North American Students of Cooperation

Our Family Mission
The North American Students of Cooperation (NASCO) Family organizes and educates affordable group equity co-ops and their members for the purpose of promoting a community-oriented cooperative movement.

Our Mission
To further our vision through work with campus cooperatives by providing resources, assisting development, and encouraging campus cooperatives to continue active participation in the North American cooperative sector.

Our Vision
To achieve a socially and financially responsible North American cooperative economic sector for all people and organizations interested in applying the principles and practices of cooperation.
<table>
<thead>
<tr>
<th>Program</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>NASCO Cooperative Education and Training Institute</strong></td>
<td>Our flagship annual conference of cooperators from across the continent</td>
</tr>
<tr>
<td><strong>Regional support</strong></td>
<td>Support to local groups to organize regional gatherings of cooperators</td>
</tr>
<tr>
<td><strong>Cooperative Internship Network</strong></td>
<td>A summer internship placement service connecting future co-op leaders with cooperative career opportunities</td>
</tr>
<tr>
<td><strong>Training and education</strong></td>
<td>Cooperative education workshops</td>
</tr>
<tr>
<td><strong>Consulting</strong></td>
<td>Technical assistance tailored to member co-op needs</td>
</tr>
<tr>
<td><strong>Property leasing</strong></td>
<td>NASCO Properties, a “co-op of co-ops,” is a system of properties across the US with the houses supporting one another with finances and information</td>
</tr>
<tr>
<td><strong>Development</strong></td>
<td>NASCO Development Services provides technical assistance to cooperatives who are working to form, expand, or stabilize.</td>
</tr>
<tr>
<td><strong>Online Shared Resource Library</strong></td>
<td>Free online templates, trainings, videos, policies, and technical resources</td>
</tr>
<tr>
<td><strong>Linking and networking</strong></td>
<td>NASCO acts as the organized voice of the North American cooperative housing movement and the youth cooperative movement</td>
</tr>
<tr>
<td><strong>Monthly newsletter</strong></td>
<td>Our monthly newsletter reports on recent NASCO activities as well as the greater cooperative movement globally</td>
</tr>
</tbody>
</table>
Governance

As a member-driven organization, NASCO has a board of directors that is elected by the cooperatives and individuals who are members of NASCO.

Our board of directors is composed of NASCO members, NASCO alumni, members of non-member housing and worker cooperatives, and people no longer living in cooperatives but who remain active in the cooperative movement. NASCO’s Board consists of:

- 12 individuals elected for three-year terms on a staggered basis
- One Active Member Representative, elected by the Active Members at the NASCO Institute each year
- One member selected by the NASCO Properties Board
- One appointed representative from the People of Color Caucus
- Two appointed caucus chairs: one chosen by the Diversity Congress at Institute and one chosen by the Board, based upon the changing needs and composition of the Board of Directors. The Diversity Congress and the People of Color Caucus have staggered two-year terms.

NASCO Board of Directors

Alex Green, President
ICC Ann Arbor

Ellie Benedict
ICC Ann Arbor

Henrik Tucker
College Houses

Izzy Brace
Greensboro Mural Project

Jenn Scott
River City Housing Collective

Kiyomi de Zoysa
Santa Barbara Student Housing Cooperative

Lana Wong, Secretary
Waterloo Cooperative Residence Inc.

Maya Menlo
ICC Ann Arbor

Meg Seidel
Community Housing Expansion of Austin

Scarlett McIntosh, Treasurer
Berkeley Student Cooperative

Syd Burke, Development Officer
Michigan State University Student Housing Cooperative

Topaz Hooper, Vice President,
People of Color Caucus Chair
Boulder Housing Coalition

Tristan Laing
Campus Cooperative Residence, Inc
NASCO Properties Board of Directors

Melissa Baber, Treasurer
Community of Urbana Co-op house

Nico White, Vice President
Community Representative, NASCO Development Services

Meg Seidel, Rep to NASCO Education
Community Expansion of Austin, NASCO Development Services

Jolana Watson
Student Cooperative Organization

Ari Matteliano
Nickel City Housing Co-op

Topaz Hooper
NASCO Education

Joel Smith
Kalamazoo Collective Housing

Michael Eugenio
Community Representative

Chiji Ochiagha
NASCO Development Services

Noah Compo, Rep to NASCO Development Services, Rep to Planning Committee
Community Representative

Rachel Sandle, President
University of Kansas Student Housing Co-op

Danny Mauer, Executive Committee
Qumbya Co-op

Aparaajit Sriram, Rep to Planning Committee
Brown Association for Cooperative Housing

Tristan Laing
Campus Cooperative Residence, Inc

NASCO Development Services Board of Directors

Alex Green
NASCO Education

Angela Atwood
College Houses

Ben Pearl, President
Community (’17)

Brel Hutton-Okpalaekye, Treasurer
Madison Community Co-op

Holly Jo Sparks
Michigan State University Student Housing Cooperative

Nick Coquillard
ICC Ann Arbor

Toni Sanny
Community (’17)

Zane Selvans
Boulder Housing Coalition

Chiji Ochiagha
Santa Barbara Student Housing Cooperative
Membership

ACTIVE MEMBER CO-OPS

4th Street Student Housing Cooperative
Bitternut Homestead Collective
Bloomington Cooperative Living (BCL)
Boulder Housing Coalition
Cambridge Cooperative Club
Central Pennsylvania Community Housing
Chateau Housing Cooperative
CHUM
College Houses
Community Housing Expansion of Austin (CHEA)
Community of Urbana Cooperative Housing (COUCH)
DeCleyre Cooperative Housing
Franklin Student Housing Cooperative
Genesse Valley Cooperative
Horizontal Housing
Houston Access to Urban Sustainability (HAUS)
ICC Ann Arbor
ICC Austin
Kalamazoo Collective Housing
Kent Cooperative Housing
Madison Community Cooperative
Marcy Park Co-op
Marquette Climbers’ Cooperative
Marshall Student Housing Co-op
MOSAIC Co-op
MSU-SHC
NASCO Properties

Nickel City Housing Co-op
Oberlin Student Cooperative Association (OSCA)
People’s Owned and Operated Collective House (POOCH)
Picklebricolage
Portland Collective Housing
Providence East Association of Cooperative Housing (PEACH)
Qumbya Housing Cooperative
Rad El Dub
Red Clover
River City Housing Collective (RCHC)
Rosewood
Saint Peace House
Santa Barbara Student Housing Cooperative (SBSHC)
Solar Community Housing Association
Stewart Little Cooperative
Stone Soup Cooperative
Student Cooperative Organization (SCO)
Students’ Coop, Inc.
Students’ Cooperative Association
The Beet Collective
The Hive
Turing Haus
Unitarian Universalist Community Cooperatives
Waterloo Cooperative Residence Inc. (WCRI)
Whitehall Cooperative

ASSOCIATE MEMBERS

UTILE
Federation of Egalitarian Communities
CoFed
Riverton Community Housing
UMASS Center for Student Business
Trainings and Member Visits

NASCO provides in-person and remote training to member co-ops, former members, and co-ops in crisis. Visits consist of technical assistance and educational workshops tailored to each co-op's needs.

<table>
<thead>
<tr>
<th>22</th>
<th>3</th>
</tr>
</thead>
<tbody>
<tr>
<td>in-person trainings &amp; member visits</td>
<td>remote trainings</td>
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</tbody>
</table>

Cooperative Internship Network

NASCO’s Cooperative Internship Network is a summer internship placement service connecting future co-op leaders with cooperative career opportunities.

<table>
<thead>
<tr>
<th>12</th>
<th>10</th>
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</thead>
<tbody>
<tr>
<td>interns placed</td>
<td>host sites</td>
</tr>
</tbody>
</table>
NASCO Institute

NASCO Institute was held November 11-13, 2016 in Ann Arbor, Michigan. Our conference theme was **Cooperative Resilience**, focusing on the innovative and resilient nature of cooperatives and how these qualities are essential to adapt in a changing world as we build the next economic systems.

**KEYNOTE BY ED WHITFIELD**

**CHANGING THE WORLD IN A WORLD THAT IS CHANGING**

Ed Whitfield is a social critic, writer, and community activist who has lived in Greensboro, North Carolina since 1970. He is co-founder and co-managing director of the Fund for Democratic Communities (F4DC).

Ed Whitfield’s keynote address explored how we go about changing the world for the better, recognizing the motion and countermotion all around us. Ed talked about how the access to tools and resources is the key to the power to direct change along the path we care about, toward a wholesome, equitable, sustainable and just world.
Development

Three major victories of the year included the rescue of Brown Area Cooperative Housing in Providence, Rhode Island, the creation of Ida B. Wells House (Qumbya Housing Cooperative) in Chicago, IL, and the refinancing of Kalamazoo Collective Housing. The NASCO Family Strategic Plan outlines a goal to create 150 new beds over the next 3 years.

3 completed development projects
3 active development projects
6 co-ops received development consultation

NASCO Properties

NASCO Properties provided over 250 beds of affordable cooperative housing in sixteen houses spread across eight cities in the US. Working together, these co-op houses invested over $350,000 to preserve this housing for future members and to make improvements for safety, energy efficiency, and quality of life.

In 2016-17, the NASCO Properties board worked to create new systems for an equitable and inclusive environment including surveys on power dynamics and demographics, and moving annual officer elections in order to promote more and different candidates in future years.

250 beds
16 houses
8 cities
## Statement of Activities

**NASCO NASCO Lots In Properties Development NASCO Common Total Eliminations Total**

### Revenues and Support

<table>
<thead>
<tr>
<th></th>
<th>NASCO</th>
<th>NASCO</th>
<th>Lots In</th>
<th>NASCO</th>
<th>Common</th>
<th>Total</th>
<th>Eliminations</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rental income</td>
<td>$901,824</td>
<td>$ -</td>
<td>$ -</td>
<td>$90,410</td>
<td>$90,410</td>
<td>$ -</td>
<td>$ -</td>
<td>$992,234</td>
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<td>Program services fees</td>
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<td>-</td>
<td>74,930</td>
<td>-</td>
<td>74,930</td>
<td>-</td>
<td>-</td>
<td>74,930</td>
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<tr>
<td>Management fees</td>
<td>-</td>
<td>149,768</td>
<td>-</td>
<td>149,768</td>
<td>-</td>
<td>147,356</td>
<td>2,412</td>
<td>-</td>
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<tr>
<td>Membership dues</td>
<td>-</td>
<td>90,339</td>
<td>-</td>
<td>90,339</td>
<td>-</td>
<td>160,687</td>
<td>-</td>
<td>-</td>
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<tr>
<td>Contributed revenue</td>
<td>700,000</td>
<td>-</td>
<td>57,442</td>
<td>-</td>
<td>57,442</td>
<td>-</td>
<td>757,442</td>
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<tr>
<td>Interest income</td>
<td>8,659</td>
<td>-</td>
<td>394</td>
<td>-</td>
<td>394</td>
<td>-</td>
<td>9,053</td>
<td>-</td>
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<tr>
<td><strong>Total Revenues and Support</strong></td>
<td>1,610,483</td>
<td>70,348</td>
<td>372,873</td>
<td>90,410</td>
<td>463,283</td>
<td>147,356</td>
<td>1,996,758</td>
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</table>

### Expenses

<table>
<thead>
<tr>
<th></th>
<th>NASCO</th>
<th>NASCO</th>
<th>Lots In</th>
<th>NASCO</th>
<th>Common</th>
<th>Total</th>
<th>Eliminations</th>
<th>Total</th>
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</thead>
<tbody>
<tr>
<td>Salary and employee benefits</td>
<td>-</td>
<td>-</td>
<td>224,642</td>
<td>-</td>
<td>224,642</td>
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<td>224,642</td>
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<tr>
<td>Program events and meetings</td>
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<td>-</td>
<td>68,747</td>
<td>-</td>
<td>68,747</td>
<td>-</td>
<td>68,747</td>
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<tr>
<td>Coop property and liability insurance</td>
<td>65,680</td>
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<td>-</td>
<td>6,210</td>
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<td>71,890</td>
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<tr>
<td>Interest expense</td>
<td>220,963</td>
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<td>41,605</td>
<td>41,605</td>
<td>-</td>
<td>262,568</td>
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<tr>
<td>Coop property taxes</td>
<td>153,642</td>
<td>-</td>
<td>12,329</td>
<td>12,329</td>
<td>-</td>
<td>165,971</td>
<td>-</td>
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<tr>
<td>Coop maintenance and repairs</td>
<td>114,759</td>
<td>-</td>
<td>10,563</td>
<td>10,563</td>
<td>-</td>
<td>125,322</td>
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<tr>
<td>Coop utilities</td>
<td>13,805</td>
<td>-</td>
<td>3,128</td>
<td>3,128</td>
<td>-</td>
<td>16,933</td>
<td>-</td>
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<tr>
<td>Professional fees</td>
<td>16,112</td>
<td>61,186</td>
<td>4,381</td>
<td>1,725</td>
<td>6,106</td>
<td>60,646</td>
<td>22,758</td>
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<tr>
<td>Board expenses</td>
<td>17,010</td>
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<td>-</td>
<td>-</td>
<td>-</td>
<td>17,010</td>
<td>-</td>
</tr>
<tr>
<td>Dues</td>
<td>7,274</td>
<td>-</td>
<td>975</td>
<td>975</td>
<td>-</td>
<td>8,249</td>
<td>-</td>
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<tr>
<td>Management fee</td>
<td>86,710</td>
<td>-</td>
<td>8,960</td>
<td>8,960</td>
<td>86,710</td>
<td>8,960</td>
<td>-</td>
<td>-</td>
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<tr>
<td>Scholarships</td>
<td>6,902</td>
<td>-</td>
<td>300</td>
<td>300</td>
<td>300</td>
<td>-</td>
<td>7,202</td>
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<tr>
<td>Depreciation</td>
<td>176,938</td>
<td>-</td>
<td>32,274</td>
<td>32,274</td>
<td>-</td>
<td>209,212</td>
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<tr>
<td>Bad debt expense</td>
<td>6,000</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>6,000</td>
<td>-</td>
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<tr>
<td>Office expenses</td>
<td>-</td>
<td>-</td>
<td>14,547</td>
<td>14,547</td>
<td>-</td>
<td>14,547</td>
<td>-</td>
<td>-</td>
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<tr>
<td>Staff travel</td>
<td>-</td>
<td>-</td>
<td>22,614</td>
<td>22,614</td>
<td>-</td>
<td>22,614</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>25,500</td>
<td>7,586</td>
<td>17,771</td>
<td>6,258</td>
<td>24,029</td>
<td>57,115</td>
<td>-</td>
<td>-</td>
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<tr>
<td><strong>Total Expenses</strong></td>
<td>911,295</td>
<td>68,772</td>
<td>352,702</td>
<td>124,327</td>
<td>147,356</td>
<td>1,309,740</td>
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</tr>
</tbody>
</table>

### Change in net assets

<table>
<thead>
<tr>
<th></th>
<th>NASCO</th>
<th>NASCO</th>
<th>Lots In</th>
<th>NASCO</th>
<th>Common</th>
<th>Total</th>
<th>Eliminations</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Change in net assets</td>
<td>699,188</td>
<td>1,576</td>
<td>20,171</td>
<td>(33,917)</td>
<td>(13,746)</td>
<td>-</td>
<td>687,018</td>
<td>-</td>
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</tbody>
</table>

### Net assets, beginning of year

<table>
<thead>
<tr>
<th></th>
<th>NASCO</th>
<th>NASCO</th>
<th>Lots In</th>
<th>NASCO</th>
<th>Common</th>
<th>Total</th>
<th>Eliminations</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net assets, beginning of year</td>
<td>1,804,128</td>
<td>4,451</td>
<td>134,830</td>
<td>312,033</td>
<td>446,863</td>
<td>-</td>
<td>2,255,442</td>
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</table>

### Net assets, end of year

<table>
<thead>
<tr>
<th></th>
<th>NASCO</th>
<th>NASCO</th>
<th>Lots In</th>
<th>NASCO</th>
<th>Common</th>
<th>Total</th>
<th>Eliminations</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net assets, end of year</td>
<td>$2,503,316</td>
<td>$6,027</td>
<td>$155,001</td>
<td>$278,116</td>
<td>$433,117</td>
<td>-</td>
<td>$2,942,460</td>
<td>-</td>
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</table>
Statement of Financial Position

<table>
<thead>
<tr>
<th>Assets</th>
<th>NASCO Properties</th>
<th>NASCO Development</th>
<th>NASCO Lots In Common</th>
<th>Total</th>
<th>Consolidated</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Assets</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and cash equivalents</td>
<td>$157,506</td>
<td>$23,428</td>
<td>$178,833</td>
<td>$846</td>
<td>$179,679</td>
</tr>
<tr>
<td>Investments</td>
<td>511,292</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>NCDF preferred shares</td>
<td>42,132</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Accounts receivable, net of allowance</td>
<td>102,997</td>
<td>3,344</td>
<td>28,435</td>
<td>30,812</td>
<td>59,247</td>
</tr>
<tr>
<td>Prepaid insurance</td>
<td>21,895</td>
<td>-</td>
<td>6,745</td>
<td>6,745</td>
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<tr>
<td>Other assets</td>
<td>217</td>
<td>-</td>
<td>650</td>
<td>-</td>
<td>650</td>
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<tr>
<td>Current portion of loans receivable</td>
<td>3,181</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Total current assets</td>
<td>839,220</td>
<td>26,772</td>
<td>207,918</td>
<td>38,403</td>
<td>246,321</td>
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<tr>
<td>Property and equipment, net of depreciation</td>
<td>5,610,057</td>
<td>-</td>
<td>2,741</td>
<td>1,085,913</td>
<td>1,088,654</td>
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<tr>
<td>Total Assets</td>
<td>$6,537,220</td>
<td>$26,772</td>
<td>$210,659</td>
<td>$1,124,316</td>
<td>$1,334,975</td>
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</table>

<table>
<thead>
<tr>
<th>Liabilities and Net Assets</th>
<th>NASCO Properties</th>
<th>NASCO Development</th>
<th>NASCO Lots In Common</th>
<th>Total</th>
<th>Consolidated</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Liabilities</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accounts payable and accrued expenses</td>
<td>$8,795</td>
<td>$3,907</td>
<td>$24,919</td>
<td>-</td>
<td>$24,919</td>
</tr>
<tr>
<td>Interest payable</td>
<td>9,905</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Property taxes payable</td>
<td>74,645</td>
<td>-</td>
<td>-</td>
<td>12,546</td>
<td>12,546</td>
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<tr>
<td>Deferred membership revenue</td>
<td>-</td>
<td>16,838</td>
<td>30,739</td>
<td>-</td>
<td>30,739</td>
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<tr>
<td>Member deposits</td>
<td>2,300</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
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<tr>
<td>Current portion of notes payable</td>
<td>1,301,601</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Total current liabilities</td>
<td>1,397,246</td>
<td>20,745</td>
<td>55,658</td>
<td>12,546</td>
<td>68,204</td>
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<tr>
<td>Long-Term Debt</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Notes payable, net of current portion</td>
<td>2,636,658</td>
<td>-</td>
<td>-</td>
<td>833,654</td>
<td>833,654</td>
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<tr>
<td>Total liabilities</td>
<td>4,033,904</td>
<td>20,745</td>
<td>55,658</td>
<td>846,200</td>
<td>901,858</td>
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<tr>
<td>Net Assets</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unrestricted</td>
<td>2,503,316</td>
<td>6,027</td>
<td>155,001</td>
<td>155,745</td>
<td>310,746</td>
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<tr>
<td>Non-controlling interest in Lots in Common</td>
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<td>-</td>
<td>-</td>
<td>122,371</td>
<td>122,371</td>
</tr>
<tr>
<td>Total net assets</td>
<td>2,503,316</td>
<td>6,027</td>
<td>155,001</td>
<td>278,116</td>
<td>433,117</td>
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<tr>
<td>Total Liabilities and Net Assets</td>
<td>$6,537,220</td>
<td>$26,772</td>
<td>$210,659</td>
<td>$1,124,316</td>
<td>$1,334,975</td>
</tr>
</tbody>
</table>
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