

Co-ops For Community



The Seven International Principles of Cooperatives

These principles are defined by the International Cooperative Alliance (ICA) as qualities that every cooperative 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 cooperative financially—even if it's a small amount. Members also democratically control what happens to the money in the budget.

4



Autonomy and Independence

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

5



Education, Training & Information

Cooperatives educate and train their members, elected representatives, managers and employees so they can contribute effectively to the development of their cooperatives.

6



Cooperation Among Cooperatives

Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, regional, national and international structures.

7

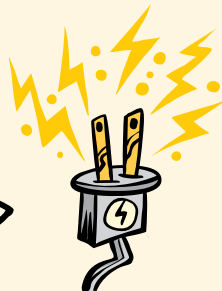


Concern for the Community

Cooperatives try to improve their communities by setting policies that benefit the neighborhood at large.

Values of Cooperatives

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.



What is a Co-op??

Cooperatives 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 cooperative 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.

Cooperatives are community builders.

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

Cooperatives 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? **Cooperatives 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 cooperative, 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:

The National Cooperative Business Association and Cabot Creamery, sponsors of the **Co-ops for Community** patch, are so pleased you have chosen to complete this program with your group!

Our goals for the patch program are to help youth:

1. **become more business savvy** by learning the difference between cooperatives and other businesses
2. **understand how cooperatives contribute to communities** to serve families so they can appreciate the role of businesses they use
3. **develop business leadership and experience** by learning how to form their own cooperative
4. **expose youth to the business opportunities and advantages of cooperatives** so they are knowledgeable when they join a cooperative or possibly one day work for one

Many thanks to the **Michigan Cooperative Alliance** for allowing us to use ideas and materials from their teachers' curriculum on cooperatives and to **Senior Girl Scout Megan Novak**, creator of the 3-A-Day Calcium Challenge patch program, who provided invaluable input to this program! Please share the good news about the Co-ops for Community Patch with other groups.

Yours for Co-ops,

Rich Stammer
President and CEO
Cabot Creamery Cooperative

Paul Hazen
President and CEO
National Cooperative
Business Association

"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 was used with permission for reference or copied directly for activities or information on pages 1, 7, 8, 9, 10, 11, 12 and 22.

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

Michigan Cooperative Alliance (MCA) for allowing us to use ideas and materials from their teachers' curriculum on cooperatives.

Senior Girl Scout Megan Novack, creator of the 3-A-Day Calcium patch program who provided valuable input.

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.

Deb Lowery, Girl Scout leader and Cabot Co-op for Communities Patch coordinator.

Marie Frolich, Community and Education Project Manager for Cabot Creamery Cooperative.

Group Leaders:

Please use the information below to receive free patches for your group. Enjoy your venture into understanding cooperatives as a business model!

To receive your patches:

1) Have each member of the group fill out the survey at the bottom of the page.

2) Send completed surveys to:

Patch Programs - Health & Education Team, Cabot Creamery Cooperative, 193 Home Farm Way, Waitsfield VT 05673

Or scan and email to: Healthinfo@cabotcheese.coop

3) You will receive a free patch for each group member who completes a survey and some Cabot goodies to celebrate.

Please remember to include your UPS Mailing Address and contact information, so we may reach you with any questions.

Helpful Resources: This list of resources will help the group complete the activities that are located throughout the booklet. Corresponding activity numbers are at the top of each resource page. Here is a quick reference for you:

Seven International Principles of Cooperatives **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**

This booklet is also available as a free PDF download from our website at www.cabotcheese.coop.

CO-OPS FOR COMMUNITY SURVEY

Complete this survey to receive your free Co-ops for Community Patch.

Group Member First Name _____

1. Which activity(ies) did you complete to earn your patch?

List numbers you completed as shown on pages 4-5 in the activity booklet. _____

2. Tell us the top three (3) things you learned from doing activities in this book which you will apply to your life.

Examples: I have learned the value of joining a credit union because... or I plan to spend more time learning about the Cooperatives in my community because...

1. _____

2. _____

3. _____

3. If your group created a Cooperative, write a short summary describing what you did and attach it to this survey.

FOR THE GROUP LEADER:

As leader of this group, I give permission for my group member's comments to be shared as a testimony on web and print-based media in order to encourage others to learn about Coops for Community. Only first names, city and state will be used.

Name of group leader _____

Leader email address _____

Leader phone number _____

May we contact you for more information about your experience? Yes _____ No _____

UPS Address _____

Would you like to learn more about Cabot Activities and Events? Yes _____ No _____

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 the 3 of the first 4 activities plus 5 others.

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



- 1** Read the Seven International Principles of Co-ops on the inside front cover of this booklet. Consider your group's rules and values. Make a list of the ways cooperatives and your group have similar principles and values.
- 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 9 to identify the success factors and challenges experienced by the representative's co-op.
- 3** 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 page 10-14. You may want to complete this requirement last after learning more about co-ops from the other activities.
- 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** Find a cooperative business in your state or region that has contributed to the community. Find answers to the questions on page 16 about the cooperative. Then, as a group, find some way to recognize the co-op for their contributions to the community. See some suggested ideas on page 17.
- 6** 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

- 7** 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/serv_jobbank.cfm
- 8** Complete the Co-op Crossword Puzzle or Co-op Word Find on pages 19 and 20.
- 9** Find out about a cooperative 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 cooperatives on page 28.
- 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 23 for a definition of “marketing” and some sample ideas.)
- 11** Draw your own “logo” design to represent a cheese Co-op. See page 24 to learn how logos are usually designed to represent important aspects of the product or company.
- 12** Create a video, poster, print ad, magazine article or flyer for the community or for other groups to explain cooperatives. Do this in partnership with a co-op in the area. Use your creation to explain cooperatives to someone younger than you. You may want to use some of the co-op trivia and fun facts on page 7. Cabot Creamery has a co-op video on their website which you may want to view before starting your project: www.cabotcheese.coop .
- 13** Create your own activity that helps others learn about cooperatives, 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** Match the cooperative company brand names with their products on page 25.

How To Find a Co-op

FOR ACTIVITIES
3, 5, 6,
7, 9, 12, 13

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



To find co-ops in your city or state check out: <http://www.coopmonth.coop/directory/directory.php>

If you don't find what you're looking for, contact one of the following organizations:

CHILD CARE CO-OPS

Visit www.preschools.coop for a partial listing of parent-owned preschool cooperatives or e-mail questions@preschools.coop.

CREDIT UNIONS

Visit www.creditunion.coop and click on "Locate 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 "Select a State." The site also contains facts, information and statistics on the nation's consumer-owned electric cooperatives.

FOOD CO-OPS

Visit www.cooperativegrocer.coop and click on "food co-op directory." The site includes general information about consumer cooperatives.

HOUSING CO-OPS

Visit www.nahc.coop for a partial listing or contact the National Association of Housing Cooperatives at (202) 737-0797. The site also contains general information about housing cooperatives.

PRODUCER CO-OPS

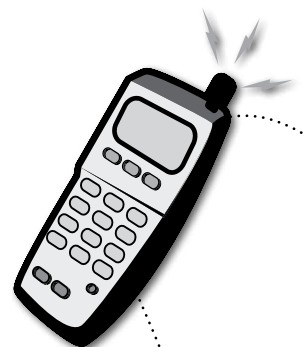
Visit www.ncfc.org and click on "About NCFC-Member Directory" for a listing of dairy cooperatives, visit www.nmpf.org and click on "Members Cooperatives" under "About NMPE."

TELECOMMUNICATIONS CO-OPS

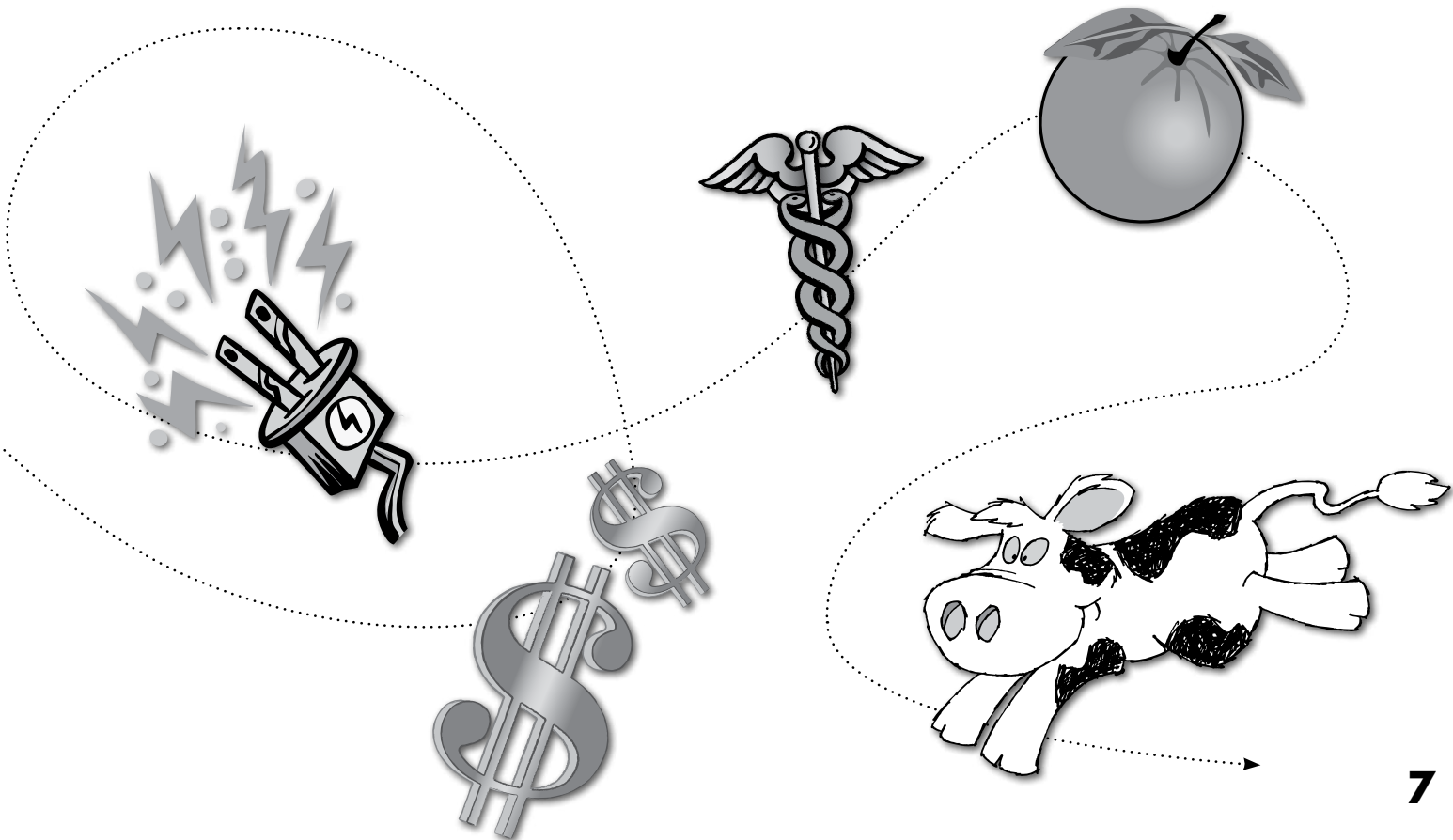
Visit www.ntca.org and click on "Member Services." Scroll down the page to find the "Directories" listing on the left-side navigation bar.

OTHER CO-OPS

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



- Guilds of craftsmen in the Middle Ages were a form of cooperative.
- Most of the electric power in rural areas of the U.S. is provided by cooperatives.
- The largest food stores in Finland and Switzerland are cooperatives.
- Buses and taxis in Israel are run by cooperatives.
- 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 130 million members, or 4 in 10 adult Americans.
 - 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. Cooperatives range in size from large enterprises, including U.S. Fortune 500 companies, to small storefronts.
 - More than 30 cooperatives 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 \$131 billion in revenues.
 - 9,000 U.S. credit unions have more than 86 million members and assets approaching \$700 billion.
 - More than 900 rural electric cooperatives 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 37 million people.
 - 270 telephone co-ops provide service to 2 million households.
 - 7,500 housing cooperatives provide homes for 1.2 million households.
 - 300 purchasing cooperatives offer group buying and shared services to more than 50,000 independent businesses.



Group & Cooperative Principles & Values

FOR ACTIVITY
1

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



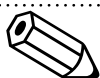
[COMPARING / Principles and Values of your group and Cooperatives]

| Your Group | Cooperatives |
|-----------------------|----------------------------------|
| 1. Anyone can join | Open membership |
| 2. Help the community | Try to improve their communities |
| 3. | |
| 4. | |
| 5. | |
| 6. | |
| 7. | |
| 8. | |
| 9. | |
| 10. | |
| 11. | |
| 12. | |
| 13. | |
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Interview a Co-op

FOR ACTIVITY
2

► **GROUP LEADERS:** 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 Cooperative

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 cooperatives?

A.

| Success Factors | Challenges |
|-----------------|------------|
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► **GROUP LEADERS:** 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 cooperatives and how they work.



[STEPS / for Starting a Cooperative...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).

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 23 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
3

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

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

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



Expense Report

FOR ACTIVITY
3

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.

[illegible]

Daily Sales Record

FOR ACTIVITY
3

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 |
|--------|------|------------|----------|-------------|-------------------------|-------------|-------------|
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| TOTALS | | | | | | | |

Sample Pre-Order Form

FOR ACTIVITY
3

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 |
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| | | | |
| Subtotal | | | |
| Total | | | |
| Prepaid Amount | | | |
| Total Owed | | | |

Co-ops vs. Grocery Stores

FOR ACTIVITY
4

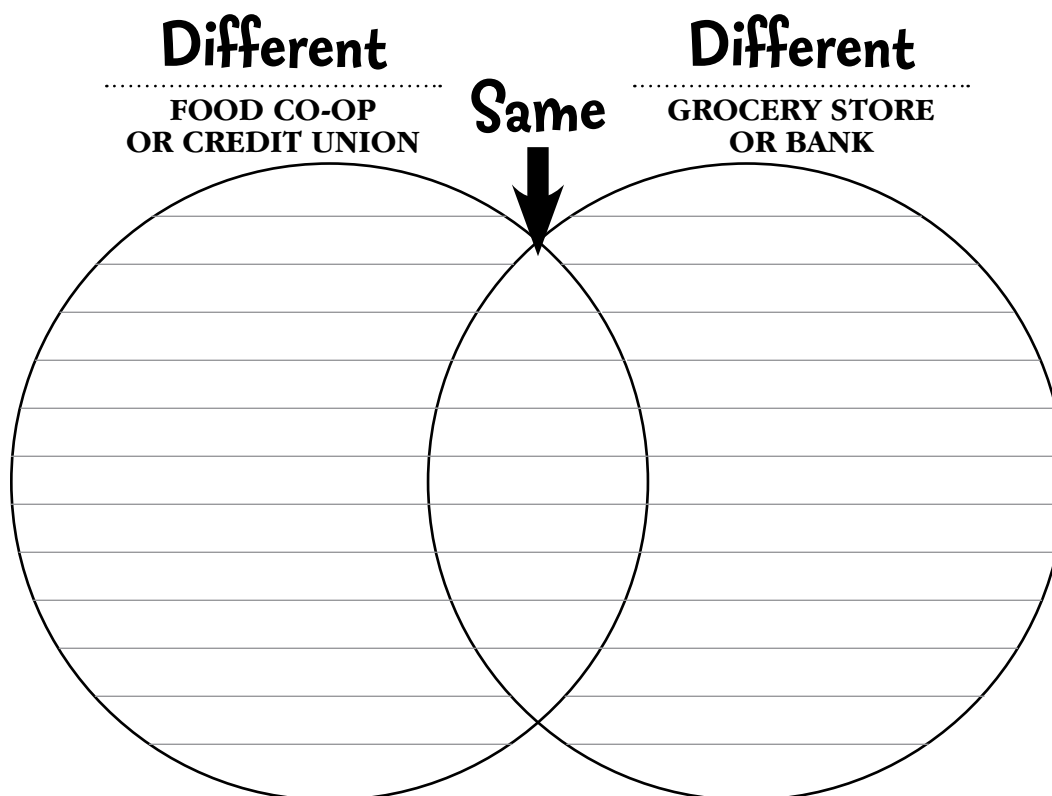
► **GROUP LEADERS:** It will be helpful to have your group make a checklist before visiting the food co-op and grocery store so they'll be able to fill in the chart later. They may opt to compare Credit Unions with Banks, instead have them make up their own questions.



[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?



► **GROUP LEADERS:** 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 cooperative

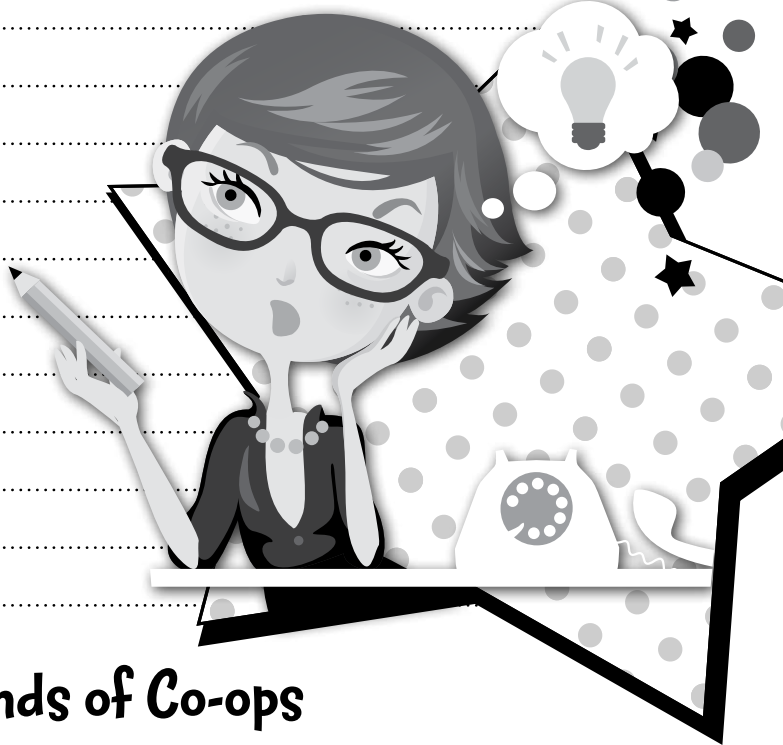
Product or service sold

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

Cooperatives 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, Montpelier, VT — a food and agricultural cooperative 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 cooperative that has built a nationally recognized, leading juice brand. www.floridasnatural.coop
- Other well-known farmer-owned cooperatives 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 cooperative 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 cooperatives, electric and telecommunications cooperatives, food co-ops, health care co-ops, housing cooperatives, 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
- Sumter Electric Cooperative, Inc., Sumter, FL — one of the nation's leading electric distribution cooperatives, 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 cooperative, 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 cooperatives of independent hardware store owners that use a national co-op brand.
- Carpet One, St. Louis, MO — a national cooperative of 1,000 independent floor covering retailers that is the largest floor covering retailer in the world.
- Unified Foodservice Purchasing Co-op, Louisville, KY — distributes food, equipment, packaging and other supplies for A&W, Kentucky Fried Chicken, Long John Silver's, Pizza Hut and Taco Bell restaurants in the United States.

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.



What Kind of Jobs are at Co-ops?

FOR ACTIVITY
7

► **GROUP LEADERS:** Check www.ncba.coopserv_jobbank.cfm for a listing of jobs available at co-ops. Students can also call or check the website of a cooperative 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]

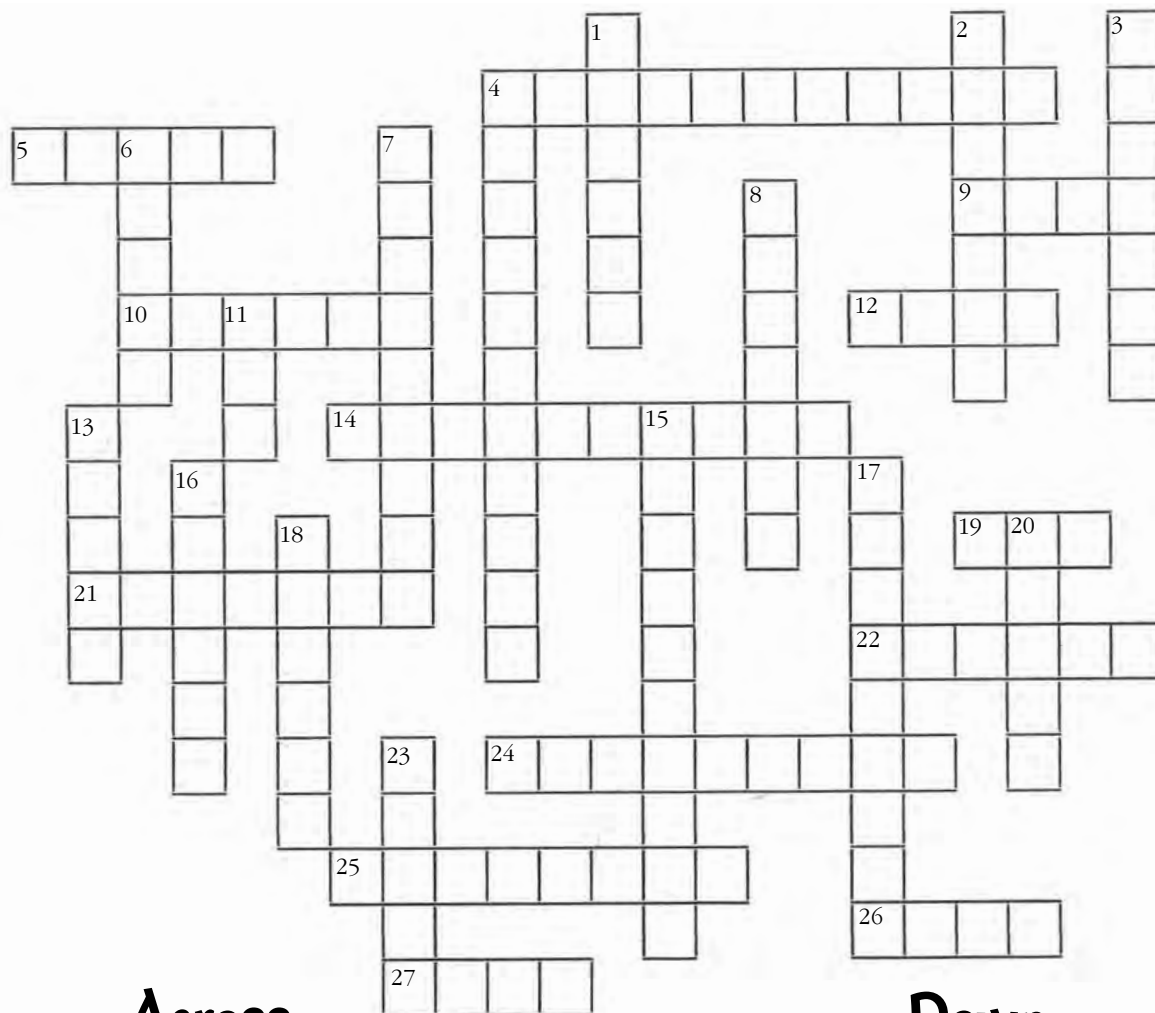
1.

2.

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

Look for answers to the clues throughout the booklet.

(Solution on page 21)



Across

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 Cooperatives
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

Down

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 Cooperatives
16. A word that rhymes with "sharing"
17. Co-ops should have a concern for the ____ according to the 7th principle of cooperatives
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
8

(Solution on page 22)

| | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 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

Cooperative

Equality

Marketing

Production

Business

Decision

Equity

Membership

Selfhelp

Committees

Democracy

Finances

Plan

Selfresponsibility

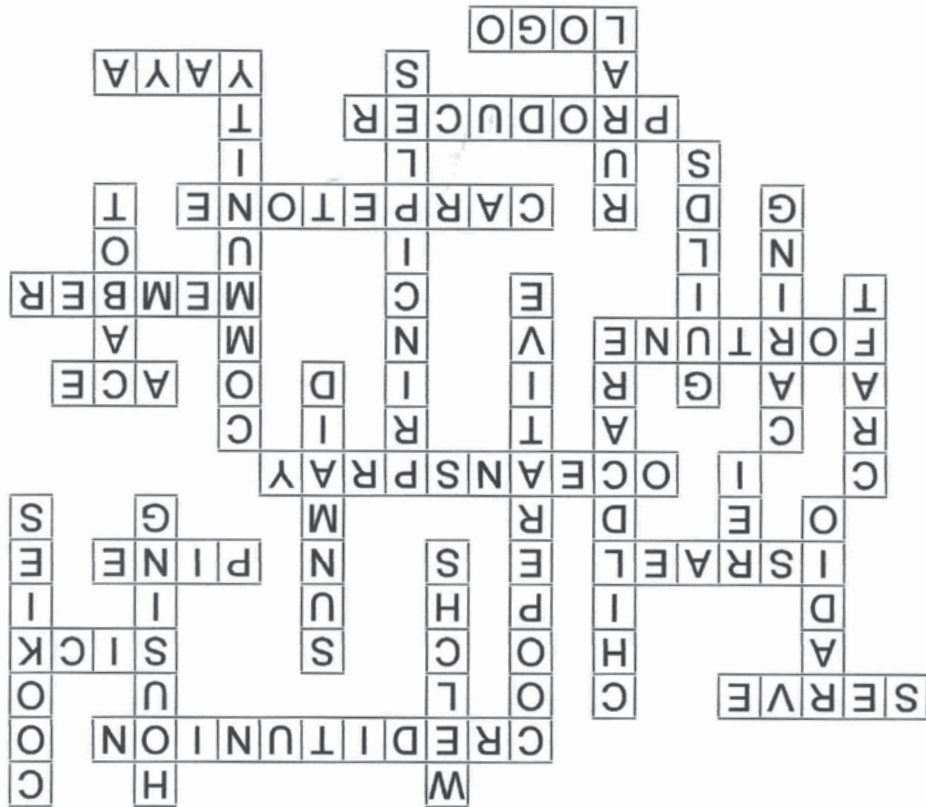
Community

Distribution

Leadership

Principles

Solidarity



Answers to Word Find

FOR ACTIVITY
8

| | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 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 | + |
| + | + | + | S | + | + | + | + | B | + | R | G | + | R | D | + | C | + | + | + | T | + |
| + | + | + | 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 | + |
| + | + | E | + | L | S | E | C | N | A | N | I | F | + | + | + | + | + | + | + | C | + |
| + | + | + | 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)

What is Marketing?

FOR ACTIVITY
10

► **GROUP LEADERS:** Use the following explanation of marketing to help your group understand the type of activities and plans they need to make to market their coop 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, then a candy fundariser.

1.
2.
3.
4.
5.

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 Cooperative 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 a 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

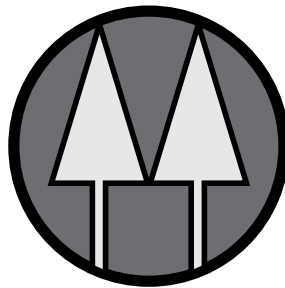
The green outline of the state of Vermont highlights the fact that Cabot is headquartered in Vermont and adheres to the reputation of quality products produced here.



The fact that Cabot is a cooperative 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 cooperative 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.

Logo for International Cooperative Alliance

The quarter rainbow represents the ideas of solidarity, worldwide diversity of membership and social justice.



The doves emerging from the rainbow signify universal peace. Each color in the rainbow has meaning. Red stands for courage, green for growth, etc. For more about the ICA flag, go to: www.ica.coop.

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

PRODUCT / SERVICE

CO-OP / BRAND NAME

Outdoor Gear

Welch's

Almonds, walnuts

Ace

Raisins, figs

Blue Diamond

Coffee

Florida's Natural

Orange juice, grapefruit juice

Cabot Creamery

Grape juice

Diamond

Hammers, saws

Sun-Maid

Cheddar Cheese, butter

Credit Unions

Financial help

Electric Coops

Electricity

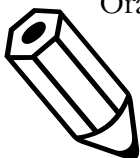
Sunkist

Flooring

Carpet One

Oranges, lemons, grapefruit

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 coops • Flooring/Carpet One • Financial Help/Credit Unions • Cheddar cheese, butter/Cabot Creamery

Answers:

Where else can I learn about Co-ops?

FOR ACTIVITIES
3, 5, 6,
7, 9, 12, 13



Cooperative Support Organizations

University of Wisconsin Center for Cooperatives

<http://www.uwcc.wisc.edu>
230 Taylor Hall
427 Lorch Street
Madison, WI 53706-1503
Phone: 608.262.3981
Fax: 608.262.3251

National Cooperative Business Association

<http://www.ncba.coop>
1401 New York Ave. NW
Suite 1100
Washington, DC 20005
Phone: 202.638.6222
Fax: 202.636.1394

International Cooperative Alliance

<http://www.ica.coop>

Cooperative Development

<http://www.cdsus.coop>
400 Selby Avenue, Suite Y
St. Paul, MN 55102
Phone: 651.265.3678
Fax: 651.228.1184

Green America

<http://www.greenamerica.org>
1612 K Street NW
Suite 600
Washington, DC 20006

Cooperative Housing

National Association of Housing Cooperatives

<http://www.coophousing.org>
1444 I Street NW, Suite 700
Washington, DC 20005-6542
Phone: 202.737.0797



The Cooperative Housing Coalition

<http://www.coopsdc.org>
1725 Eye Street, NW
Suite 600
Washington, DC 20006
Phone: 202.336.7750

Madison Community Cooperatives

<http://www.madisoncommunity.coop>
MCC Office
1202 Williamson St. Suite C
Madison, WI 53703
Phone: 608.251.2667
Fax: 608.251.7748



Credit Unions

Natl. Federation of Community Development Credit Unions

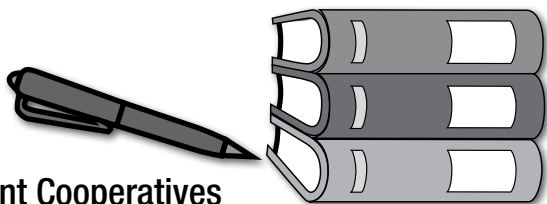
<http://www.natfed.org>
116 John Street, 33rd Floor
New York, NY 10038
Phone: 212.809.1850
Fax: 212.809.3274

Credit Union National Association

<http://www.cuna.org>
5710 Mineral Point Rd., 4th Floor
Madison, WI 53705-4454
Phone: 800.356.9655
Fax: 608.231.4263

Where else can I learn about Co-ops?

FOR ACTIVITY
3, 5, 6,
7, 9, 12, 13



Student Cooperatives

North American Students of Cooperation

<http://www.nasco.coop>
P. O. Box 180048
Chicago, IL 60618
Phone: 773.404.2667

Natural Foods Cooperatives

National Cooperative Grocers' Association

<http://www.ncga.coop>
14 S Linn Street
Iowa City, Iowa 52240
Phone: 319.466.9029



Cooperatives and Community Development Lending

Opportunity Finance Network

<http://www.opportunityfinance.net>
Public Ledger Building
620 Chestnut Street
Suite 572
Philadelphia, PA 19106
Phone: 215.923.4754
Fax: 215.923.4755

Community Development Financial Institutions Fund

<http://www.cdfifund.gov>
601 Thirteenth Street, NW, Suite 200, South
Washington, DC 20005
Phone: 202.622.2662
Fax: 202.622.7754

North Country Cooperative Development Fund

<http://www.ncdf.coop>
219 Main Street SE, Suite 500
Minneapolis, MN 55414
Phone: 612.331.9103
Fax: 612.331.9145

NCB (National Cooperative Bank)

<http://www.ncb.coop>
2011 Crystal Drive
Suite 800
Arlington, VA 22202
Operations Center
Phone: 800.955.9622
Fax: 703.647.3460

Cooperative Grocer Magazine

<http://www.cooperativegrocer.coop>
2600 E. Franklin Avenue
Minneapolis, MN 55406
Phone: 612.436.9177
Fax: 612.692.8563



Agricultural Cooperatives

National Council of Farmer Cooperatives

<http://www.ncfc.org>
50 F Street NW, Suite 900
Washington, DC 20001
Phone: 202.626.8700
Fax: 202.626.8722

USDA Rural Business and Cooperative Service

<http://www.rurdev.usda.gov/rbs>
Federation of Southern Cooperatives
<http://www.federationsoutherncoop.com>
2769 Church Street
East Point, GA 30344
Phone: 404.765.0991
FAX: 404.765.9178



HOW TO FIND COOPS

See page 6 for a listing of different types of co-ops and how to contact them.

For general information on finding co-ops, check
<http://www.coopmonth.coop/primer/find.html>

Here's just a few cooperatives. Find more!

NAME OF COOP

CONTACT INFORMATION

1. **ACE** 2200 Kensington Court • Oak Brook, IL 60523 • Phone: 630.990.8268
2. **Basin Electric REC,** 1717 East Interstate Avenue • Bismarck, ND 58503-0564 • Phone: 701.223.0441
3. **Cabot** 193 Home Farm Way, Waitsfield VT 05673 • Phone: 888.792.2268
4. **Carpet One** 670 North Commercial Street • Manchester, NH 03101 • Phone: 800.450.7595 • Fax: 603.626.3444
5. **Cincinnati Credit Union** 272 Central Parkway • Cincinnati, OH 45225 • Phone: 513.559.1234
6. **Cooperative Home Care Associates** 349 East 149th Street, Fifth Floor • Bronx, NY 10400 • Phone: 718.993.0088
7. **Equal Exchange** 50 United Drive • West Bridgewater, MA 02379 • Phone: 774.776.7396 • Fax: 508.587.8024
8. **Florida's Natural** P.O. Box 1111 • Lake Wales, FL 33859 • Phone: 863.676.1411 • Fax: 863.678.0652
9. **Greenbelt Homes Inc.** 1 Hamilton Place • Greenbelt, MD 20770 • Phone: 301.474.4161
10. **GECU** P.O. Box 20998 • El Paso, TX 79998-0998 • Phone: 915.774.9221
11. **Group Health Cooperative of Puget Sound** 611 31st Avenue Southwest • Puyallup, WA 98373-3723 • Phone: 253.445.7161
12. **Hanover Consumers Cooperative** 45 South Park Street, PO Box 633 • Hanover, NH 03755 • Phone: 603.643.667 • Fax: 603.643.1836
13. **Land O'Lakes** P.O. Box 64101 • Saint Paul, MN 55164-0101 • 800.328.9680 • Phone: 800.328.9680
14. **Lower East Side Credit Union** 37 Avenue B • New York, NY 10009-7441 • Phone: 212.529.8197
15. **NASCO** P.O. Box 180048 • Chicago, IL 60618 • Phone: 773.404.2667
16. **N.Carolina State Employees Credit Union** P.O. Box 29606 • Raleigh, NC 27626-0606 • Phone: 919.839.5400
17. **Ocean Beach, People's Food Co-op** 4765 Voltaire Street • San Diego, CA 92107 • Phone: 619.224.1387
18. **Ocean Spray** One Ocean Spray Drive • Lakeville-Middleboro, MA 02349 • Phone: 800.662.3263
19. **Organic Valley** One Organic Way • La Farge, WI 54639 • Phone: 888.444.6455
20. **People's Food Co-op** 315 Fifth Avenue South • La Crosse, WI 54601 • Phone: 608.784.5798
21. **REI** Sumner, WA 98352-0001 • Phone: 800.426.4840 Fax: 253.891.2523
22. **Sumter Electric Cooperative, Inc.,** 330 South US Highway 301 • Sumterville, FL 33585 • Phone: 352.793.3801 • Fax: 352.793.6603
23. **Tallahassee Florida New Leaf Market** 1235 Apalachee Parkway • Tallahassee, FL 32301 • Phone: 850.942.2557
24. **Unified Foodservice Purchasing Co-op** 950 Breckenridge Lane, Suite 300 • Louisville, KY 40207 • Phone: 800.444.4144 • Fax: 502.721.5227
25. **Welch's** 112 N Portage Street • Westfield, NY 14787-1492 • Phone: 800.340.6870
26. **YaYa Bikes** 2227 West Pecos Road #4 • Chandler, AZ 85224 • Phone: 800.940.6027 • Fax: 480.820.5329

► Cooperatives You Might Know

Find Out More About Them on Coop Video at: cabotcheese.coop or gocoop.coop

WEB SITE

TYPE OF CO-OP

LOGOS

www.acehardware.com

Purchasing



www.bepc.com

Electric

www.cabotcheese.coop

Agriculture

www.carpetone.com

Purchasing

www.gccu.org

Credit Union

www.chcany.org

Worker Owned



www.equalexchange.coop

Worker Owned

www.floridasnatural.com

Agriculture

www.greenbelthomes.net

Housing

www.gecu-ep.org

Credit Union



Land O'Lakes, Inc.

www.ghi.org

Health

www.coopfoodstore.com

Food

www.landolakes.com

Agriculture

www.lespeoples.org

Credit Union

www.nasco.coop

Housing



www.ncsecu.org

Credit Union

www.obpeoplesfood.coop

Food

www.oceanspray.com

Agriculture

www.organicvalley.coop

Agriculture



www.peoplesfoodcoop.com

Food

www.rei.com

Purchasing

www.secoenergy.com

Electric

www.newleafmarket.coop

Food

www.ufpc.com

Purchasing



www.welchs.com

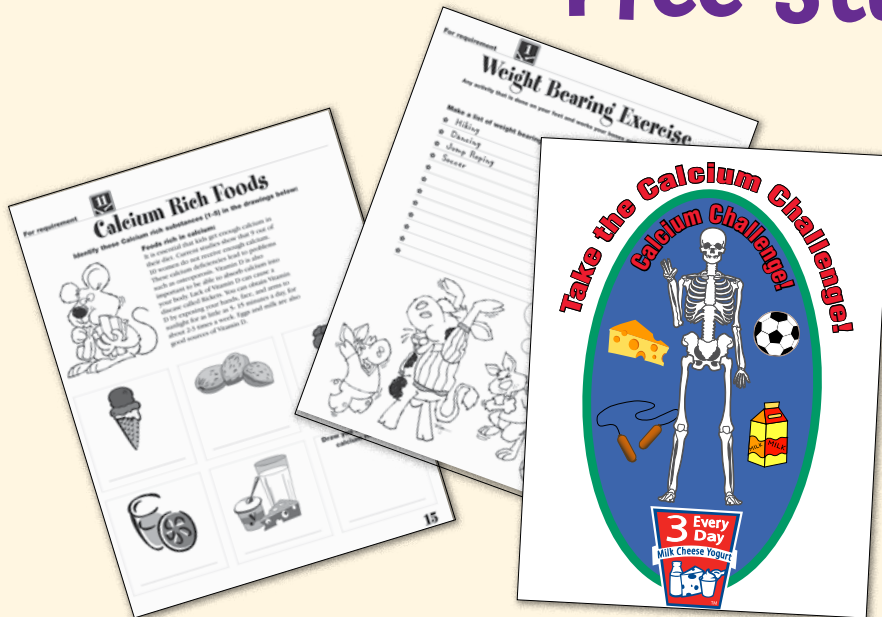
Agriculture

www.yayabike.com

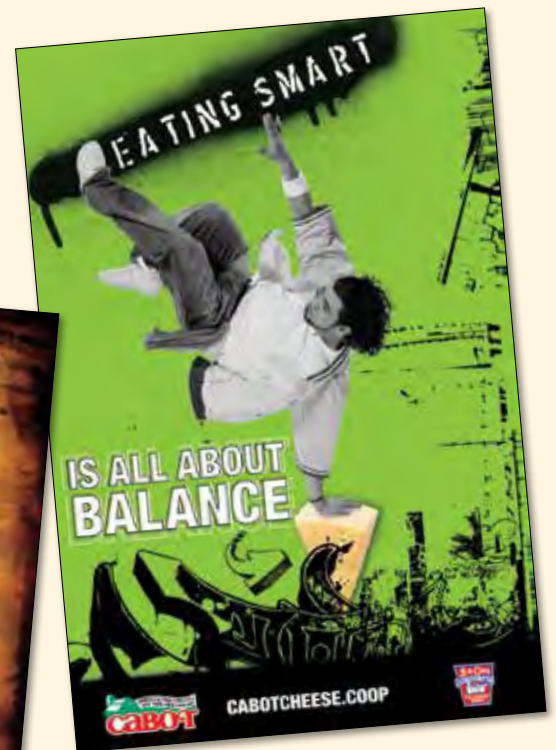
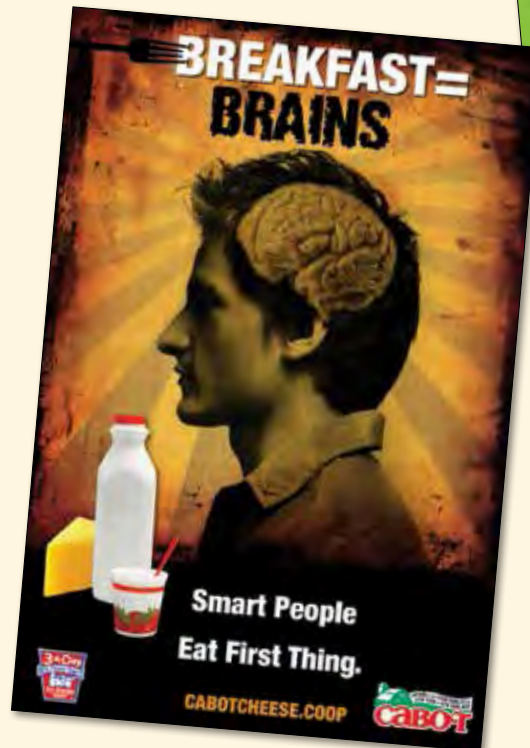
Purchasing



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