

# Building a Better World



FOR CO-OPS, COMMITMENT TO COMMUNITY doesn't stop at the county line. In fact, it doesn't even end at our country's borders.

For decades, U.S. cooperative organizations have worked to share the power of cooperation with millions of people in some of the world's most impoverished countries. These organizations work with farmers and communities in the developing world to create new cooperatives and other group enterprises in the areas of agricultural marketing and supply cooperatives, credit unions and financial services, electricity and telecommunications, housing, healthcare and many others.

Together, they are creating jobs, increasing income, providing opportunity, enhancing democracy, improving healthcare, and most important, offering hope for a more prosperous future. Following is an introduction to several U.S. cooperative developers:

## **Americas Association of Cooperative and Mutual Insurance Societies (AAC/MIS).**

AAC/MIS, a nonprofit association of co-op and mutual insurance companies in North, Central and South America, promotes the formation and expansion of cooperative insurers throughout the hemisphere.

To ensure the success of new cooperative insurers in the developing world, AAC/MIS offers technical assistance and educational opportunities based on the principles of mutual self-help, democracy in ownership and governance, and equitable sharing of gains and losses. The association responds to requests from cooperatives, credit unions and trade union movements throughout the hemisphere that ask for assistance in forming their own insurance agency, department or company.

AAC/MIS members work to provide insurance to people who currently don't have access to it—often those who most need it and can least afford it. Availability of affordable insurance is a critical tool in preventing low-income families from slipping even deeper into poverty. For more information, visit [www.aacmis.org](http://www.aacmis.org)

**ACDI/VOCA.** Founded in 1963 by U.S. cooperatives and farm credit banks, ACDI/VOCA is a private, nonprofit organization that promotes broad-based economic growth and the development of civil society in emerging democracies and developing countries. Offering a comprehensive range of technical assistance services in some 38 countries worldwide, ACDI/VOCA addresses the most pressing and intractable development problems. It focuses assistance in several key areas including association and cooperative development; business development; financial services; food production and processing; food security;

natural resource management; and training. ACDI/VOCA's work leads to broad-based economic growth, increased institutional capacity and sustainability, and gains in income, jobs and savings. For more information, visit [www.acdivoca.org](http://www.acdivoca.org)

**CHF International.** CHF International, previously known as the Cooperative Housing Foundation, serves as a catalyst for long-lasting positive change in low- and moderate-income communities around the world, helping families improve their economic circumstances, environment, and infrastructure. The organization has been providing technical expertise and leadership in international and domestic development since 1952. Since its inception, it has worked in nearly 100 countries.

With programs in some 30 countries, CHF International works in the areas community, habitat, and finance. CHF International programs are building blocks to peaceful, prosperous democratic societies. Programs are developed on a sound economic basis, foster self-sufficiency, and promote environmental sustainability. For more, visit [www.chfhq.org](http://www.chfhq.org).

**Land O'Lakes, Inc.** As the nation's third largest farmer-owned cooperative, Land O'Lakes uses the expertise it has developed domestically to help improve the quality of life for farmers and their communities in more than 20 countries worldwide. Land O'Lakes brings that expertise—an in-depth knowledge of crop, livestock and dairy production, marketing, business management and cooperative principles—to every international development project it conducts. It helps implement successful and sustainable projects, create profitable businesses and drive economic growth worldwide. Land O'Lakes international program addresses a broad range of objectives including enterprise development, food security, healthy and nutrition, policy reforms, community development, democracy initiatives and natural resource management. For more, visit [www.idd.landolakes.com](http://www.idd.landolakes.com)

**National Cooperative Business Association (NCBA).** For more than 40 years, NCBA's International Program has worked to help form and strengthen co-ops and other group enterprises and improve democratic business and community structures. NCBA operates 25 projects in 18 countries. In an average year, NCBA will assist 3,500 cooperatives or associations that produce more than \$100 million in business volume.

NCBA provides education, training, management and technical advice to agricultural producers and their associations or cooperatives; to rural and urban community development organizations providing small-scale credit and training to entrepreneurs and micro-businesses; and to community-managed service providers, including village-level health programs. NCBA works in the areas of agriculture, forestry and natural resources, credit and microfinance, and healthcare among others. NCBA also provides functional literacy and numeracy training. A core component and guiding principle of NCBA's approach is to develop in-country capacity for ongoing cooperative development—a key to long lasting and sustainable development. For more, visit [www.ncba.coop](http://www.ncba.coop).

**National Rural Electric Cooperative Association (NRECA).** NRECA is a national nonprofit association of the nation's more than 900 consumer-owned electric cooperatives. Its international division works to share U.S. electric cooperative expertise with communities in developing countries, bringing electricity and prosperity to rural areas around the world. NRECA promotes consumer-owned electric utilities as the system of choice and encourages the use of the highly successful U.S. cooperative model in rural electrification. Electricity is a key element for sustainable economic development—one of the building blocks developing countries require if they are to not just meet basic human needs but grow and prosper. NRECA also provides global leadership to rural electrification efforts in developing countries.

NRECA currently operates projects in Bangladesh, Bolivia, Caribbean, the Dominican Republic, Guatemala, the Philippines, Uganda and Haiti. For more, visit [www.nreca.coop](http://www.nreca.coop).

**National Telecommunications Cooperative Association (NTCA).** NTCA, a U.S. non-profit membership association that represents 500 rural telephone cooperatives and companies, operates an international program to improve the quality of life in rural communities of developing and newly democratized countries. NTCA helps communities develop strong, locally owned telecommunications systems and where appropriate, make effective use of related information technologies. Fundamental to the program are the principles of partnership, self-help, and long-term sustainability. NTCA uses a grassroots, bottom-up approach to develop these new cooperatives.

Despite decades of technical assistance designed to narrow the social, economic, and quality of life gaps between developed and developing nations, these gaps remain and, in some cases, are widening—due in part to the lack of access to telecommunications services in developing countries. Like electricity, a telecommunications infrastructure is essential for countries seeking sustainable economic development. Through technical assistance, research, analysis and training, NTCA works to help countries develop that basic building block of growth. For more, visit [www.ntca.org](http://www.ntca.org).

**World Council of Credit Unions (WOCCU).** WOCCU, an association of consumer-owned credit unions, is the world's leading advocate, platform for knowledge exchange and development agency for credit unions. WOCCU works to develop new, and improve operations of existing credit unions.

To promote credit union development worldwide, WOCCU implements credit union projects with proven, tangible results and enduring sustainability; helps credit unions increase members' wealth by offering access to affordable and needed savings and credit services; works to increase our development project portfolio; uses a mixed outreach approach to microfinance delivery; enables members to climb a ladder of modest, but increasing asset and income security growth; and carries out credit union projects focused on technical assistance—educating people and providing the knowledge, the tools & systems to ensure sustainability. For more, visit [www.woccu.org](http://www.woccu.org).