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

<table>
<thead>
<tr>
<th>Sectors</th>
<th>Examples</th>
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<tbody>
<tr>
<td>• Electric</td>
<td>• Roanoke Electric Co-op</td>
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<tr>
<td>• Agriculture</td>
<td>• CHS, Organic Valley</td>
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<td>• Housing</td>
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<td>• Retail</td>
<td>• Cooperative Home Care Assoc.</td>
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<td>• Worker</td>
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<td>• Purchasing</td>
<td>• Credit unions</td>
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<td>• Financial Services</td>
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</tbody>
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Cooperative Impact

Co-ops provide:

- electricity and broadband to rural communities
- credit to wage earners and working families
- processing and marketing of agricultural products
- affordable home ownership
- business ownership for low wage workers
- healthy foods to communities
ELECTRIC CO-OP TERRITORY

HIGH POVERTY RATES
Rural Energy Savings Program

• Reauthorized in the Agriculture Improvement Act (2018 Farm Bill)

• 20-year loans at zero percent interest rates

• Energy efficient improvements made on homes and small businesses

• In four years, RESP has obligated $183.7 million through 29 direct loans
Build Back Better Act

• Additional funds for loans

• Grants
  • Administration
  • Repairs
  • Contracts
Principle 6: Cooperation among cooperatives

Worker cooperatives  Housing cooperatives  Grocery cooperatives