

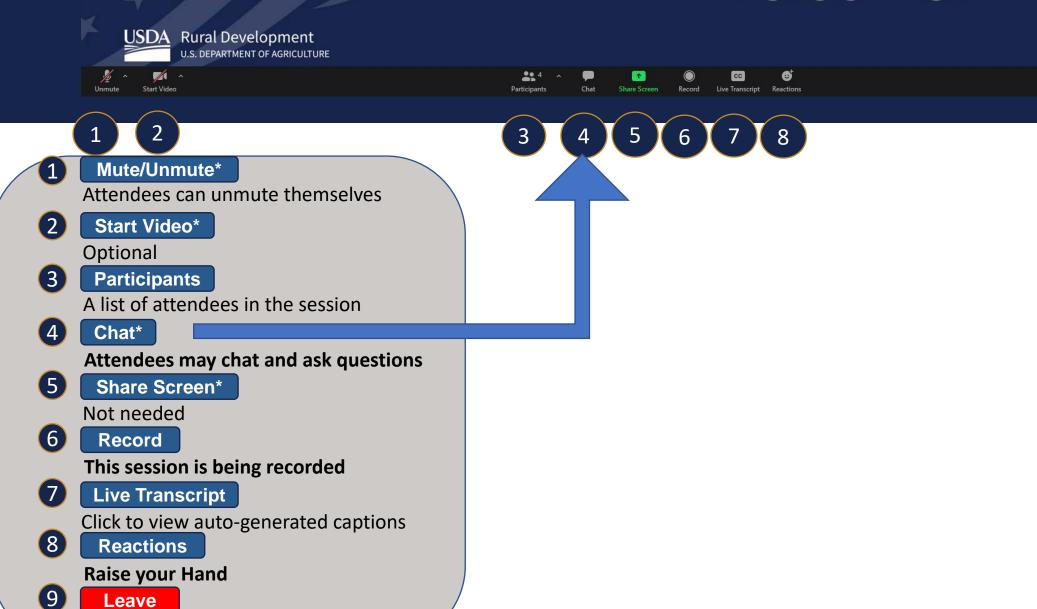


Rural Partners Network

Webinar: Resilient Rural Development through Cooperatives by National Cooperative Business Association

Welcome!

9



Leave the session



Cooperatives and RBCS Programs

January 10, 2024



USDA Rural Development Cooperative Services Branch Team Members

We work nationwide to assist Cooperatives, Development Centers, and Rural Development staff



Jim Wadsworth
Branch Chief
Cooperative Programs
Washington DC
james.wadsworth@usda.gov



Margaret Bau
Co-op Development
Wisconsin
margaret.bau@usda.gov



Meegan Moriarty
Co-op Legal Analyst
Virginia

meegan.moriarty@usda.gov



Debbie Rausch
Co-op Development
RD Programs
Ohio

deborah.rausch@usda.gov



Robi Fauser Fink
Co-op Development
RD Programs
Kentucky
robi.fauserfink@usda.gov

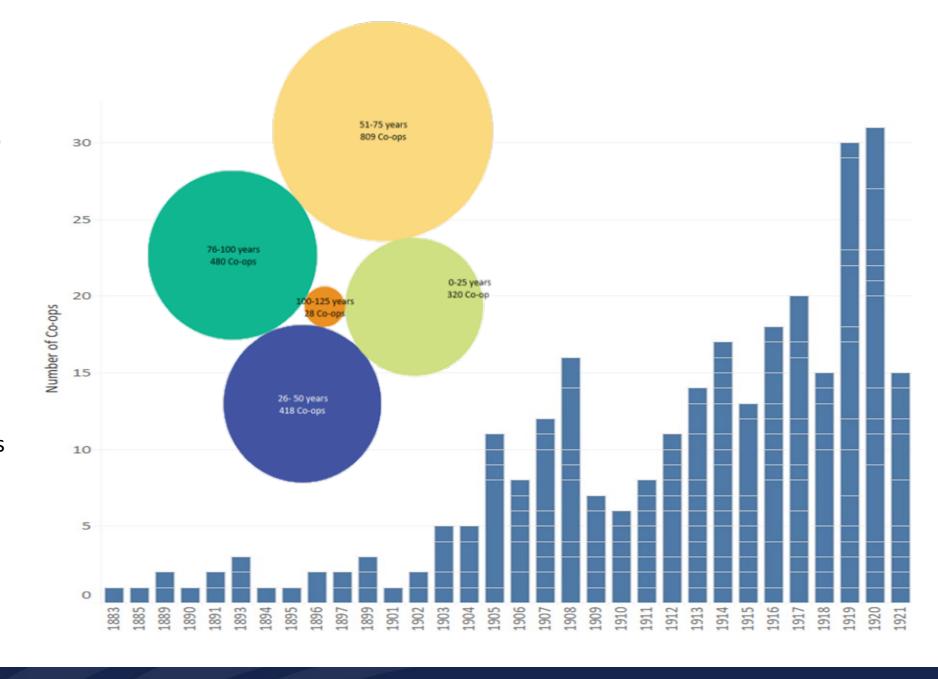
Agricultural Cooperative Statistics

Authorized by the Agricultural Marketing Act of 1926

Survey conducted annually

Published in a variety of formats

Contains industry comparison date, volume and financial





The 2014 Farm Bill authorized the Agriculture Secretary to "chair an interagency working group to foster cooperative development and ensure coordination with federal agencies and ... cooperative organizations...." 7 U.S.C. section 1932(e)(12.

Federal, Tribal, State & Local and Private sector information, resources, along with inspirational success stories that cooperatives will find valuable.





Rural Economic Development Goals

- Provide public infrastructure and services-
 - roads, parks, affordable housing, safety and education
- Meeting economic objectives
 - stability, high employment, and sustainable growth
- Increase availability of goods and services
- Reduce poverty
- Improving standards of living

"Rural America at a Glance"

Let's compare.....

Economic Development

- Co-Learning
- Collaboration
- Community Driven
- Community Empowerment
- Dignity within Diversity
- Economic Autonomy
- Social Justice
- Sustainability

Cooperative Development

- Voluntary & open membership
- Democratic member control
- Member economic participation
- Autonomy & independence
- Education, training, information
- Cooperation among co-ops
- Concern for community

Why are co-ops formed?

Defensive strategy

- Unmet social, economic need
- Market power imbalances

Proactive

- Ownership
- Wealth
- Local control



Member-owners of Yolo Eco-Clean Cooperative Davis, California

Definition of a Cooperative

A cooperative is an autonomous association of persons

united voluntarily to meet their common

- Economic
- Social and
- Cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise.

Adopted in 1995 by the International Cooperative Alliance

Member-owners of the Glut Food Cooperative Mt. Rainer, Maryland



User-Owned, User-Controlled, User-Benefit

User-Owned

 The people who own and finance the cooperative are those who use it

User-Controlled

 The people who use the cooperative are those who control the cooperative

User-Benefits

 The cooperative's sole purpose is to provide and distribute benefits to its members on the basis of patronage



Oomingmak Musk Ox Producers Cooperative Since 1969, Anchorage, Alaska

Co-ops can keep businesses in the community

70% of businesses facing owner retirement in the coming decade

Rather than close, why not sell businesses over time to employees, the community, or both?

USDA B&I loan guarantee can help finance conversions.

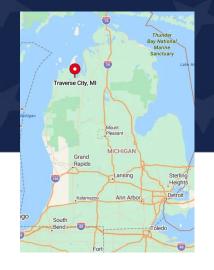


Real Pickles Cooperative,
Greenfield, MA
Co-founders sold to employees,
became co-op members. Co-op
raised \$400K in equity from
community in 2 months





Commongrounds Cooperative





Our mission is to build a more empowered community through cooperatively owned places that connect people and actively integrate wellness, arts, family and food.



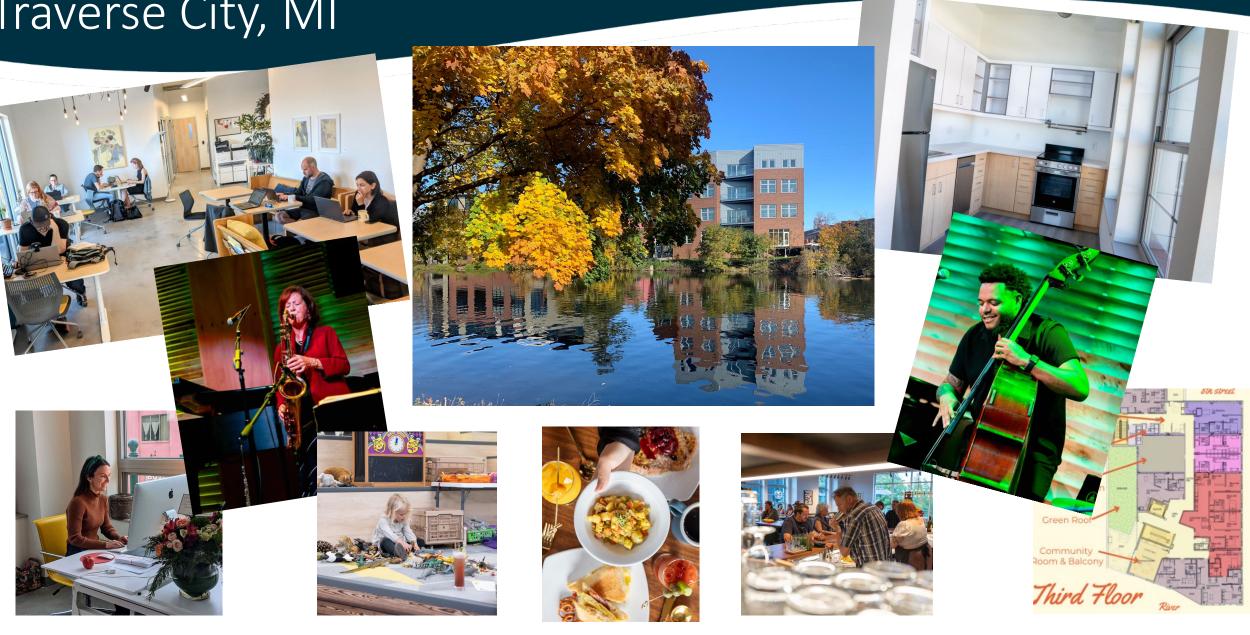
Video Source: Traverse City Tourism



- 2018 Initial Conversation
- 2019 Business Development
- 2020 Groundbreaking
- 2021 First Annual Member Meeting
- 2022 Building occupancy
- April 2023 open to the public

Currently the cooperative has over 950 members made up of business owners, residential tenants and community investors.

Commongrounds Cooperative Traverse City, MI



Join us for a deeper dive into <u>Commongrounds</u> Co-op accessing USDA's <u>Business & Industry Ioan guarantee</u> program!

We will hold the webinar on February 8, 2024 from 2:00-3:30 pm Eastern Time.

Microsoft Teams meeting

Join on your computer, mobile app or room device

Click here to join the meeting

Meeting ID: 273 985 683 368

Passcode: g3GtoY

13







ABOUT NCBA CLUSA

Established in 1916, NCBA CLUSA is the oldest and largest trade association for cooperatives representing all co-op sectors



MORE THAN

OWN AND MAINTAIN

LINES, POWERING

56%

OF THE NATION'S LANDMASS3



FOOD CO-OPS REPRESENT OVER



OF THE COUNTRY'S



THERE ARE MORE THAN **PURCHASING CO-OPS**

IN THE U.S.3



DAIRY CO-OPS HANDLE OF MILK IN THE U.S.2



86,000

MEMBERS¹



THE COOPERATIVE DIFFERENCE

Compared to other business models, cooperatives:

- Reinvest back into the local economy at higher rates
- Create and maintain more high-quality jobs
- Source more goods locally
- Are more responsive to community needs
- Feature higher worker productivity and lower workforce turnover
- Empower member-owners to be more civically engaged
- Have greater business survival rates







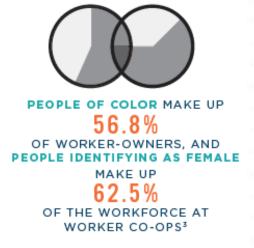


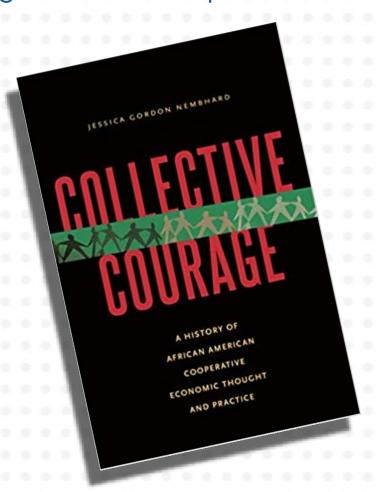


COOPERATIVES ARE A TIME-TESTED MODEL

Co-ops are a proven tool to build an inclusive economy, particularly in historically underserved communities where there is a longstanding tradition of cooperation







CDF's AFFORDABLE HOUSING INITIATIVE

- Promote the preservation and development of permanently affordable housing through shared equity models (SEH)
- Help educate policymakers, communities and residents about these models
- Demonstrate how shared equity can advance racial equity, housing stability and other outcomes
- Identify policy, financial and technical assistance needs to scale model

Advisors













WHAT IS SHARED EQUITY HOUSING?

Features

- The housing is owner occupied
- Affordability maintained for future generations
- Equity is shared
- Community-led entity oversees the land or housing

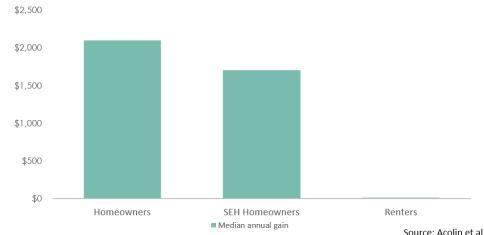


WHY SHARED EQUITY HOUSING?

- Provides permanently affordable ownership alternative to rental across country
- Adaptive, providing solutions tailored to meet the unique needs of diverse communities
- Promotes owner-occupancy and supports local workforce needs
- Long-established models with demonstrated benefits for residents and communities, including increased social and financial capital







Source: Acolin et al, 2021

Limited-Equity Housing Cooperatives



- 167,000 LEC homes nationwide
- Democratically Controlled
- Cooperatively Owned
- Permanently Affordable
- Resurgent Interest

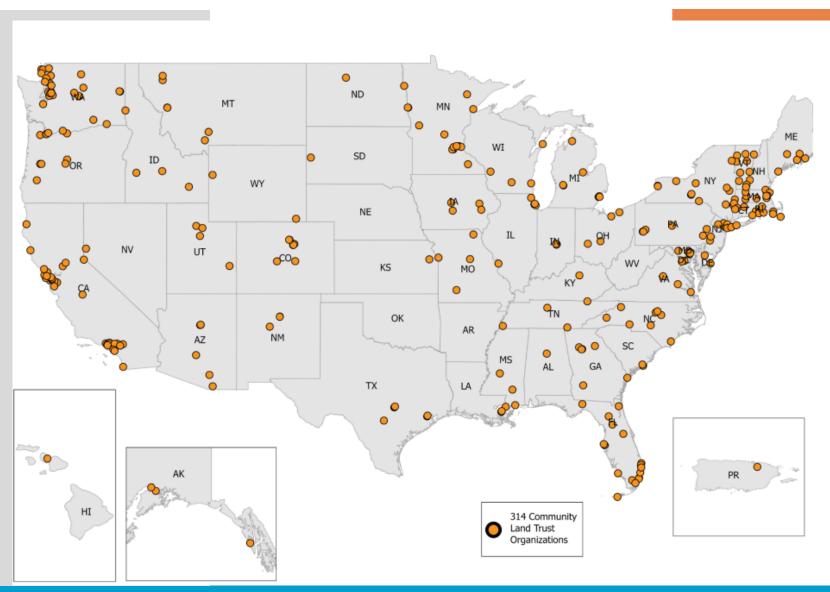




Community Land Trusts



- Acquire, own and steward land permanently for the common good by providing Affordable housing, Commercial spaces, Community spaces, Farming or open land
- More than 300 CLT/SE entities hold over 40,000 housing units across the country, with CLT/SE entities found in almost every state



Shared Equity Model





- Purpose: own, maintain as affordable in perpetuity
- Articles of Incorporation restrict resale and dissolution
- Shares and interests fixed and equal among all Members
- Restricts membership to homeowners in co-op's community
- Governed by Member-elected board of directors
- Homeowner members receive proprietary lease
- 75% of homebuyers earn less than 80% of Area Median Income





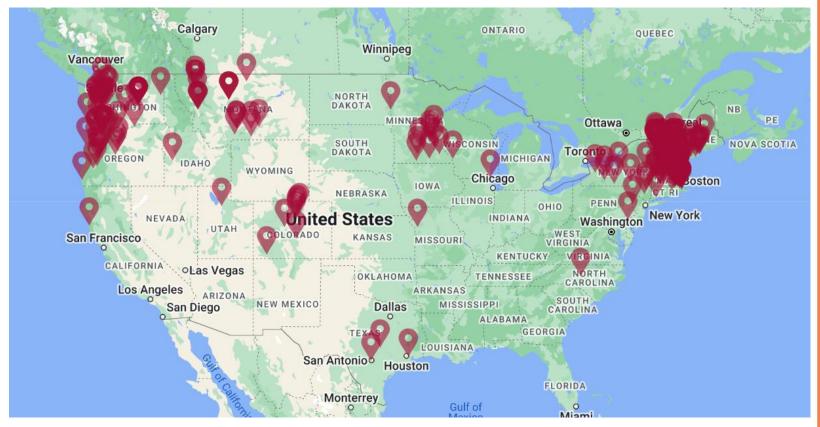
ROC USA Communities

317 ROCs in 21 states

22,000 homeowner households

Zero foreclosure rate









Resident Owners contrast with large consolidators

The Financial Times reported on abutting communities – one REIT-owned and one a co-op – in Clackamas, Oregon:

- Affordability of site-fees 2012 to 2017:
 - REIT: Increase from \$638 to \$828 per month
 - Co-op: Steady at \$590

Neighborhood investment:

- REIT: A resident reported, "nothing has yet been done about repairs to pavement ... there are new sewer leaks."
- Co-op: Residents' report, "We have made major investments in reclaiming the salmon habitat and building walking trails.

Community identity:

- REIT: "They don't talk to us. They don't seem to have time."
- Co-op: "It's a secure, friendly community. We won't be moving ever again."





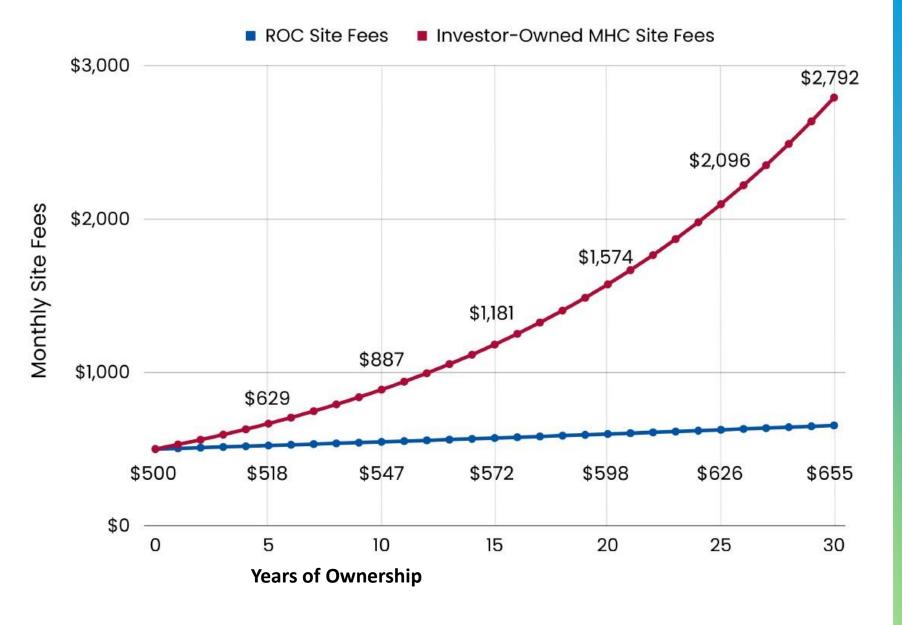
"ROCs are one of the few sources of unsubsidized naturally occurring affordable housing in the country not subject to market-based rent increase."

2019, Freddie Mac, Spotlight on Underserved Markets

Scale and Impact

- 317 Resident Owned Communities
- 21 states
- 22,000 home-sites preserved
- Site-fees are \$600/year below market after 5 years of ownership (Colliers, longitudinal study)
- ROCs raising site-fees 1% per year versus 5.9% industry average (portfolio data and Colliers)
- Homes in ROCs sell faster and for more than comparable homes in comparable investor-owned MHC. (2006 UNH)
- CDFI ROC USA Capital with more than \$300M in originations
- 10 Affiliated nonprofits plus a Direct Technical Assistance team for nationwide services

- Annual Rate for ROCs (0.9%) based on average performance of all co-ops in ROC USA® Capital's portfolio.
- Annual Rate for commercially owned communities (5.9%) reported by Colliers.









AMERICAN RESCUE PLAN TECHNICAL ASSISTANCE INVESTMENT

PROGRAM - 2022-2027

Teia Evans-Project Director

Bernardo Penaherrera — Program Associate

Kiara McGowan— Events & Digital Communications



Strengthening the Cooperative Ecosystem in the US

Objectives:

- Introduction to USDA programs
- Financial Literacy
- Market Planning
- Technical Support



"...SUPPORTING THE ORGANIZATIONAL DELIVERY OF TECHNICAL ASSISTANCE PROJECTS AND ESTABLISHMENT OF TECHNICAL ASSISTANCE NETWORKS."



National Institute of Food and Agriculture

U.S. DEPARTMENT OF AGRICULTURE



NCBA CLUSA'S MAJOR ACTIVITIES



Increase awareness of the cooperative model



Create culturally appropriate resources

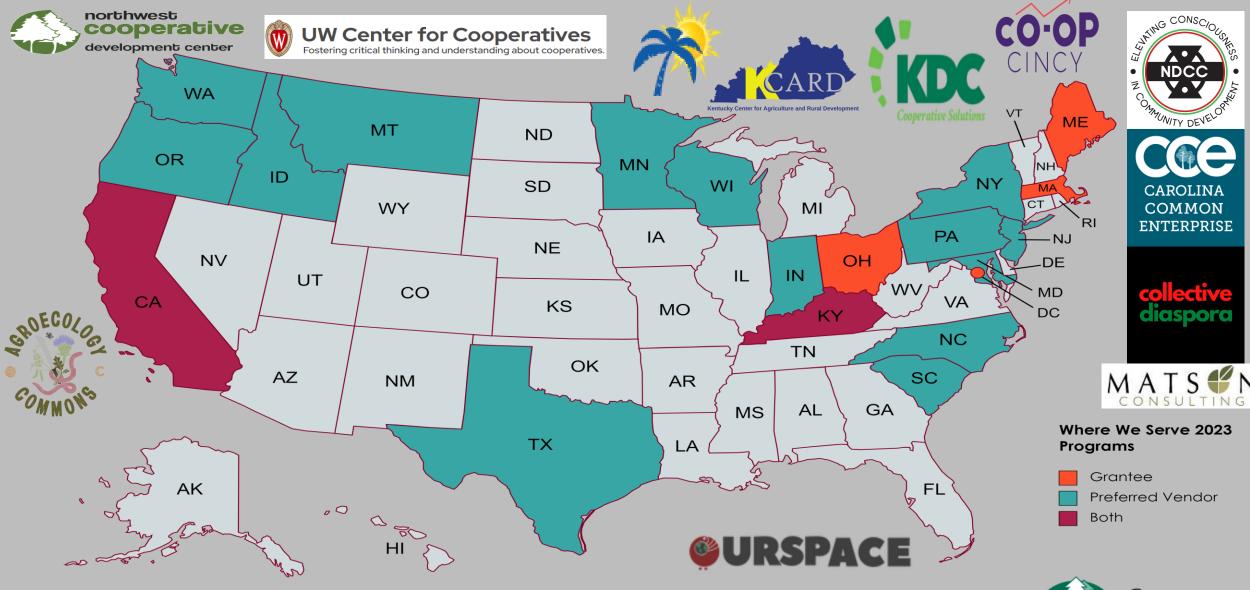


Develop a cadre of cooperative developers with economic and cultural ties and experience



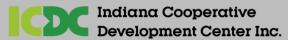
Research policy and regulatory factors that encourage sustainable development

















2024 GRANTEES

2020 Farmer's Cooperative

Common Ground Producers

Fundacion Burcarabon Ujamaa Farmer Collective

Ventures

**Allensworth
Progressive
Association















Common Ground Producers and Growers, Inc.

"All are fed. No one is hungry!"

Pearson's Farms established 1968

55 years serving our communities

largest African American urban farm in the area

in honor or Robert C. and Addie Williams Pearson

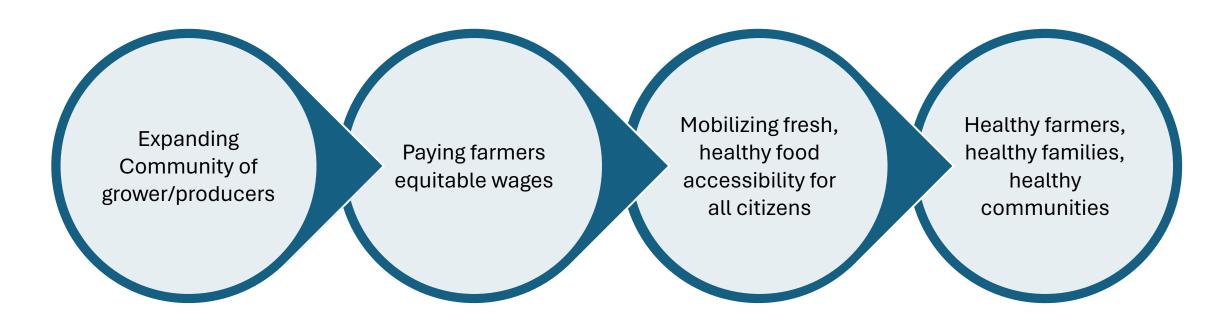




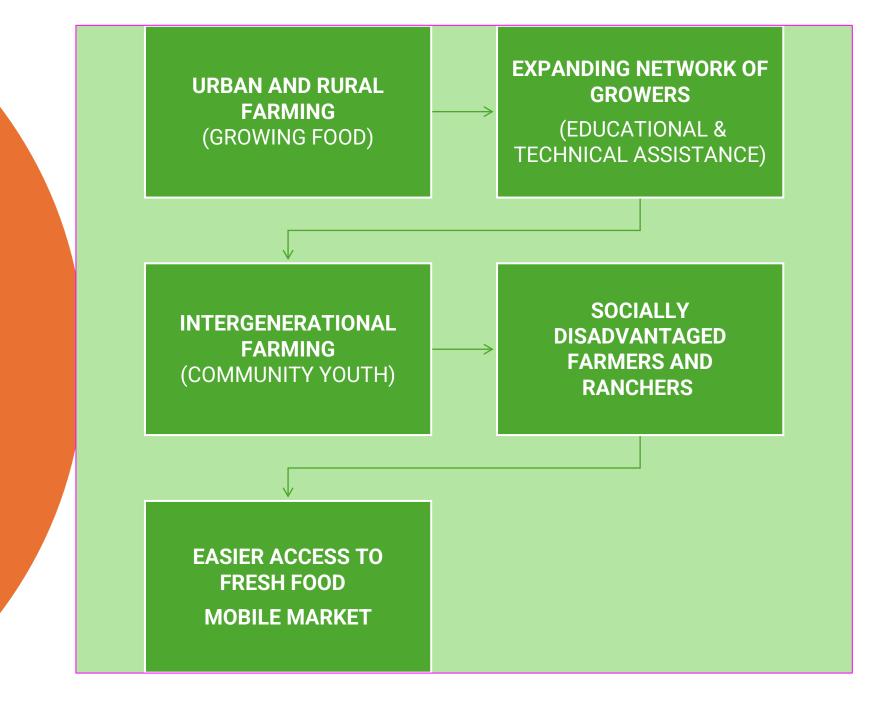


- Mobile Market began in 2014 with 7 locations.
- During 2020-2021 COVID pandemic Common Ground collaborated with community partners to provide more than one million pounds of food to Wichita communities through Farmers to Families food boxes.
- Currently serve multiple urban and rural locations in a twelve- county area in central Kansas including 28 senior, and multi-resident housing locations.
- Our network of growers help to provide more than 15,000 pounds of fresh produce to our communities.
- Approximately 10,000 pounds of produce donated to organizations, individuals and families.
- We practice ZERO WASTE!

connecting the dots



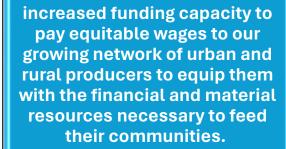
Goal: Health Equity for all communities which must include access to healthy food! Social Determinates of Health (SDOHs)



OUR FOCUS

expanded mobile market services across Kansas which include increased access to fresh. healthy foods to urban and rural senior populations, individuals and families.

expanding the network of growers/producers across Kansas and increasing availability and affordability of fresh, locally grown food.





expanding the mobile market footprint across the nation.



collaboration with community partners to expand a holistic approach to Medicaid families which includes fresh, healthy foods with all wrap-around services.

Food as Medicine



Training and Technical Assistance for BIPOC, socially disadvantaged, new and beginning farmers, and under resourced farmers















This is how we do it!













Common Ground Producers and Growers, Inc.

"All are fed. No one is hungry!" commongroundpg.com





ROOTED TRADITIONS WORKER CO-OP

BUILDING NEW SOURCES OF PERSONAL INCOME AND BUSINESS SKILLS IN EASTERN NORTH CAROLINA

USDA RURAL PARTNERS NETWORK

CO-OPS ADDRESSING RURAL NEEDS

10 JANUARY 2024



NCBA CLUSA

NEED: RURAL IMMIGRANT LATINAS

WITH FARMWORKER FAMILIES.

INITIAL SPONSOR: EPISCOPAL FARM

WORKERS MINISTRY.

ENTERPRISE: GROWING HERBS FR

WHICH TO MAKE SOAP & SHAMPOO.







CONTACTED BY EFWM

PROJECT LEAD: GABRIEL MUÑOZ

NAVIA

AGRICULTURE & WISDOM: KELLY

LIDDINGTON

ALSO: TOM BECKETT







APPROACH: WORKER CO-OP.

DEVELOP PERSONAL INCOME AND WEALTH.

DEVELOP MEMBER SKILLS IN HERBAL MEDICINE, PRODUCTION, BUSINESS.

SERVE COMMUNITY NEEDS.

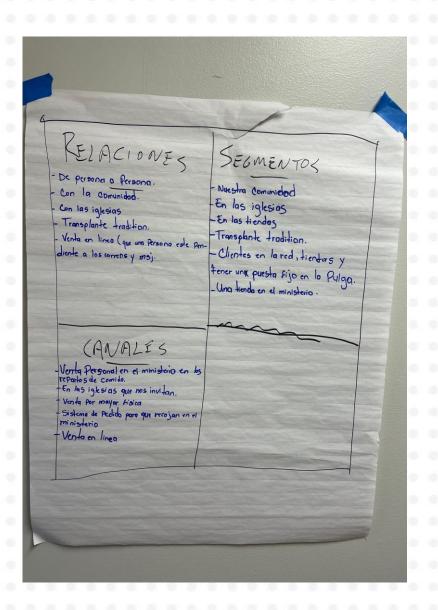




TRAINING APPROACHES:

BUSINESS MODEL CANVAS







TRAINING APPROACHES:

BUSINESS MODEL CANVAS

HORTICULTURAL PRACTICES





TRAINING APPROACHES:

BUSINESS MODEL CANVAS

HORTICULTURAL PRACTICES

PARTNERS: PRODUCTION

PRACTICES & SAFETY

Rebecca Vann, Herbalist Cooperative Extension





TRAINING APPROACHES:

BUSINESS MODEL CANVAS

HORTICULTURAL PRACTICES

PARTNERS: PRODUCTION PRACTICES & SAFETY

1:1 TRAINING IN BUSINESS, FINANCE, "PRODUCTION MATH."





TRAINING APPROACHES:

BUSINESS MODEL CANVAS

HORTICULTURAL PRACTICES

PARTNERS: PRODUCTION

PRACTICES & SAFETY

1:1 TRAINING IN BUSINESS, FINANCE, "PRODUCTION MATH."

MARKET CHANNELS







CHALLENGES:

MEMBERS HAVE JOBS & FAMILY.

EFWM LEADERSHIP CHANGE & LOSS OF FACILITY.







ADVANTAGES:

CORE MEMBERS COMMITTED.

PARTNER SUPPORT FROM COOPERATIVE EXTENSION, NCBA/CLUSA, WSM.







USDA Rural Partners Network



Carolina Common Enterprise

commonenterprise.coop

Cooperation Releases
Abundance.



Keystone Development Center

Developing a strong & equitable cooperative ecosystem throughout the Midwww.kdc.coop

About KDC

Established in 1999

Over 300 clients served

Sectors Served

- Agriculture
- Grocery
- Telecommunications
- Energy/Utilities
- Transportation

- Artists
- Housing
- Home Care
- Construction
- Education





About KDC

Established in 1999

Over 300 clients served

Services Offered

Research

Organizational Development

Business Development

■ Bylaw development

■ Market Analysis

■ Strategic planning

■ Feasibility Studies

■ Leadership training

■ Business Plans

■ Member education

■ IT support





Rural Producer Co-ops



- → Allegheny Grass Fed Beef Co-op
- → Keystone Tree Crops Cooperative
 - → Jersey Cut Flower Market
 - → Chesapeake Flower Growers



Rural Producer Co-ops

in progress



- → Maryland Lamb
- → Rappahannock Tribe
 - → Natural Dye
- → Visual & other artists



Rural Consumer Co-ops

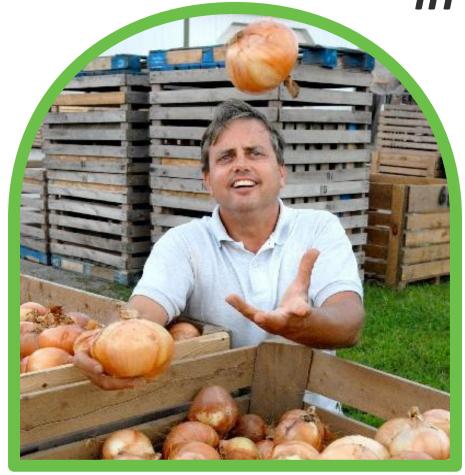


- → Common Roots Renting Co-op
- → Northwest PA Investment Co-op
 - → Clean Energy Co-op



Rural Consumer Co-ops

in progress



→ food co-op in rural PA



Rural Worker Co-ops

in progress



- conversion of a dance studio
 - → worker-owned construction cooperative



Keystone Development Developing a strong & equitable cooperative ecosystem throughout the

Developing a strong & equitable cooperative ecosystem throughout the Mid-Atlantic since 1999

Serving

- Pennsylvania
- Maryland
- Delaware
- New Jersey



www.kdc.coop









Guayanilla

Café del Futuro

Partnerships for Climate Smart Puerto Rican Coffee Grant #NR233A750004G031

Marcus Laws, Director de Proyecto, NCBA CLUSA Enero 10, 2024

Rural Partners Network Webinar: Resilient Rural Development through Cooperatives



Maricao



Alianzas para bienes agrícolas climáticamente inteligentes (CI)

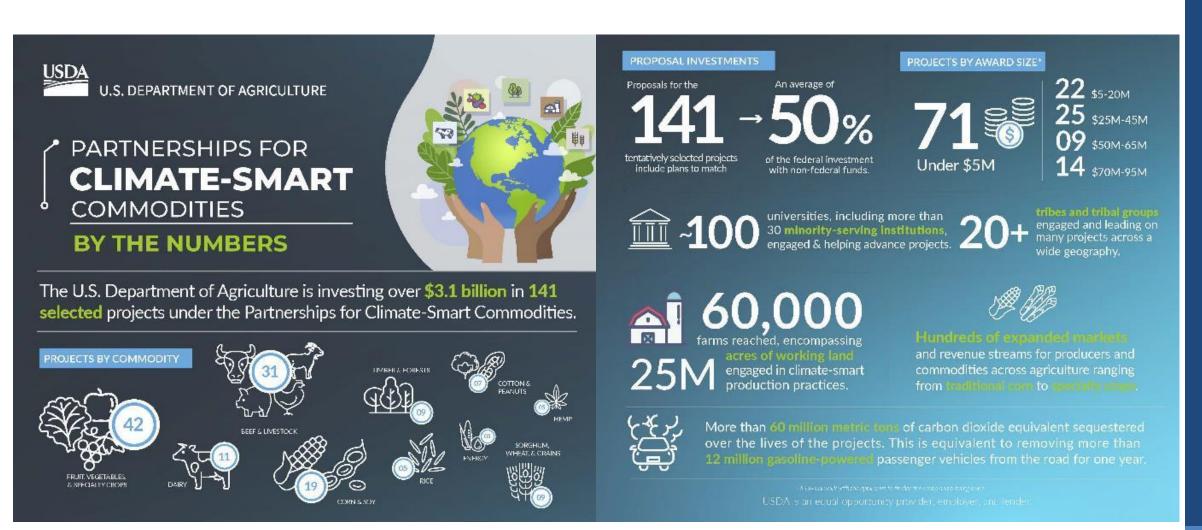
- Presupuesto global=\$3.1B
- **Duración**: 2023-2027
- Objetivos del Programa
 - 1. Promover e incentivar implementación de prácticas CI.
 - 2. Incrementar la producción CI.
 - 3. Fomentar mercados para productos CI.

¿Dónde trabaja?

- **141 proyectos piloto** seleccionados en todo el territo<mark>rio</mark> EE.UU. de 1,000+ propuestas valoradas en \$20B
- 3 proyectos en Puerto Rico = \$27M







Para más informacion y el tablero de proyectos - https://www.usda.gov/climate-solutions/climate-smart-commodities



Situación Actual



Hacienda Caracolillo, Maricao Foto – Daniel Morales

- 100M+ árboles perdidos/dañados por huracanes María + Irma (2017)
 - 20M de café y sombra
- Cosechas dañadas:
 - 85% 2017
 - 35% 2022 H. Fiona de 30" de lluvia
- 2018 Puerto Rico Censo Agricola
 - Fincas de café 2,445 / 13,283 cuerdas
 - Bajo sombra 818 / 3,804 cuerdas
 - Al raso (bajo sol) 1,627 / 9,479 cuerdas
 - Finca promedio = 5.43 cuerdas
- <250 cooperativas
 - 100 ahorro y crédito /119 Tipos diversos
 - 7 Agricola / 1 de café
 - Coop AgroComercial / Café Cibales

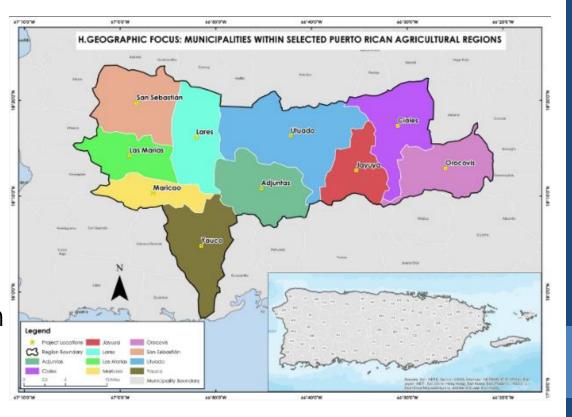


Café del Futuro

- Presupuesto=\$15M
- **Duración:** Abril 19, 2023-Sept 17, 2027.
- Commodity: Café Arábica y madera fina
- Objetivos:
 - 1. Fomentar sistemas agroforestales multi-nivel bajo semi-sombra.
 - 2. Cuantificar y certificar huella de carbono
 - 3. Abrir y/o expandir mercados
 - 4. Promover el modelo cooperativo como una solución a los retos que bregan los productores

¿Dónde vamos a trabajar principalmente?

Concentrado en estos 10 municipios donde 90% de los productores viven





¿Cuáles son las metas?

En concreto, el proyecto busca alcanzar las siguientes metas y objetivos cuantitativos:

#	Objetivos cuantitativos	Total
1	Número de productores históricamente desatendidos involucrados	2,000
2	Número de acres involucrados	10,000
	Número de árboles distribuidos a los agricultores (café, sombra,	
3	madera fina, y otros)	2,750,000
4	Total de personas alcanzadas	10,000
5	Total de incentivos a los agricultores para la implementación de CSAF	\$5,000,000
6	Beneficios de GEI (MT CO2 equivalente secuestrado)	40,000
7	Aporte del agricultor por árbol de café	\$0.20

^{*2.6}M de árboles de café y 150k de sombra, madera fina (especies nativos y endemicos), entre otros



20 Prácticas Conservación Climáticamente Inteligentes

NRCS Practice Code	Practice Name
(if applicable)	
327	Conservation Cover
328	Conservation Crop Rotation
329	No Till
332	Contour Buffer Strips
340	Cover Crop
345	Reduced Till
386	Field Borders
484	Mulching
601	Vegetative Barriers
311	Alley cropping
342	Critical Area Planting
379	Multistory Cropping/Forest Farming
380	Windbreaks/shelterbelt Establishment and Renovation
391	Riparian Forest Buffers
422	Hedgerow Planting
612	Tree/Shrub Establishment
590	Nutrient Management
595	Pest Management Conservation System
645	Upland Wildlife Habitat Management
666	Forest Stand Improvement

^{*}Fuente: NRCS - Agricultura y silvicultura climáticamente inteligente (CSAF) Lista de actividades de mitigación [1] FY2023

Beneficios:

- Secuestro de Carbon
- Mejor Calidad de Café
- > Resilencia
- > Biodiversidad
- Aumento en Servicios Ecosistémicos
- Mejor Calidad de Agua
- < Erosión
- Disminución deslizamientos
- > Retencion de agua
- > Diversidad de Cosechas
- > Retención de Nutrientes
- Cultivos más saludables
- < Insumos agrícolas
- < Competencia de malezas
- Costos abaratados



Emisiones de GHG: Modelaje y Muestreo de campo

Cuantificación y evaluación por práctica de conservación

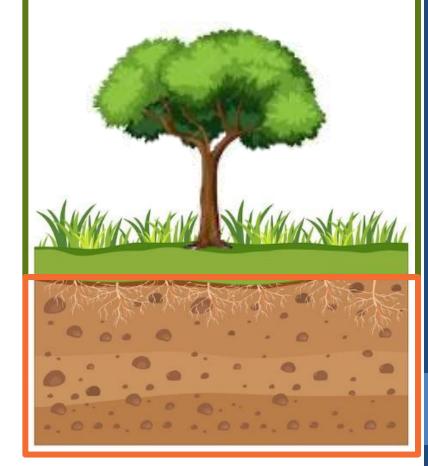
Muestreo de Campo:

- > Estimación masa total
- Contenido de carbón (wt%)
- Diámetro Altura del Pecho (DBH)
- > Taza de mortalidad
- Contenido de carbon (wt%)
- Monitoreo de emisiones de GHG (CO₂, CH₄, N₂O) usando una cámara de gases

Modelaje: modelos computacionales (i-Tree, Suelo USDA Comet, Cool Farm, etc.)

Aportación Principal: Recolectar data para modelar sistemas trópicales

Biomasa









- **Productores de Café de Puerto Rico (PROCAFE):** Desde 2019, tiene 500 socios Productores, implementado 3 Proyectos parecidos al CdF, distribuido 3.2M de árboles.
 - Asistencía técnica, acompañamiento, outreach, colección de datos, distribución de árboles.



- Universidad de Puerto Rico Estación Experimental Agrícola (<u>UPR-EEA</u>): Land Grant University, EEA fundada en 1910, comprende dos centros de investigación y seis estaciones de campo regionales en todos los climas representativos de Puerto Rico.
 - Cuantificación de los gases invernaderos, Investigación CS



- <u>SUSTAINCERT</u>: certificadora oficial de Gold Standard, un organismo de estándares reconocido mundialmente para la evaluación del impacto del clima y los Objetivos de Desarrollo Sostenible (ODS).
 - Verificación de GEI y metadologia de cuantificación, Scope 3
 Certificación de HdC en la cadena de suministros de corporaciones,
 Fortalecimiento de Capacidades



- La Liga de Cooperativas de Puerto Rico (<u>La Liga</u>): 74 años representando, defendiendo, y promoviendo el movimiento cooperativo
 - Promoción, formación y el enamoramiento del modelo cooperativo



SERVICIOS DISPONIBLES PARA ORGANIZAR UNA COOPERATIVA





LIGA DE COOPERATIVAS DE PUERTO RICO

- Orientaciones sobre el modelo cooperativo
 - Como formar una cooperativa
 - Cooperativismo
 - Identidad Cooperativa
- Consultas Sobre
 - Leyes
 - Reglamentos
 - Procedimientos
- Educación Cooperativa
 - Seminarios
 - Charlas





INSTITUTO DE COOPERATIVISMO UPR

- Investigaciones sobre el modelo cooperativo en Puerto Rico.
- Maestría en Cooperativismo
- Incubadora de cooperativas
 - 45 horas de contacto
 - Sesiones presenciales (en la UPRRP)
 - Sesiones virtuales sincrónicas (Teams)
 - Sesiones virtuales asincrónicas (Moodle)
 - Orientaciones, talleres, conferencias, acompañamiento.







- Aceleradora de Cooperativas
 - Promover la incubación y aceleración de empresas cooperativas en Puerto Rico.
 - Seminarios
 - Acompañamiento Empresarial
 - Asistencia Técnica



FIDECOOP

Fondo de Inversión y Desarrollo de Cooperativo

- Micropréstamos Comerciales
 - 0% de Interés a cooperativas emergentes y en desarrollo
- Líneas de crédito comerciales
- Préstamos Comerciales





Impactos Potenciales

Socioeconómico

- 51% del presupuesto para inversión directa en los Productores (incentivos + árboles)
- Aumento en la producción hasta 10qt/cda
- Reducción en los costos de producción de 25% por las prácticas
 - <u>Proyecto CLUSA USDA Coffee Stabilization and Agricultural Diversification Projec</u>t, El Salvador- 30-60% reducción por la aplicación de insumos orgánicos localmente producidos
- Acceso a mercados nuevos/expandidos (ej. carbono)
- Diversificación de ingresos (madera fina y carbono)

Ambiental

- Siembra de 2.75M+ árboles nuevos bajo sistemas agroforestales climáticamente inteligente.
- Menor dependencia de insumos sintéticos importados.
- Aumento en salud de los suelos, la biodiversidad, y masa forestal
- Cuantificación de la huella de carbono

Sostenibilidad

- Organizaciones y cooperativas con capacidades más fuertes continuarán proporcionando servicios/técnicas más allá del proyecto.
- Productores más resilientes con mayores ingresos.
- Captura de datos para análisis actuales y futuros de impacto ambiental y socioeconómico
- Ecosistema de servicios que beneficia a todos los involucrados, desde los agricultores hasta los consumidores, y que tiene un impacto positivo en el medio ambiente







Finca La Sombra LLC, Guayanilla







¡Muchas gracias!

Marcus Laws

Project Director
NCBA CLUSA
mlaws@ncbaclusa.net
climatesmart@ncba.coop
https://ncbaclusa.coop/prcscs/

Franco Jiménez Sanabria

Oficial de Servicios
Educativos
Liga de Cooperativas de
Puerto Rico
educacion@liga.coop
787-764-2727 ext. 229





Indiera Baja, Maricao









CONTACT INFORMATION

To learn more about cooperatives, NCBA CLUSA and our projects, visit www.ncbaclusa.coop

Doug O'Brien, President and CEO - do'brien@ncba.coop

Mary Griffin, Senior Advisor & Executive Director of CDF - mgriffin@ncba.coop

Teia Evans, Project Director, Strengthening the Co-op Ecosystem - tevans@ncba.coop

Marcus Laws, Project Director, Puerto Rico Partnership for CSC - mlaws@ncbaclusa.net

Aaliyah Nedd, Director of Government Relations - anedd@ncba.coop

Thank you

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