

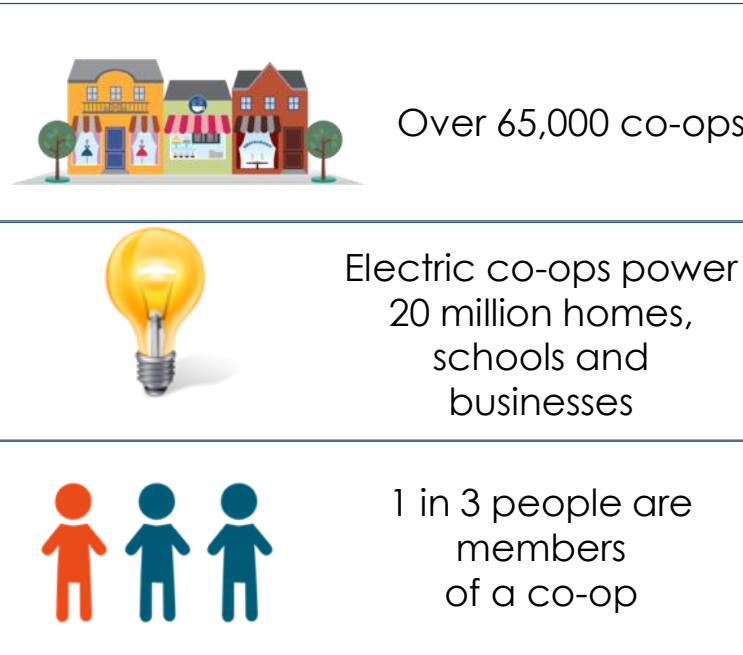
The National Cooperative Business Association CLUSA International

Established in 1916, **NCBA CLUSA** is the **oldest** and **largest** U.S. national association for cooperatives—representing all co-op sectors:

	<u>Sectors</u>	<u>Examples</u>
	<p>Housing</p> <p>Retail</p>	<p>Child Care & Preschool</p>
	<p>Electric</p> <p>Worker</p>	<p>Credit Unions</p> <p>Financial Services</p>
	<p>Purchasing</p> <p>Credit Union</p> <p>Agriculture</p>	<p>Food</p> <p>Co-op Breweries</p> <p>Healthcare</p>

Cooperatives today...

- U.S. co-ops provide nearly **2 million jobs** and create more than **\$75 billion in annual wages** with a **revenue of \$650 billion**.
- Food co-ops **reinvest in their communities** an average of **14% more** than conventional grocers.
- Nearly a million of the nation's farmers belong to a co-op, accounting for **55% of total US agriculture sales**.
- There are **3 million co-ops globally**. Their members account for **12% of the world's population**.



Benefits of Cooperative Ownership

- Meeting a need that private markets and government services are not meeting
- Higher survival rates and greater commitment to community
 - Spurs further local economic development and growth
- Gives people who use and benefit from the good or service to have a voice and reap the profits it creates



Co-ops invest in their members & community

- Rural Energy Savings Program
 - Pilot program in 2010
 - Reauthorized in 2018 Farm bill
 - 20-year loans at zero percent interest rates
 - Energy efficient improvements; can be paid back through on-bill financing



Co-ops helping a post-COVID economy

- Opportunity to re-build a more stable and sustainable economy
 - Co-ops as a succession plan for existing businesses
 - Housing
 - Bridging the rural divide
 - Energy
 - Broadband

