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The National Cooperative Business Association CLUSA International

2016
ANNUAL REPORT

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

100
YEARS OF COOPERATION
NCBA CLUSA

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MESSAGE FROM THE PRESIDENT & CEO AND CHAIRMAN

Judy Ziewacz,
President & CEO



Andrew Jacob,
Chairman of the Board



100 Years and Counting

A legacy of resilience and trust

The cooperative enthusiasts, as they were known over 150 years ago, were a group of community members in England who established the Rochdale Pioneers Society. This cooperative society developed the *Rochdale Principles*, a set of seven cultural and philosophical guidelines that govern the operation of cooperatives and continue to underpin these businesses worldwide. In 2016, NCBA CLUSA was proud to share in that history as it celebrated 100 years of supporting cooperative businesses that build a better world.

Over the past 100 years, NCBA CLUSA has supported cooperatives that have shaped the fabric of our society. From delivering reliable, affordable power to tens of millions of rural households, to providing solutions for people seeking access to healthy and nutritious food, better wages, affordable housing and home health care, cooperatives continue to be the best solution to sustainable communities.

Our centennial celebration focused on amplifying the good work being done by cooperatives: we profiled our members, penned dozens of opinion pieces and partnered with the Public Television series *Visionaries* for an hour long documentary that featured cooperatives in the United States and highlighted NCBA CLUSA flagship projects in Mozambique and East Timor.

Through our international projects, NCBA CLUSA has impacted the lives of 1.5 million people. In 2016, we implemented over \$45 million in 20 countries focusing on our core practice areas of building resilient communities, providing economic opportunities and strengthening cooperatives and producer groups. Over 800 staff members around the world work to improve the quality of life for millions of individuals, families and communities.

We are proud of the legacy cooperatives have built over the past 100 years. In this annual report, you'll learn more about our commemorative year, the worldwide footprint of cooperative development and the activities your membership supports. Strong financial rigor continues to provide a firm foundation for NCBA CLUSA's activities and has ensured the continued growth and impact of our organization. We constantly seek opportunities to elevate the cooperative business model as a solution to societal and economic challenges.

Trusted Leadership

Now more than ever, people are looking for businesses and services that they can trust. A new wave of workers and consumers is seeking out organizations that are principled and prioritize community empowerment. They are looking to use their purchasing decisions for impact in their community. These individuals are making decisions about where they work based on ownership and societal benefit rather than personal gain.

The cooperative principle of ownership resonates with community leadership. Our ability to amplify that sentiment to policymakers at all levels of government is paramount to our mission.

Cooperatives have always been uniquely and highly regarded by consumers. In a survey we released in 2016, 70 percent of respondents said they believe co-ops have their best interests in mind. This level of trust has consistently been reflected in polls conducted by cooperatives over the past 25 years.

With that trust in mind, throughout 2016 our board members and management team worked to position NCBA CLUSA as a national thought

leader on economic security in today's economy. They explored the question: *If 100 million cooperative voices in the United States were mobilized, how would we be a "Force for Good" in society?* This question challenges the cooperative community to think outside of itself.

How would you answer: If 100 million cooperative voices where mobilized, how could they impact the world?

Coupling this trust with action, in January of 2016 NCBA CLUSA formally launched the Congressional Cooperative Business Caucus. Co-chaired by Reps. Mark Pocan (D-WI) and Ed Royce (R-CA), this caucus provides cooperatives with a strong platform and is a milestone for the cooperative movement. Having a voice in Congress is a necessity for any industry. With the caucus, the cooperative movement is now better equipped to mobilize its collective voice.

The Next 100 years

The cooperative movement evolves and adapts with every new socioeconomic challenge our country faces. We—a united cooperative community—can leverage our trust to help people own and control their jobs into the future. We are using cooperative principles to help resilient communities emerge overseas and in the United States, building on the foundation of trust.

Looking ahead to the next century, cooperatives are well positioned to have a greater impact. Society is trending toward collective ownership, democratic governance and local investment. More and more, cooperative businesses are coming into focus for those trying to live a life that is in harmony with their values. NCBA CLUSA will continue to be the primary voice in the United States for those who use cooperatives to build a better world and we are committed to unifying that voice across all sectors, deepening the cooperative footprint in communities across the nation and around the world. 



Celebrating 100 Years of Supporting Cooperatives that Build a Better World



2016 marked our 100th anniversary, reflecting on the impact cooperative businesses have had on our nation throughout history and looking toward the next 100 years of a strengthened co-op movement.

From our organization's founding in 1916, to the founding of CARE in 1945, to the first ever Federal Interagency Working Group on Co-ops established in 2015, the U.S. co-op community continues to exemplify the incredible societal and economic impact that can be achieved through principled cooperation and a cross-sector, globally oriented movement.

We began the year "Celebrating 100 years of Cooperation" with a National Press Club event that announced the Bipartisan

Congressional Cooperative Business Caucus with co-chairs Reps. Ed Royce (R-CA) and Mark Pocan (D-WI). At the press conference in Washington DC, cooperative leaders heard about the importance of co-ops in districts around the country, and learned that cooperatives are more trusted than conventional businesses, according to a consumer perception survey of co-ops conducted in April 2015.

We celebrated our official 100th year anniversary on March 18, 2016, launching our 100th anniversary website with a timeline infographic and resources on the history of the cooperative movement.

Those historical pieces came to life at our interactive museum exhibit during the International Summit of Cooperatives in



Quebec City, Canada in October.

Throughout the year we focused on the good work being done by cooperatives and worked with cooperative leaders to draft op-eds for local and national newspapers, articulating the cooperative advantage and shining a spotlight on the cooperative story. Cooperative focused op-eds were published in over 15 publications including the *Huffington Post* and *Forbes* magazine.

We placed special attention on our members, profiling over 36 cooperatives, once per week during our 100th anniversary highlighting the depth and breadth of the co-op community and the myriad ways co-ops build resilient communities and promote economic opportunities in their local regions and business sectors.

We also partnered with the weekly radio show *Everything Co-op* hosted by Vernon Oakes, highlighting monthly themes with hour-long radio interviews that we turned into podcasts available on our 100th Anniversary website www.ncbaclusa100.coop. Highlights included Steve Alves talking about his documentary *Food for Change* and Martin Lowery from NRECA discussing the rural electric cooperative mission to power Africa.

For our year end highlight, we collaborated with the PBS Series *Visionaries* to produce an hour-long documentary that focused on the diversity of co-ops here in the U.S. and NCBA CLUSA's work with co-ops around the world, traveling from Seattle to DC, Mississippi to Massachusetts and Mozambique in Africa to East Timor in Southeast Asia. The documentary continues to air on local PBS stations and has been broadcast in over 38 markets across the

U.S. The co-op community has held nearly 100 screenings in 10 countries around the world.

During May we held our Annual Member Meeting, highlighting "Co-op Impact" and advocating for cooperative issues on Capitol Hill. We tripled the membership of the newly formed Congressional Cooperative Business Caucus and have made significant progress in getting co-ops represented in the 2017 Economic Census!



Annual Meeting Hike the Hill participants also pressed Congress to pass the Global Food Security Act, which President Obama signed into law in July 2016. The White House hosted a Global Development Summit, where NCBA CLUSA's *Yaajeende* project in Senegal, funded by USAID, was featured for the food security section – an example of the role community-led development, key to co-ops, and pioneered

by NCBA CLUSA in the 1980s with the "CLUSA Approach," which functions as guiding principles for sustainable development, has in building a better world.

NCBA CLUSA was also featured in the International Cooperative Alliance (ICA)'s exhibit at the United Nations this year, featuring the work of co-ops to impact the Sustainable Development Goals. As NCBA CLUSA looks toward our next 100 years, the Co-ops for 2030 campaign works to highlight co-ops as the sustainable business model.

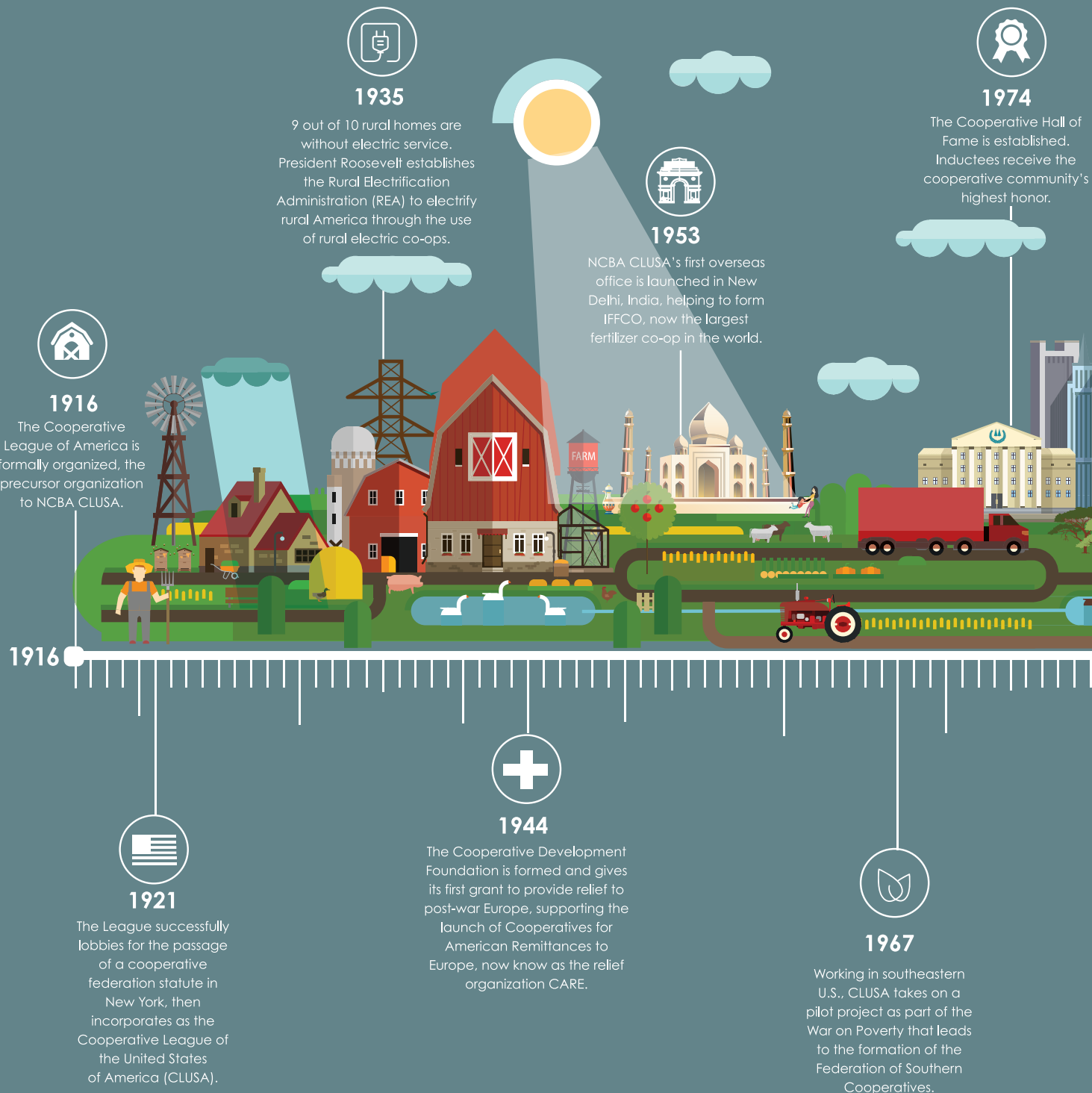
To celebrate Co-op Month last year we teamed up with cooperators across sectors to highlight why Cooperatives Build a Better World.

As we look to our next 100 years, we continue with this momentum to bring the largest cross-sector gathering of co-ops to the National Mall for our 2017 Co-op Festival and look at the impact of the cooperative economy during our first ever Co-op Impact Conference, to be held during Co-op Month in 2017. 🌐





NCBA CLUSA 100



Find out more about NCBA CLUSA at www.ncbaclusa100.coop

YEAR HISTORY & TIMELINE



1986

The "CLUSA approach" to sustainable cooperative development, characterized by local decision-making and empowerment, is developed by CLUSA innovator Papa Sene and used in over 85 countries around the world.



2000

The .coop TLD is proposed and sponsored by NCBA, additionally backed by similar global trade groups such as the International Co-operative Alliance (ICA).



2015

NCBA CLUSA leads the establishment of a cooperative business caucus in US congress and a Federal InterAgency Working Group on cooperatives.

March 2015 – NCBA CLUSA formally launches its U.S. – Cuba Cooperative Working Group, positioning the organization to better support Cuban economic growth.



2016



1985

CLUSA changes its name to the National Cooperative Business Association (NCBA).



1994

Cooperativa Café Timor is established with support from NCBA CLUSA. Today, CCT offers its 22,000 member-owners access to global markets, better prices and is the largest provider of rural health clinics in the country.



2010

NCBA CLUSA pioneers "Yaajeende," a nutrition-led agriculture project in Senegal that cuts child stunting due to malnutrition by one third.



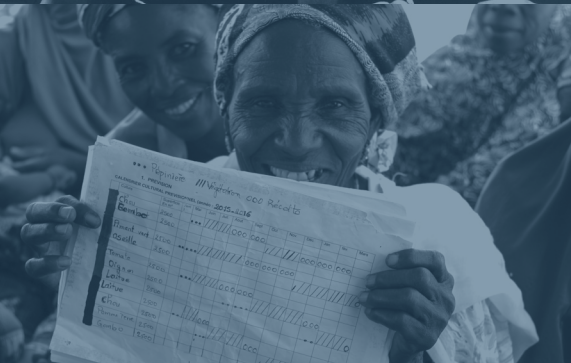
2014

NCBA CLUSA leads fight to successfully restore Rural Cooperative Development Grant funding for co-ops.

June 2014 – Credit Union membership in the U.S. tops 100 million.

ADDITIONAL FACTS

- NCBA CLUSA was critical in the formation of the North American Student Cooperative League, which later became the North American Students of Cooperation (NASCO); the National Cooperative Bank (NCB); Cooperative Business International (CBI); the Rural Cooperative Development Grant (RCDG) program; and CooperationWorks!.
- Coffee produced by Cooperativa Café Timor was served at the 2002 Nobel Peace Prize ceremonies in Stockholm, Sweden.
- In October 2015, the first meeting of the Interagency Working Group on Cooperative Development is held, a provision NCBA CLUSA worked hard to ensure the inclusion of in the Farm Bill.
- In December 2015, NCBA CLUSA worked with legislators to create the long-awaited bipartisan Congressional Cooperative Business Caucus, co-chaired by Rep. Ed Royce (R-CA) and Rep. Mark Pocan (D-WI).
- NCBA CLUSA is the oldest not-for-profit cooperative development and trade association in the U.S. Our mission is to develop, advance and protect cooperative enterprise. Internationally, our mission is to alleviate poverty through economic empowerment.
- NCBA CLUSA pioneered the conservation farming principles of minimum soil disturbance, soil rotation and mulching with smallholder farmers in Zambia in 1997. This technique helps restore fertility to soil depreciated during years of excessive plowing or chemical fertilization.



PROGRAMS

Membership

Advocacy

Cooperative Development Foundation

International Programs

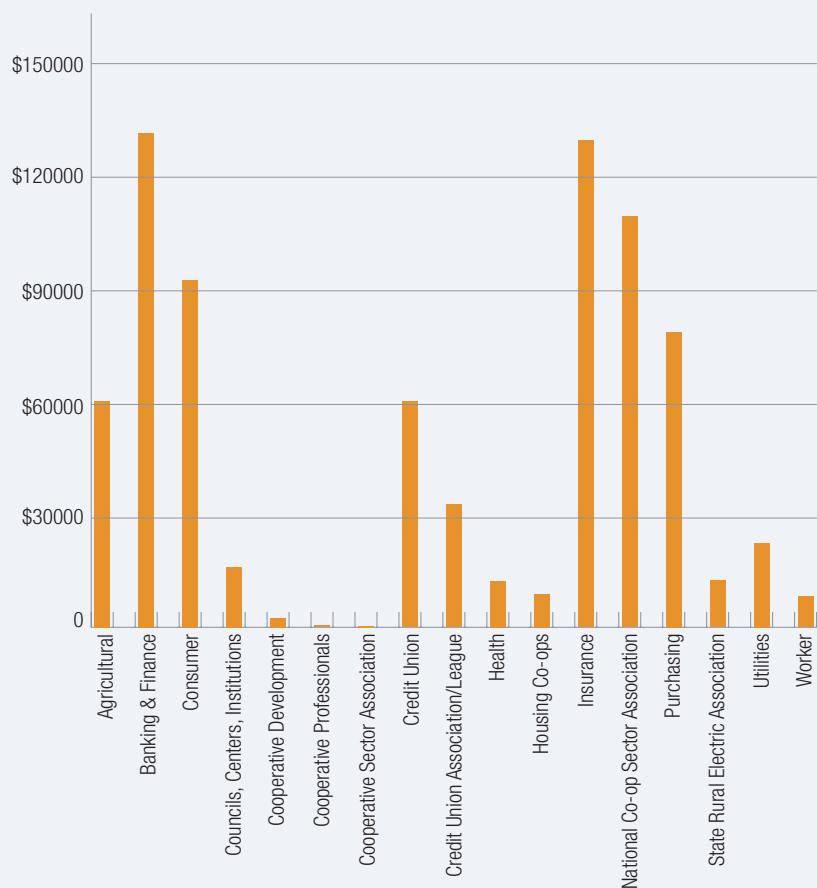
MEMBERSHIP

Developed from a need for national organization and representation, the Cooperative League of the United States of America (CLUSA) was established on March 18, 1916. Since then, this organization has been proud to represent the cooperative movement, providing cross-sector collaboration opportunities and advocating for cooperative friendly policies, laws and practices.

The dedication and support of members has elevated the cooperative movement and helped countless cooperative members connect—strengthening their cooperatives and providing increased economic opportunities that build resilient communities.

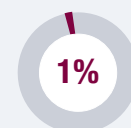
Through NCBA CLUSA's three levels of membership in 2016—Individual, Organization and Associate—members took advantage of cross-sector conferences, educational webinars and other learning events. Our Associate Members provided the added benefit of business-to-business engagement while increasing access to the key services and resources cooperatives need to prosper.

As we celebrated 100 years of cooperation in 2016, we took the opportunity to recognize our member co-ops nationwide by profiling their cooperatives and highlighting their impact in the community. There are now an estimated 40,000 cooperative businesses in the U.S., each contributing to a stronger economy by investing in people and their communities. Profiles of many of these co-ops can be found on our 100 year anniversary website. We are proud of our members

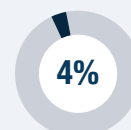


and take every opportunity to elevate the work that they do in communities nationwide. As the national association for cooperative businesses, NCBA CLUSA also serves to connect U.S. cooperatives with the over one billion cooperative members around the world through our membership and integration in the International Co-operative Alliance. It is here that we join our voice with like-minded cooperators worldwide to collaborate and connect on global issues that impact cooperatives.

As we look to 2017, membership in NCBA CLUSA will be a crucial element in advancing the cooperative agenda. Our work to establish the Congressional



Individual
\$9,035



Associate
\$33,050



Organization
\$756,536

Cooperative Business Caucus has opened a new chapter in cooperative government relations, providing a platform for cooperatives nationwide to have a seat at the policy table where we can amplify the societal and economic impact cooperatives have on sustainable communities.

ADVOCACY

A major part of NCBA CLUSA's mission over the past 100 years has been to advocate for the cooperative business model as a sustainable solution to many of the economic, social and policy issues that affect our nation. Throughout 2016 we focused our efforts on this 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.

Congressional Engagement

The Annual Cooperatives Conference in May of 2016 centered on congressional engagement and focused on these key asks—join the Congressional Cooperative Business Caucus, approve \$26.5 million in Rural Cooperative Development Grant (RCDG) Program funding for fiscal year 2017, urge the U.S. Census Bureau to add co-ops back into the census and support reconciliation of the Global Food Security Act (H.R. 1567, S.1252). During the event NCBA CLUSA members met with staff from 27 Congressional offices. During these visits, members reiterated the impact cooperative businesses have on the nation's economy, specifically in rural areas where many Americans rely on co-ops for their food and electricity. At Sen. Kirsten Gillibrand's office (D-NY), staff members were enthusiastic about the largely untapped potential of co-ops to empower women and lift communities out of poverty.

Congressional Cooperative Business Caucus

In January of 2016 NCBA CLUSA formally launched the bipartisan Congressional Cooperative Business Caucus. Co-chaired by Rep. Ed Royce (R-CA) and Rep. Mark Pocan (D-WI), the caucus counts more than a dozen congressional members that have voluntarily joined to lend their voice to promote the cooperative business model as a viable market solution and policy option. To view the current list of caucus members, visit www.ncba.coop/advocacy/coopcaucus

2017 U.S. Economic Census

In 1997, the U.S. Census Bureau stopped identifying the cooperative business sector in any of its census or business reporting surveys. Since then the only available data on co-ops came from federally-supported research by the University of Wisconsin Center for Cooperatives in 2007. That study found that there were 29,000 cooperatives in the U.S. that account for more than \$3 trillion in assets, more than \$500 billion in revenue, and sustain nearly two million jobs. NCBA CLUSA now estimates that there are closer to 40,000 cooperative businesses in the U.S., but census data is needed to confirm that number.

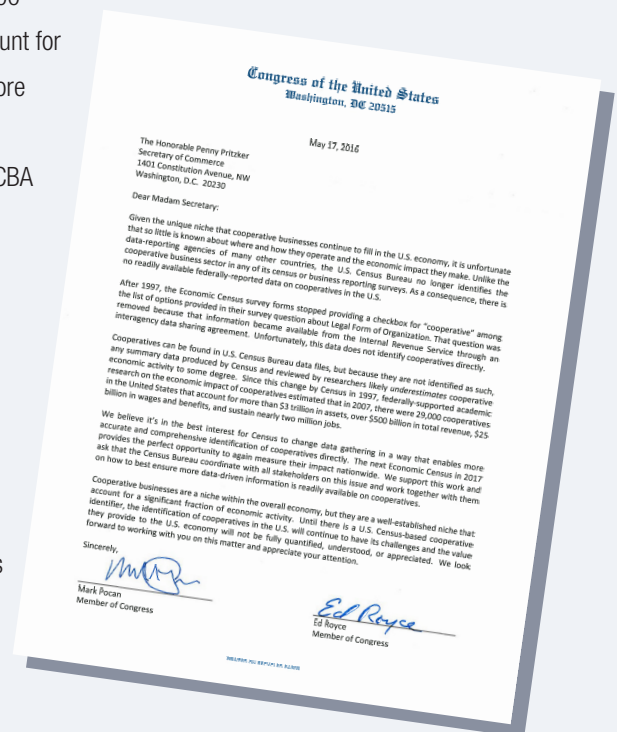
In a May 2016 letter, U.S. Representatives Ed Royce (R-CA) and Mark Pocan (D-WI), co-chairs of the Congressional Cooperative Business Caucus, urged the U.S. Secretary of Commerce to

consider including cooperative businesses in the 2017 Economic Census. The U.S. Department of Commerce committed to researching the feasibility and entered this phase in the third quarter of 2016. The U.S. Census Bureau anticipates that the survey will be disseminated in the fall of 2017 and preliminary data will be available by mid-2018.

RCDG Protection

NCBA CLUSA has diligently advocated for consistent RCDG funding on behalf of our members and co-ops across the country. The appropriations approved for fiscal year 2016 preserved the only federal program dedicated to advancing the cooperative businesses that help America's rural communities prosper.

NCBA CLUSA's advocacy efforts at the time included directly engaging with every member of the House Agriculture Appropriations Subcommittee and



following up with close to 50 other congressional offices that heard directly from their local cooperative development centers. NCBA CLUSA also distributed a request letter and written testimony arguing for the preservation of RCDG funding.

The primary objective of the RCDG program is to improve the economic condition of rural areas by assisting individuals or entities in the startup, expansion or improvement of rural cooperatives and other business entities. Grants are awarded competitively and on an annual basis to Rural Cooperative Development Centers that, in turn, provide technical assistance to individuals and entities.

Global Food Security Act

On July 21, 2016, the same day as the White House Summit on Global Development highlighted the impacts of

U.S. government programs over the past eight years, President Obama officially signed the Global Food Security Act into law, bringing a whole of government approach to address food security needs around the world.

The Act authorized more than \$7 billion for international food programs through initiatives like Feed the Future. This strategy focuses on increasing sustainable and equitable agricultural development, reducing global hunger and improving nutrition—especially in the key first 1,000 days between a woman's pregnancy and her child's second birthday.

The whole of government approach speaks to the priority this act places on tackling nutrition and food security issues. NCBA CLUSA's flagship Feed the Future Yaajeende project in Senegal strategically integrated nutrition-led agriculture throughout its

programs, reaching 18 million children with vital nutrition interventions. This project has also reduced child stunting in project villages by 36 percent.

Part of this strategy includes cooperatives, which are mentioned as key stakeholders six times throughout the 2016 bill. For over two years NCBA CLUSA worked with the bill's sponsor Senator Bob Casey (D-PA) to include cooperatives in the language of the Act.

The final bill reflected both the importance of cooperatives as tools of development as well as part of larger strategy to combat food insecurity at the community level.

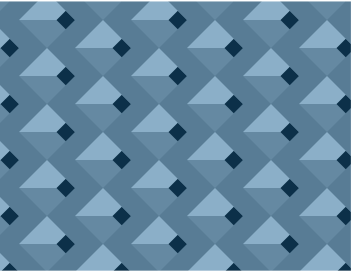
We look forward to continuing our advocacy work in 2017 to educate and inform lawmakers on the powerful impact cooperatives have on the U.S. economy. 



“Development is not charity, it is one of the smartest investments we can make in our shared future.”

— President Barack Obama during the 2016 White House Summit on Global Development.

(Official White House photo by Pete Souza)



Message from the Executive Director and Chairman



Leslie Mead,
Executive Director



Gasper Kovach, Jr.,
Chairman of the Board

In 2016, the Cooperative Development Foundation grew in financial strength and efficacy as we strove to realize our mission of promoting community, economic and social development through cooperatives. As the audit shows, the Foundation is on firm financial footing that will enable us to dedicate more resources to programmatic activities such as the development of home care cooperatives.

The Foundation has steadily rebuilt its operating capital after several lean years. This year, CDF fulfilled the board's directive to consolidate and spin off some of the smaller funds the Foundation previously managed. The MSC, Emergency and Innovation Funds were combined. The assets of the

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Jones, Sullivan, and Kagawa Funds were granted to organizations in closer alignment with the goals of those funds.

These changes allowed CDF to spend more time working with thought leaders and technical assistance providers on a cooperative solution to quality home care services that meet the needs of both clients and workers. In addition to working with individual home care cooperatives, CDF commissioned a study of home care cooperative replication models and markets, and hosted the first-ever meeting of home care cooperatives and technical assistance providers.

CDF and NCBA CLUSA continue to work together where the missions of the two organizations are in alignment. NCBA CLUSA supports the CDF home care cooperative development initiative through communications, advocacy, and partner cultivation. CDF advances the work of NCBA CLUSA projects by serving as a fiscal sponsor for a variety of grants, including a grant from the Starbucks Foundation to support well construction in the coffee growing regions of Indonesia, a grant from the Christopher Reynolds Foundation to support the US-Cuba Working Group, and a grant from the Nationwide Foundation in support of the Cooperative Impact Conference. CDF established the Emerging Leaders Fund in memory of NCBA CLUSA membership director Thomas Bowen, which supports the participation of the next generation of cooperative

leaders in NCBA CLUSA events. Additionally, CDF's Cooperative Development Fund provided direct financial support for NCBA CLUSA's work in Cuba.

The Foundation supported projects at the request of the cooperative community. We were happy to assist in raising funds for the recovery of Ecuadorian cocoa growers associations impacted by a devastating earthquake. With Equal Exchange as a partner, CDF managed a fundraising campaign and contributed funding from the Cooperative Development Fund to support the effort. We continue to serve as fiscal sponsor for the Cooperatives for a Better World Initiative while the group awaits its tax exemption ruling.

In an effort to enhance our support for cooperatives, the CDF Board adopted a policy to invest 50 percent of the Foundation's assets into cooperatives. Earlier in the year, the Foundation's financial advisor began selling current investments and purchasing cooperative investment instruments such as preferred stock.

Looking ahead, we will continue to work closely with NCBA CLUSA as our organizations chart a domestic cooperative development agenda. We will continue to capitalize on our national position to bring together technical assistance providers, cooperatives, funders, and thought leaders to address the issues of the day through democratic, user-controlled cooperatives.

Impact: Home Care Cooperatives

Cooperative Care, a 50 member home care cooperative in rural Waushara County, Wisconsin, was at a crossroads. State reimbursement rates for its public pay clientele were not keeping up with costs, making it increasingly difficult to attract home care workers. While the Co-op struggled to meet the demand of its public pay contract, it was turning away higher-paying private pay business for a lack of workers. The 15-year-old, woman-run cooperative — one of the largest employers in the county — would be out of business without the help of the Cooperative Development Foundation.

By aggregating financial support from USDA and the Cooperative Development Fund of CDF and drawing on our longstanding relations with quality technical assistance providers such as the University of Wisconsin Center for Cooperatives and The ICA Group, CDF was able to coordinate the financial and

business assistance the cooperative needed.

Armed with a model to estimate costs, a better understanding of compensation rates, and a more strategic approach to recruitment, the sharp and dedicated “core four” of the Co-op board are now leading the cooperative to stability and expansion. Cooperative Care is just one example of the Cooperative Development Foundation’s impact in the effort to address an elder crisis with significant financial and social implications for our country.

Cooperatives offer the potential to provide quality jobs, wages and care in a field well-known for their absence. Our work with Cooperative Care informs technical assistance to other home care cooperatives and establishes best practices. Monthly, CDF brings together technical assistance providers working with home care cooperatives to discuss development issues. These calls represent a brain trust of thinkers and doers that learn from each other to expand the knowledge base in the field.



Home Care Facts

Caregivers by the numbers

2.5

million workers



40% on public assistance



58% high school education or less



90% women,
56% non-white



Median wage **\$10** per hour, **\$20,000** per year

Current Co-op Landscape



8 existing home care cooperatives



6 home care cooperatives in development

Cooperative Home Care Associates, Bronx, NY is the largest worker cooperative in the U.S.

Washington State has the **greatest concentration of home care** cooperatives

Cooperative Care in Wautoma, WI is the longest operating rural home care cooperative

In 2016, CDF organized the first ever National Home Care Cooperative Conference attended by cooperatives and technical assistance providers from across the US. Hosted by the National Rural Utilities Cooperative Finance Corporation and supported by grants from USDA and the CHS Foundation, the conference provided networking and education opportunities for home care cooperatives that often lack the resources to attend such events. Participants reported that the sessions on governance, finance, and marketing were especially impactful to their work.

The conference laid groundwork for additional financial resources from Capital Impact Partners and the AARP Foundation to support comprehensive model and market research for developing a replicable, scalable model for home care cooperative

growth. The result of this research, which is being conducted by The ICA Group, will be available in the Fall of 2017.

Our vision for home care cooperative development aims to replicate the success of electric cooperatives in rural America. Through support of cooperatives on an individual basis or on a larger scale, CDF is at its best working with partners to harness financial and intellectual capital to meet the needs of communities.

CDF dedicated
\$194,440
to home care cooperative
research and development
in 2016.



Events

Co-op 5K – Over 175 cooperators from the Washington, DC area participated in this annual Co-op Month activity, which raised over \$53,000.

Cooperative Hall of Fame – Cooperators from across the country honored Dennis Bolling, former president and CEO of United Producers, Inc., Columbus, OH; Dennis Johnson, former president and CEO of the St. Paul Bank for Cooperatives, and Dr. Jessica Gordon Nembhard, professor of Community Justice and Social Economic Development at CUNY and author of “Collective Courage: A History of African American Cooperative Economic Thought and Practice” at their induction into the Cooperative Hall of Fame. All inductees held a track record of accomplishments that have benefited the cooperative community. Individually and collectively, they advanced cooperative enterprises, empowered people through their association with cooperatives, and contributed to the broader acceptance of the cooperative model in the United States and around the world. The 2016 Cooperative Hall of Fame raised \$216,672 in support of the Foundation.



Cooperative Issues Forum – The Forum featured a panel discussion on “The Changing Nature of Work and the Role of Cooperatives,” and was moderated by Ellis Carr, President of Capital Impact Partners. The event featured a keynote presentation by Vickie Choitz, Associate Director of the Economic Opportunities Program at the Aspen Institute, and a panel discussion that included Dan Arnett of Co-op Central, Melissa Hoover of the Democracy at Work Institute, and Thomas Beckett of Carolina Common Enterprise. Attendees took part in a discussion about trends in the labor market, challenges to raising wages and the quality of working conditions, and opportunities to anchor wealth in communities. The event was sponsored by the Ralph K. Morris Foundation.



Impact: Food Cooperative Board and Staff Training

Guided by the Fifth and Sixth Cooperative Principles to promote education, training, and cooperation among cooperatives, the Howard Bowers Fund invests in the professional growth and development of food cooperative staff and board members. In an environment where resources are often lacking to propel cooperatives to advanced stages of growth and development, the Howard Bowers Fund helps bridge funding gaps for training to improve business.

In 2016, the Howard Bowers Fund granted 20 scholarships for participation in the Consumer Cooperative Management Association Conference, “Disrupting the Future: Cooperative Food and the Next Generation.” Bowers Fund grantee West Chester Food Co-op described the energy and the community to be “truly inspiring—especially for cooperators like us who are building a startup—it gave us a vision of what we one day will be.”

The Fund provided support for the Small and Strong Conference in Bloomington, Minnesota which held educational sessions for both existing and start-up cooperatives on governance, marketing and operations. The conference benefitted upper-Midwestern food cooperatives with strategies for improving merchandising, staff management, and regional collaboration.

Additionally, the Fund supported the fast-growing Up and Coming Conference in Milwaukee, Wisconsin, a series of workshops for startups on topics such as the evaluation of operational performance indicators and relationship development with lenders. Support from the Bowers Fund helped accommodate high

demand for the sixth-annual conference, in which participation increased by 50 percent over 2015.

Alongside benefits for grantees, the Bowers Fund creates opportunities for mature food cooperatives to pay their successes forward by funding scholarships for trainings and education. Karen Zimbelman of the National Cooperative Grocers Association described the opportunity as, “our own Fund to take the successes that we build in our local communities and help expand and grow that to other communities.”

The Howard Bowers Fund positively impacts the food cooperative community by investing in both cooperative member development and organizational growth. These investments continue to strengthen economic development within communities across the nation.



Special Gift

Edith Jean Werts Bequest – Ms. Werts, a long-time cooperator left CDF \$26,240 for cooperative development in her will.

A graduate of Kansas State University and the University of Chicago Divinity School, Ms. Werts's passion for cooperatives developed in Chicago.

She moved to Ohio to work for the Ohio Farm Bureau, where she served for many years as coordinator of women's activities and interests. Ms. Werts contributed both her time and money to a range of local, national, and international charities and organizations. She lived her passion for promoting rights for women, racial equality, and economic justice.

CDF Family of Funds

Cooperative Development Fund – Helps cooperatives recover from disasters, promotes cooperative development for people with limited resources domestically and internationally and supports the needs of seniors through cooperative enterprises.

2016 Grants: \$80,000
Grants since 1993: \$3,479,533

Emerging Leaders Fund – Established in 2016 in memory of NCBA/CLUSA staffer Thomas Bowen to support cooperative education.

2016 Fundraising: \$6,000

Howard Bowers Fund – Supports the education and training of food co-op staff, management, and board members.

2016 Grants: \$68,000
Grants since 1994: \$450,000

Revolving Loan Fund – Provides loans to develop senior cooperative housing.

Key Donors and Partners

- Capital Impact Partners
- CCA Global Partners
- Christopher Reynolds Foundation
- CHS Foundation
- CHS Inc.
- CoBank
- Edith Jean Werts Bequest
- Emmet, Marvin & Martin, LLP
- Equal Exchange
- IFFCO
- Loeb & Loeb
- National Co-op Grocers
- National Cooperative Bank
- National Rural Utilities Cooperative Finance Corporation
- Nationwide
- Nationwide Insurance Foundation
- Ralph K. Morris Foundation
- Starbucks Foundation
- USDA Rural Development

Audited Financial Statement 2016

CDF Unrestricted	2015	2016
Support and Revenue		
Contributions and grants	132,459	176,217
Government contracts	231,826	265,242
Special events, net expenses	299,705	206,267
Investment Income (loss)	(6,705)	(6,679)
Administration fee income	7,004	7,004
Loan interest		
Net assets released from restrictions	385,195	813,490
Total Support and Revenue	1,049,484	1,461,541
Expenses		
Program	646,541	1,126,151
Management and general	95,509	99,558
Fundraising	48,640	51,670
Total Expenses	790,690	1,277,379
Net Income	258,794	184,162

CDF Temporarily restricted	2015	2016
Support and Revenue		
Contributions and grants	316,015	363,240
Investment income (loss)	62,324	51,684
Loan Interest	5,215	1,775
Net assets released from restrictions	(385,195)	(813,490)
Total Support and Revenue	(1,641)	(396,791)
Expenses	--	--
Net Income	1,641	(396,791)

All CDF	2015	2016
Support and Revenue	1,047,843	1,064,750
Expenses	790,690	1,277,379
Net Income	257,153	(212,629)

Reserves	2015	2016
Unrestricted (Beginning)	204,578	463,372
Unrestricted (Ending)	463,372	647,534
Temporarily Restricted (Beginning)	4,071,513	4,069,872
Temporarily Restricted Ending	4,069,872	3,673,081
Permanently Restricted Beginning	381,151	381,151
Permanently Restricted Ending	381,151	381,151
Total Net assets beginning of year	4,657,242	4,914,395
Total Net Assets, end of year	4,914,395	4,701,766

Audit conducted by Kositzka, Wicks and Company, Certified Public Accountants

2016 CDF Board of Directors

Gaspar Kovach, Jr., Chair, Highland Exchange Service Cooperative (HESCO) (retired), Lakeland, FL

Larry Blanchard, CUNA Mutual, Palm Springs, CA

Karen Blickley, Nationwide Insurance Foundation, Columbus, OH

Carla Decker, District Government Employees Federal Credit Union, Washington, DC

Christina Jennings, Shared Capital Cooperative, Minneapolis, MN

Richard Larochelle, National Rural Utilities Cooperative Finance Corporation (retired), Fredericksburg, VA

Charles Snyder, National Cooperative Bank, Arlington, VA

Linda Tank, CHS Inc. (retired), Cottage Grove, MN

Deborah Trocha, Indiana Cooperative Development Center, Indianapolis, IN

Judy Ziewacz, *ex officio*, NCBA CLUSA, Washington, DC

CDF Staff

Leslie Mead, Executive Director

Ellen Quinn, Funds Manager

Cassandra Durand, Events Coordinator & New Media Specialist

Kristen Kiewiet de Jonge, Communications Manager



For more information, please visit CDF's websites: cdf.coop, heroes.coop, and seniors.coop

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

202-442-2331 info@cdf.coop



Cooperative Development Foundation

For more information, please visit CDF's websites: cdf.coop, heroes.coop, and seniors.coop

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

202-442-2331 info@cdf.coop



INTERNATIONAL PROGRAM

2016 Impact

27 projects
in 20
countries



Overall, we
impacted
1.5 million lives



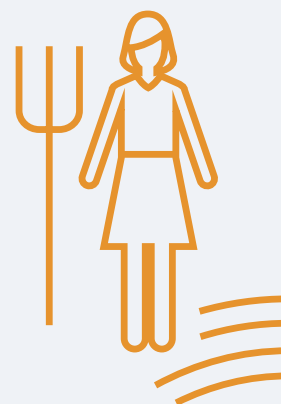
142,000
children have access
to better nutrition



We directly trained
328,000
women



5,600
youth got business
skill training and
started youth
associations



We worked with
420,000
farmers including
230,000
women farmers



One hundred years ago, the founders of our association, (then know as CLUSA) began with a clear vision of how cooperatives can build a better world.

They understood that cooperative businesses and the values and principles that underpin them can create solutions to the world's most pressing economic and social challenges. Even before the 1920s, we were connecting with cooperative movements around the world to share successes and overcome challenges as the movement grew. The tenets of self-help, ownership and empowerment were cornerstones for these nascent cooperatives that sought practical models to push back against the inequalities and excesses of the industrial revolution.

Today, NCBA CLUSA's team of over 800 staff based in the U.S. and around the world continues the legacy built around these same values and principles of cooperation. We are trusted partners of major donors like the U.S. Agency for International Development (USAID), the U.S. Department of Agriculture (USDA) and other foundation and private sector donors to deliver high-quality technical training and services that empower communities to lead their own development.

We are experts at applying the cooperative model and principles to development challenges, whether focused on food security and nutrition, value chain development, empowerment of women and youth, or increasing rural incomes. In remote and impoverished places like the Sahel region of West Africa, or the rural Highlands of Guatemala, NCBA CLUSA works alongside communities to develop collective local solutions to food insecurity, climate crises, malnutrition, and poverty. We are also engaging the U.S. cooperative community's expertise through partnerships with Cuban cooperatives, technical expertise of Farmer-to-Farmer volunteers, and alliances with companies that want to support cooperatives in building sustainable supply chains.

In 2016, we re-focused our efforts around three technical practices: Building Resilient Communities, Promoting Economic Opportunities, and Strengthening Cooperatives and Producer Groups. With clear strategies, approaches and tools, field teams and local people can co-design programming to transform communities, cooperatives and markets. With these more rigorous tools, we hope to have even more impact and the ability to share the results more widely.

By better documenting what works and what doesn't and sharing that learning, we can demonstrate how our projects improve livelihoods, reduce vulnerability, improve local services and create more resilient households and institutions.

Our team of highly skilled professionals across technical disciplines are leaders in facilitating the process of transformation—of skills, opportunities and lives. We applaud every person working with NCBA CLUSA as staff, consultant or volunteer for helping us realize the impact that we can only have when we listen to what is needed, and work with others to realize their aspirations. 

“By better documenting what works and what doesn't and **sharing that learning**, we can demonstrate how our projects **improve livelihoods**, reduce vulnerability, improve **local services** and create more **resilient households** and institutions.”



2016 ACTIVE PROGRAMS

Building Resilient Communities

Promoting Economic Opportunities

Strengthening Cooperatives and Producer Groups



Building Resilient Communities in 2016



We worked with
153,650
households



15,000
people can now access clean water



10,513
[7,343 women]
adults graduated literacy classes



We trained
163,995
women and children on nutrition



87,000
people are better equipped to adapt to drought and climate change

Africa



BUILDING RESILIENT COMMUNITIES
PROMOTING ECONOMIC OPPORTUNITIES

BURKINA FASO and NIGER: RESILIENCE AND ECONOMIC GROWTH IN THE SAHEL – ENHANCED RESILIENCE (REGIS-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. USAID/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.

Budget: \$70,039,011
Lives Impacted: 2 million
Lives Impacted in 2016: 833,000
Duration: 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 implements an ICT training and capacity building program designed to maximize prospects for financial and operational sustainability of ICT centers.

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.

Total Budget: \$3,627,438
Total Lives Impacted: 11,000
Duration: SEPT 2010 – SEPT 2016



BUILDING RESILIENT COMMUNITIES
PROMOTING ECONOMIC OPPORTUNITIES

MADAGASCAR: 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. As a technical partner for Catholic Relief Services (CRS), NCBA CLUSA will increase and diversify incomes by linking local producers to national and international markets.

Budget: \$1,700,183
Lives Impacted in 2016: 1,773
Duration: NOV 2014 – SEPT 2018



COOPERATIVE DEVELOPMENT

PROMOTING ECONOMIC OPPORTUNITIES

NEW PROJECT

MADAGASCAR FARMER TO FARMER ADVANCE

The USAID Farmer to Farmer program in Madagascar brings American cooperative development experts to vanilla producer groups in rural Madagascar to support the forming and strengthening of local vanilla co-ops.

Budget: \$149,890
Farmers trained in 2016: 119
Duration: NOV 2016 – JUL 2017



STRENGTHENING CO-OPS

PROMOTING ECONOMIC OPPORTUNITIES

NEW PROJECT

MADAGASCAR

EAST AFRICA TRADE AND INVESTMENT HUB

This \$100,000 USAID-funded project runs until October 2017 and leverages financial and technical support from a public-private partnership with a national vanilla exporter and a Fortune 1000 company to increase the export of quality Madagascar vanilla to the U.S. by modernizing smallholder farmer value chain management and facilitating the adoption of a sustainable vanilla value chain model so smallholder farmers can capture more of the value of their product.

Budget: \$99,977

Duration: NOV 2016 – OCT 2017



PROMOTING ECONOMIC OPPORTUNITIES

STRENGTHENING CO-OPS

MALAWI:

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).

Budget: \$3,001,872

Duration: JAN 2015 – OCT 2019



PROMOTING ECONOMIC OPPORTUNITIES

MALI:

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 International Executive Service Corps (IESC), NCBA CLUSA's role is to mentor and advise 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 8,400 farmers and herder groups as an additional service to the loan access.

Budget: \$300,000

Small Businesses Supported in 2016: 205

Duration: AUG 2015 – JUL 2019



BUILDING RESILIENT COMMUNITIES

PROMOTING ECONOMIC OPPORTUNITIES

MOZAMBIQUE:

CONSERVATION AGRICULTURE PROGRAM FOR SMALLHOLDER AND EMERGING FARMERS (PROMAC)

Funded by the Norwegian Government, 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. PROMAC's integrated approach also provides basic literacy and numeracy training for farmers and supports land registration.

Budget: \$13,540,159

Total number of people trained in CA: 27,900

Duration: NOV 2012 – OCT 2017



PROMOTING ECONOMIC OPPORTUNITIES

MOZAMBIQUE:

USAID SMALLHOLDER EFFECTIVE EXTENSION-DRIVEN SUCCESS (SEEDS)

This USAID Partnering for Innovation Project provided expanded access to quality inputs and services for 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, Oruwer and Phoenix Seeds established 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.

Budget: \$1,714,458

Farmers accessing improved seed in 2016: 8,029

Duration: NOV 2014 – MAR 2017



BUILDING RESILIENT COMMUNITIES

PROMOTING ECONOMIC OPPORTUNITIES

MOZAMBIQUE:

AGRICULTURE EXTENSION PROJECT

Through improved technologies and inputs, the goal of this project is to increase agricultural productivity by 50 percent for farmers. 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.

Budget: \$678,121

Farmers trained in 2016: 3,416

Duration: SEP 2015 – AUG 2017



PROMOTING ECONOMIC OPPORTUNITIES

NEW PROJECT

MOZAMBIQUE:

NEW ALLIANCE ICT EXTENSION CHALLENGE FUND (E-EXTENSION)

This \$1.7 million information communication technology program in Mozambique will meet the extension training needs of 600,000 smallholder farmers. The New Alliance ICT Extension Challenge Fund project, known locally as e-Extensão, will use communication technology—such as mobile phones and radio programs—to disseminate key food security and agricultural technology information complementing traditional agriculture extension services through NCBA CLUSA's lead farmer network. The project works in partnership with Vodacom, which has agreed to support the project in reaching 5 million cell phone subscribers.

Budget: \$1,700,000

Clients accessing technology in 2016: 2,752

Duration: FEB 2016 – FEB 2019



BUILDING RESILIENT COMMUNITIES

PROMOTING ECONOMIC OPPORTUNITIES

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 through the Community-based Solution Provider model.

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.

Budget: \$49,799,066

Hectares with improved farming in 2016: 71,502

Women and Children trained on nutrition in 2016: 248,055

CBSP sales: USD \$2.6 million

Duration: NOV 2010 – SEPT 2017



PROMOTING ECONOMIC OPPORTUNITIES

STRENGTHENING CO-OPS

SENEGAL:

MILLET BUSINESS SERVICES PROJECT

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. Farmers and processors 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.

Budget: \$9,579,255

Lives Impacted in 2016: 48,036

Duration: OCT 2014 – SEPT 2017



PROMOTING ECONOMIC OPPORTUNITIES

UGANDA:

YOUTH EMPOWERMENT THROUGH AGRICULTURE (YETA)

YETA draws on a network of producer organizations and Youth Associations as an entry point to train, mentor and provide employment opportunities for at-risk youth in four districts in Uganda. Training includes integrating numeracy, literacy and life skills with technical expertise in agriculture, business and entrepreneur management. Part of the Youth Forward Initiative with Mastercard Foundation, NCBA CLUSA partners with the Overseas Development Institute, Global Communities, Solidaridad and GOAL.

Budget: \$11,454,063

Youth Associations Formed in 2016: 163

Duration: FEB 2015 – FEB 2020



PROMOTING ECONOMIC OPPORTUNITIES

UGANDA:

PURDUE IMPROVED CROP STORAGE (PICS)

Through a partnership with Purdue University, NCBA CLUSA distributed PICS bags to smallholder farmers in remote areas of Uganda. 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.

Budget: \$712,425

Bag Demonstrations: 3,710

Farmers Trained: 189,502

Duration: JUN 2014 – JUL 2016



STRENGTHENING CO-OPS

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 and gain a deeper understanding of the realities of life in rural Senegal.

Budget: \$1,661,421

Volunteers in 2016: 31

Farmers trained in 2016: 2,416

Duration: SEPT 2013 – JUL 2018

ZAMBIA:

FARMER TO FARMER

The Zambia F2F Program strengthened economic resilience by providing technical assistance to smallholder farmers involved in the peanut value chain.

Budget: \$150,000

2016 Volunteers: 9

Farmers Trained in 2016: 1,044

Duration: MAR 2015 – MAR 2016



Strengthening Cooperatives and Producer Groups in 2016



Supported
857
Co-ops and
producer groups
around the world

163
Youth
Associations
formed



33 Volunteers donated
645 hours of time to train
co-op members



Value of loans
for agribusiness
totaled over
\$1.1 million



Through the Farm Bill, our
advocacy secured
\$5.8 million
in funding for rural
cooperative development
centers in the U.S.

Latin America



STRENGTHENING CO-OPS

CUBA:

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. In July 2016, a delegation of top co-op leaders from the U.S. visited Havana and surrounding areas during the first ever U.S.-Cuba Cooperative Forum. This program is supported by the Cooperative Development Foundation and the Christopher Reynolds Foundation.

Budget: \$82,000

Duration: APR 2015 – AUG 2017



PROMOTING ECONOMIC OPPORTUNITIES

DOMINICAN REPUBLIC:

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 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 export 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.

Budget: \$16,212,121

Lives impact in 2016: 8,553

Duration: SEPT 2015 – NOV 2020



STRENGTHENING CO-OPS

PROMOTING ECONOMIC OPPORTUNITIES

EL SALVADOR:

COFFEE REHABILITATION AND AGRICULTURAL DIVERSIFICATION

This \$12.9 million, USDA-funded project will fund the restoration of coffee crops and support the rehabilitation of coffee production in El Salvador after the devastation of the industry in the region by coffee rust. NCBA CLUSA will work with 7,500 producers and 50 producer organizations and cooperatives, along with government agencies and the private sector.

Budget: \$12,915,940

Lives Impacted in 2016: 10,434

Duration: OCT 2014 – SEPT 2019



BUILDING RESILIENT COMMUNITIES

NEW PROJECT

GUATEMALA

COMMUNITIES LEADING DEVELOPMENT

In partnership with Catholic Relief Services, this USAID project empowers communities through participation in the development and implementation of community development plans, identifying and prioritizing community needs and assets, improving resilience through strengthened community social cohesion, and building alliances with the public and private sector for community development at scale. NCBA CLUSA's role includes \$4.2 million to set up and sustain a Community Development Fund eventually funded at \$25 million and to promote private sector investments.

Budget: \$4,266,608

Duration: OCT 2016 – JUN 2021



Promoting Economic Opportunities in 2016



Supported
1,341
Small and medium businesses



Farmers accessed
45.7 Metric Tons
of quality seed in the market



Value of Sales across projects is
\$35 million



Supported Co-ops
sold over
51
Metric Tons of
Coffee



32,590
Hectares used improved
agricultural techniques

Southeast Asia



PROMOTING ECONOMIC OPPORTUNITIES

STRENGTHENING CO-OPS

EAST TIMOR:

COFFEE AND COCOA AGRIBUSINESS OPPORTUNITIES (CACAO)

NCBA CLUSA and Cooperativa Café Timor, in partnership with the Government of New Zealand, 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.

Budget: \$10,499,896

Seedlings distributed in 2016: 160,000

Duration: JUN 2015 – JUN 2020



PROMOTING ECONOMIC OPPORTUNITIES

STRENGTHENING CO-OPS

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 Cooperative 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. 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.

Budget: \$9,241,886

Lives Impacted in 2016: 2,046

In kind planting materials distributed: 846,403

Duration: SEPT 2013 – SEPT 2017



STRENGTHENING CO-OPS

BUILDING RESILIENT COMMUNITIES

INDONESIA:

COOPERATIVE WATER AND SANITATION FOR HEALTH (CoopWASH)

This grant from the Starbucks Foundation exceeded its goal of supporting 25,000 people and coffee farmers with access to clean, abundant and accessible water in Sumatra, Indonesia this year and reached over 27,000. 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.

Budget: \$728,140

Lives Impacted: 27,000

Community water systems built: 90

Duration: OCT 2014 – OCT 2017



STRENGTHENING CO-OPS

PROMOTING ECONOMIC OPPORTUNITIES

BUILDING RESILIENT COMMUNITIES

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.

Budget: \$8,418,564

Lives impacted in 2016: 39,000

Value of Co-op to Co-op trade: \$2.8 Million

Duration: SEPT 2010 – SEPT 2018



STRENGTHENING CO-OPS

WORLDWIDE:

INTERNATIONAL COOPERATIVE RESEARCH GROUP

Launched in 2013 through funding from USAID, the five-year project provides a platform for the development of research products and guidelines for members of the Overseas Cooperative Development Council and establishes cooperative development research to meet the needs of the international cooperative development community.

Budget: \$2,248,294

Duration: JULY 2013 – SEPT 2018



STRENGTHENING CO-OPS

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. 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.

Budget: \$649,027

Latin American Alliances Trade: \$358,246

Duration: 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

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)

International NGO/Private Sector Partners

ACDI VOCA
Action Contre La Faim – ACF International
Aflatoun
African Confederation of Cooperative Savings and Credit Associations (ACCOSCA)
Agribusiness Market Ecosystem Alliance (AMEA)
Arizmendi Association of Cooperatives
BriarPatch Food Co-op
Catholic Relief Services (CRS)
Cervantes Coffee Roasters
Co-Bank
Coexist Corp.
Communications Cooperative International (CCI)
Cooperative Business International (CBI)
Cooperative Resources International (CRI)
CoopMetrics
Coordinadora Latinoamericana y del Caribe de Pequeños Productores y Trabajadores de Comercio Justo (CLAC)
Counterpart International
Cuba-U.S. Agroecology Network
Cultivating New Frontiers in Agriculture (CNFA)
Development Media International
digitalGREEN
District Government Employees Federal Credit Union
Engage Cuba
Enhancing Development through Cooperatives (EDC)
Equal Exchange
European Cooperative for Rural Development (EUCORD)
Fairtrade America
Farm Radio International
FHI360
Fintrac

Food and Agriculture Organization (FAO)
Food for Children (FFC)
Frontier Spice
Full Belly Project
French Broad Food Co-op
GeoTraceability
Green Mountain Coffee
HealthPartners
Heifer Project International
Human Network International (HNI)
InterAmerican Coffee
International Center for Tropical Agriculture (CIAT)
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
Jason Wiener P.C.
Kishé Foods
Land O' Lakes International Development
Mercy Corps
Making Cents International
McCormick
National Cooperative Bank (NCB)
National Cooperative Grocer's Association (NCGA)
National Rural Electric Cooperative Association (NRECA)
OAS Federal Credit Union
Office of U.S. Foreign Disaster Assistance (OFDA)
Organic Valley
Opportunity Threads
Pachamama Coffee Cooperative
Partners of the Americas
Portucel Mozambique
Population Services International (PSI)
Purdue University
Red Cross (Niger and Burkina Faso)
Sacramento Natural Foods Co-op
Save the Children
Scaling Seeds and Technologies Partnership (STTP)
Sheladia Associates Inc.
Sol2Economics
Southern States Cooperative
Starbucks
Strengthening Partnerships, Results, and Innovations in Nutrition, Globally (SPRING)
Texas A&M Borlaug Institute for International Agriculture
True Value Company
University of Missouri-Columbia
University of Wisconsin – Madison, Center for Cooperatives
University Research Company (URC)
U.S. Federation of Worker Cooperatives
Vodacom
Volunteers for Economic Growth Alliance (VEGA)
World Council of Credit Unions (WOCCU)
World Food Programme (WFP)
Youth Alive

Donors and Partners Continued

Local NGO/Private Sector Partners

Action pour la Dynamisation et le Renforcement des Organisations Communautaires (ADROC)	CLUSA El Salvador
Action for the Promotion of Rural Organizations (APOR)	COEX Commercial Coffee Exporters (El Salvador)
Addis Ababa Savings and Credit Cooperatives Union (AASCCU, Ethiopia)	Comité d'Appui au Développement Local (CADEL, Niger)
Action for the Vitalization and Strengthening of Community Organizations (ADROC)	Comité d'Appui et de Soutien au Développement Economique et Social des régions de Ziguinchor et de Kolda (CASADES, Senegal)
Agence nationale de conseil agricole et rural (ANCAR, Senegal)	Comité permanent Inter-Etats de Lutte contre la Sécheresse dans le Sahel (Permanent Interstate Comitttee for Drought Control in the Sahel) (CLISS, Senegal)
ANACAFÉ (Guatemala) Asociación Agropecuaria Ganaderos de San José Sacare de R.L. (El Salvador)	Community Markets for Conservation (COMACO, Zambia)
Asociación Agropecuaria Caficultora de la Sierra Lenca de Morazán de Responsabilidad Limitada (El Salvador)	Community Oriented Development Program (CODEP, Zambia)
Asociación Agropecuaria Ganaderos de San José Sacare de R.L. (El Salvador)	Consejo Nacional para la Reglamentación y Fomento de la Industria Lechera (CONALECHE, Dominican Republic)
Asociación Comunal “Los Cafetaleros” (ADESCOLOSCAF, El Salvador)	Consejo Salvadoreño de Café (El Salvador)
Asociación Cooperativa de Aproveccionamiento Agropecuario Ana Guerra de Jesus de R.L. (ACODONAGE, El Salvador)	Cooperativa AGASACARE (El Salvador)
Asociación Cooperativa de Aproveccionamiento Agropecuario y Servicios Multiples Chichontepec de R.L. (El Salvador)	Cooperativa Café Timor (CCT) (East Timor)
Asociación Cooperativa de Producción Agropecuaria Rio Grande el Barrancón (El Salvador)	Cooperativa Ciudad Barios (El Salvador)
Asociación Cooperativa de Producción Agropecuaria “Cafetalera Divino Salvador” (El Salvador)	Cooperativa de Cafetaleros San José de la Majada de R.L. (El Salvador)
Asociación Cooperativa de Producción Agropecuaria El Jabalí de R.L. (El Salvador)	Cooperative Confederation of Argentina (Cooperar, Argentina)
Asociación Cooperativa de Producción Agropecuaria El Refugio de R.L. (El Salvador)	Credit Mutual of Senegal (CMS)
Asociación Cooperativa de Producción Agropecuaria Entre Rios de R.L. (El Salvador)	Credit and Savings Union for the Association to Promote Senegalese Women (APROFES) Téranga (MECAT, Senegal)
Asociación Cooperativa de Producción Agropecuaria Hacienda Las Tablas de R.L. (El Salvador)	Dairy Industry Association (Dominican Republic)
Asociación Cooperativa de Producción Agropecuaria Las Lajas de R.L. (ACOPRA, El Salvador)	Daminare Women's Group (Senegal)
Asociación Cooperativa de Producción Agropecuaria Los Pinos de R.L. (ACOPALP, El Salvador)	Dokolo FM (Uganda)
Asociación Cooperativa de Producción Agropecuaria San Antonio de R.L. (El Salvador)	Dominican Milk Producers Association
Asociación Cooperativa de Producción Agropecuaria San Carlos Dos de R.L. (El Salvador)	Dryland Seed Company
Asociación Cooperativa de Productores Orgánicos Agropecuarios El Túnel de R.L. (El Salvador)	Eau et Assainissement pour l’Afrique—Niger (EAA Niger)
Asociación de Dueños de Mataderos (Dominican Republic)	East African Breweries Limited (EABL)
Asociación de Productores de Leche (APROLECHE, Dominican Republic)	Equity Bank (Kenya)
Association des Maires du Sénégal (AMS, Senegal)	Every Home for Christ Zambia (EHC)
Association des producteurs d'oignons (APOV, Senegal)	Fanaye Association for Integrated Development (Senegal)
Asociación Dominicana de Hacendados y Agricultores (ADHA, Dominican Republic)	Farmer Hands (Guatemala)
Association Guatemalteca de Exportadores (AGEXPORT, Guatemala)	Federación Comercializadora de Café Especial de Guatemala (FECCEG)
Association Kawral Ngenar et Bossea (AKNB, Senegal)	Federación de Cooperativas Agrícolas de Productores de Café de Guatemala (FEDECOCAGUA)
Association of Sahelian Agribusinesses and Distributors (Senegal)	Federation of Production Cooperatives of Paraguay (FECOPROD)
Association of Savings and Credit Unions (UIMCEC, Senegal)	Fedde Balal Allah Women's Group (Senegal)
Association Zood Nooma Pour le Développement (AZND, Burkina Faso)	Finance Trust Bank (Uganda)
AnaCafé (Guatemala)	FONDAGRO Credit Union (Dominican Republic)
APRAINORES Cashew Co-op (El Salvador)	Food Technology Institute (ITA, Senegal)
Association for the Revitalization of Livestock in Niger (AREN)	Fouta Development Association Federation (FAFD, Senegal)
Association Noode Nooto (A2N, Niger)	FUNCAFE (Guatemala)
Baitul Qiradh Baburrayyan Cooperative (KBQB) (Indonesia)	Fundación Ecológica SalvaNATURA (El Salvador)
Balton (U) Ltd (Uganda)	Groupe d'Action pour le Développement Communautaire (GADEC, Senegal)
Banco Agricola (Dominican Republic)	Groupe de Promotion Féminine (GPF Ganki, Senegal)
Banco de Fomento Agropecuario (BFA, El Salvador)	Grupo Alonzo (Dominican Republic)
Banco de Oportunidade (Mozambique)	Grupo Comunal El Junquillo de Productores de Café (El Salvador)
Banco de Reservas (Domincan Republic)	Grupo Comunal Los Santos de Productores de Café (El Salvador)
Banco Hipotecario (El Salvador)	Grupo Comunal de Productores de Café del Cantón Llano El Angel (El Salvador)
Caritas Los Altos (Guatemala)	Grupo de Productores de Café del Cantón La Criba (El Salvador)
Caritas San Marcos (Guatemala)	Grupo de Productores de Café del Cantón San Matias (El Salvador)
CENTA-Café (El Salvador)	Harvest Plus (Uganda)
Centenary Bank (Uganda)	Instituto Dominicano de Investigaciones Agropecuarias Y Forestales (IDIAF, Dominican Republic)
Center of Support for Local Devleopment (CADL, Senegal)	Institut Sénégalais de recherches agricoles (ISRA, Senegal)
Chipata District Farmers Association (CDFA, Zambia)	Instituto Dominicano para la Calidad (INDOCAL, Dominican Republic)
	Instituto Agrário de Gurue (Mozambique)
	Instituto Superior Politécnico de Manica (Mozambique)

Instituto de Investigação Agrária de Moçambique (IIAM)
 Junta Agroempresarial Dominicana (JAD)
 Kamurugu Agricultural Development Initiatives (KADI)
 Kawral Nguenar Bosséa Association (AKNB, Senegal)
 Kenya Seed
 Kenyatta University
 KJUB Puspeta Luwu (Indonesia)
 Kilimo Salama Insurance (Kenya)
 Kiryandongo FM (Uganda)
 Koperasi Serba Usaha Numoran Kencana (Indonesia)
 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)
 Mwangaza
 Nalweyo Seed Company (NASECO, Uganda)
 Namibia National Farmers Union (NNFU)
 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)
 Pasteurizadora Rica, C. por A. (Dominican Republic)
 Phoenix Seeds (Mozambique)
 Pioneer Seed (Kenya)
 Portucel Mozambique
 PROCONSUMIDOR (Dominican Republic)
 Programme régional de résilience à l'insécurité alimentaire et nutritionnelle au Sahel (P2RS, Senegal)
 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)
 Sociedad Cooperativa de Cafetaleros de Ciudad Barrios de R.L. (El Salvador)
 Société d'aménagement et d'exploitation des terres du Delta (SAED, Senegal)
 SOS SAHEL International (Burkina Faso)
 Sumatra Specialty Coffee (Indonesia)
 Systems and IT Development Company of Senegal (Sodevitel, Senegal)
 Terra Amiga (Mozambique)
 The Agro-Chemical Manufacturing Company of Senegal (SENCHIM)
 Union des Producteurs Horticole de Bakel (UPHORBAK, Senegal)
 Uruguay's Federated Agricultural Cooperatives (CAF)
 Urrutia's Estate Coffee S.A. de C.V. (El Salvador)
 Water and Sanitation for Africa (WSA, Niger)
 Zambia Agriculture Research Institute (ZARI)

Government Partners

Dominican Republic's Ministry of Agriculture—Livestock Department (DIGEGA)
 Dominican Republic's Ministry of Health
 El Salvador's Ministry of Agriculture
 Guatemala's Ministry of Agriculture, Livestock and Food
 Guatemala's Ministry of Public Health and Social Welfare
 Kenya's Ministry of Agriculture
 Kenya's Ministry of Cooperative Development
 Kenya's Ministry of Local Government
 Kenya's Ministry of Livestock Development
 Madagascar Ministry of Agriculture
 Madagascar Ministry of Industry and Private Sector Development
 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)
 Senegal Ministry of Agriculture
 Senegal Ministry of Higher Education and Research
 Timor-Leste Ministry of Agriculture
 Uganda's Ministry of Agriculture

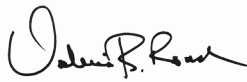
Audited Financial Statement 2016

Financial Report

I'm pleased to report that in fiscal year 2016, NCBA CLUSA made great strides to strategically manage our financial performance. Financial strength is critical to our ability to deliver on our promises to members, donors, partners and other constituents.

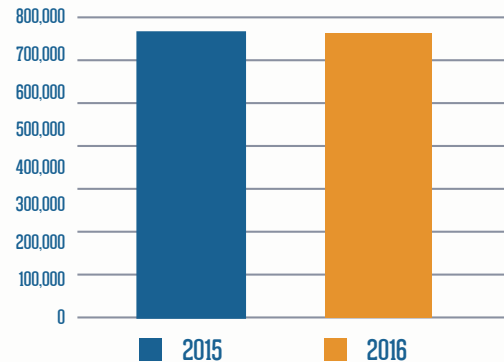
NCBA CLUSA's fiscal year begins January 1 and ends December 31, a twelve month calendar cycle. The 2016 financial resources are comprised of member services and sponsored programs revenue. The year-end results reflect an 11.3% increase in revenue from the prior year resulting in \$45.3 million in total revenue. Additionally, the association gained \$1.19 million on investment income.

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

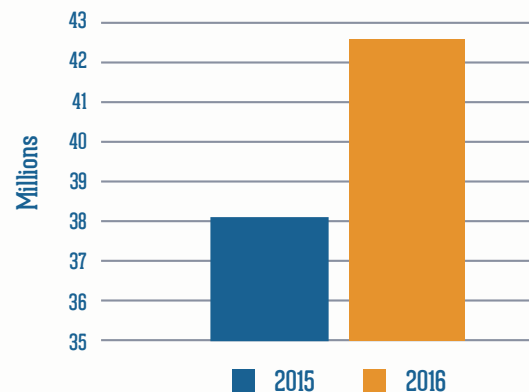


Valeria Roach
Chief Financial Officer

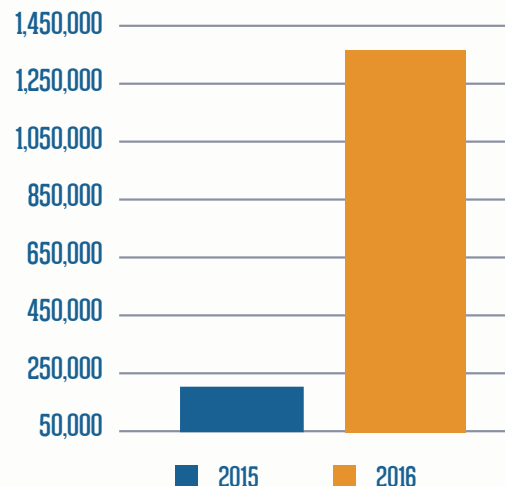
Membership Dues



Grants and Contracts



Net Income



**NCBA UNRESTRICTED****2015****2016****REVENUES**

Membership Dues	756,914	756,536
Grants and Contracts	38,130,768	42,575,556
Registrations	263,378	165,445
Support	252,500	218,000
Publication & Other	137,133	169,081
Interest	46,814	44,000
Net Assets Released from Restriction	69,350	187,149
Gain on Investment	286,831	1,188,726
Total Revenue	39,943,688	45,304,493

EXPENSES

Federal Awards	24,544,811	28,356,457
Non-Federal Awards	4,795,152	5,167,662
Public Affairs & Membership Services	1,247,257	954,109
Partner Services	149,284	180,579
Supporting Service	9,000,756	9,296,979
Total Expense	39,737,260	43,955,786
Net Income	206,428	1,348,707

**NCBA RESTRICTED****2015****2016**

Revenue	6,367	(134,962)
Expense	-	-
Net Income	6,367	(134,962)

**DOTCOOP****2015****2016**

Revenue	1,173,486	480,700
Expenses	461,646	517,735
Net Income	711,840	(37,035)

**CONSOLIDATED****2015****2016**

Revenue	41,123,541	45,650,231
Expense	40,198,906	44,473,521
Net Income	924,635	1,176,710

**RESERVES****2015****2016**

Unrestricted (Beginning)	2,711,769	2,918,197
Unrestricted (Ending)	2,918,197	4,266,904
Temporarily Restricted (Beginning)	15,336,262	15,342,629
Temporarily Restricted (Ending)	15,342,629	15,207,667

2016 Board of Directors

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Attorney,
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Minneapolis, MN

Jill Tomalin,

Deputy Chief of Staff and Chief Operating
Officer
Credit Union National Association, Inc.
Madison, WI

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President & Chief Executive Officer

Valeria Roach, MBA/ACC

Chief Financial Office

Amy Coughenour-Betancourt

Chief Operations Officer, International Development

Leslie Mead

Executive Director

Cooperative Development Foundation

Matthew Buzby

Vice President, International Operations

Jack Deeds

Vice President, Systems & Finance

Alan Knapp

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Doug O'Brien

Executive Vice President of Programs

Larry Thomas

Chief Human Resource Officer

Jhon Manning

Vice President, Contracts, Grants & Compliance

Alex Serrano

Vice President, Strategic Development

John Torres

Vice President, Communication & Public Relations

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