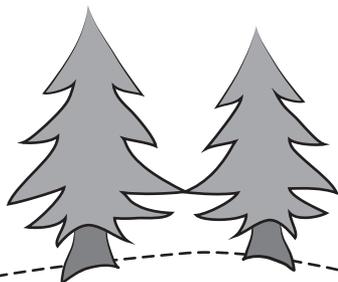


# WHAT IS A CO-OP?

**BASED ON CULTIVATE.COOP**

The following booklet is an introduction  
to cooperatives.

This is included with *Co-opoly* in order  
to give those who are unfamiliar with  
co-ops an opportunity to discover more  
about the cooperative movement.



# INTRODUCTION

All of the content from this booklet is directly taken from Cultivate.Coop (<http://cultivate.coop>), a wiki for collaboratively building knowledge and resources on cooperatives and cooperation. Cultivate.Coop is one of many projects of the *Toolbox for Education and Social Action* (TESA). TESA did not write the original content of this booklet; rather, it was pulled directly from the site, and was developed collaboratively by co-op members and enthusiasts from around the world. So, if you spot any spelling or grammar errors, have questions about a specific topic, disagree with a point, or want to contribute something to a section - we encourage you to go to <http://Cultivate.Coop> to help us strengthen this resource!

*We hope this booklet will give you greater insight into the cooperative world!*

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# CO-OPS 101

A cooperative (co-op) 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.

In sum, cooperatives are:

- **User-owned** – The people who own and finance the cooperative are those who use the cooperative.
- **User-controlled** – The people who control the cooperative are those who use the cooperative.
- **User-benefiting** – The cooperative's sole purpose is to provide and distribute benefits to its users on the basis of their use. Therefore, when starting a cooperative, your first job is to decide who are the members and what benefits do they want from this cooperative.

Cooperatives bring tremendous value to people and communities around the world. They are businesses that are owned and controlled by the people who use them and that return profits back to their members. Cooperatives exist in every industry, every geographic area, in rural and urban areas, serving rich and poor. It is a way of doing business as old as human life. Co-ops are owned by consumers, producers/farmers, workers, businesses/organizations, municipalities and governments, and other co-ops.

Cooperative businesses exist to meet their members' needs and they are focused more on service than investment. Cooperatives are owned and controlled by their members. Increased local control keeps the co-op in the community. In this business structure, surplus return to members, thus money is kept within a community. Consumers believe co-ops have better products and services at a lower cost, though this is not always the case.

## Values

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

## Seven Cooperative Principles

Cooperatives are guided by the “seven cooperative principles” as agreed upon by the International Cooperative Alliance (ICA): 1) Voluntary and Open Membership; 2) Democratic Member Control; 3) Member Economic Participation; 4) Autonomy and Independence; 5) Education, Training and Information; 6) Cooperation among Cooperatives; and 7) Concern for Community. (See the above link for a full description of each).

## Benefits of Cooperatives

Cooperatives bring the following types of benefits to their members:

**Consumer co-ops** – provide retail products and services for their customer members.

**Purchasing co-ops** – purchase products and services in bulk to reduce or share costs for individual or organizational members.

**Marketing co-ops** – build markets for members' products and services, improve member bargaining power, facilitate delivery of products to market, and improve product quality.

**Value-added Processing co-ops** – add value to members' products to increase members' share of retail mark-ups.

**Worker co-ops** – provide jobs for their members and services for their communities.

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This portion originally adapted with permission from: <http://www.cdi.coop/whatsacoop.php>

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# TYPES OF COOPERATIVES

Cooperatives are **owned, controlled and operated** for the **benefit** of their members. Most corporations are controlled based on the number of shares owned, and distribute profits based on investment. But co-ops operate on the basis of **one member, one vote**, and return dividends based on patronage. Cooperatives take a number of forms.

As you begin to create a cooperative, it is important to reach agreement about what you are trying to do. The form of the cooperative will depend greatly on which problem it is primarily trying to solve. Are you primarily concerned with job losses or lack of access to certain types of goods? Do you suffer from poor prices for your produce, or poor market access?

Cooperatives can be labeled more than one way, so it can be a little confusing at first. Labels may refer to the ownership structure, the product or service the co-op offers, or the activity the group engages in collectively. Just about any co-op can have more than one label.

For example, a group of people forming a co-op to open a grocery store and sell food to co-op members and perhaps other customers is called a “consumer co-op” and also—more commonly—a “food co-op”. Both labels are correct. One refers to the co-op’s ownership structure (consumers) and the other to what it offers those owners (food).

Here's another example: A group of dairy farmers who sell milk under a cooperatively owned brand name which they own might refer to itself as either a "producer co-op" or a "marketing co-op". If they open their own milk processing plant to make cheese or some other product, they are also a "value-added agricultural co-op". And all of them, if they buy equipment, fertilizer, services or anything else together, are "purchasing co-ops".

To make matters even more interesting, many people in the co-op world connect the label "purchasing co-op" to the model of independent retailer-owned co-ops such as Best Western motels, TrueValue and ACE hardware stores. Or, they may use the term purchasing co-ops for a municipally owned or other "shared service" cooperative. And while agricultural producers work very hard, no one ever refers to them as worker co-ops any more than they refer to a group of factory workers who have formed a co-op to produce textiles as producer co-ops.

**Given this cautionary note, here are some divisions that are widely accepted:**

## **WORKER COOPERATIVES**

These businesses are **owned and democratically managed by the workers**, and no one else. Depending on the start-up capital needed, they can offer workers a chance to own their own company with very little financial investment. This can make them an ideal structure for people of modest or low incomes. They are also increasingly popular with small groups of attorneys, designers and engineers, fundraisers, and other professionals.

Many worker co-ops are fairly small and have no separate boards of directors; everyone takes a direct role in policy making and other governance functions. Typical examples are print shops, copy centers and bookstores; small manufacturing, construction and engineering firms; homecare and daycare professionals; restaurants and bakeries, auto repair shops and groups of artists or artisans.

A few worker co-ops attain sizable memberships. Cooperative Home Care Associates in New York City's Bronx has 1,600 owner-members, mostly women of color (often immigrants) living on low incomes and tending homebound elderly, ill and disabled folks.

While the workers are the owners of a co-op, they're also the ones in charge of it together. Worker co-ops operate under the **One Worker, One Vote** principle. Major decisions are discussed and decided on by workers. This can range from the cooperative business plan, who to hire, what hours to be open, worker salaries, how to distribute surplus, and much more.

Some worker cooperatives use **majority-based decision making**. This means that only half plus one of the workers need to agree on something. However, others adhere to a **consensus decision-making** process. In most cases, this practice means that everyone has to consent to a proposal for a vote to succeed (however, some co-ops that use consensus also have super-majority fall back options if consensus cannot be reached).

What workers debate and decide on can vary from co-op to co-op, and the differences are certainly exaggerated depending on the size of the cooperative. **However, the general rule persists: the workers are in charge. This is called "workplace democracy."**

Workplace democracy manifests in many ways in co-ops. Major decisions that affect the business as a whole and the workers are almost always decided on by all-worker assemblies. However, especially in larger cooperatives, actions can be taken and decisions made by small groups of workers who are delegated responsibility by the other members. This can take place in shop-floor committees, work teams, and more.

## CONSUMER COOPERATIVES

These businesses are **owned and governed by people who want to buy from the co-op**. Consumers can create a cooperative to provide pretty much anything they want to buy. Their purchases may include groceries, electricity or telephone service, housing, healthcare, or—under the label of credit unions—financial services. The co-ops can be tiny or immense: a single artists' dwelling or a high rise with hundreds of apartments. A small food buying club in a rural village or a multi-million dollar supermarket in a bustling city.

The national Rural Electric Cooperative network serves consumer-owners in 45 states. Some cooperatively owned insurance companies like Nationwide serve enormous memberships with significant financial assets.

Most consumer co-ops, even if they are not as complex or heavily regulated as credit unions (described below), elect boards of directors who hire managers to run the daily operations. Both the grocery and the electric industries are tough businesses that require constant professional development. Consumer member-owners may serve on committees, run for a seat on the board, or take another active part in the co-op. But as often as not, their primary involvement in their co-op is in the consumption of its goods or services.

## PRODUCER COOPERATIVES

This refers to groups of people engaged in the **agricultural arena: farming, fishing, and forestry**. The co-op members may be farmers, landowners or owners of fishing operations. There is a long menu of possible ways these groups may cooperate. They may buy farm inputs, equipment, and insurance, hire managers and sales people, market and advertise together, or operate storage or processing facilities or a distribution network.

## CREDIT UNIONS

Credit unions are actually **consumer-owned financial services cooperatives in which every depositor becomes a member-owner**. Members may attend the annual meeting and help elect a board of directors that is typically made up of community volunteers, most of them with considerable financial and other relevant areas of expertise. This is quite a difference from big international banking conglomerates with their distant investor-owner millionaires and highly paid directors who have no knowledge of or loyalty to local residents.

Credit unions, as with all co-ops, come in all sizes—from a single facility with a few score members to huge, multi-branch operations that cover lots of territory and employ many local people. Community development credit unions are a special category created by the industry to specifically serve lower income communities.

## RETAIL OR PURCHASING CO-OPS

Still another type of consumer co-op sometimes given its own category is the retail or purchasing cooperative, sometimes called a shared service cooperative. Many of these co-ops are owned and governed by independent business owners.

Best Western motels, True Value and ACE hardware stores, and Carpet One/CCA Global Partners are independently owned businesses that have formed national and international cooperatives to purchase goods and services at rates that will keep their bottom lines in the black. But there are also many successful smaller operations such as a group of independent business consultants or attorneys who want to buy office supplies, insurance, or other products and services together. Some municipalities and even state governments have joined together to own their own electricity, water or telecommunications utilities as well as to buy business services and so forth cooperatively.

What unites all of these co-ops is that they seek to improve their efficiencies and/or market competitiveness by “bulk buying” a broad range of goods and services.

## HOUSING COOPERATIVES

Housing cooperatives are **owned by the residents**. This can range from a single house to apartment complexes with thousands of units. It also includes co-housing projects, in which dozens of homes are cooperatively owned. Condominiums are a relative of co-ops, although with condos each member owns their own unit; in a cooperative, each member owns a share of the co-op that owns all of the property.

## COMPLEX CASES & MULTI-STAKEHOLDER COOPERATIVES

In some cases, it may be desirable to create a hybrid among these types of co-ops. These are called “multi-stakeholder” cooperatives, and often create specific roles and rights for the various types of members. For example, this may take the form of a producer/consumer or consumer/worker hybrid co-op. In these scenarios, the membership fees might differ for the two groups. This recognizes that there will likely be fewer producer members, and that they potentially have more to gain and therefore more incentive to invest, and you might also have a certain number of board seats reserved for each (i.e. on a board of seven, there are three “at large” members, two members elected by the producers, and two elected by the consumers).

These types of co-ops are more complex, and may experience tension among the various types of members. After all, one of the benefits of cooperation is that people can work together to meet their shared interests. On the other hand, a cooperative may experience tension between its producer members’ desire for high prices for their goods, and their consumer members’ desire for low prices.

## HYBRID WORKER & CONSUMER OWNED COOPERATIVES

An emerging model, primarily in grocer co-ops, are consumer and worker owned cooperatives. In these cooperatives, **both the workers and consumers equally own and manage the co-op, elect individuals to the board of directors, and so on**. Eroski is a worker-consumer hybrid grocer co-op in Spain (part of the

Mondragon system), and their Board of Directors is divided up into two sections - the worker section and the consumer section that oversee topics relevant to their constituency, but who also work together on issues important to the overall cooperative. Worker and consumer owners elect an equal amount of representatives to the co-op's board.

In the United States, the Weaver Street Market in North Carolina is a worker and consumer owned cooperative with three grocery stores and one restaurant.

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This section originally adapted from the Cooperative Development Institute's website as well as the Northwest Cooperative Development Center's website <http://www.nwcdc.coop/>

<http://www.chcany.org/>

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<http://www.weaverstreetmarket.coop/>

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# COOPERATIVE PRINCIPLES

In 1994, a set of cooperative principles were agreed upon by the International Cooperative Alliance (ICA) at a conference in Oslo, Norway. Since then, they have largely been regarded as the standards for the. You can see the principles on the ICA's website.

## 1<sup>ST</sup> PRINCIPLE: *Voluntary & Open Membership*

"Co-operatives are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination."

## 2<sup>ND</sup> PRINCIPLE: *Democratic Member Control*

"Co-operatives are democratic organizations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary co-operatives members have equal voting rights (one member, one vote) and co-operatives at other levels are also organized in a democratic manner."

## 3<sup>RD</sup> PRINCIPLE: *Member Economic Participation*

"Members contribute equitably to, and democratically control, the capital of their co-operative. At least part of that capital is usually the common property of the co-operative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing their co-operative,

possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the co-operative; and supporting other activities approved by the membership.”

#### 4<sup>TH</sup> PRINCIPLE: *Autonomy & Independence*

“Co-operatives are autonomous, self-help organizations controlled by their members. If they enter to agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their co-operative autonomy.”

#### 5<sup>TH</sup> PRINCIPLE: *Education, Training & Information*

“Co-operatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their co-operatives. They inform the general public - particularly young people and opinion leaders - about the nature and benefits of co-operation.”

#### 6<sup>TH</sup> PRINCIPLE: *Co-operation Among Co-operatives*

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

#### 7<sup>TH</sup> PRINCIPLE: *Concern For Community*

“Co-operatives work for the sustainable development of their communities through policies approved by their members.

## WHY START A CO-OP?

### Reasons Why You Might Want to Start a Co-op

- » Cooperatives exist to meet their members' needs. Their focus is on service to members, not on bringing a return to investors.
- » Cooperative members are not penalized for working together in a cooperative business under US Tax Code; therefore many cooperatives enjoy tax advantages.
- » Cooperatives are owned and controlled by their members. They help keep resources in the members' community and are guided by members' values.
- » Decisions made democratically by the membership provide a strong direction that is supported across the organization.
- » Profits are returned to members so members benefit from the business they do with the cooperative.
- » Cooperatives contribute to the economic stability of their communities.

## Reasons Why You Might Want to Think Twice Before Starting a Coop

- >> Sometimes cooperatives have difficulty gaining access to the capital they need without being able to bring on investors who have a seat on the board.
- >> Cooperatives need to invest time and money in supporting their democratic process – educating members about key issues, holding meetings, and responding to member concerns. This can be expensive and time consuming.
- >> Sometimes there are legal limits to the scope of operations or membership for a cooperative.
- >> Cooperatives are only as good as their members ask them to be. When members stop investing time and energy, cooperatives can reduce the benefits they provide to their members.

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## References

How to Start a Co-op packet

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# STEPS TO STARTING A COOPERATIVE

When starting a Cooperative, it is very helpful to have an understanding of the big picture of what is involved. There are two reasons for this: First, it helps participants understand the scope of the project, and to develop realistic ideas about the timeline. Second, it helps to keep the development process running smoothly by focusing attention on the most urgent concerns.

There are a number of different models for this process, and so you are encouraged to explore a number of options and find what best suits your groups' needs. Even so, it will always be helpful to have a single set of steps to keep your group focused, and this guideline will provide a starting point for your planning. That way, you can better understand the importance of what you are doing at a given time, and see how it fits into the big picture.

Having a shared guideline will also help you bring your focus back to the tasks that are of more immediate importance. For example, it is important to establish exactly what you are trying to do with your cooperative before you put too much energy into discussing its location and layout.

When discussion wanders to decisions and tasks that are further down the line, it is helpful to recall the larger process. This is similar to the steps taken by a painter, who must first sketch out broad outlines before filling in detail.

## 1<sup>ST</sup> STEP: *Gathering Information*

You will want to answer the following questions, to make sure that you agree about what you are setting out to do.

- » What is the need to be met? Why are you all gathered together?
- » How could you meet this need through cooperation?
- » What are your organizational options? Is a co-op the best model?
- » Who are the interested parties? (*sometimes called stakeholders*)
- » Who are potential collaborators? (*not likely to join, but still helpful or interested*)
- » What is the business environment? Is this co-op likely to succeed in it?

## 2<sup>ND</sup> STEP: *Get Organized*

Once you have identified the problem to solve, this will help you to determine how you will work together over the long run.

- » How are decisions made and communicated?
- » Who makes what sorts of decisions?
- » What committees and coordinators will you need?
- » What responsibilities and decisions will be delegated, and to whom?
- » What legal form should your cooperative take?

## 3<sup>RD</sup> STEP: *Research Feasibility*

At its core, your cooperative needs to be a successful business. This process usually involves hiring an expert to determine whether your proposed business is likely to succeed in your market. This study is often very expensive, but it is an important investment; you could lose much more in the event of a business failure.

- » What are the demographics for the area?
- » What competition will you face?
- » How much will it cost to open the business?
- » What sort of cash flow is projected?
- » What sites are available and suitable, at what cost?

## 4<sup>TH</sup> STEP: *Review Findings*

This is your first “go/no go” decision. You will take the results of your feasibility study, and decide whether to move forward. In the event of marginal feasibility, you may need to redesign the project.

## 5<sup>TH</sup> STEP: *Membership Drive*

*Note: This section is mostly relevant to Consumer cooperatives.*

While you have already developed an informal membership, this is the point at which you start aggressively seeking additional members to help capitalize the business. You will need to raise a substantial portion of your funds from members.

- >> Set a goal for number of members recruited and amount of equity raised.
- >> Have your membership information clearly decided and presented.
- >> This information should include share prices, payment options, member rights and responsibilities, classes of stock, and revocation or sale.
- >> Set up solid and transparent record-keeping systems. This is extremely important.

## 6<sup>TH</sup> STEP: *Planning and Financing*

This step involves the conversion of your feasibility study into a business plan, which shows that not only is your cooperative feasible, but that you know how you will achieve those feasible results.

Your first line of financing is your membership equity, or shares.

You will probably also need to raise additional funds through member loans or donations. Between these two, you should have at least 40-50% of start-up costs.

Once you have secured member equity and other funds, you will probably need to borrow money from a bank. This is where a solid business plan is essential.

## 7<sup>TH</sup> STEP: *Begin Operations*

This is another “go/no go” moment. Once you have your financing lined up, you make a final decision to move forward. This is a very long, complicated and expensive step, so you should seek out expert guidance as much as possible.

- >> Identify qualifications for management and hire management.
- >> You may wish to hire a separate project manager to oversee the opening.
- >> Acquire facilities and equipment, and carry out necessary renovations.
- >> Establish accounting and control functions.
- >> Develop operating policies.
- >> Open the doors!

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### *References*

This section originally adapted with permission from the Northwest Cooperative Development Center. <http://www.nwcdc.coop>

# CONVERTING TO A CO-OP

Organizations and businesses sometimes convert into a cooperative in order to raise capital, grant the organizations' users greater democratic control, take over for a faltering business, realize social and economic justice, and more. This page is meant to document stories of successful and unsuccessful cooperative conversions.

## **Buffalo Streets Books converts into a community-owned cooperative**

Buffalo Street Books, the last independent bookstore in Ithaca, New York, was facing incredible financial difficulties and stated in February 2011 that it would be "liquidating its stock." Rather than close the bookstore's doors forever, however, the store's owner and staff decided to communicate with the residents of Ithaca (a town of 30,000), and bring forward a proposal to turn the business into a "community-owned cooperative" (in this case, a consumer cooperative). The fundraising goal for the community buy-out was set at \$200,000, but the proposal generated so much excitement that Buffalo Street Books raised roughly \$250,000.

Buffalo Street re-opened in April, 2001 as Buffalo Street Books Cooperative with 500 member-owners.

After the buy-out, a Buffalo Street employee said: "Not only are people excited that the store is going to survive, they're excited about the way in which it's going to survive and that they're going to be a part of keeping it alive."

# COOPERATIVES, COMMUNITY, AND CHANGE

## → Cooperatives in Low-Income Communities

The Cooperative model has a lot to offer those with little capital, especially when they launch a business or set up a company that does not require a huge up-front investment (such as a homecare or janitorial service co-op, a pre-order food buying club, an equipment-sharing or bulk purchasing co-op, a weatherization or catering co-op, or a community development credit union). Using the power of numbers and the Seven cooperative principles and Cooperative values, people can gain better access to good food, good housing, good jobs, good educations, good health and services. They can share the responsibility and work of running a business, and create better opportunities for themselves and their children.

The modern cooperative is generally regarded as having its roots in Rochdale, England, where impoverished flannel weavers living in the same times and classic conditions of Charles Dickens' novels, organized a co-op to buy uncontaminated food from someplace other than the company store. Historically, in the US both worker- and consumer-owned cooperatives sprang up within the earliest emancipated African American and European immigrant populations, from worker-owned factories to associations of hardscrabble farmers who together purchased inputs, processed and marketed products, and even created the rural electric cooperative system.

Today, newcomers to the US are still forming Worker co-ops, buying clubs, and agricultural marketing collectives in order to meet their families' needs and pursue their chosen work. In New York's South Bronx, Cooperative Home Care Associates anchors a national cooperative network that employs more than 1600 people, most of them from low-income communities and many of them immigrants or first-generation US residents.

Also in New York City, more than half a million people live in middle class, cooperative high rises like Co-op City. But about 30,000 people of low income live in formerly abandoned properties they have renovated and purchased as co-ops. In the same way, thousands of families living in manufactured housing parks across the country are buying their parks and becoming resident owners.

Cooperatives assist in building sustainable communities on three levels: socially, economically, and environmentally.

## → Social Sustainability

Communities prosper in spirit and resources and become "sustainable" when they meet the needs of the present generation without compromising the ability of future generations to provide for themselves. Communities are sustainable when their members maintain or increase the community's resources over time. We have all seen communities where capital resources have left; businesses have closed; storefronts are abandoned; natural resources have been taken; jobs are

scarce; and products and services are hard to find. These communities have had their resources diminished overtime and their economies have been devastated.

Cooperatives help to build the skills of democracy and conflict resolution – skills that are needed in order to survive as human beings on this planet. When cooperative members work together to own and control their cooperative using the democratic process, they learn how to clearly state what they believe, how to listen carefully to the ideas and needs of others, how to build consensus on the best direction to pursue, and how to get the most important things done.

## → **Economic Sustainability**

Communities have a strong, sustainable economic life when money and resources are retained within the community. Cooperatives help increase a community's resources because they are often locally owned and controlled. Jobs, profits, and resources stay in the community longer because the cooperative members who control the cooperative are community members. Communities are weakened when the businesses they have built with their labor and patronage move out of a community and take that value with them. Cooperatives are far less likely to decide to move south for cheaper labor when that decision would cause the decision makers to loose a business they depend on. When members depend on a cooperative to bring them products and services they need, jobs, or markets for their products, they are far less likely to move the business out of the community.

When people spend more of their money in locally controlled businesses, they experience the beneficial multiplier effect of having money circulate within their community. Cooperatives are often locally owned by people within a community. Locally owned businesses spend more payroll and operating dollars locally. Locally owned cooperatives return their profits to their local owners. When these dollars are re-circulated within the community, everyone benefits. Cooperatives help keep money in the community.

## → **Environmental Sustainability**

A cooperative is a type of business that allows generations to come to appreciate a healthy stock of environmental and natural resource assets.

Please be aware that **we are NOT protecting the environment for future generations if we:**

- Require continual inputs of non-renewable resources.
- Use renewable resources faster than their rate of renewal.
- Cause cumulative degradation of the environment.
- Require resources in quantities that undermine other people's well-being.
- Lead to the extinction of other life forms.

In the Northeast United States, cooperative members are doing remarkable things to help protect the environment for future generations. Some co-ops are dedicated to helping individuals adopt more responsible patterns of consumption, thereby consuming fewer resources. Others are supporting practices that return value to our environmental resources.

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