

CO-OPS FOR COMMUNITY



Revised 2016

NCBA CLUSA
The National Cooperative Business Association • CLUSA International

The Seven International Principles of Cooperatives

These principles are defined by the International Cooperative Alliance (ICA) as qualities that every co-operative should have. The following is a revised list of the International Principles of Cooperation:

1

Voluntary and Open Membership

Everyone who is able to use their services and willing to accept the responsibilities of membership can join a co-op—no one is excluded, and one can leave the co-op without consequences. Co-ops don't discriminate based on gender, social, racial, political or religious factors.

2

Democratic Member Control

Members set policies and make decisions, and men and women serving as elected representatives are always accountable to the membership.

3

Member Economic Participation

Members contribute to the co-operative financially—even if it's a small amount. Members also democratically control what happens to the money in the budget.

4

Autonomy and Independence

Co-operatives are autonomous, self-help organizations controlled by their members.

5

Education, Training & Information

Co-operatives educate and train their members, elected representatives, managers and employees so they can contribute effectively to the development of their co-operatives.

6

Cooperation Among Co-operatives

Co-operatives serve their members most effectively and strengthen the co-operative movement by working together through local, regional, national and international structures.

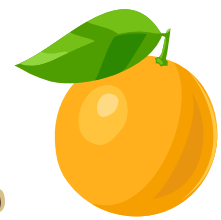
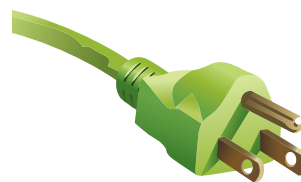
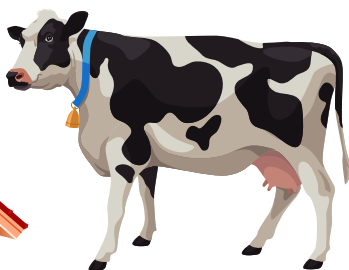
7

Concern for the Community

Co-operatives try to improve their communities by setting policies that benefit the neighborhood at large.

Values of Co-operatives

Co-operatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. In the tradition of their founders, co-operative members believe in the ethical values of honesty, openness, social responsibility and caring for others.



What is a Co-op??

Co-operatives are businesses.

Whether the businesses involve food, housing, electricity, financial services or agriculture, they exist to benefit the people who work, live, or shop in them. All profits from these co-operative businesses don't go to a single owner or stock holders but are reinvested in the community they came from to serve the co-op members economically, socially and educationally.

Co-operatives are community builders.

People often shop at, live in, or work for co-operatives because co-ops make a special effort to be active participants in improving the lives of neighborhood families.

Co-operatives are democracies.

All co-op members have a voice in making decisions about what direction the organization takes. In this way, members can make sure that they get the goods and services they need and can afford - now and in the future.

How Do Co-ops Work?

Co-operatives are governed by:

GENERAL MEMBERSHIP

The General Membership - the members who own the co-op - make the biggest decisions, such as electing the Board, setting the rules and bylaws for the co-operative, making plans for the future and approving large expenses.



THE BOARD OF DIRECTORS

This group works with managers for operational and budgetary decisions.
Big decisions cannot be made without approval from the General Membership.



COMMITTEES

Committees are established as needed by the Board to research and handle specific issues that arise within the co-op.



DEAR GROUP LEADER AND PARENT:

Cooperation is a term that young people are taught early on in any social or service group so that they can accomplish goals together. This ability to work together should stay with them for the rest of their lives. Imagine a business model that is built around those same principles of cooperation rather than profit! It's the co-operative business model and there are almost 40,000 of them in the U.S. economy alone.

Cabot Creamery and the National Cooperative Business Association CLUSA International are proud sponsors of the **Co-ops for Community** patch, a program that will introduce young people to the co-operative model. We have four goals for the program:

- To provide the opportunity to learn about the co-op footprint in the U.S. economy – 40,000 strong and operating in all sectors of the U.S. economy.
- To make participants more business savvy, by learning the differences between co-operatives and other forms of businesses.
- To provide an understanding of the co-operative principles that govern all co-operatives and influence the role they play in their local communities.
- To broaden participants' business and leadership skills by providing an opportunity to organize a co-operative business.

We look forward to awarding many **Co-ops for Community** patches! We are always focused on growing the next generation of cooperators and we're delighted to have this patch program as a powerful tool in our co-operative education and awareness toolbox. We hope this program is just the beginning, stimulating a continuing interest in learning more about co-operatives and the role they play in the community. We look forward to having these young people join us as members, employees and even organizers of co-operatives in the 21st century co-operative community.

Yours in cooperation,

Ed Townley
President and CEO
Cabot Creamery Co-operative

Judy Ziewacz
President and CEO
National Cooperative Business Association
CLUSA International

The Co-ops for Communities Patch was a very dedicated and involved effort. Many thanks to:

Initial Development:

Michigan Cooperative Alliance (MCA) for allowing us to use ideas and materials from their teachers' curriculum on co-operatives. *"Building Cooperative Societies: A Curriculum Guide for Grades 6-9 on Social and Economic Cooperation," prepared by The Michigan Alliance of Cooperatives with cooperation from The Michigan State Department of Education. Materials were used with permission for reference or copied directly for activities or information on pages 1, 8, 9, 10, 14, 22, 23, and 24.*

Megan Novack, Senior Girl Scout and creator of 3-A-Day Calcium Patch for Cabot's Big Bones Bash.

Deb Demetrius, Girl Scout Council of Southwestern Connecticut, activity advisor for patch booklet.

Ann Hoyt, Professor, Urban Cooperative Initiative, University of Wisconsin-Madison, who recommended the MCA materials and provided invaluable feedback.

Marie Frolich, Community and Education Project Manager for Cabot Creamery Co-operative.

2016 Revision:

Liz Bailey, Principal, The Bailey Group LLC

Jill Stevenson, CUDE, Cooperative Communications Consultant



Group Leader(s):

Enjoy your venture into understanding Co-operatives as a business model!

Below are some helpful resources for your group, as you make your way through our program to earn your Co-ops for Community patch.

Seven International Principles of Co-operatives	Inside front cover
Definition of a Co-op.....	Page 1
How to Find a Co-op	Page 6
Co-op Trivia and Fun Facts	Page 7
Additional Resource Information about Co-ops	Pages 26-28

Next Steps:

Once your group has completed the activities, please fill out the following survey in order to receive your FREE Patches and Treat Pack! You can find the survey at: emcspiritt.polladdy.com/s/cabots-coop-patch-survey

Want to find out more about Cabot and our other Educational Programs?

Visit our www.cabotcheese.coop/school-and-group-programs. And don't forget to check out our other patch program – the Calcium Challenge at www.cabotcheese.coop/community-scout-patch-program.

Let Cabot reward you for volunteering! Reward Volunteers is a free, easy way for volunteers to track the time they spend volunteering in their community-and to earn rewards for their contributions. Visit rewardvolunteers.coop to learn more!

REWARD Volunteers™

Log Time & Win Prizes!

Brought to you by the 1,200 farm families who own Cabot Creamery Cooperative.

• PRIZES FROM •

Patch Activities

► **Note that there are different numbers of minimum activities for each age group:**

Ages 7-9: Complete 3 of the first 4 activities plus 2 others.

Ages 9-11: Complete 3 of the first 4 activities plus 5 others.

Ages 11-16: Complete 3 of the first 4 activities plus 7 others.



1

Read the Seven International Principles of Co-ops on the inside front cover of this booklet. Are you a member of a group or know of a group that has rules and values? Make a list of the ways cooperatives and the group have similar principles and values using the chart on page 9.

2

Visit a co-op in your area or have a co-op representative visit your group and explain how their co-op operates differently from a similar non-co-op business. Use the suggested interview questions and the chart on page 10 to identify the success factors and challenges experienced by the representative's co-op.

3

Complete the Co-op Crossword Puzzle or Co-op Word Find on pages 11 and 12.

4

Visit a food co-op and a regular grocery store or a bank and a credit union and record the differences you find. Use the diagram on page 15 to record the similarities and differences.

5

Match the co-operative company brand names with their products on page 16.

6

Many of the foods you eat come from farmer-owned co-ops. 7-9 year olds: create a menu listing co-op foods to be served at either a breakfast, lunch or dinner using products from co-ops listed in this booklet on pages 16, 19-20 and 31. Older youth: create a menu and prepare the meal for yourself. If this is a group activity create the menu together and then decide who will be responsible for each item that will be served at your group meal.

7

Create a video, poster, print ad, magazine article or flyer for the community or for other groups to explain co-operatives. Do this in partnership with a co-op in the area. Use your creation to explain co-operatives to someone younger than you. You may want to use some of the co-op trivia and fun facts on page 8. Cabot Creamery has a co-op video on their website which you may want to view before starting your project: www.cabotcheese.coop/cooperative-programs

8

Find an example of how two or more co-ops are working together to cross-market their products. Create a web chart or poster using drawings, clip art or cut-out magazine pictures to create your display showing how these co-ops work together to help the community. You might check to see if either co-op has helped your group or school.

Patch Activities

9

Find out about a co-operative that is at least 50 years old and learn about their story – how they started, who started it and how it's different today. Share the story with your group, family or friends. The Cabot Creamery story is on the company website at www.cabotcheese.coop, or check the list of other co-operatives on pages 19-20 and 31.

10

Pretend your group has a cheese co-op. You can market the fact that cheddar cheese has no lactose. List 5 ways you might market your cheese to increase sales. (See page 17 for a definition of “marketing” and some sample ideas.)

11

Draw your own “logo” design to represent a cheese co-op. See page 18 to learn how logos are usually designed to represent important aspects of the product or company.

12

Find a co-operative business in your state or region that has contributed to the community. Find answers to the questions on page 19 about the co-operative. Then, as a group, find some way to recognize the co-op for their contributions to the community. See some suggested ideas on page 20.

13

Create your own activity that helps others learn about co-operatives, such as hosting a co-op fair or creating a board game. Check with someone from a local co-op for ideas or sponsorship.

14

List five different types of jobs that are available in a co-op. Note what role each position plays within the co-op. 7-9 year olds: draw a picture of someone doing the job that most interests you and tell why it interests you. Older youth: consider interviewing someone who does that job to learn about the education needed for that position. For a listing of jobs within co-ops, check: www.ncba.coop/ncba-careers/search-careers.

15

Create a co-op with your group on paper, and if you can, put your ideas into action! Figure out what type of service or product you want to sell (childcare, cheese, sit-upons, fruit, etc.). Make sure that either the service or product itself helps the community (such as baby-sitting) or the profits you make from the business are donated to an organization or put to good use with your group. Ideas and helpful information on starting your own co-op are on pages 22-26. You may want to complete this requirement last after learning more about co-ops from the other activities.

16

Share your co-op experience through social media with your family, friends and community. 7-9 year olds: ask your group leader, a parent or guardian, and the co-op you are learning about to post about your co-op experiences. Older youth: post messages on your own social media accounts about your co-op experiences. Ask your group leader and the co-op you are working with to post about your activities, too. See a few suggested ideas on what to share on pages 27-28.

How To Find a Co-op

FOR ACTIVITIES
All

- **GROUP LEADERS AND PARENTS:** This list should help your young people locate local co-ops or others they will need to contact to complete several activities.



To find co-ops in your city or state contact the following organizations:

CHILD CARE CO-OPS

Visit www.preschools.coop for a partial listing of parent-owned preschool co-operatives or e-mail enquiries@preschools.coop.

CREDIT UNIONS

Visit www.asmarterchoice.org and click on "Find a credit union." Consumers can search by zip code, city or a credit union's name. The site also contains information about credit unions and tips on personal financial management.

ELECTRIC CO-OPS

Visit www.nreca.coop and click on "About Electric Coops." This section has a membership directory, and also contains facts, information and statistics on the nation's consumer-owned electric co-operatives.

FOOD CO-OPS

Visit www.grocer.coop and click on "Directory." The site includes general information about consumer co-operatives.

HOUSING CO-OPS

Visit www.nahc.coop and click on "About NAHC" to locate a listing of "Member Associations" to help direct you to a housing co-op or contact the National Association of Housing Cooperatives at (202) 737-0797. The site also contains general information about housing co-operatives.

PRODUCER CO-OPS

Visit www.ncfc.org and click on "About NCFC" and scroll down the page to see a list of NCFC Members. For a listing of dairy co-operatives, visit www.nmpf.org and click on "Members Cooperatives" under "About NMPF."

TELECOMMUNICATIONS CO-OPS

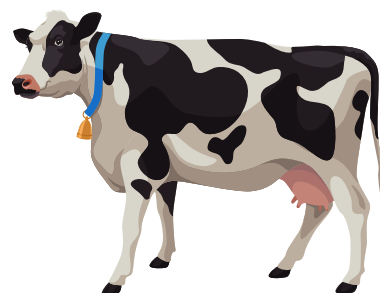
Visit www.ntca.coop and click on "Contact." Send an email requesting the information you need.

WORKER CO-OPS

Visit www.institute.coop/find-a-worker-coop. Scroll down the page to find a listing of organizations to contact. The U.S. Federation of Worker Cooperatives is the major membership organization for worker co-operatives. The Federation's Democracy at Work Institute is it's non-profit "think and do" tank.

OTHER CO-OPS

Contact the National Cooperative Business Association CLUSA International at (202) 638-6222, e-mail ncba@ncba.coop, or check the website at: www.ncba.coop.

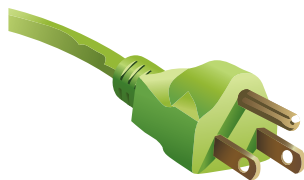
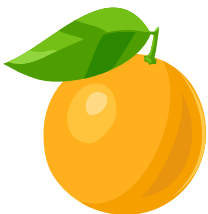


- Guilds of craftsmen in the Middle Ages were a form of co-operative.
- Most of the electric power in rural areas of the U.S. is provided by co-operatives.
- The largest food stores in Finland and Switzerland are co-operatives.
- Buses and taxis in Israel are run by co-operatives.
- France, Poland and the Philippines use student supply co-ops in their school systems.
- Craft co-ops are common in the Appalachian Mountain region of the U.S.
- U.S. co-ops serve more than 120 million members, or 1 in 3 adult Americans.
 - U.S. co-ops employ 2.1 million Americans who serve 140 million co-op customers (Many co-ops serve non-members, too.)
 - There is a co-op for nearly every product or service you can imagine, such as radio stations, banking, outdoor gear, even high school credit unions run by kids. Co-operatives range in size from large enterprises, including U.S. Fortune 500 companies, to small storefronts.
 - More than 50 co-operatives have annual revenues in excess of \$1 billion, including such well-known names as Land O' Lakes, Inc., and ACE Hardware. The top 100 co-ops have a combined \$243.2 billion in revenues.
 - More than 6,000 U.S. credit unions have more than 100 million members and more than \$1 trillion in total assets.
 - More than 900 rural electric co-operatives own and maintain nearly half of the electric distribution lines in the United States, cover 75 percent of the land mass and provide electricity to an estimated 42 million people.
 - 270 telephone co-ops provide service to 2 million households.
 - 7,500 housing co-operatives provide homes for 1.2 million households.
 - 300 purchasing co-operatives offer group buying and shared services to more than 50,000 independent businesses.



Co-ops may look and act like other businesses, but what makes them unique?

- Co-ops, are owned by their members not by a single individual, a corporation or business investors. A co-op is owned and operated by its members to meet needs they have in common.
- It's a requirement of membership that every member of a co-op buys a share of the business. The organizers of the co-op decide what the price of a share will be.
- Ownership of a share in the business means that each member also has an equal vote in decisions made about the operation of the business.
- Once the members have purchased their shares, the co-op will have money to get the business started. The co-op still may have to borrow money from banks or credit unions to expand the business, but the member-owners of the co-op will own the controlling interest in the business.



► **GROUP LEADERS AND PARENTS:** Have members refer to “Seven International Principles of Cooperatives” and Values on the inside cover of this booklet and your own group’s values. The chart on this page will help with ideas for comparisons.



[COMPARING / Principles and Values of your Group and Co-operatives]

Your Group	Co-operatives
1. <i>Anyone can join</i>	<i>Open membership</i>
2. <i>Help the community</i>	<i>Try to improve their communities</i>
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	
11.	
12.	
13.	

► **GROUP LEADERS AND PARENTS:** Encourage your group to be prepared with questions for the co-op representative. If visiting a co-op, be sure to notify the co-op manager ahead of the visit and let him/her know they would like a few minutes for questions. Below are suggested questions for the interview. Have your group come up with more on their own.



[INTERVIEW / Questions for a Co-op Representative]

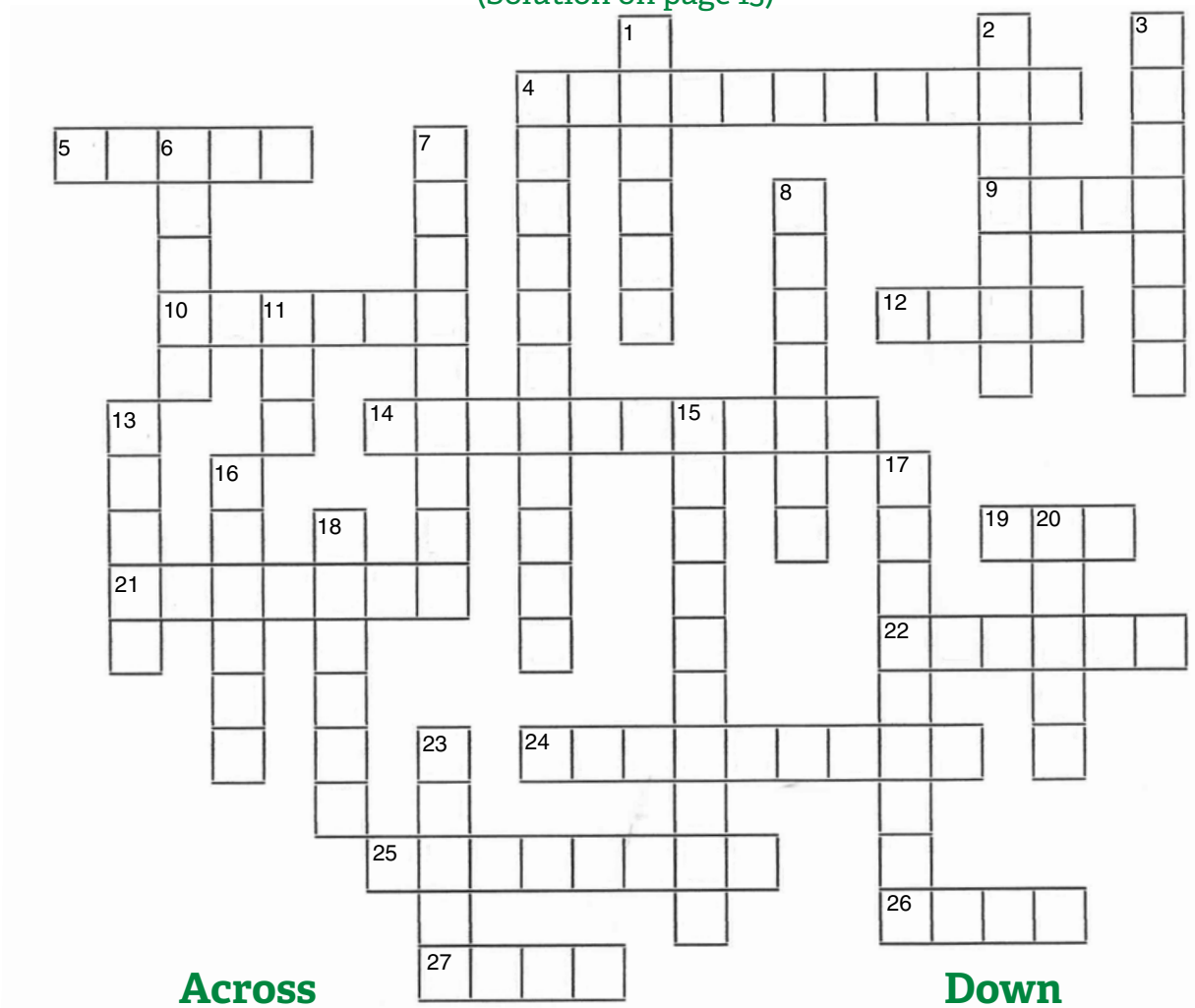
Name of Co-operative

.....

- Q. Who owns this co-op?
A.
- Q. How do you market your product or services?
A.
- Q. How does your co-op interact with or give back to the community?
A.
- Q. How does your co-op work with other co-ops?
A.
- Q. How does being a co-op make your company more successful?
A.
- Q. What unique challenges do you have because you are a co-op?
A.
- Q. Is working for a co-op different from working for another kind of business?
A.
- Q. How did you get involved in working for co-operatives?
A.

Success Factors	Challenges

Look for answers to the clues throughout the booklet.
(Solution on page 13)



Across

Down

4. You can get financial help from a _____
5. A 5-letter word that means to help
9. If you are _____ you can get help from a healthcare co-op
10. Taxi & bus co-ops are common in this country
12. Two _____ trees are featured on the USA Logo for Co-operatives
14. Co-ops associated with cranberry juice
19. You can buy a hammer at this co-op
21. Some big co-ops are _____ 500 companies
22. If you join a co-op you are considered a _____
24. This co-op's products covers your floor
25. Type of co-op a group of farmers might belong to
26. Name of a co-op that sells bikes and bike products
27. Symbol that helps identify a company
1. Co-op known for grape juice
2. You might buy a mobile home from a _____ co-op
3. Product Girl Scouts are known for selling _____
4. "Co-op" is short for _____
6. A telecommunication co-op that broadcasts your favorite songs
7. Preschool children might go to a _____ co-op
8. A farmer-owned co-op known for raisins
11. World's largest outdoor gear store
13. A type of co-op common in the Appalachian Mountains
15. Every co-op should follow the 7 International _____ of Co-operatives
16. A word that rhymes with "sharing"
17. Co-ops should have a concern for the _____ according to the 7th principle of Co-operatives
18. Craftsmen _____ in the Middle Ages were a form of co-op
20. Co-op that makes the World's Best Cheddar
23. Electric co-ops are most often found in _____ areas

Co-op Word Find

FOR ACTIVITY

3

(Solution on page 14)

Y B F O L N P I H S R E D A E L Q E K E E S
T T I A Z O C D V Q D R S Q I Q V M Q S L E
N E I N U I J Q N F N Z I G D I D E D E S L
O D E L J T P L A N I L J T T D M A Q D J F
I S U S I U O C L G U Y Z A K Z N U Y S W H
S V R M A B O N W I B T R W U R A W R L A E
I S F V A I I N O H G E K B C L T I I N B L
C W S M O R Q S N M P S O L I D A R I T Y P
E O F E C T K G N O O H O T R Z Z Z Z M H Z
D Y B M N S D E O O I U Y Y Z H X P K X Y U
C S Z B V I L C T N P T S G C L H V S C S W
M B W E D D S Q U I H S C D A W X F A H E R
Q P R R I Q X U A R N P E U Q B M R W P E F
H X N S H N W U B K R G T R D V C I S F T M
K O U H U L R Y Y I Z F X A F O Q C A Q T G
Y P R I X U T R N C H A Y H M L R T X Z I O
W Y B P Z I B C C M H S S E H F E P E Y M A
C O M M U N I T Y Z I M D T B H H S O F M H
X X U Q A P T Q D W U X L W J R T L M D O E
S Z E R L S E C N A N I F N Z L V Y J U C S
Z T Q E L V Z R G Y L F F Q P B X H B U Q K
S A S R I E D Z W Q B S I N O T X C O Z M M

**Autonomous
Business
Committees
Community**

**Cooperative
Decision
Democracy
Distribution**

**Equality
Equity
Finances
Leadership**

**Marketing
Membership
Plan
Principles**

**Production
Selfhelp
Selfresponsibility
Solidarity**



Dig Deeper: Find co-ops in another country that use .coop.



Answers to Word Find

FOR ACTIVITY

3

Y	+	+	+	+	N	P	I	H	S	R	E	D	A	E	L	+	E	+	+	+	S
+	T	+	A	+	O	+	+	+	+	+	+	+	+	+	+	V	+	+	+	+	E
N	+	I	+	U	I	+	+	+	+	+	+	+	+	+	I	+	+	+	E	+	L
O	+	+	L	+	T	P	L	A	N	+	+	+	+	T	+	+	+	Q	+	+	F
I	+	+	+	I	U	O	+	+	+	+	+	+	A	+	+	+	U	+	+	+	H
S	+	+	M	+	B	+	N	+	+	+	+	R	+	+	+	A	+	+	+	+	E
I	S	+	+	A	I	I	+	O	+	+	E	+	+	+	L	+	+	+	+	+	L
C	+	S	M	+	R	+	S	N	M	P	S	O	L	I	D	A	R	I	T	Y	P
E	+	+	E	+	T	K	+	N	O	O	+	+	T	+	+	+	+	+	+	+	+
D	+	+	M	N	S	+	E	O	O	I	U	Y	+	+	+	+	+	+	+	Y	+
+	+	+	B	+	I	+	C	T	+	P	T	S	+	+	+	+	+	+	+	C	S
+	+	+	E	+	D	S	+	+	I	+	S	C	+	+	+	+	+	A	+	E	+
+	+	+	R	+	+	+	U	+	+	N	P	E	U	+	+	+	R	+	+	E	+
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+	+	+	H	+	+	+	Y	+	I	+	+	+	+	F	O	+	+	+	+	T	+
+	+	+	I	+	+	T	+	N	+	+	+	+	+	M	L	R	+	+	+	I	+
+	+	+	P	+	I	+	C	+	+	+	+	+	E	+	+	E	P	+	+	M	+
C	O	M	M	U	N	I	T	Y	+	+	+	D	+	+	+	+	S	+	+	M	+
+	+	+	Q	+	P	+	+	+	+	+	+	+	+	+	+	+	+	+	+	O	+
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+	+	+	E	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
+	+	S	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+

(Over,down,direction)

Autonomous(4,2,se)

Business(9,14,nw)

Committees(21,20,n)

Community(1,18,e)

Cooperative(8,11,ne)

Decision(1,10,n)

Democracy(13,18,ne)

Distribution(6,12,n)

Equality(20,3,sw)

Equity(3,20,ne)

Finances(13,20,w)

Leadership(16,1,w)

Marketing(4,6,se)

Membership(4,8,s)

Plan(7,4,e)

Principles(12,13,sw)

Production(18,17,nw)

Selfhelp(22,1,s)

Selfresponsibility(18,18,nw)

Solidarity(12,8,e)

Co-ops vs. Grocery Stores

FOR ACTIVITY
4

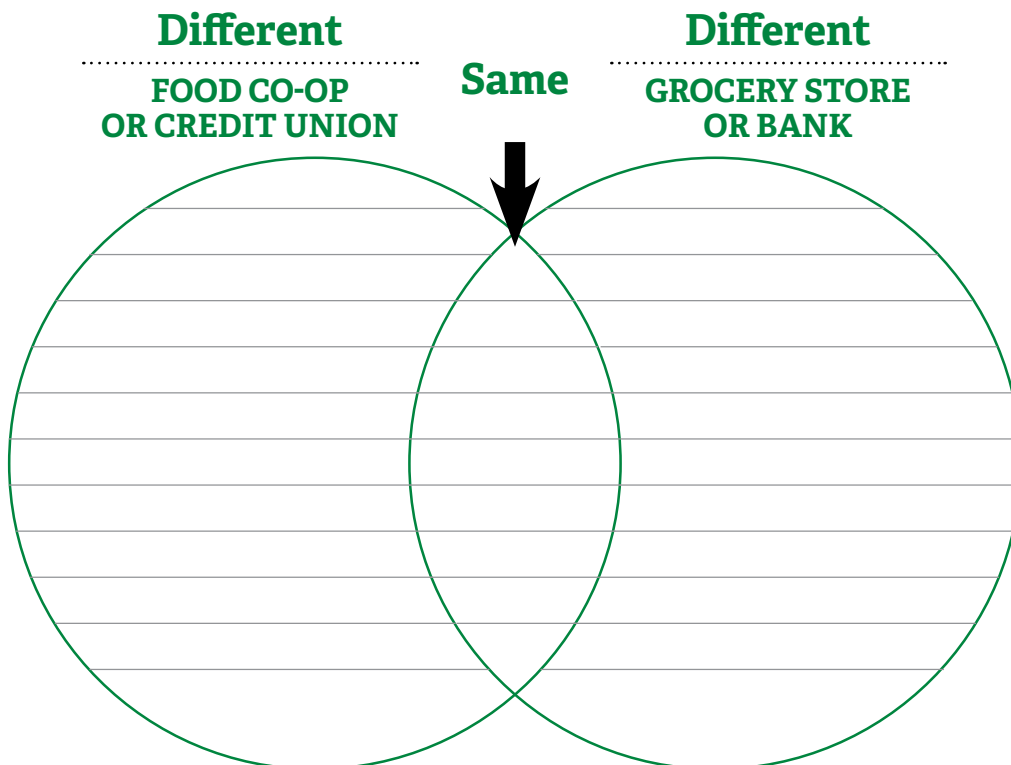
- **GROUP LEADERS AND PARENTS:** It will be helpful to have your group make a checklist before visiting the food co-op and grocery store so they'll be able to fill in the chart later. If they opt to compare Credit Unions with Banks, have them make up their own questions.



[CHECK IT OUT / What's the Difference between a Food Co-op and a Grocery Store?]

Things to look for during store visits:

- Are the food displays similar?
- Does the co-op ask for a number or ID before checking out?
- Is there evidence of community involvement displayed in the store?
- Are prices different? (Find one common product and check the price in each store.)
- What kind of benefits are there for members/shoppers?
- Are most of the foods produced locally?
- What kind of shopper education programs are in place for nutrition? For product use?
- What special events are sponsored in the community by the grocer/co-op?
- What other similarities and differences do you find?
- Think about access and location for community – is it easy to find and park?



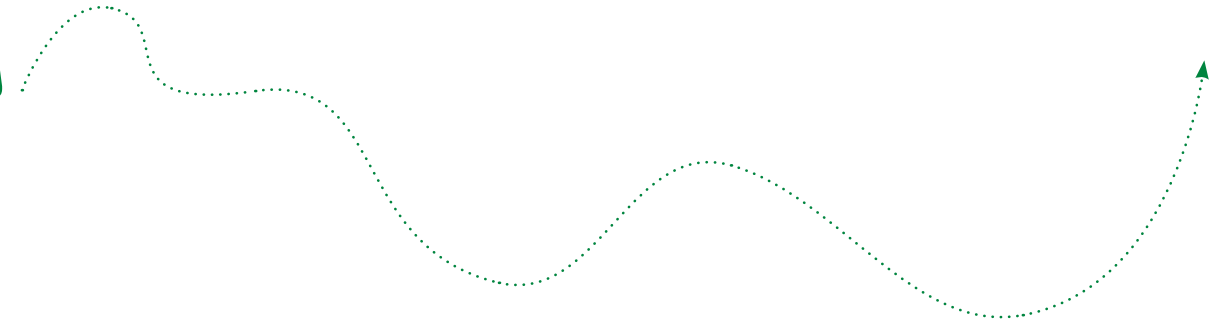
Draw a line from the product/service on the left to the corresponding co-operative's brand name on the right.

PRODUCT / SERVICE

- Outdoor Gear
- Almonds, walnuts
- Raisins, figs
- Coffee
- Orange juice, grapefruit juice
- Grape juice
- Hammers, saws
- Cheddar Cheese, butter
- Financial help
- Electricity
- Flooring
- Oranges, lemons, grapefruit

CO-OP / BRAND NAME

- Welch's
- Ace
- Blue Diamond
- Florida's Natural
- Cabot Creamery
- Diamond
- Sun-Maid
- Credit Unions
- Electric Co-ops
- Sunkist
- Carpet One
- REI



Outdoor gear/REI • Oranges, lemons, grapefruit/Sunkist • Almonds, walnuts/Blue Diamond • Raisins, figs/Sun-Maid • Coffee/Diamond
Orange juice, grapefruit juice/Florida's Natural • Grape juice, grape products/Welch's • Hammers, saws/Ace Hardware
Electricity/Electric Co-ops • Flooring/Carpet One • Financial Help/Credit Unions • Cheddar cheese, butter/Cabot Creamery

Answers:

- **GROUP LEADERS AND PARENTS:** Use the following explanation of marketing to help your group understand the type of activities and plans they need to make to market their co-op idea for this activity.



What is Marketing?

Some people think of “marketing a product or service” as simply advertising or doing a fun promotion to draw attention to your product. While advertising and promotions are an important part of marketing, there is a lot more to it.

Marketing actually begins with thinking about your customer or potential customers. What are their needs, desires and problems? How can your product or service meet one of their needs, solve a problem for them or fulfill a desire? When you think about the answers to these questions and are interested in fashioning your product to fit the answer, then you’ve begun to market your product.

For example, perhaps your group usually sells cookies or something else at a local assisted living home. You notice that the front entrance could use some pretty plants or flowers. After checking with the manager of the home, your group buys seeds or plants and donates time to plant them. Maybe the group even makes it a special project to tend and replant, as needed. The residents and guests know that the group they buy cookies from cares about them not just for the cookies the residents buy. You have begun to market and create relationships.

As you plan your co-op marketing, think of ways you can serve the community or your potential customers while letting them know about your co-op business at the same time.

[IDEAS / for Marketing Your Co-op Idea]

Examples: Make a button for each member in your group to wear saying something like:

“Cheddar Cheese is lactose-free” or donate a gift basket of cheese for a fundraising auction and put a note beside the basket listing how cheese is healthier than a candy fundariser.

1.
2.
3.
4.
5.
6.

A logo is a symbol that helps identify your company, product or service. Companies use these identifiable pictures on their packaging, in ads, on their employees' business cards. When the Cabot Creamery Co-operative logo was designed, each aspect had a special meaning for the farmers. You can see the symbolism used below.

Think of the types of symbols that might represent your co-op business. Think about the kinds of projects your co-op money helps your group do, the area you live in and anything that might be significant to your group's co-op sales.

[EXAMPLE / of a logo for a co-op business]

Cabot Creamery

Cabot Creamery Co-operative is owned by 1,200 Dairy Farm Families throughout New York & New England.



The fact that Cabot is a co-operative owned by the farmers is a source of pride for the company, so text highlighting that fact is worked into the logo design.

USA Logo for Cooperatives

This "twin pines" symbol is used to represent co-operative companies in the U.S. The pine tree stands for endurance. More than one pine is used to signify cooperation.



The trunks of the trees are continued into roots which form the circle, a symbol of eternal life or no ending. The circle represents the all-embracing cosmos which depends upon cooperation for its existence.

The two pines and the circle are dark green, the chlorophyll color of man's life principle in nature.

International Cooperative Alliance Marque

The word 'coop' or 'co-op' is unique and specific to our distinct model of enterprise around the world because it expresses who we are, what we do and what we stand for.



This symbol is considered to be culturally appropriate for universal use around the world. For more about the ICA marque, visit: www.ica.coop.

- **GROUP LEADERS AND PARENTS:** Have the group use this fill-in-the-blank chart below as they research a local co-op and its contributions to the community. Ask them to add other information on their own. Below is a list of different kinds of co-ops so the group can determine which type of co-op they are researching for this activity.

Name of co-operative

Product or service sold

Type of co-op (see type descriptions below)

How products/services are sold

Benefits to members

How this co-op contributes to the community



Different Kinds of Co-ops

Co-operatives fall into four categories: consumer, producer, worker and purchasing/shared services and each benefits their members and communities in unique ways.

PRODUCER CO-OPS provide income opportunities for small farmers and help increase their leverage in the marketplace. Many of these farmers grow and market organic products that promote a healthier work environment for farm workers. In addition, they practice a more sustainable approach to land use and create more options for consumers.

Examples:

- Cabot Creamery, Waitsfield, VT — a food and agricultural co-operative owned by farmer-members since 1919 and makers of the World's Best Cheddar. www.cabotcheese.coop
- Florida's Natural Growers, New Wales, FL — a grower-owned co-operative that has built a nationally recognized, leading juice brand. www.floridasnatural.coop
- Other well-known farmer-owned co-operatives include SunKist, Welch's, Ocean Spray and Land O' Lakes.

WORKER CO-OPS create or maintain employment and provide workers with ownership and governance opportunities seldom available in conventional business settings. Worker-owners can include printers, food warehouse workers, health care agencies, fair trade, car repairers, bakers or coffee importers.

Examples:

- Cooperative Home Care Associates, Bronx, NY — a worker-owned home health care agency that provides home care providers with livable wages and benefits. www.chcany.org
- Equal Exchange, Boston, MA — a worker-owned, fair trade products buying and distribution co-operative that pioneered fair trade in the U.S. www.equalexchange.coop
- Union Cab of Madison Cooperative, Madison, WI — a worker-owned transportation company that provides taxi and delivery services. www.unioncab.coop

CONSUMER CO-OPS sell a wide variety of affordably-priced products and services with all profits shared equitably among consumer members. Consumer co-ops include credit unions, child care co-operatives, electric and telecommunications co-operatives, food co-ops, health care co-ops, housing co-operatives, and many more.

Examples:

- Amalgamated Houses, New York, NY — a consumer-owned co-op providing affordable housing for 1,500 families in 11 buildings in Manhattan. www.amalgamated-bronx.coop
- Madelia Mobile Village, Madelia, MN — a resident-owned mobile home park providing affordable housing for families in a rural area located two hours from Minneapolis/St.Paul. www.madelia.coop
- Sumter Electric Cooperative, Inc., Sumter, FL — one of the nation's leading electric distribution co-operatives, which serves 125,000 consumer-owners at homes and businesses in central Florida. www.secoenergy.com
- Group Health Cooperative of Puget Sound, Seattle, WA — a consumer-owned HMO with more than 560,000 members. www.ghc.org
- Hanover Consumers Cooperative, Hanover, NH — a consumer-owned grocery co-op, with two stores in the Hanover area. www.coopfoodstore.coop
- REI — the country's largest consumer co-operative, REI is the world's largest outdoor gear store. www.REI.coop

PURCHASING CO-OPS are owned by small, independent businesses, municipalities or other like organizations that band together to enhance their purchasing power.

Examples:

- ACE Hardware and TruServ, Chicago, IL — national buying co-operative of independent hardware store owners that use a national co-op brand.
- Carpet One, St. Louis, MO — a national co-operative of 1,000 independent floor covering retailers that is the largest floor covering retailer in the world.
- NexPet, New York, NY — a co-op that helps independent pet store retailers be more profitable. Current members of this pet store association include over 600 of the largest and most successful independent pet stores in 48 states throughout the US.
- Frontier Co-op — a national co-operative owned by wholesale customers, distributing its brands of Frontier natural foods and spices, Simply Organic natural seasonings, and Aura Cacia aromatherapy and natural personal care products www.frontiercoop.com.

Some Ways to Acknowledge a Local Co-op

- Write a note to the co-op Board of Directors thanking them for their community contributions.
- Send a press release or a letter to the editor to the local paper listing the ways this co-op helps the community.
- Share information about the co-op in your council newsletter or with other groups.
- Post information about your co-op experiences on social media.



What Kind of Jobs are at Co-ops?

► **GROUP LEADERS AND PARENTS:** Check www.ncba.coop/ncba-careers/search-careers for a listing of jobs available at co-ops. Students can also call or check the website of a co-operative company to find job listings.



Co-op Job	Duties/ Responsibilities	Training/ Education Needed
1.		
2.		
3.		
4.		
5.		

[PICK / Two jobs that interest you most]

1.
2.

Tell why or draw a picture representing one or both of these jobs.

- **GROUP LEADERS AND PARENTS:** This activity will require the most thought and time from your group. It may be easier to have them complete other activities before tackling this one so they will understand more about co-operatives and how they work.



[STEPS / for Starting a Co-operative...Decisions, Decisions]

Check off the boxes as you complete each step. As you plan your co-op, make sure it follows the Seven Principles of Cooperatives (on the inside front cover). You can visit Cultivate.coop for information and resources for starting a co-op.

1. Have a meeting to organize your co-op using appropriate meeting protocol.

- ☐ decide what product/service you will sell & how you will sell it.
- ☐ determine who will use your product & what need there is for it (do research if needed).
- ☐ agree on specific goals for the co-op (to earn a specific amount of money, to donate to a worthy cause or for a project, etc.).
- ☐ decide how to market your product (see page 17 for a definition of marketing).
- ☐ decide who will be members of the co-op.
- ☐ decide what type of facilities you'll need (a room for storing supplies, a room with tables for organizing orders or creating your product, etc.).
- ☐ make a list of supplies you will need based on the co-op business product or service you have planned.
- ☐ determine how much money (capital) you will need to get started and where you might get it.
- ☐ discuss the need for bylaws, a set of guidelines and rules the group should agree to follow, including who does what, who can be a member, how is money handled and distributed, expected participation of members.
- ☐ split up duties and responsibilities among members of the group (example: have different people or committees to be in charge of finding a facility, creating bylaws, finding a source of capital, buying supplies, keeping up with expenses and sales, marketing, etc.).
- ☐ create a timeline for tasks to be completed.

2. Hold a second meeting to review research and work of committees since the first meeting and make additional decisions based on this information.

- ☐ review and vote on bylaws and determine how they can be changed, if needed.
- ☐ vote on a co-op manager to keep up with what everyone is doing. Decide the manager's duties.
- ☐ determine when, where, and how often co-op members need to meet.
- ☐ decide when to get started selling the product/service.
- ☐ decide what to do with money left over after expenses have been paid.
- ☐ decide who will handle the money and do bookkeeping.
- ☐ create a logo for your co-op so it will be recognizable.

3. At least once a month review the amount of money being spent on the business and the amount being brought in. If you aren't making your profit goals or are losing money, decide how to revise your plans to meet your goals.

Deciding on a Co-op Business

FOR ACTIVITY
15

Use this chart to list ideas to help you decide which type of co-op is best for your group.

Product/Service	Type of co-op	Facilities/Start up money needed
<i>t-shirts for school fair</i>	<i>consumer buy bulk, contract out for silk screening</i>	<i>No \$-get orders prepaid Room to package & sort</i>

[IDEAS / for Co-ops]

Products

- Water bottles
- Pillows/sit upons
- Homemade notecards or greeting cards
- Snack and beverage sales for local park ballgames
- Homemade jewelry
- Accessories for electronic devices; hand-knit accessories

Services

- Childcare or Pet Care
- Lawn Service
- Plant care
- Homework help/tutoring service
- School supply purchase service
- Gift shopping service
- House cleaning (maybe just 1 type—windows, etc.) service
- Sewing Services (sewing on GS patches, insignia, etc.)
- Gift wrapping service during holidays
- Tutoring senior citizens in use of computers and other electronic devices



Expense Report

It's important to keep up with how much money you spend. This chart is a good way to record your expenses so there aren't any surprises when you start counting your profits.

Don't forget to keep your receipts for everything you purchase and keep these in an envelope with your expense record form.



EXPENSE REPORT

EXPENSE ITEMS (CIRCLE ALL CREDIT ITEMS)	CREDIT TOTAL					CASH TOTAL					TOTAL				
DATE															

Daily Sales Record

FOR ACTIVITY
15

It's important to keep up with your sales. Here's a form to help you keep track of the money you are earning.



DAILY SALES RECORD

DATE	ITEM	UNIT PRICE	QUANTITY	TOTAL PRICE	CUSTOMER NAME & ADDRESS	AMOUNT PAID	AMOUNT OWED
TOTALS							

Sample Pre-Order Form

FOR ACTIVITY
15

If you're selling a product and don't have much money (capital) to get started, you may consider taking orders and/or payments ahead of time. Make up your own order form to fit your needs, or use this one as a guide. Make two copies of the form: one for the customer and one for the co-op to keep.



Pre-Order Form | Business Copy

Co-op Name		Date	
Contact Person			
Customer's Name			
Address			
City		State	Zip
Phone		Email	
QUANTITY	ITEM	UNIT PRICE	TOTAL AMOUNT
Subtotal			
Total			
Prepaid Amount			
Total Owed			



Pre-Order Form | Customer Copy

Co-op Name		Date	
Contact Person			
Customer's Name			
Address			
City		State	Zip
Phone		Email	
QUANTITY	ITEM	UNIT PRICE	TOTAL AMOUNT
Subtotal			
Total			
Prepaid Amount			
Total Owed			

- **GROUP LEADERS AND PARENTS:** Encourage your young people to post about their co-op experiences on social media. To monitor the social media activity, be sure that they include the hashtag: #Coops4Community.



As you learn about co-operatives, inform your friends, family, and community about co-ops, too. Shareable Ideas!

- Prepare your own posts about your experiences with a co-op. If you visit a co-op in your community take pictures and upload them with your posts on Twitter, Facebook and Instagram. Include in your posts what you have learned about the co-op.
- When a representative from a co-op is a guest speaker at your group meeting, take pictures and post about the event and what you learned from their visit. Also, ask the representative to have the co-op post about your group's interest in their co-op on their social media channels!
- When your group selects Activity 15 – Starting a Co-operative – keep your family, friends and community informed on your activities and when your co-op is open for business!
- Visit www.cabotcheese.coop/community-scout-patch-program and use the “Share a Post” option to let other groups know about the Co-ops for Community patch they can earn as they learn about co-operative businesses and how important they are to the U.S. economy.

[SOCIAL MEDIA / Toolkit]

Key Co-op Dates – These are great events to be aware of in case you are working on your patch on these dates.

First Saturday in July: International Day of Co-ops

Third Thursday in October: International Credit Union Day

October: Annual Co-op Month

Hashtags – It's important to use the hashtag **#Coops4Community** to monitor your social media activity.

Suggestion: Girl Scouts can use #TroopTuesday along with the patch program hashtag.

Sample Posts for Facebook



- We are learning about co-operatives on #TroopTuesday to earn our Co-ops for Community patch. <http://bit.ly/1YgjYoX> #Coops4Community
- I'm learning how co-operative businesses support my community and are helping to build a better world. <http://bit.ly/1YgjYoX> #Coops4Community
- Troop xxx discovered it takes a lot of time and planning to build a co-op business. Ta da! We are open for business and have earned our Co-ops for Community patches! #TroopTuesday #Coops4Community
- Did you know that there are over 40,000 co-op businesses in America? Some are big and some are small. They help build a better world everyday. There are co-ops that help farmers sell their crops and help us save money. There are co-ops that provide affordable healthcare and places to live. What makes co-operatives different from other companies is that they must follow the Seven International Cooperative Principles. <http://ica.coop/en/what-co-operative> #Coops4Community
- We are learning all about co-ops as we work on the Co-ops for Community patch. <http://bit.ly/1YgjYoX> #Coops4Community
- Co-op Fun Fact #1: Annually, NCB (National Cooperative Bank) releases a list of the Top 100 Co-ops in the U.S. We were surprised to discover companies listed that we never knew they were co-operatives. Read the list and let us know how many surprises you found, too. <https://ncb.coop/publications.aspx?id=3836> We are learning all about co-ops as we work on the Co-ops for Community patch. <http://bit.ly/1YgjYoX> #Coops4Community
- Co-op Fun Fact #2: There are more than 100 million credit union members in America. That is a lot of cooperation! We are learning all about co-ops as we work on the Co-ops for Community patch. <http://bit.ly/1YgjYoX> #Coops4Community @aSmarterChoice

Sample Posts for Twitter or Instagram



- Troop xxxx is learning about co-ops and how they support our communities. <http://bit.ly/1YgjYoX> #Coops4Community
- I've earned the Co-ops for Community patch. I'm ready to build a better world! #Coops4Community <http://bit.ly/1YgjYoX>
- I'm learning to be a cooperator, so I can help build a better world. <http://bit.ly/1YgjYoX> #Coops4Community

Co-op Fun Facts to Tweet:

- U.S. co-ops have 120 million members that means 1 in 3 adult Americans are cooperators. #Coops4Community
- There are more than 100 million credit union members in America. That is a lot of cooperation! #Coops4Community @asmarterchoice
- Annually NCB @coopbanking releases a list of the Top 100 Co-ops in the U.S. <https://ncb.coop/publications.aspx?id=3836> #Coops4Community

Shareable Graphic – Celebrate your achievement of earning the Co-ops for Community patch by downloading the graphic file of the patch and post on social media.



Co-operatives for a Better World

Cooperatives in the U.S. and around the world are embracing the initiative, Cooperatives for a Better World, founded by co-op visionary Howard Brodsky, Founder and Co-Chief Executive Officer of CCA Global Partners, and adopted by the International Cooperative Alliance. Its goal is to inspire, educate and communicate the power of cooperatives to the world. Learn more: www.cooperativesforabetterworld.coop



COOPERATIVES FOR A
**BETTER
WORLD**

Where else can I learn about Co-ops?

FOR ACTIVITIES
All

U.S. Co-operative Support Organizations

National Cooperative Business Association CLUSA International
www.ncba.coop

University of Wisconsin Center for Cooperatives
www.uwcc.edu

Co-operative Organizations with an International Focus

International Cooperative Alliance (ICA)
www.ica.coop

U.S. Overseas Cooperative Development Council (OCDC)
www.ocdc.coop

Student Co-operatives

North American Students of Cooperation (NASCO)
www.nasco.coop

State & Local Cooperative Support Organizations

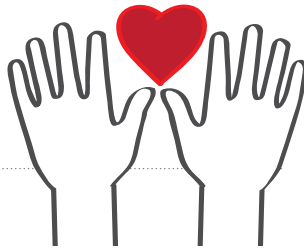
Cooperative Network
www.cooperativenetwork.coop

Philadelphia Area Cooperative Alliance (PACA)
www.philadelphia.coop

Valley Cooperative Business Association
www.vcba.coop

Cooperative Economics Alliance of New York City
www.gocoopnyc.com

Cooperative Council of North Carolina
www.ccnc.coop



Co-op & Community Development Lending

Capital Impact Partners (CIP)
www.capitalimpact.org

CoBank
www.cobank.com

Cooperative Fund of New England
www.coopfund.coop

Local Enterprise Assistance Fund (LEAF)
www.leaffund.org

National Co-operative Bank (NCB)
www.ncb.coop

National Rural Utilities Cooperative Finance Corporation (NRUCFC)
www.nrucfc.coop

Ohio Employee Ownership Center (OEOC)
www.oeockent.org

Shared Capital Co-operative
www.sharedcapital.coop

The Working World
www.theworkingworld.org

Technical Assistance

CooperationWorks!
www.cooperationworks.coop

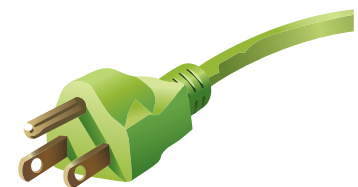
National Food Co-operatives

National Cooperative Grocers
www.ncg.coop

Cooperative Grocer Network
www.grocer.coop

Rural Utilities Co-operatives

National Rural Electric Cooperative Association (NRECA)
www.nreca.coop



Where else can I learn about Co-ops?

FOR ACTIVITY
All

NTCA – The Rural Broadband Association
www.ntca.org

National Rural Telecommunication Cooperative (NRTC)
www.nrtc.coop

Agriculture Co-operatives

American Farm Bureau
www.fb.org

Farm Credit Council
www.fccouncil.com

National Council of Farmer Cooperatives (NCFC)
www.ncfc.org

National Farmers Union
www.nfu.org

National Milk Producers Federation
www.nmpf.org

USDA Rural Business & Cooperative Services
www.rurdev.usda.gov/rbs
www.rd.usda.gov/publications/rural-Co-operatives-magazine

Co-operative Housing

DC Cooperative Housing Coalition
www.coopshdc.org

National Association of Housing Cooperatives (NAHC)
www.coophousing.org

New York Association of Coops and Condominiums (CNYC)
www.cnycc.com

ROC USA
www.rocusa.org

Urban Housing Assistance Board (UHAB)
www.uhab.org



Credit Unions

Credit Union National Association
www.cuna.org

National Association of Federal Credit Unions (NAFCU)
www.nafcu.org

National Federation of Community Development Credit Unions
www.cdcu.coop

National Credit Union Administration (NCUA)
www.ncua.gov

Worker Co-operatives

Democracy Collaborative
www.democracycollaborative.org

Democracy at Work Institute (DAWI)
www.institute.coop

U.S. Federation of Worker Cooperatives (USFWC)
www.usworker.coop

Co-operative Foundations

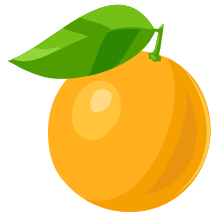
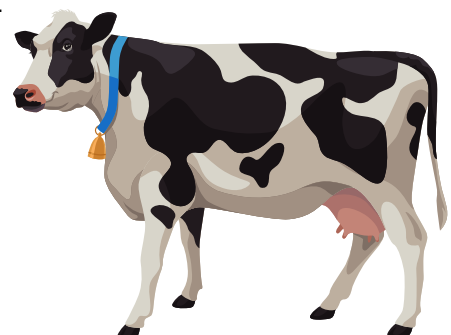
Cooperative Development Foundation (CDF)
www.cdf.coop

National Credit Union Foundation (NCUF)
www.ncuf.coop

The Cooperative Foundation
www.thecooperativefoundation.org

HOW TO FIND CO-OPS

See page 7 for a listing of different types of co-ops and how to contact them.



Here's just a few co-operatives. Find more!

NAME OF CO-OP	LOCATION	WEB SITE	TYPE OF CO-OP	LOGOS
1. ACE	Oak Brook, IL	www.acehardware.com	Purchasing	
2. Basin Electric REC	Bismarck, ND	www.bepc.com	Electric	
3. Cabot	Waitsfield, VT	www.cabotcheese.coop	Agriculture	
4. Carpet One	Manchester, NH	www.carpetone.com	Purchasing	
5. Equal Exchange	West Bridgewater, MA	www.equalexchange.coop	Worker Owned	
6. Florida's Natural	Lake Wales, FL	www.floridasnatural.com	Agriculture	
7. Frontier Co-op	Norway, IA	www.frontiercoop.com	Food	
8. Greater Cincinnati Credit Union	Cincinnati, OH	www.gccu.org	Credit Union	
9. Greenbelt Homes Inc.	Greenbelt, MD	www.ghi.coop	Housing	
10. Group Health Cooperative of Puget Sound	Seattle, WA	www.ghc.org	Health	
11. Hanover Consumer Cooperative	Hanover, NH	www.coopfoodstore.com	Food	
12. King Arthur Flour	Norwich, VT	www.kingarthurfLOUR.com	Worker Owned	
13. Lower East Side Credit Union	New York, NY	www.lespeoples.org	Credit Union	
14. NASCO	Chicago, IL	www.nasco.coop	Housing	
15. NexPet	New York, NY	www.nexpet.com	Purchasing	
16. Ocean Beach People's Food Coop	San Diego, CA	www.obpeoplesfood.coop	Food	
17. Organic Valley	La Farge, WI	www.organicvalley.coop	Agriculture	
18. People's Food Coop	La Crosse, WI	www.peoplesfoodcoop.com	Food	
19. REI	Sumner, WA	www.rei.com	Recreation	
20. SECO Energy	Sumterville, FL	www.secoenergy.com	Electric	
21. Tallahassee Florida New Leaf Market	Tallahassee, FL	www.newleafmarket.coop	Food	
22. Unified Foodservice Purchasing Coop	Louisville, KY	www.ufpc.com	Purchasing	
23. Welch's	Concord, MA	www.welchs.com	Agriculture	

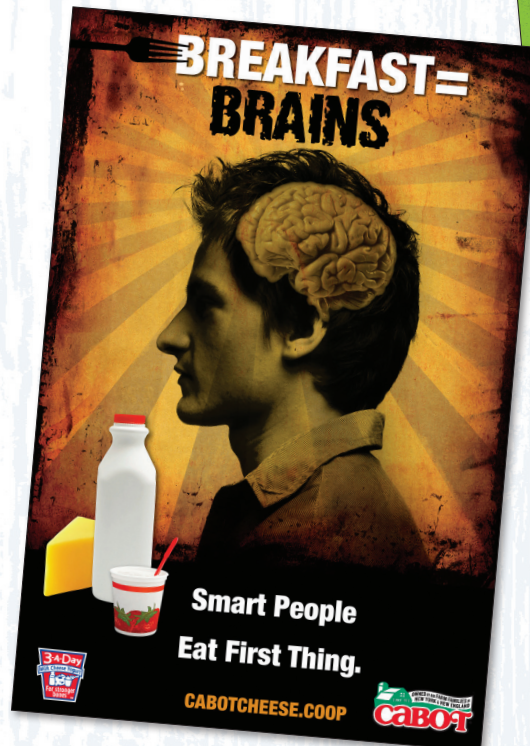
To learn more, watch our Co-op Video at www.cabotcheese.coop/cooperative-programs



Other Fun Activities & Free Stuff



Another patch program for your group - all about healthy bones!



Free Posters for your school or club!

For more information on Cabot's educational programs, visit: www.cabotcheese.coop/edprograms