



## Cooperative Development Institute *2021 Year in Review*

With the ongoing pandemic and many upheavals in all our social and economic lives, this time has cemented for CDI a lesson we've long known: change is constant, but so is community. This past year, we have seen how deep our cooperative advantage runs. **From securing safe and affordable housing to preserving local jobs, providing access to nutritious food to building networks of care, cooperatives are a vital part of a world where everyone can meet their needs.**

# Welcome from our ED

## *Dreaming of the World We Want* By Noémi Giszpenc



Co-ops can be a tough sell. Sure, a lot of people are interested in cooperatives right now, with multiple crises driving housing, childcare, transport, and agriculture past the brink of dysfunction into chaos. People are attracted to the allure of co-ops as a potential solution to provide the goods and services we need while protecting essential values and safeguarding stability. But a cooperative structure is not a magic bullet.

For one thing, some markets are so distorted by such long histories of inequity that even achieving a foothold is a struggle. We are so grateful to the donors who are making a huge difference helping to establish businesses such as Happy Little Paradise childcare co-op and to secure land for groups such as New Roots Cooperative Farm. The government resources that have mobilized to support residents to purchase their communities and fix their failing infrastructure are also so vital. Cooperatives can improve people's lives significantly in the long term, but often they need help to overcome initial barriers.

Another issue facing co-ops is that people have to cooperate. Cooperation requires trust, reciprocity, responsibility, and compassion. These are habits and skills that require constant cultivation, and that are frankly abused in many other arenas of life. Without a cooperative frame of mind and spirit, no amount of structure will prevail. The kind of coaching that CDI provides to cooperative leaders helps to elevate hardworking volunteers' ability to advocate, participate, and collaborate for better outcomes for all.

A final ingredient that is so critical to continued success is belief in and desire for a truly better society. I am writing this in the week that we celebrate Martin Luther King Day. The words of Dr. King are often the most inspiring when it comes to picturing what we are striving for:

“The end is reconciliation; the end is redemption; the end is the creation of the beloved community. It is this type of spirit and this type of love that can transform opposers into friends. It is this type of understanding goodwill that will transform the deep gloom of the old age into the exuberant gladness of the new age. It is this love which will bring about miracles in the hearts of [all people].

We do this work so that we may live in this exuberant gladness of a new age, in the beloved community. We are capable of getting there when we work together. Please join us in our efforts to reach an equitable, prosperous economy that works for everyone. Thank you to all who contribute your time, energy, wisdom, and resources to making cooperatives in the Northeast thrive. We couldn't do it without you.

Sincerely,  
Noémi Giszpenc

## A message from the Board

In her 2021 letter, Noémi writes about cooperatives saying, “the final ingredient that is so critical to continued success is belief in and desire for a truly better society.” For thirteen years Noémi has shown the truth of this. At the helm of CDI she has been a pragmatic and calm collaborator, propelled by her vision for a more

cooperative and caring world. It is therefore bittersweet that we share the following news: This is Noémi's last Annual Report, as she will be stepping down as CDI's Executive Director this fall. Many of our supporters may recall Noémi announced her plan to start exploring the next phase of her career in 2019. We are so humbled

and grateful that she extended her tenure during these past three years of the pandemic. Her thoughtfulness, leadership, and resolve have steered CDI through a difficult time for both our organization and our global community. The Board is so hopeful and excited for this opportunity for Noémi to find rest and explore new adventures in her next chapter. We are equally hopeful for the future of CDI, a future that is more secure and sustainable because of Noémi's hard work.

During Noémi's tenure, CDI grew into a nationally-recognized cooperative development organization

that has helped thousands of residents of the Northeast to change their lives through cooperative ownership. The 2021 Year in Review showcases the kind of integrity and creativity the entire team at CDI holds, creativity and integrity that Noémi's leadership has helped cultivate and grow. We will keep this note brief, as we want to give space to celebrate these accomplishments of a challenging and fruitful year.

Stay tuned for more news about the leadership transition and opportunities to celebrate Noémi and this next chapter for CDI.

## Financial State of the Organization

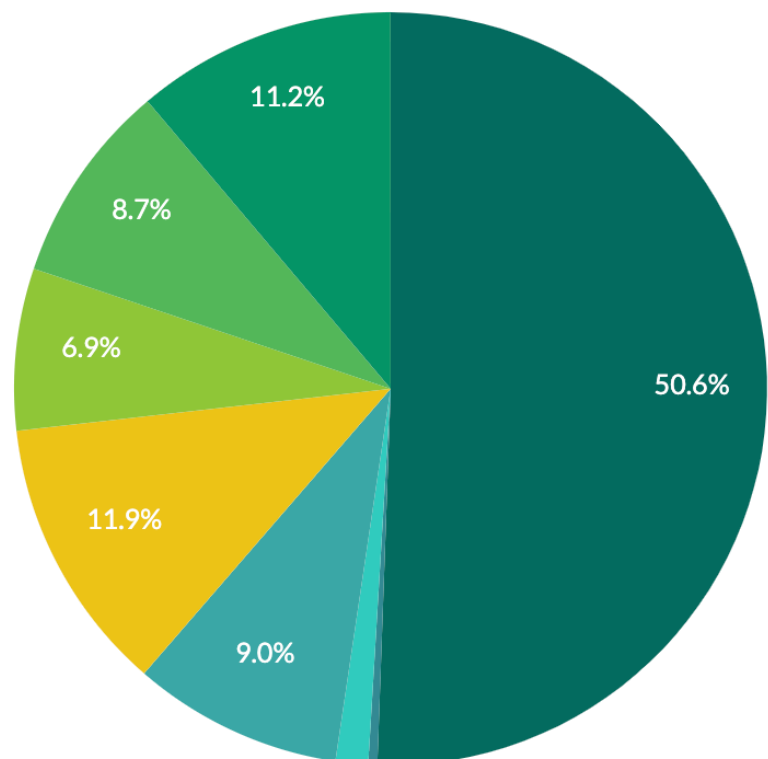
We brought in more revenue this year than in 2020. However, like so many organizations and individuals, we continue to feel the economic impacts of the pandemic and had to make difficult budget decisions this year. We cut \$250,000 from our proposed budget in order to maintain reserves and avoid a deeper deficit. As we look to FY 2022-23, we hope to restore important budget items and deepen our investment in the talented people that make our work possible.

*Help us restore the following items cut from last year's budget:*

- \$50k in Cost-of-Living and Pay Increases
- Full-time hours for some Director-level positions, including HR
- Important projects like new website and new staff
- Paid interns – an important equity investment
- Increase wellness benefits and retirement contributions
- Professional development
- Staff retreats and travel budget

## TOTAL ANNUAL REVENUE \$3,058,399

- NEROC
- Fundraising
- Communications
- Other Income
- Fiscal Sponsorship
- BOS
- CBS
- CFS



**Donate Today**  
[cdi.coop/donate](https://cdi.coop/donate)



## Postcard From The Journey Toward Collective Liberation

Collective Liberation is at the heart of everything we do. Everything flows from and leads to Collective Liberation, a goal, a value, a destination that is best described in the words of Civil Rights Activist Fannie Lou Hamer, “No one is free until we are all free.” It is still a journey to figure out how exactly we will do that, though!

Here is what we know. We promote economic prosperity for all through our work with our clients, our hiring practices, and our vigorous commitment to cooperative principles. We actively fight against racism, classism, gender inequality and all efforts to marginalize anyone. The nature of our work engages us directly with the working poor, the educationally disadvantaged, the elderly, immigrants and refugees. It is our goal to see all of our clients prosper within the cooperative movement. In order to successfully pursue our mission of economic prosperity for all, we must work on untangling all forms of oppression including in particular racial inequity.

Therefore, the organization is working to:

- Support CDI staff and board to engage in education and discussion to unpack racism and internalized racial oppression within ourselves and the organization;
- Co-create strategies for working with communities of color and other marginalized communities and promote these strategies within CDI and within the co-op movement;
- Develop strategies for creating a more inclusive board and staff of CDI, being aware of race, class, gender, ability, and sexual orientation in these strategies; and explore programmatic changes that further our work to untangle oppression.

# 2021 Infographics



**1,500 PEOPLE**  
participating in training programs



**181 NEW**  
cooperatives formed since 2009  
**8 in 2021**



**78%**  
of new co-ops profitable in 4 years



**5,751 UNITS**  
of affordable housing preserved



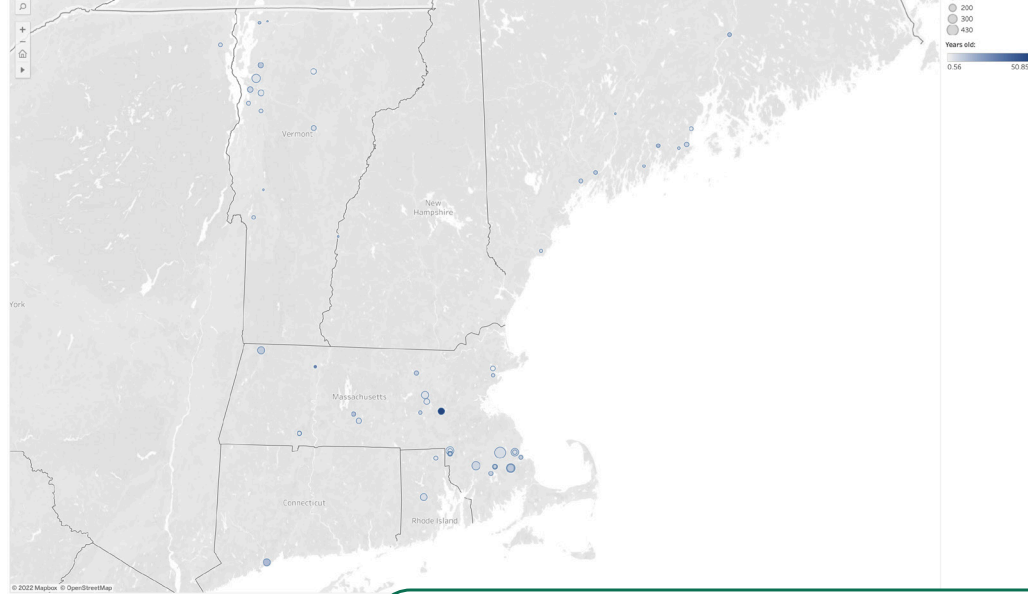
**8.5 out of 10**  
Client rating of CDI

## Types of co-ops

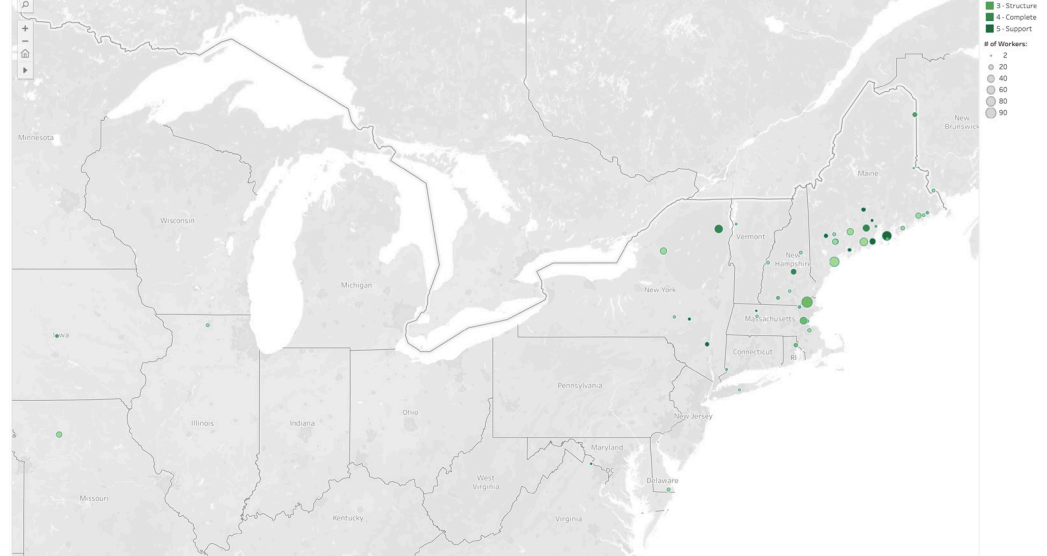
*Cooperatives span across industries. These are the types of cooperative businesses we worked with this year:*

screen printers • manufactured housing cooperative • hair salon • home improvement store • resident owned cooperative • child care • cafe • goat farm • co-working space • graphic and media • designers • lumber store • rural co-housing • ride-share start-up • sewing cooperative • healing arts center • seed company • cleaning services • immigrant community food distributor • grocery store • herbalist • community solar farm • community food hub • halal meat processor • compost co-op • landscaper • fencing contractor • real estate • machine shop • green builders • family restaurant • food truck • art collective • electrician • hardware store • coffee shop • lumber yard • sewing cooperative • farm and housing cooperative

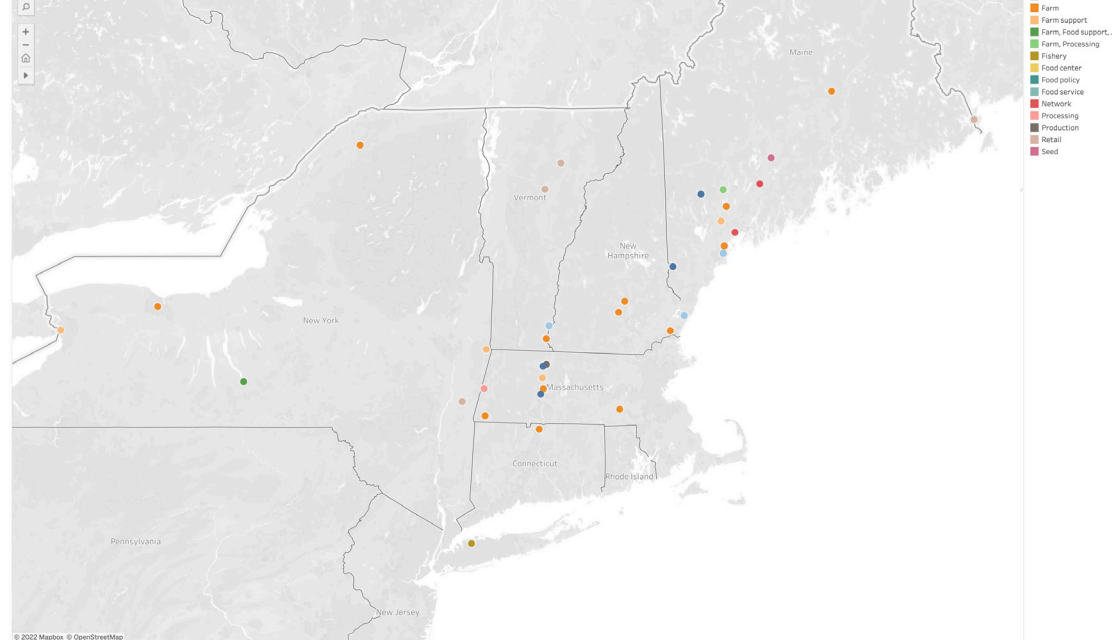
# Resident Owned Communities in our Region



# Worker Ownership Transitions



# Cooperative Food Systems Projects



# New England Resident Owned Communities

*New England Resident Owned Communities (NEROC) helps residents of manufactured-home communities achieve economic security by forming cooperative businesses to buy and run their communities.*

**CDI is a Certified Technical Assistance Provider with ROC USA®, which works with more than 294 Resident-Owned Communities (ROCs) across the country.** Our staff use ROC

USA’s nationally-proven model to help residents form a cooperative business, get the financing to buy their community, and learn how to run it through democratic resident control.

While manufactured homes are one of the most affordable options for homeownership, these communities are also experiencing the fallout from rising home and construction prices and the unchecked growth of a speculative, investor-driven real estate market. These impacts were felt by community members, ROC leaders, and NEROC staff throughout the year. The challenges of the market are deep, but in this difficult time, we have also found new ways to expand our



*Members of the Shelburnewood Cooperative at their annual meeting this past year.*

work. Moving more communities to resident ownership is vital to preserving long-term affordability, and the cooperative model offers a hopeful alternative and way forward.

## *Meeting the crisis of private equity with an advocacy toolbox*

In the past eleven years, CDI has helped convert 54 manufactured home communities across New England, representing over 5000 individual homes that are now permanently affordable. But since 2020, the pace of conversions has slowed significantly as large private equity firms flood the sector. These firms can access both low-cost government-backed loans and massive amounts of investment capital, which aren’t available to resident groups.

“It’s tragic. These third-party companies are coming in with money from the government, when the government should be giving these funds to communities and non-profits.”

**COLLEEN PRESTON, NEROC PROGRAM MANAGER**

“Opportunity to Purchase” (OTP) or “Right of First Refusal” laws exist in some form in all New England states, giving residents the chance to organize and purchase their park if it goes up for sale. But with the boom of private equity, many ROCs are struggling to make competitive offers without untenable lot rent increases. Higher and higher sale prices make it increasingly difficult for the residents and CDI to cobble together the funds to make a deal.

CDI staff is working hard to connect communities to financing. A key strategy is to build more routes to low-cost financing for ROCs through state and federal advocacy. Communities need the support of the state and federal governments and more Community Development Financial Institutions who can help finance cooperative options.

In 2021, CDI staff coached 15 ROC leaders to meet with United States Senators. They advocated in support of legislation that would create \$550 million dollars in grants for ROCS and housing non-profits as part of the Build Back Better plan. Investing in this advocacy training not only materializes in legislative and financial support for ROCs, but it shows an investment in ROC leaders as the drivers of change in the ROC movement.

Preston and NEROC staff Aliza Levine, Annik Paul, and Julia Curry helped ROC residents in Vermont and Massachusetts prepare their statements prior to meeting with legislators.

“In Vermont, we’ve had a lot of political leaders who’ve been willing and wanting to hear from community members. It’s been really powerful to work with these leaders who traditionally people would not think are qualified to advocate and speak with passion about economic issues. But of course they are, they 100% are. This is their lives.”

**ANNIK PAUL, ASSISTANT PROGRAM DIRECTOR**

The stories of ROC members made an impact. While the Build Back Better plan is stalled, advocacy efforts by the Vermont NEROC team resulted in over \$2 million in other funding for infrastructure projects for three communities.

Deb Winiewicz is the board president of Halifax Estates in Massachusetts, the largest ROC in the country. She was one of the homeowners to meet with Massachusetts Senator Elizabeth Warren, and she and fellow board members met with their state representative too. Deb emphasized that it’s vital to advocate for the unique needs of ROCs.

“They are so surprised. They know they have mobile homes in their district, but have no idea that they are resident owned. Cities and towns get state money for roads. Communities like us are on our own to fund everything. So we remind them: we are 600 voters.”

**DEB WINIEWICZ, BOARD PRESIDENT OF HALIFAX ESTATES**



*Deb Winiewicz in front of her gardens at Halifax Estates*



## *Communities making moves*

Despite the challenging market, two communities in our area succeeded in converting to resident ownership this year.

### *STERLING VIEW: HYDE PARK, VT*

In April 2021, Sterling View residents in Hyde Park, Vermont closed on their 113-home community. Sterling View Community Cooperative is the first 55+ resident-owned community in the state. The park was originally built with federal funds earmarked for affordable housing, and now it will remain a site of permanently affordable housing as a ROC.

Sterling View Board president Paul Nesky grew up in the region, and shortly after moving into the neighborhood, he started casually organizing his neighbors to think about buying the park. Park owners Kenneth and Matha Harvey came forward a few years later. They too wanted to sell the community to the residents instead of to a private company. We love when the values of residents and owners align because it means the legacy of the community can continue on through resident ownership!

Sterling View residents love their neighborhood. This past summer, residents celebrated their purchase at a Fourth of July barbecue with live music, speeches by the ROC board, and a welcome chance to connect with their neighbors after a long year. The Sterling View community is so desirable that the former owners, Kenneth and Martha, recently became members of the cooperative and moved into their own home in the neighborhood!

“...That’s one reason we wanted to become a co-op. You know, no one’s out looking for a profit when we pay our rents. All our money goes right back into the park. And so when we had to vote on our rent going up when we bought...They were willing to spend that extra money knowing that we were going to take care of each other, and that we were going to become a cooperative.”

**JAN KUHN, STERLING VIEW COMMUNITY COOPERATIVE RESIDENT.**





## *NORTH STREET ASSOCIATION, DANVERS, MA*

CDI primarily works with rural communities, so assisting the residents of the Glen Mobile Home park, now called the North Street Association, was an exciting opportunity to support manufactured housing in a more urban setting. Danvers, MA is a suburb of Boston and its proximity to the city and jobs in the area make it a hot real-estate market. The median single-family home in Danvers costs \$599,000. Meanwhile, most North Street Association members live at 50% of the Area Median Income. Becoming a cooperative offered residents the opportunity to preserve the threatened affordability of their housing, literally in their own backyards.

Glen Mobile Home Park has been a dynamic part of area history for decades. Starting as a campground in the 1940s, it now serves as a manufactured housing community for multiple generations of residents. In 2021, neighbors

decided to rebrand themselves as the North Street Association.

The purchase process included some unwelcome suspense. In Spring 2021, the owners of Glen Mobile announced they were selling the park. Massachusetts' "Option to Purchase" law gives residents 45 days to incorporate and exercise their legal right to purchase at a price matching the offer received by the owner.

45 days is a quick turnaround time, but Glen Mobile residents sprang into action. Volunteer leaders worked with NEROC personnel Nora Gosselin and Andy Danforth to help organize and secure the financing to cover the \$4.75 million sale. They even secured enough extra funds to take care of immediate infrastructure and repair needs.

And needs were many. Engineers had to be hired to assess neglected and unsafe infrastructure. A badly eroded brook bank posed an immediate threat to three homes and nearly derailed the whole deal. But residents, assisted by their attorney, Phil Lombardo, and CDI, were able to negotiate a mutually agreeable plan for remediation.

As a ROC, residents can now address these types of issues as a community and democratically choose how to invest in infrastructure improvements. Gosselin and Danforth continue to work with the community, offering training for the Board and residents as they learn to operate a multi-million-dollar property together. Despite the challenges, North Street Association members are feeling the prospect of progress and are excited about their future as a ROC.

"Not being able to have a say in anything that went on - and then being at the mercy of the owners to either pay the rent increases or leave - that wasn't fun. But being a board member now is exciting— learning all the skills from Andy and Nora and then going and doing them—I will always be grateful to them and my fellow board members for all the hard work."

**BILL ST. PIERRE, BOARD PRESIDENT AND A 32-YEAR RESIDENT OF THE COMMUNITY**

# Many lenders make great work: Breezy Acres and Hillcrest

Like many cities around the country, Burlington, Vermont has an affordable, housing crisis. The vacancy rate is only 1.4% in surrounding Chittenden County, compared to the 5% that is considered a healthy market.

When the family who owned the Breezy Acres and Hillcrest communities decided to sell, the predominantly low- to -moderate-income tenants risked losing their affordable lot rents. Because tenants do not own the land on which

their homes sit, a speculative buyer could raise rents in these communities to whatever levels they wish. In the midst of a housing crisis, this would have left many residents with nowhere to go.

Despite the pandemic challenges, residents of Breezy Acres and Hillcrest got to work forming Resident Owned Cooperatives. CDI staff member Jeremiah Ward worked tirelessly to secure low-cost financing for

the residents to purchase their parks and save them millions of dollars in mortgage payments. The deal involved numerous lenders and financing agencies, a congressional earmark, bond underwriting, and a state-financed grant of \$1.3 million towards the purchase of the parks and needed infrastructure work.

After an intense 16 months, Breezy Acres and Hillcrest both closed on their loans to purchase their communities in February 2022. The hard work of CDI technical assistants, the lenders, and most importantly, the residents paid off. Now 233 families will collectively own and govern their communities and see all the benefits that come with resident ownership.



## *Ongoing partnership & assistance*

CDI offers technical assistance during the purchase and establishment of a ROC. But TAs also support communities for the ten years following their purchase and beyond. It's exciting to stay involved as communities grow and change.

By the ten-year mark communities need to refinance their initial loans. ROC residents usually prioritize maintenance and improvements more than private companies do. Therefore, when they refinance, properties are often appraised at a higher value and residents often have extra funds for special projects and improvements.

Whereas an investor-owner might pocket the profit or use it to purchase more parks, community ownership means that residents can re-invest in their property and choose what improvements they want to make. This year at Cranberry Village in Carver, MA, residents used surplus funds to replace water mains and resurface roads. For many communities, refinance funds can help them make ambitious investments in sustainable infrastructure such as solar panels or zero-energy homes.

## *Community Block Grants bring big improvements to Vermont & Maine ROCs*

New park construction is rare anywhere, and even more so in affluent communities such as Shelburne, VT. But the 28-home Shelburnewood Mobile Home Cooperative is working with their TA, Julia Curry, to secure grant funding to evaluate the possibility of expanding their park by some 30 lots. That's a lot more residents and a lot more revenue for the community!

Curry helped the community win a Community Development Block Grant to fund a feasibility study for this big project. It can be difficult for manufactured housing communities to apply for and win local grants because of local restrictions and stigma towards these communities. But the dynamic is different in Shelburne, where Shelburnewood residents have steadily cultivated a positive relationship with the town. Town leaders recognize the great value of this deeply affordable homeownership in the heart of their village. The ROC is wrapping up their final grant requirements so they can begin work on the feasibility study and decide whether their ambitious infill project will work for them.

Another Community Development Block Grant success story comes from our Maine team. Historically, Maine ROCs and other manufactured housing developments have been locked out of this funding. However, CDI staff Melissa Mullineaux helped NEROC connect with statewide CDBG coordinators to apply for a grant through the Genesis Loan Fund.

In 2018, six of the eight ROCs in Maine were awarded a total of \$1.5 million dollars for 13 different infrastructure projects. We are thrilled to say that the last of these projects was completed this past summer!

What was accomplished through these grants had an incredible impact. ROCs across Maine were able to replace water distribution and septic systems, while other communities updated their electrical grids, added new meters, or even solar panels.

**Maine ROCs still need more investment to resolve infrastructure issues, but a bulk of existing needs were met over the last four years thanks to these grants. And because of the partnerships built by CDI staff, ROCs will hopefully have more access to this kind of funding for years to come.**

**You can help us be a solution to the nationwide housing crisis with a donation now.  
Donate Today: [cdi.coop/donate](https://cdi.coop/donate)**



*A contractor at Pemaquid Villas in Bristol, ME installs a new well house, supported by CDBG funding.*

## *Building bridges within our national network*

This year we deepened our collaboration with ROC USA. CDI is one of ROC USA's largest network affiliates, with one of the largest staff, and our portfolio spans the most states. Together with ROC USA, we worked to renegotiate our Network Agreement after twelve years of partnership.

The pandemic has continued to challenge the NEROC team to get creative about how we connect with communities remotely and offer coaching, training, and outreach in a more virtual environment. The resources of the ROC USA Network have been vital in supporting both TAs and residents in this shift. In fact, ROC USA has reorganized their staff to focus more on building a robust digital community. They are providing a huge library of resources, online training opportunities, and even an online version of their Better Together ROC Leadership Institute. The online conference took place in June 2021, and a number of CDI staff participated as trainers.

CDI staff has also helped residents stay engaged with their own communities and the broader network through technology. Change is hard, but a more digital model also offers new opportunities.

“Before COVID we were sort of each our own community. But with Zoom, we can now connect with each other. We are part of a larger community. And being able to call someone when you’ve had a tough day, had the energy sucked out of you; you reach out to them, and they say, ‘Oh I’ve been there.’ That’s so important.”

**DEB WINIEWICZ, ROC LEADER**

An increased effort to connect communities online has helped expand the reach of the ROC Association too. The ROC Association represents all resident-owned communities nationwide, and is run

by-residents-for-residents. The Association offers space for peer-to-peer support, grant opportunities, and the chance to join policy and advocacy efforts. For example, in September 2021, the ROC Association issued a letter to Congress asking for \$500 million for manufactured home communities to be included in the Housing is Infrastructure Act of 2021. You’ll see that a large number of New England communities signed on!

Winiewicz, who joined the ROC Association as the Northeast Representative in 2022, says, “We have so much we can teach and do for each other. It’s a good way to expose patterns—and show that we are a movement.”

## *The Road Ahead*

The NEROC team is expanding on the groundwork we laid in 2021. We are building out peer-to-peer support options for ROC leaders. We plan to invest more in regional ROC Associations, so that more than 50% of ROCs in our area are represented in the nationwide Association by 2022. We are also working closely with ROC USA to adapt our first-year ROC curriculum for online audiences.

As private equity firms continue to make it more difficult for communities to convert to resident ownership, we are turning even more of our attention to advocacy across all states. We look forward to training even more ROC Leaders to spearhead local and statewide meetings with policy leaders. We are excited to engage with the ROC Association in revising Right of First Refusal legislation in Massachusetts, and extending these efforts to other states in our region.

The market has handed the team numerous challenges this year; in response our team is developing new tools and strategies for our toolbox. In 2022, NEROC is committed to meeting the moment with these new tools, and the resources, knowledge, and heart of our incredible staff.

# Cooperative Food Systems

*Our Cooperative Food Systems (CFS) programs develop cooperatives and collaboration at all levels of the food supply chain. Cooperation is essential to a resilient and just food system that provides healthy local food and good jobs, and supports strong communities and local economies.*

Everyone needs to eat. People should have access to healthy food that is grown in the region where they live. Likewise, every person who works to feed our communities—whether they are harvesting in the fields or the oceans or working at any point in the supply chain—deserves to make a living wage and find dignity in their work. Cooperatives can serve both of these purposes and help to build a resilient, collaborative food system that is rooted in values of equity, democracy, and concern for community.

We want to amplify the stories of food cooperatives in New England and New York, while also looking strategically at areas where new cooperatives can grow or existing food businesses can find success in the cooperative model.

This year, CDI increased our focus on supporting low-income people, New Americans, women, and people of color to become cooperative owners of food businesses. Providing resources to economically disadvantaged populations is an important part of working to increase equity and racial justice not just in our food system, but in our broader society. We support growing ownership opportunities in the most marginalized communities because so often members of these communities have been systematically denied access to basic needs, including access to food, land, and equitable wages in the food economy.

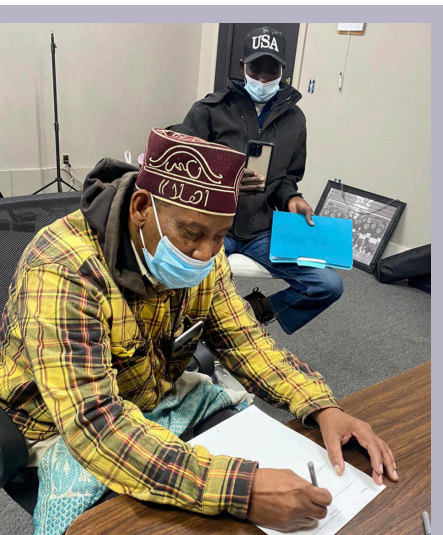
## *Lewiston-Auburn: A community food hub in Maine*

Lewiston-Auburn is one of Maine’s most culturally diverse communities. The twin cities—as they’re sometimes called locally—represent the second-largest urban area in the state and are situated in the middle of an active agricultural landscape. The Cooperative Food Systems team has spent the last few years focusing on building relationships and cooperative enterprises in the region by connecting the robust network of farmers and makers to each other and to further economic opportunities.

There were a number of exciting updates to Lewiston-based projects and partnerships in 2021.

**New Roots Cooperative Farm** is Maine’s first immigrant-run farm cooperative. This year, New Roots worker-owners fundraised over \$150,000 to purchase the land they have been farming since 2016. Worker-owners were able to seal the deal with Maine Farmland Trust (MFT) and closed the purchase in January 2022. It has been a long and incredible journey for New Roots to become landowners, and CDI is honored to work closely alongside the four members and MFT as their business has grown.

We are excited about this new chapter for New Roots, though most excited are of course the farmers themselves.



*New Roots Farmers sign their purchase agreement for 30 acres of farmland in Lewiston, ME.*

This fuels me to work even harder for my community. I can finally say I have gotten what I have always dreamed of as a farmer. I got to own a farm, I did not know that was possible.

**BATUL ISMAIL - FARMER**

In addition to supporting fundraising efforts to facilitate the land purchase, CDI also supported New Roots in hiring their first internal farm coordinator, Mahamed Sheikh. The farmers also received a \$50,000 grant from the Maine Farmland Trust at the turn of the new year. Sheikh reflected with excitement about the prospects of the upcoming season:

The farmers have faced many challenges over the years: finding a market to sell their crops, getting the right support and resources needed to operate the farm, and COVID-19. Having the farm purchased will enable us to further focus on producing quality products and reduce labor inefficiency. Most of all, it will enable us in reaching our business plan goals, which includes broadening our market, getting better implements, and amending the soil for better results.

**MAHAMED SHEIKH - FARM COORDINATOR**

**An exciting hub of cooperative food systems could be coming to Lewiston in the next few years!** The **Lewiston Community Food Center** is in its development and visionary stage. The CFC will be a multi-use community space, and could include a cooperatively-owned grocery store, shared kitchen, café, storage facility, and hub for all things local and Lewiston!

The CFC will increase local access to healthy food, provide storage and processing opportunities for small-scale food producers and farmers, host space for training and education, and unlock job and ownership opportunities for community members. The Center is funded in part by a Housing and Urban Development grant to the City of Lewiston and will be built out on the ground floor of a multi-unit housing complex in the city's downtown.

This past fall, CDI and St. Mary's Nutrition Center hosted learning sessions to help community members understand what a multi-stakeholder cooperatively owned enterprise might look like. This process led to the formation of an official steering committee of fifteen community representatives who are positioned to become founding member-owners of the co-op.



*Community members gather in Summer 2021 for a collaborative visioning session*

# Truckin' along: Food trucks bring cooperative cuisine to communities.

Isuken Co-op Food Truck has a refreshed outlook and a refreshed truck for the upcoming season.

Isuken is the nation's first farm-to-table Somali Bantu worker-owned food truck. 2021 brought a lot of new challenges and opportunities for the worker-owners. One of the biggest opportunities of all: the purchase of a new food truck!



After a year of canceled events and catering opportunities, Isuken was able to pivot their business model to do outdoor catering. They also did pop-ups at local farmers markets and provided free food to low-income families and seniors all summer at St. Mary's Nutrition Center.

Throughout the year, Isuken worker-owners completed intensive training with CDI on assets management, financial planning, and client system management. These trainings were integral as worker-owners collaborated toward their goal of replacing their food truck. Wading through the fallout of the pandemic has been a challenge.

With the purchase of the new truck, Isuken is ready for a full season of events in 2022.

“ There are a lot of things that are harder to deal with when you are one person, but when you are a group everything comes easy in general.”

**GHALI FARRAR,  
ISUKEN CO-OP  
MEMBER**

## **Co-op Food Truck coming to the Pioneer Valley!**

Maine isn't the only state with food truck entrepreneurs with cooperative dreams. This past year, CFS staff has been working with Comida Latina who are based in the Pioneer Valley in Western Massachusetts. After the pandemic stalled the group's plan to launch a tamale cooperative, the founders, seven immigrant women, are hoping to launch a cooperative food truck instead. They have been utilizing market research from the CDI team to launch the initiative, and we're looking forward to what the future holds for this new cooperative business!





CDI's impact on the food system extends throughout the Northeast. This year we provided technical assistance to the 16th oldest, continually operating farm in Connecticut. While the owners currently run the farm as a distillery, they're exploring a cooperative land or business ownership model. Meanwhile, in Vermont, we conducted a feasibility study for the Buffalo Mountain Food Cooperative as they looked to transition into a new space for their growing co-op. In New Hampshire, CDI leaned on our experience working with New Americans in Maine to offer workshops to the Umoja Farmers. A majority of the fifteen-member collective are from Rwanda and Burundi, and are exploring how to form a growers' cooperative.

Mumbet's Freedom Farm is the first project of Dandelion Homesteads, a BIPOC-led cooperative ecosystem and farm in Western Massachusetts. The farm is named for Elizabeth "Mumbet" Freeman, an enslaved African nurse, midwife, and herbalist who sued for her freedom in 1781 and won. Members plan to pursue sustainable agriculture projects, an artists collective, experiential education programs, and more. CDI is assisting members through this next development phase, offering support on leasing, financial planning, governance, legal incorporation, and creating a marketing plan to extend educational and agritourism services with a focus on BIPOC youth education. We're excited to support this dynamic co-op of co-ops, where services and resources are shared amongst different members in relationship with the land and each other.

Dandelion Homestead member Ashni shared deep praise for Analise Sesay, CDI's Cooperative Connection Specialist who has been walking alongside members as they develop the co-op.

"CDI has been extremely resourceful...The monthly meetings were informative and we are still digesting the wealth of information received in that space. The way [Analise] shows up and listens to what is needed and the capacity to steer us in the direction of the most effective and clear way to utilize our time has been extremely helpful."

**ASHNI - DANDELION HOMESTEAD MEMBER**

### *The Road Ahead*

In 2022, we will continue our investment in Lewiston-Auburn, Maine. We're particularly excited to support the Lewiston Community Food Center as the steering committee navigates through to their next stage of development and design.

The Cooperative Food Systems team will continue to support cooperative food producers as they address gaps in existing food markets and systems. This includes the production of local, fresh proteins, including halal meat. We hope to support pilot projects that meet these needs throughout the following year.

We are continuing to invest in land access and land justice work, providing technical assistance to communities of color who have been systematically excluded from the housing and economic tools to democratically own their access to food and shelter. In 2022, we look forward to continuing ongoing partnerships with Black and Brown farmers such as Khuba International, the Earth Arts Center, Mumbet's Freedom Farm, and New Roots Cooperative Farm.

*CDI thanks all of our collaborators across the Northeast who are helping to build a regional cooperative food ecosystem. They include:*

AORTA • Agrarian Trust • American Farmland Trust • Bates College Harward Center for Community Engagement • Center for an Ecology Based Economy • CoFED • College of the Atlantic • Cultivating Community • Farm Smart • Food Solutions New England • Good Food Council of Lewiston-Auburn • Maine Network of Community Food Councils • Good Shepherd Food Bank • Immigrant Welcome Center • Land for Good • Land in Common Community Land Trust • Maine Farmland Trust • Maine Food Strategy and the Maine Food Convergence • Maine Initiatives • Maine Organic Farmers and Gardeners Association • Massachusetts Institute of Technology • Minnesota Indigenous Business Alliance • Northeast Farmers of Color • ORIS • Open Buffalo • Prosperity ME • RSC Consulting • Roots and Mustard Seeds • Slow Money Maine • Somali Bantu Community Association • Soul Fire Farm • St. Mary's Nutrition Center • Sustainable Livelihoods Relief Organization • The Cooperative Fund of the Northeast • Toolbox for Education and Social Action • University of Southern Maine Food Studies Program and Young Farmers Coalition

# Business Ownership Solutions

*Business Ownership Solutions (BOS) works with business owners and their employees to make employee ownership a feasible transition that meets their needs. We provide expertise in cooperative design, financial analysis, business planning, transaction structure and financing, and the education and training needed to execute a successful transition to an employee-owned company.*

In the nine years since BOS was founded, our team has led 17 businesses through transitions to worker-owned cooperatives, creating an ownership opportunity for over 430 workers and helping them secure over \$21 million in capital to buy those businesses.

We are proud to be recognized as a leader in this work as we grow the cooperative ecosystem in our region. As Baby Boomers retire without ready buyers for their businesses, communities throughout our region risk losing jobs and access to goods and services. Worker buy-outs preserve these community assets, and often encourage younger workers to stay and make a long-term investment in their home communities.

CDI lent our time-tested expertise to a number of ownership transitions in 2021. The BOS team also participated in community organizing, policy development and advocacy, and outreach and marketing. These efforts raised awareness of the cooperative transition model and helped to build out the ecosystem that can bring it to scale.

## *New transitions bring new era for three rural businesses*

NY Senator Kirsten Gillibrand is excited about co-ops! She joined worker-owners for Ward Lumber's board-cutting this past summer to celebrate the transition.

We helped complete transitions for three different companies this year. A hearty congratulations to **Ward**



**Lumber Worker Cooperative** in Jay, New York, **The Home Beautiful** in Belmont, New Hampshire, and **Liberty Graphics Employee Cooperative** in Liberty, Maine.

It was a pleasure to work with all three of these companies. Through education, training, and technical assistance, we were able to help realize both the original owner's vision for the future of their company, while also empowering new worker-owners to democratically own and operate their business with success.

## Ward Lumber: Building a bright future in the North Country



After the pandemic threw a number of curveballs, Ward Lumber finally completed their ownership transition and became Ward Lumber Worker Cooperative in March 2021. For four generations, the lumber and building materials supply company has been a business pillar in New York's rural North Country, providing stable local jobs and supporting the region's farm and construction industries. Former owner Jay Ward and his staff worked closely with Rob Brown, Director of CDI's Business Ownership Solutions, to navigate the

worker ownership transition — from initial inquiry to financial and business analysis to legal structuring and financing of the buyout. The transition makes Ward Lumber Worker Cooperative the first of its kind in the North Country, and the largest worker-owned business in the broader region, with over 50 employees.

“When I started here, it was a family business and I expected it to always be a family business. With the co-op, we're creating a new family, and it will allow this business to continue perpetually. This gives us an avenue to keep it going.”

**KEVIN KENNEDY, WARD  
LUMBER WORKER-OWNER**

# IN THE NEWS



Beloved nature screenprinters, Liberty Graphics, bring cooperation to Maine streets...and shirts!

**Down East**

The Next Chapter for Maine's  
Storyed Liberty Graphics  
September 2021 Issue

**BDN**

Employees purchase iconic  
Maine T-shirt company  
May 12, 2021

**WABI 5**

43-year-old t-shirt graphic company  
purchased by employees  
May. 14, 2021

**Pilot**  
PENOBSCOT  
BAY

Maine T-shirt company  
purchased by employees  
June 27, 2021



CDI's Former Executive Director Noémi Giszpenc with her child, Léo, sporting cooperative-made Liberty tees.

Liberty has weathered many shifts and changes to their industry in their four decades of operation, but they have remained true to their roots throughout. This next chapter is a continuation of the company's commitment to their vision and to their little corner of Waldo County, Maine, where they've been printing since day one. Had the company been sold to a larger entity, there would be no guarantee these jobs would have stayed in the community or the company culture and ethos would have been retained.

CDI's BOS team was excited to get to work with the popular Maine business, and of course no one was more excited about Liberty's future than the workers themselves.

"It gives us a good base to continue what we're doing, but it will also allow for new employee-owners to experiment and have a say in what happens here. It will allow them to set the direction. Getting more input and brains involved should benefit us, and it sets our employees up for the future — as opposed to having just any other job."

**SAM BARTLETT - GENERAL MANAGER**

## *A New, Beautiful Chapter for The Home Beautiful*

Owner Bruce Hamel bought The Home Beautiful, a small flooring store in Belmont, NH in 1986. While he had very little decor or remodeling experience, he had a love for the Lakes Region community and the enterprising spirit to try something new. Over the next thirty years, Hamel expanded the business. They now employ 20 staff, offer myriad home decor supplies and services, and are a go-to resource for homeowners and contractors in the region.



As he neared 70, Hamel wanted to retire, but he also wanted to ensure the business he worked so hard to grow stayed in the community and retained company values and positive morale. Having come from a previous corporate culture, Hamel endeavored to do things differently, and built a relationship-focused environment for customers and staff at the store. During the transition he wanted to continue to put his employees first.

Worker-ownership is a model that centers the experience and well-being of employees first and foremost. It was a clear choice for The Home Beautiful. Hamel worked with the Business Ownership Solutions team to transition the store into a worker-cooperative. This was an exciting partnership for CDI, as the worker cooperative model is relatively rare in New Hampshire. The Home Beautiful is charting a new course for its new cooperative, but also for the business community in their region.

## *The Road Ahead*

One of the most exciting developments for the BOS team is our ongoing partnership with the Cooperative Fund of the Northeast and the Democracy at Work Institute. Together, we're teaming up to offer the **Participatory Management Initiative (PMI)**. The first PMI cohort met in the fall of 2021, and we are excited to launch a spring/summer cohort in 2022 as well.

The five-part series teaches democratic and participatory management principles to participating small businesses, especially those from underserved communities or those that serve an under-resourced constituency. The course is designed to offer practical skills to business-owners and managers that encourage employee participation in decision-making, build financial understanding and business acumen, and create stronger and more collaborative workplaces.

The course is offered in both English and Spanish, and a number of facilitators from CDI, DAWI and CFNE are leading workshops, in addition to offering personalized consultancy for each business.

This program is possible because of generous underwriting from the Massachusetts Growth Capital Corporation. This partnership is an exciting opportunity for BOS to broaden our reach in target regions such as Massachusetts.

Our fall cohort had great feedback, and we look forward to hearing what the 2022 group has to say!

"There are many ways I can apply the lessons to my company. I can incorporate the concepts of worker-inclusion in the financial plan as well as the development plan each year which would really engage and invest them in the outcome of the annual goals."

"I really appreciate the emphasis on transparency and equal/fair distribution of power, wealth and information."

"I'm learning that having a democratic workplace is a balancing act."

"I liked hearing perspectives of other participants as well as learning about the balance between business and democratic traits."

# Cooperative Business Services (CBS)

It was a busy year for our team of cooperative business specialists! With increased interest in cooperatives and demand for technical assistance, we far exceeded our projected number of clients. We celebrate all of the amazing and visionary co-ops we support, while also seeking out sustainable solutions for sharing our knowledge with more communities joining the cooperative economy.

Throughout 2021 we provided technical support to businesses and enterprises spanning diverse sectors; from a ride-share service, to cooperative forestland projects, BIPOC art collectives, to community land trusts, to name a few. Our clients learn and grow from the tools we share and we are mutually enriched from each new partnership.

## *Cooperative Solutions to Housing Affordability:*

Urban and rural areas alike face steep housing price accelerations due to speculators. More people are seeing co-ops as a solution to this crisis, and co-ops across our region are redefining what community and home look like. In addition to our work with manufactured housing, CDI engaged with a number of different cooperative housing projects this year:

- In **Massachusetts**, CBS staff assisted a group of young people, the Pioneer Valley Housing Co-op, to develop their multi-dwelling community. This included guidance on incorporating, navigating zoning changes, financial structuring, and securing financial resources to help members without upfront cash for down payments.
- CDI has also embarked on an assessment of **Boston's** multifamily housing cooperatives to determine their organizational strength and technical assistance needs.
- In **Maine**, we've been working to further develop the co-housing ecosystem in the state. One project that has emerged from our nearly 30 technical assistance sessions is Partners for Housing Democracy, who are working to incorporate and develop their organizational vision.
- Also in **Maine**, we are working alongside residents of the Isano Co-op. The cooperative of recent immigrants is charting their vision, exploring member-ownership models and financing structures, and connecting with other cooperative leaders.

# Read our research!

## Cooperative Solutions to the Massachusetts Housing Crisis



A REPORT OF THE  
COOPERATIVE DEVELOPMENT INSTITUTE



By Nora Gosselin &  
Margaret Miley

Design and Layout  
Emmy Andersson

June 2021

In June 2021, CDI's Nora Gosselin and Margaret Miley authored a timely brief, "Cooperative Solutions to the Massachusetts Housing Crisis", which reviewed current market information with

knowledge from both NEROC's work in manufactured housing cooperatives and CBS's work with other forms of residential cooperatives. In addition to recommendations to support manufactured homeowners, the report also encourages passage of legislation such as Tenants Opportunity to Purchase Act (TOPA) to help more multi-family renters become cooperative homeowners. This report has been invaluable in educating legislators and the media on what cooperatives offer to solve the housing crisis.

In the next year, we look forward to sharing more of our research on the state of the cooperative housing sector and a review of current models in the region.

**READ IT HERE: [cdi.coop/MAHousing](https://cdi.coop/MAHousing)**





## COOPERATIVE DEVELOPMENT TRAINING PROGRAM

COOPERATIVE DEVELOPMENT INSTITUTE

### *Training the Trainers*

As interest in cooperatives grows, we need more cooperative developers who can share knowledge and experience with start-up cooperatives and expand the co-op ecosystem. CDI's Cooperative Development Training Program is a two-year, USDA-funded program that embodies two of the International Cooperative Alliances' cooperative principles: #5, education and training, and #6, cooperatives helping other cooperatives. By developing the leadership skills of cooperative leaders, we multiply our impact and empower others to share the cooperative advantage, cultivate more cooperatives, and become cooperative ambassadors to business owners and the general public.

#### Participants in our 2021 programs include:

- Center for Ecology Based Economy (Norway, ME)
- The Root Cellar (Portland/Lewiston, ME)
- Roots & Dreams & Mustard Seeds (Pittsfield, MA)
- Center for Women's Wisdom (Lewiston, ME)
- St. Mary's Nutrition Center (Lewiston, ME)
- Sunrise County Economic Council (Washington County, ME)
- Mumbet's Freedom Farm/Dandelion Homesteads (Sheffield, MA)
- Maine Organic Farmers and Gardeners Association (Maine)
- RaiseOp Housing Cooperative (Lewiston, ME)

### *Cooperative Maine Business Alliance (CMBA)*

Beyond developing individual cooperatives, we build cooperative ecosystems throughout our region. CBS organizes and supports the Cooperative Maine Business Alliance. CMBA has been active for over 15 years, and is a model for other statewide networks to support each other, share resources, and expand the number and types of cooperative enterprises in the state.

Through the pandemic, CMBA was able to stay connected and in fact, welcomed five new members. The Alliance held a virtual Principle #5 Learning Series in place of our annual in-person conference. A number of CMBA members also completed both tiers of CDI's Cooperative Development Training Institute program. Armed with new tools, members were excited to reconvene in-person for the Spring 2022 P6 conference after a two-year long pause.

**P5 LEARNING SERIES**

**Learn with CMBA!**  
Join our five-part learning series - gain practical co-op knowledge & tools

**First up: Loan Readiness**  
Register here: **Feb 25th**  
<https://bit.ly/3tigWoh> **1-3pm**

**Cooperative Principle 5: Education, Training and Information**  
Cooperatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their co-operatives. They inform the general public - particularly young people and opinion leaders - about the nature and benefits of co-operation.

Logos: Belfast co-op, COOPERATIVE FUND of New England, CaBOT, PORTLAND FOOD CO-OP, jjw, W. J. WHEELER INSURANCE AGENCY, RISING TIDE CO-OP



# Childcare Cooperatives Embody Collective Care

This year, the CBS team supported the incorporation of three new childcare cooperatives. Millions of parents have been struggling throughout the pandemic, and before, to find affordable child care that allows them to work and support their families. Immigrants face additional barriers as they struggle to find a place where their children are cared for in an environment that supports their culture and language, where children learn the words, eat the food, and celebrate the holidays that their parents do.

We are so excited about the childcare collaborative project that has emerged from our partnership with Coastal Enterprises, Inc. and Maine Roads to Quality: the Child Care Business Lab. Through this project, CDI developers have assisted caregivers to form worker-owned childcare businesses that increase job quality for care providers, encourage a cohort-approach to childcare provider learning, and fill a distinct need for childcare resources in the community.



We are excited to say Happy Little Paradise Childcare Cooperative based in Lewiston, ME will open this summer! HLP was founded by four immigrant mothers who envisioned a daycare co-op where people don't have to choose between quality and affordability for childcare. HLP is child-centered, culturally and linguistically supportive, affordable, and centered in culture, love, and commitment

to each other and community. The members signed a lease for their new space in 2021 and look forward to welcoming their first class in 2022.

CDI is proud to support Happy Little Paradise and other groups in Maine as they practice cooperative and community approaches to leading childcare businesses.

“Cooperative Development Institute provides crucial technical assistance that streamlines the process of starting and running a democratically-owned business... The CDI team is especially talented at helping to develop the leadership skills needed to manage such a business.”

**CYNTHIA MURPHY, SENIOR PROGRAM DIRECTOR OF CEI'S CHILD CARE BUSINESS LAB**

## *The Road Ahead*

CBS has big goals for the future. We are excited about continuing to support childcare cooperatives. These initial projects have modeled how cooperative structures and a community-led approach to childcare can reduce costs and other barriers to care, while also offering equitable wages and empowerment through worker-ownership to participating providers.

We also look forward to expanding our work in the co-op housing sector. We want to support new and existing limited-equity and cooperative ownership projects in order to increase the amount of stable, affordable, and safe housing options available for low-to-middle income people.

Inspired by the success of the Cooperative Maine Business Alliance, we hope to expand co-op networks in other regions as a strategy for building a well-resourced and connected cooperative economy. We will also continue to grow the cooperative economy by investing in the capacity of cooperative leaders through our Cooperative Development Training program.

# Reflections From Our Board

*A Letter from Board Treasurer, Julian Rowand*



I am Black, mixed-race, able-bodied, use he/him pronouns and now reside on unceded land of the Wabanaki Confederacy in a town now called Freedom, Maine with my sweetheart, Erika. I joined CDI staff in the summer of 2019 and worked with the NEROC team in Maine supporting five of the ten ROCs in the state. During my time on staff, I also dedicated time to participate in the Collective Liberation Working Group, to develop our cross-sector cooperative housing work, and to serve on the Board as a staff representative. When I accepted a new job offer to direct the only dedicated racial justice fund in Maine, I stayed on the CDI Board and now serve as Board Treasurer because I am deeply invested in CDI's work.

I was very fortunate to connect with CDI shortly after moving to Maine. My work organizing and providing technical assistance to affordable housing communities in New England was a natural extension of my personal and professional commitments. I was born and raised in Washington D.C. at one of the first Limited-Equity Housing Cooperatives in the city. 40+ years later, the cooperative continues to thrive. My mother, who was a founding member, managed the cooperative until

2015, when I moved back from community organizing in the Bay Area to help train the Board and membership, setting the groundwork for the next phase in the life of the community. Living in and working with cooperative communities is in my family. Continuing to serve on the CDI Board is a reflection of my life-long commitment to cooperatives.

As communities across the country continue to reel from the effects of multiple pandemics, I've witnessed a reinvigorated interest in cooperatives. CDI's work feels particularly important at this moment when the wealth gap continues to widen and COVID exacerbates existing institutional and systemic manifestations of racism and oppression. We all have a lot to learn from the long history of African American communities that have been able to stabilize their communities and create economic opportunities through community-based democratic efforts in the face of daily backlash and structural barriers. This is a moment to honor these liberatory struggles and center this deep wisdom.

It's also important to acknowledge how the pandemic has also intensified issues affecting white, working-class communities across the country as well. I saw this first-hand working with the incredibly resilient and caring community members of the ROCs in Maine. In addition to having to address deferred maintenance or neglected infrastructure work inherited from the previous private park owners, potential ROC communities are now trying to compete with private equity speculators with access to cheap money in a largely unregulated marketplace. The effects are disheartening for those who are trying to take more control of their economic lives through cooperative housing ownership and for those dedicated NEROC team members supporting these crucial efforts. I have a tremendous amount of admiration and respect for my NEROC colleagues who continue to show-up daily, with empathy and solidarity, for ROC leaders and for everyone on the frontlines of these larger economic issues.

Support for CDI is crucial at this time. In these difficult economic times, CDI is laying the groundwork

Invest in a  
cooperative  
future today.  
[cdi.coop/donate](https://cdi.coop/donate)

for alternatives to the current economic systems that have failed poor, working-class, and Black and Brown communities for generations. While shifts in policy, regulation, and funding from Federal and State agencies are imminent (and overdue), a renewed commitment to cooperative development from funding agencies, institutions, and individuals is absolutely necessary right now to make sure that the lessons learned during these times and the solutions implemented are collective, democratic, community-based, and cooperatively organized.

## New Faces at CDI

*A number of fabulous and talented people joined the CDI team across all departments this year.*



Christina Jones is CDI's new Finance Director. She brings 22 years of accounting and finance experience, and has served her community by working for a variety of non-profits in the Finger Lakes and Hudson Valley. She has spent a lifetime using her financial acumen to support great causes: from working as an accounting assistant for a credit union in high school, to spending 11 years as the Accounts Payable Manager for one of the largest urban school districts in New York. When Christina isn't keeping us honest about the budget, she loves cooking, classic movies, and bug-free nature walks.



Kori Burz brings her infectious positive spirit to CDI as the new People and Culture Manager. She's had a dynamic career as an HR Director, lecturer, and even an EMT. From all of that she has learned the power of effective communication, teambuilding, and emotional wellbeing.



Heather Foran is a welcome addition to the BOS team, and brings with her a diverse array of experiences: from business development to experiential education, worker organizing to conflict resolution. Over the past year, she even formed a mutual aid land share project. Heather has a Master's Degree in Transformational Leadership from Prescott College and brings excellent facilitation skills and the ability to build deep community partnerships to CDI's work.



Pat Schwebler joined NEROC as a Cooperative Development Specialist. She has been using her real estate, housing, and financial acumen to help underserved communities for years. She helped create a first-time home buyers education program for New Americans, and helped survivors of domestic violence find transitional housing. Pat has tons of knowledge and energy and is the perfect fit for the NEROC team!

Rounding out our admin team, is our new Development Director, Melanie Meadows. Melanie has an incredible wealth of fundraising knowledge and strong desire to use that knowledge to help empower marginalized populations. She holds a Masters in Fundraising & Grantmaking from NYU, and has worked for dozens of nonprofits both in direct service and behind the scenes doing social media marketing and fundraising.



# 2022: A Better Outlook Because We're Better Together.

It is through working together that our communities achieve success.

For over twenty-seven years, Cooperative Development Institute has been a nationally recognized leader in democratic member-owned business development, providing cooperative technical assistance training and serving as a key community engagement partner in cooperative ecosystem development throughout the Northeast. Since 2015, 95% of the clients we've assisted are still in business, with 78% of new co-ops we've trained becoming profitable within just four years.

CDI offers innovative solutions that broaden ownership of our economy, helping businesses and communities throughout the Northeast find equitable economic solutions. While the past year has been incredibly difficult for many of our clients and partners, throughout this harrowing pandemic, we have continued to provide our network essential support. And we could not have accomplished this without you.

We still have a long way to go. Your continued support is crucial for helping us expand the important work that we do to aid individual co-op enterprises, strengthen locally controlled food systems, save and preserve numerous regional community jobs, secure affordable housing for residential communities, and expand the strength and resilience of the cooperative ecosystem across the entire Northeast region.

We have big projects in the works. We are deepening our roots in Lewiston, Maine and are

enthusiastic about next steps as we guide the development of the Lewiston Community Food Center, a multi-stakeholder community-owned food center that will provide grocery, pantry, cafe and prepared meals, and kitchen and storage space in a walkable/bikeable downtown location. We are working even more closely with our national partner ROC USA to promote understanding of the threat big investors are posing to residents of manufactured home parks. In Massachusetts, we are partnering with the Cooperative Fund of the Northeast (CFNE) to bolster success and resilience of vital small businesses, and we're collaborating with the Community Economic Development Assistance Corporation (CEDAC) to assist existing housing cooperatives. We're undertaking our third round of training-of-trainers and expanding the toolkit we can provide to aspiring co-op developers in our region. Building the world we want to live in will take all of us doing what we can, one step at a time.

Your support helps CDI provide dozens of businesses—such as Isuken and Ward Lumber—and residential communities—such as Sterling View and North Street Association—the support they need to launch, grow, and stay afloat over the coming year.

Thank you for your continued support of our grassroots cooperative giving network. We can do more together than on our own.

# Thank You Donors!

Our funders, whether government agencies, regional foundations, or individual donors make our huge breadth of work possible.

The United States Department of Agriculture grant program is the backbone of CDI's work across rural New England and New York.

Thank you to the following foundations and grantmakers for making significant investments in CDI and in the cooperatives whom we serve:

- **John Merck Foundation**
- **The Sewall Foundation**
- **New Visions Foundation**
- **Common Future ReImagine Fund**
- **Maine Cooperative Fund**
- **Genesis Fund**
- **Penquis-Betterment Grant**
- **VT Housing & Conservation Board**
- **Herman-Lenore Rottenberg Foundation**
- **Adirondack North Country Association**
- **Capital Impact Partners**
- **Combined Jewish Philanthropies-DEF Fund**
- **ROC USA Pine Tree**
- **Rachelle Quimby Gift Fund**



**DONATE  
TODAY!**  
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In addition to the services we provide, CDI is able to leverage our 501(c)3 non-profit status to help other entities that do not qualify as a tax exempt organization collect charitable donations. CDI serves as the fiscal sponsor for a number of start-up cooperatives looking to raise funds from their communities to launch their projects. Because of these donations, co-ops have been able to do things such as purchase land, lease space, pay for services, secure inventory, and fulfill their cooperative goals. Thank you to all the donors who have contributed to these projects, we hope you will continue to direct your resources to growing the cooperative economy.

Thank you to all our board members for your time, talent, and support. And to our supporting members, whether you're just joining us, or you've been with us for years, your contributions made a huge difference in 2021. Here's to your continued support and impact for years to come.