 million USAID-funded project commercialized smallholder agriculture by connecting farmers and businesses to reliable and lucrative markets, provided improved access to credit and finance and introduced new technologies and crop varieties to maximize yields and incomes. Under Zim-AIED, banana farmers in Zimbabwe's Honde Valley increased their yields from 4 to 40 tons per 2.5 acres—a 1,000 percent increase. Banana farmers are now earning \$3,500 per year, up from \$600 before project interventions. With its theme, "Farming as a Family Business," Zim-AIED provided basic business skills—such as budgeting, contract management, credit control, record-keeping, risk management and marketing principles—coupled with training in crop rotation, mulching, herbicide use and proper fertilizer application. Zim-AID also addressed gender disparities by setting quotas for women in leadership positions and jointly training couples.

<b>Total Budget</b>	\$1,754,761
<b>Percent Increase in Banana Yields</b>	1,000%
<b>Farmers Trained</b>	46,349
<b>Duration</b>	May 2011 – June 2015

# Impact in Central America and the Caribbean

**Coffee Farmers**  
**7,500**



**Countries**  
**5**



**Projects**  
**5**



**Lives Impacted**  
**125,000**



**Sales Revenue**  
**\$826 million**



**“NCBA CLUSA does a great job of representing co-ops internationally, and designing an agenda that is mutually beneficially to farmer co-ops as well as [outside] attendees.”**

— Molly Moisan, Director of Cooperative Development, Pachamama Coffee Co-op

**“[NCBA CLUSA has done] three important things, more plants, better production and better crop management. Here we see health and production.”**

— Orestes Ortiz, El Salvador Minister of Agriculture and Livestock

**“We would like to especially thank NCBA CLUSA for all the technical support, accompaniment and assistance from the technical consultant, who contributed to the development of Aprainores’ business and strategic plans.”**

— Leopoldo Rafael Abrego, President, Aprainores’ Cashew Co-op



## COOPERATIVE DEVELOPMENT

### CUBA:

#### NEW PROJECT: US-CUBA COOPERATIVE WORKING GROUP (USCCWG)

Led by NCBA CLUSA, in partnership with SOL2 Economics, the USCCWG promotes mutually beneficial engagement between the U.S. and Cuba’s cooperative sectors in an effort to support US cooperative growth and the updated Cuban economic model that will result from the ongoing success of strong and vibrant cooperatives in both countries.

The US-Cuba Working Group will continue to facilitate and coordinate multi-sectoral exchange visits between U.S. and Cuban cooperative leaders; support the international cooperative principles in Cuba through training; engage with the cooperative sector and relevant authorities; engage with Cuban farmers and farming co-ops on improving agricultural productivity; and capture the unique experiences of the Cuban cooperative sector. In 2015, NCBA CLUSA signed MOUs with Cuban cooperatives on the ground and partnered with Engage Cuba to advocate for continued opening of economic relations here in the U.S.

<b>Total Budget</b>	\$50,000
<b>Duration</b>	April 2015 – Aug 2016





## PROMOTING ECONOMIC OPPORTUNITIES

### DOMINICAN REPUBLIC:

#### NEW PROJECT: SAFE AGRICULTURE AND FOOD EXPORT PROGRAM (SAFE)

NCBA CLUSA will, over the course of five years, increase the value chains in two sectors in the Dominican Republic: beef and dairy. This USDA-funded project improves agricultural productivity by increasing the use of improved techniques and technologies; improving farm management; increasing the availability of inputs and use of financial services; strengthening the capacity of government institutions and key groups; and increasing the leverage of private sector resources. Once agricultural productivity is improved, the project also aims to expand trade and exports by adding value to post-production; increasing the adoptions of standards and certifications; increasing access to markets; building linkages between buyers and sellers; improving post-harvest infrastructure; increasing the use and efficiency of post-production processes; improving the policy and regulatory framework; and strengthening the capacity of key organizations in the trade sector.

<b>Total Budget</b>	\$16,212,121
<b>Number of Beneficiaries</b>	66,000
<b>Duration</b>	Sept 2015 – Nov 2020



## PROMOTING ECONOMIC OPPORTUNITIES

### COOPERATIVE DEVELOPMENT

### EL SALVADOR:

#### COFFEE REHABILITATION AND AGRICULTURAL DIVERSIFICATION

Currently in its start-up phase, the proceeds of this \$12.9 million, USDA-funded project will fund the restoration of coffee crops and support the rehabilitation of coffee production in El Salvador. El Salvador plays a significant role in regional coffee production, and was among the countries hardest-hit by coffee rust in Latin America, a coffee plant-killing disease that jeopardized the livelihoods of thousands of rural households who depend on coffee production. NCBA CLUSA will work with 7,500 producers and 50 producer organizations and cooperatives, along with government agencies and the private sector. In 2015, the Co-op to Co-op trade program brought 6 U.S. importers and buyers to meet with coffee co-ops benefitting from the project.

<b>Total Budget</b>	\$12,915,940
<b>Number of Beneficiaries</b>	7,500 coffee farmers
<b>Duration</b>	Oct 2014 – Sept 2019



## PROMOTING ECONOMIC OPPORTUNITIES

### COOPERATIVE DEVELOPMENT

### EL SALVADOR:

#### FARMER TO FARMER

This \$100,000 USAID-funded project paired agribusiness professionals in the U.S. with six local cooperatives in El Salvador, benefiting a total of 440 farm families. Volunteer assignments during this project included the marketing and processing of dehydrated fruits and cashew nuts, plant and soil nutrition, best practices for export of organic vegetables, cashew tree improvement and cooperative governance. NCBA CLUSA's USAID-funded Farmer to Farmer program links American agribusiness professionals with farmers and farmer cooperatives worldwide who request technical assistance, and offers NCBA CLUSA members and supporters with agribusiness experience an opportunity to share their knowledge.

<b>Total Budget</b>	\$99,912
<b>Number of Farm Families Benefit</b>	440
<b>Number of Volunteers</b>	8
<b>Duration</b>	April 2014 – April 2015



PROMOTING ECONOMIC OPPORTUNITIES

## EAST TIMOR:

### NEW PROJECT: COFFEE AND COCOA AGRIBUSINESS OPPORTUNITIES (CACAO)

Funded by the Government of New Zealand (NZAID), CACAO is designed to support improved economic well-being in East Timor by increasing household income from coffee and cocoa production. Under CACAO, NCBA CLUSA and Cooperativa Café Timor will identify 19,000 Arabica, Robusta and cocoa farmers in the country's western districts to receive seedlings and tools, including saws and pruning shears that, according to the grant agreement, are "critical" for effective farm rehabilitation, but largely unavailable in East Timor. Participating farmers will also receive training from existing CCT extension staff on environmentally sustainable practices such as composting, erosion prevention and biological pest control that are compatible with organic and other ethical and sustainable production certifications.

<b>Total Budget</b>	\$10,499,896
<b>Beneficiaries</b>	19,000
<b>Duration</b>	June 2015 – June 2020

## Southeast Asia

Lives Impacted

220,000



Countries

2



Projects

5



Smallholder farmers

39,000



People with access to clean water

25,000



Project Sales

\$15 million



"I was so impressed by the role that the cooperative has in creating economic opportunity and transforming the lives of people in the rural district[s]."

— Hillary Clinton, Former U.S. Secretary of State during her visit to NCBA CLUSA supported Cooperativa Café Timor in Timor-Leste.

"The U.S. is very proud of the long term investment in these projects, and we have looked at it as a kind of model for successful development."

— U.S. Ambassador to Timor-Leste Karen Stanton on NCBA CLUSA projects in the country





#### PROMOTING ECONOMIC OPPORTUNITIES

### EAST TIMOR:

#### EAST TIMOR AGRIBUSINESS DEVELOPMENT PROJECT

The underdeveloped, remote districts of central and eastern Timor Leste are the target of this USDA-funded \$9.2 million project providing income opportunities for rural households. NCBA CLUSA and its local partner Cooperativa Café Timor (CCT) are introducing commercial varieties of clove, cocoa, cassava, coffee, black pepper, vanilla and moringa to 8,000 farmers, with an emphasis on recruiting and involving women farmers. Seedling production began in 2014; distribution and farmer training is currently underway. Capacity-building for farmers and local agribusinesses is a priority of the project—training will underpin improved farming techniques, seedling production, post-harvest handling and organic/free trade certification. In 2015, as part of the market development of this project, CCT invested in a cassava flour production plant, a local substitution for wheat flour, which can be sold at half the price.

<b>Total Budget</b>	\$9,241,886
<b>Number of Beneficiaries</b>	8,000 farmers
<b>Duration</b>	Sept 2013 – Sept 2017



#### PROMOTING ECONOMIC OPPORTUNITIES

#### COOPERATIVE DEVELOPMENT

### INDONESIA:

#### INDONESIA COOPERATIVE BUSINESS DEVELOPMENT ALLIANCE (ICBDA)

NCBA CLUSA and the Indonesia Cooperative Business Development Alliance (ICBDA) are building new value chains for cassava, black pepper and vanilla in underdeveloped regions of West Timor, South Sulawesi and the northern coast of Papua, Indonesia's largest province. The black pepper and vanilla value chains established by this project are linking smallholder farmers to McCormick, a spice company dedicated to transparent, ethical sourcing. ICBDA trained 11,844 farmers—exceeding the total project target of 5,550 farmers—in seedling production and crop processing and marketing. ICBDA also exceeded its performance targets for the volume of the three crops that were produced and marketed by the cooperative partners. Over three years the project marketed domestically or exported over 37,000 metric tons of product, compared to the target of 10.5 tons, ultimately providing \$15 million in revenue.

<b>Total Budget</b>	\$2,000,000
<b>Number of Beneficiaries</b>	11,844 Farmers
<b>Crop Revenue</b>	\$15 million
<b>Duration</b>	Oct 2012 – Mar 2016



#### BUILDING RESILIENT COMMUNITIES

#### COOPERATIVE DEVELOPMENT

### INDONESIA:

#### COOPERATIVE WATER AND SANITATION FOR HEALTH (CoopWASH)

This grant from the Starbucks Foundation will support coffee farmer livelihoods by providing clean, abundant and accessible water to 25,000 people in Arabica coffee-producing villages in Sumatra, Indonesia. The three-year project will install gravity-fed and deep-well water systems that will create new sources of water for 80 percent of community members and reduce the workload of women and girls—who often collect and carry water long distances—by 75 percent. In 2015, NCBA CLUSA completed 15 water systems, giving 12,234 people access to clean water. The project will significantly increase the amount of household water available for drinking, cooking, hand- and dishwashing, sanitation and coffee pulping. The project will also provide health clinics and schools in the region with clean, plentiful water sources.

<b>Total Budget</b>	\$728,140
<b>Number of Beneficiaries</b>	25,000
<b>Percentage of communities with access to new water source</b>	80%
<b>Duration</b>	Oct 2014 – Oct 2017





## WORLDWIDE – COOPERATIVE DEVELOPMENT PROGRAMS:

Countries	Total Beneficiaries	Tons of trade	Shipments	Co-op to Co-op trade
6	130,000	375	8,000+	\$2.6 million
				

**“It is truly incredible to see how much easier and more efficient agriculture becomes with the application of [conservation] farming techniques.”**

— Michael Phelan, Senior Policy Advisor, U.S. Senate Committee on Foreign Relations.

**“You [NCBA CLUSA] are proof of success in Environmental Management. Keep doing it and share your knowledge and skills with others.”**

— Ambassador Bisa Williams, U.S. Ambassador to Niger

**“NCBA CLUSA was present at the creation of modern development assistance and influenced its trajectory... NCBA CLUSA played an important role in encouraging the US to greatly expand its investments in agriculture and nutrition as a long-term strategic solution to ending poverty and hunger... NCBA CLUSA has made an important mark on the field of development by pioneering an effective model of community-led agricultural development.”**

— Dr. Julie Howard, Chief Scientist, Bureau for Food Security USAID





BUILDING RESILIENT COMMUNITIES

COOPERATIVE DEVELOPMENT

PROMOTING ECONOMIC OPPORTUNITIES

## WORLDWIDE:

### COOPERATIVE DEVELOPMENT PROGRAM III

This \$7.3 million, USAID-funded project addresses the three stages of cooperative development: building, formalizing and expanding. Launched in 2010, the project promotes cooperative development, collaborative partnerships and economic growth. It supports food security and cooperative development in Kenya, nutrition-led agriculture in Guatemala, advocacy in Mozambique and cooperative trade in Latin America. In Kenya's Maasai region, the project has increased yields for over 14,000 farmers. In 2015, the co-op to co-op trade initiative facilitated over \$2.6 million USD in trade between the U.S. and Latin American cooperatives.

<b>Total Budget</b>	\$7,117,614
<b>Farmers groups established (Kenya)</b>	824
<b>Co-op to Co-op Trade</b>	\$2.6 million
<b>Beneficiaries (Guatemala)</b>	4,200 households
<b>Duration</b>	Sept 2010 – Sept 2018



COOPERATIVE DEVELOPMENT

## WORLDWIDE:

### INTERNATIONAL COOPERATIVE RE-SEARCH GROUP (Formerly CDRRC)

This \$1.4 million project to establish a new cooperative development research and resource facility is broadening ongoing cooperative development research to meet the needs of the international cooperative development community. Launched in 2013 through funding from USAID, the three-year project also provides a platform for the development of research products and guidelines for members of the Overseas Cooperative Development Council. In May 2015, the Research group director presented findings at the International Cooperative Alliance Research Alliance.

<b>Total Budget</b>	\$1,388,294
<b>Duration</b>	July 2013 – July 2016



COOPERATIVE DEVELOPMENT

## WORLDWIDE:

### COOPERATIVE DEVELOPMENT PROGRAM IV

This \$650,000 multi-country project facilitates development and expands economic assistance through cooperatives and credit unions in Haiti, Indonesia and Latin America. An estimated 40 percent of Haiti's population has no access to basic health services. CDP IV's Health and Economic Livelihoods Partnership is addressing this and other developmental challenges facing Haiti. A set of recommendations were made to inform future cooperative-development strategies in Haiti. In pilot programs in Indonesia and Latin America, through the EUCLID Alliance, CDP IV is creating more jobs, higher incomes, greater food security and sustainable economic growth.

<b>Total Budget</b>	\$649,027
<b>Number of Beneficiaries</b>	1,500
<b>Duration</b>	Mar 2013 – Mar 2016

# Donors and Partners

## Government Donors

U.S. Agency for International Development (USAID)  
U.S. Department of Agriculture (USDA)  
Government of Norway  
New Zealand Agency for International Development (NZAID)

## Foundation Donors

Bill and Melinda Gates Foundation  
MasterCard Foundation  
Starbucks Foundation  
Christopher Reynolds Foundation  
Cooperative Development Foundation (CDF)

## Institutional Partners

InterAction  
International Cooperative Alliance (ICA)  
ICA—Americas  
Overseas Cooperative Development Council (OCDC)  
Society for International Development (SID)  
U.S. Global Leadership Campaign (USGLC)  
Partnership to Cut Hunger and Poverty in Africa

## International NGO/Private Sector Partners

ACDI VOCA  
Aflatoun  
African Confederation of Cooperative Savings and Credit Associations (ACCOSCA)  
CARE  
Catholic Relief Services (CRS)  
Child Fund  
Co-Bank  
Coca Cola 5by20  
Communications Cooperative International (CCI)  
Cooperativas Sans Fronteras  
Cooperative Business International (CBI)  
Cooperative Resources International (CRI)  
CoopMetrics  
Counterpart International

Development Media International  
digitalGREEN  
Dimagi  
District Government Employees Federal Credit Union  
Enhancing Development through Cooperatives (EDC)  
Equal Exchange  
European Cooperative for Rural Development (EUCORD)  
Fairtrade America  
FHI360  
Fintrac  
Frontier Spice  
Full Belly Project  
Geotraceability  
Global Communities  
Green Mountain Coffee  
HealthPartners  
Heifer Project International  
International Executive Service Corps (IESC)  
International Institute for Tropical Agriculture (IITA)  
International Maize and Wheat Improvement Center (CIMMYT)  
International Organization for Migration (OIM)  
International Women's Coffee Alliance  
Land O' Lakes International Development  
Making Cents International  
McCormick  
National Cooperative Bank (NCB)  
National Cooperative Grocer's Association (NCGA)  
National Rural Electric Cooperative Association (NRECA)  
OAS Federal Credit Union  
Organic Valley  
Pachamama Coffee Cooperative  
Participatory Approaches for Integrated Development (PAFID)  
Partners of the Americas  
Pathfinder International  
Population Services International (PSI)  
Portucel Mozambique  
Population Services International (PSI)  
Purdue University

Red Cross (Niger and Burkina Faso)  
Sheladia Associates Inc.  
Sol2Economics  
Starbucks  
Strengthening Partnerships, Results, and Innovations in Nutrition, Globally (SPRING)  
Texas A&M Bourlag Institute for International Agriculture  
Tillers International  
University Research Company (URC)  
U.S. Federation of Worker Cooperatives  
Volunteers for Economic Growth Alliance (VEGA)  
World Council of Credit Unions (WOCCU)  
World Food Programme (WFP)  
World Relief  
World Vision  
Youth Alive

## Local NGO/Private Sector Partners

Action pour la Dynamisation et le Renforcement des Organisations Communautaires (ADROC)  
Action Aid (Kenya)  
Action for the Promotion of Rural Organizations (APOR)  
Action for the Vitalization and Strengthening of Community Organizations (ADROC)  
Association Guatemalteca de Exportadores (AGEXPORT)  
Association of Sahelian Agribusinesses and Distributors (Senegal)  
Association of Savings and Credit Unions (UIMCEC, Senegal)  
AnaCafé (Guatemala)  
APRAINORES Cashew Co-op (El Salvador)  
Association for the Revitalization of Livestock in Niger (AREN)  
Association Noode Nooto (A2N)  
Ayago-Agro Industries (Mukwano)  
Baitul Qiradh Baburrayyan Cooperative (KBQB) (Indonesia)  
Balton (U) Ltd (Uganda)  
Banco Agrícola (Dominican Republic)  
Banco de Oportunidade (Mozambique)  
Banco de Reservas (Dominican Republic)  
Banco Hipotecario (El Salvador)  
CENTA-Café (El Salvador)  
Centenary Bank (Uganda)  
Center of Support for Local Development (CADL, Senegal)  
Chipata District Farmers Association (CDFA, Zambia)  
CLUSA El Salvador  
COEX Commercial Coffee Exporters (El Salvador)



Community Markets for Conservation (COMACO, Zambia)

Community Oriented Development Program (CODEP, Zambia)

Cooperativa AGASACARE (El Salvador)

Cooperativa Café Timor (CCT)

Cooperativa Ciudad Barios (El Salvador)

Cooperativa El Túnel (El Salvador)

Cooperativa Entre Ríos (El Salvador)

Cooperativa Las Lajas (El Salvador)

Cooperativa Las Tablas (El Salvador)

Cooperative Los Pinos (El Salvador)

Cooperative Confederation of Argentina (Cooperar)

Creative Entrepreneurs' Solutions (CES)

Credit Mutual of Senegal (CMS)

Credit and Savings Union for the Association to Promote Senegalese Women (APROFES) Téranga (MECAT, Senegal)

Dairy Industry Association (Dominican Republic)

Daminare Women's Group (Senegal)

Dokolo FM (Uganda)

Dominican Milk Producers Association

Dryland Seed Company

Eau et Assainissement pour l'Afrique—Niger (EAA Niger)

East African Breweries Limited (EABL)

Equity Bank (Kenya)

Every Home for Christ Zambia (EHC)

Fanaye Association for Integrated Development (Senegal)

Farmer Hands (Guatemala)

FECCEG (Guatemala)

Federation of Production Cooperatives of Paraguay (FECOPROD)

Fedde Balal Allah Women's Group (Senegal)

Finance Trust Bank (Uganda)

FONDAGRO Credit Union (Dominican Republic)

Food Technology Institute (ITA, Senegal)

Fouta Development Association Federation (FAFD, Senegal)

FUNCAFE (Guatemala)

Groupe de Promotion Féminine (GPF Ganki, Senegal)

Grupo Alonzo (Dominican Republic)

Harvest Plus (Uganda)

Instituto Agrário de Gurue (Mozambique)

Instituto Superior Politécnico de Manica (Mozambique)

Instituto de Investigação Agrária de Moçambique (IIAM)

Junta Agroempresarial Dominicana (JAD)

Kamuru Agricultural Development Initiatives (KADI)

Kawral Nguenar Bosséa Association (AKNB, Senegal)

Kenya Seed

Kenyatta University

KJUB Puspeta Luwu

Kilimo Salama Insurance (Kenya)

Kiryandongo FM (Uganda)

Koperasi Serba Usaha Numoran Kencana

Malawi Union of Savings and Credit Cooperatives (MUSCCO)

Millet Producers Union (Senegal)

Missão Fonte Boa de Angónia (Mozambique)

MEA LTD (Kenya)

MEC-CCIAK (Senegal)

Mozambican Association for the Promotion of Modern Cooperatives (AMPCM)

Muungania SACCO (Kenya)

Mwangaza Action

Nalweyo Seed Company (NASECO, Uganda)

Namibia National Farmers Union (NNFU)

NARESA Kenya

National Agricultural Credit Fund of Senegal

National Agricultural Insurance Company (CNAAS)

National Agriculture Research Organisation (NARO – Uganda)

National Agricultural and Rural Advisory Agency (ANCAR)

National Cereals and Produce Board (NCPB, Kenya)

National Interprofessional Seed Union (UNIS, Senegal)

National School for Training in Domestic and Social Economy (ENFEFES, Senegal)

National Seed Service of Mozambique

National Smallholder Farmers Association of Malawi (NASFAM)

Nestle (Dominican Republic)

Network of AIDS Researchers of Eastern and Southern Africa

Ophavela (Mozambique)

Organization of Cooperatives of Brazil (OCB)

Oruwera Seed Company Lda (Mozambique)

Ourosidi Citizens Working Group (Senegal)

Parmalat (Dominican Republic)

Partnership for Mobilization of Savings and Credit in Senegal (PAMECAS)

PASMO (Guatemala)

Phoenix Seeds (Mozambique)

Pioneer Seed (Kenya)

Portucel Mozambique

PROCONSUMIDOR (Dominican Republic)

PT AgriSpice Indonesia (ASI)

PT Cooperative Business International Indonesia

Pusat KUD NTT (Indonesia)

Radio Lango (Uganda)

Regional Development Agency (Senegal)

Reproductive Health Uganda

Rural Credit Intermediary Service Kokari (SICR Kokari)

Rural Value Chains Project (RVCP, Guatemala)

Salvadoran Association of Coffee Cuppers (El Salvador)

SCENIUS (Cuba)

Secretariat for Food and Nutritional Security (SESAN, Guatemala)

Senegal Institute for Agricultural Research

Seyni Seck Company

Schlumberger Excellence in Education Development (SEED) (Nigeria)

Simlaw Seed Company (Kenya)

Small Irrigation Scheme Development Organization (SISDO)

SNV (Uganda)

Sumatra Specialty Coffee

Terra Amiga (Mozambique)

The Agro-Chemical Manufacturing Company of Senegal (SENCHIM)

Uruguay's Federated Agricultural Cooperatives (CAF)

Water and Sanitation for Africa (WSA, Niger)

Zambia Agriculture Research Institute (ZARI)

## Government Partners

Dominican Republic's Ministry of Agriculture—Livestock Department

Guatemala Ministry of Agriculture, Livestock and Food

Guatemala Ministry of Public Health and Social Welfare

Guatemala Women's Municipal Office

Kenya's Ministry of Agriculture

Kenya's Ministry of Cooperative Development

Kenya's Ministry of Health

Kenya's Ministry of Local Government

Kenya's Ministry of Livestock Development

Kenya's Ministry of Gender, Culture and Social Services

Mozambique District Services of Education (SDEJT)

Mozambique Ministry of Agriculture

Mozambique Ministry of Commerce

Mozambique Ministry of Health

Mozambique Ministry of Youth and Sports

Mozambique Provincial Directorates of Education and Culture (DPEC)

Timor-Leste Ministry of Agriculture

Uganda's Ministry of Agriculture

# Audited Financial Statement 2015

## Financial Report

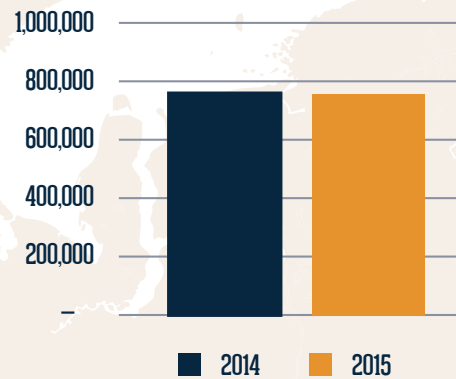
Fiscal year 2015 focused on building capacity within NCBA CLUSA to promote good governance and strengthen key internal controls through risk management and ongoing financial monitoring. To provide reasonable assurance of meeting auditing standards and in accordance with generally accepted accounting principles, financial and compliance reviews were implemented, promoting transparency of the organization's financial performance, position, and identifying risks that might threaten the organization's business model and future performance. This awareness enhanced the financial management structure.

The fiscal year end results reflect a 4% increase in revenue from prior year; \$39,944,271 and a net income of \$207,018. We are pleased with the year-end audited financial results and no weaknesses were identified for improvement. However, continued efforts will be made in strengthening the financial platform and regulatory compliance with 2CFR 200 Uniform Guidance relating to federal government awards and continued improvements in NCBA CLUSA's operational procedures.

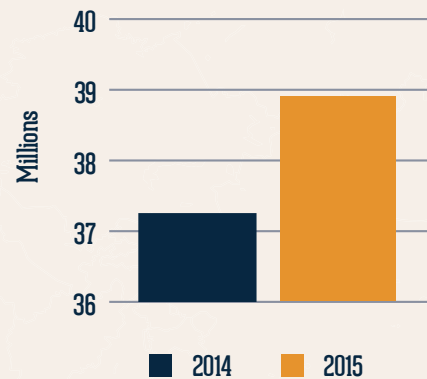
I thank the staff for their efforts to provide resolution to a prior year audit finding and for cooperation during the annual audit period. This allowed for the timely completion of the audit.

**Valeria Roach**  
Chief Finance Officer

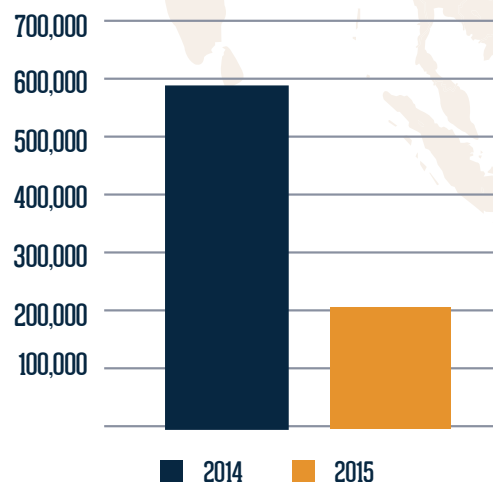
### Membership Dues



### Grants and Contracts



### Net Income





## NCBA UNRESTRICTED

2014

2015

### REVENUES

Membership Dues	763,351	756,914
Grants and Contracts	36,763,750	38,383,881
Registrations	69,450	263,378
Contributions		
Publication & Other	115,275	137,103
Interest	21,217	46,814
Net Assets Released from Restriction	93,584	69,350
Gain on Investment	508,149	286,831

<b>Total Revenue</b>	<b>38,334,776</b>	<b>39,944,271</b>
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### EXPENSES

Federal Awards	25,968,853	24,542,682
Non-Federal Awards	3,278,527	4,795,293
Public Affairs & Membership Services	741,738	1,247,447
Partner Services	213,239	149,327
Supporting Service	7,545,529	9,002,504

<b>Total Expense</b>	<b>37,747,886</b>	<b>39,737,253</b>
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<b>Net Income</b>	<b>586,890</b>	<b>207,018</b>
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## NCBA RESTRICTED

2014

2015

Revenue	80,585	6,367
Expense	-	-

<b>Net Income</b>	<b>80,585</b>	<b>6,367</b>
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## DOTCOOP

2014

2015

Revenue	504,331	1,040,522
Expenses	354,091	461,647

<b>Net Income</b>	<b>150,240</b>	<b>578,875</b>
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## TOTAL CONSOLIDATED

2014

2015

Revenue	38,919,692	40,991,160
Expense	38,101,977	40,198,900

<b>Net Income</b>	<b>817,715</b>	<b>792,260</b>
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## RESERVES

2014

2015

Unrestricted (Beginning)	1,287,024	2,024,154
Unrestricted (Ending)	2,024,154	2,918,787
Temporarily Restricted (Beginning)	15,255,677	15,336,262
Temporarily Restricted (Ending)	15,336,262	15,342,629



# 2015 Board of Directors

\* Board members elected in 2015

## OFFICERS

### Andrew Jacob, Chair

Chief Regulatory, Legislative, and  
Compliance Officer

CoBank

Englewood, CO

### Erbin Crowell, 1st Vice Chair

Executive Director,

Neighboring Food Co-op Association

Shelbourne Falls, MA

### William J. Nelson, 2nd Vice Chair

Vice President,

Corporate Citizenship,

and President,

CHS Foundation

Inver Grove Heights, MN

### Jerry McGeorge, Immediate Past Chair

Vice President of Cooperative Affairs,

Organic Valley Family of Farms

LaFarge, WI

### \*Helen Godfrey-Smith, Treasurer

President & CEO,

Shreveport Federal Credit Union

Shreveport, LA

### Deb Trocha, Secretary

Executive Director,

Indiana Cooperative

Development Center, Inc.

Indianapolis, IN

## BOARD MEMBERS

### Joseph Bergeron

President,

Association of Vermont Credit Unions

South Burlington, VT

### Cornelius Blanding

Director of Field Operations,

Federation of Southern Cooperatives

East Point, GA

### Howard Brodsky

Co-CEO,

CCA Global Partners

Manchester, NH

### Steve Brookner

President,

National Cooperative Bank, FSB

Washington, DC

### Carla Decker

President & CEO,

District Government Employees FCU

Washington, D.C.

### \*Kimberly Garmany

Director of Membership & Development,

College Houses

Austin, TX

### \*Kevin Higginbotham

CEO,

Evergreen Marketing Group

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