



Co-ops Are Everywhere!

Illustrated by Cicely Combs

Co-ops Are Everywhere!

Cooperatives thrive in big cities, small towns, and rural areas—wherever there's a need to be met. From child care to senior housing, insurance to agricultural marketing, financial services to utilities, cooperatives operate in most sectors of the economy and are driven by service rather than profit. They are all guided by the same core principles:

1 Voluntary and Open Membership

Cooperatives are formed by people looking for solutions to shared problems. They are open to all who use their services and are willing to accept the responsibilities of membership.

2 Democratic Member Control

Cooperatives are controlled by those who use the co-op's goods and services. Each member gets one vote to help make the organization's policies and decisions.

3 Members' Economic Participation

Members equally "buy in" and democratically control the cooperative's capital based on the amount of business they conduct rather than the dollars they invest.

4 Autonomy and Independence

Cooperatives are independent, self-help organizations. If a co-op enters into an outside agreement or raises external capital, it still retains autonomy and democratic control.

5 Education, Training, and Information

Cooperatives train their members, directors, and employees so they can best contribute to the co-op's development. They also educate the general public about cooperatives.

6 Cooperation Among Cooperatives

Cooperatives work together through strong local, national, regional, and international structures to most effectively serve their members.

7 Concern for Community

Cooperatives focus on local development through policies and programs directed by their members.

Discover the cooperatives in your community today!



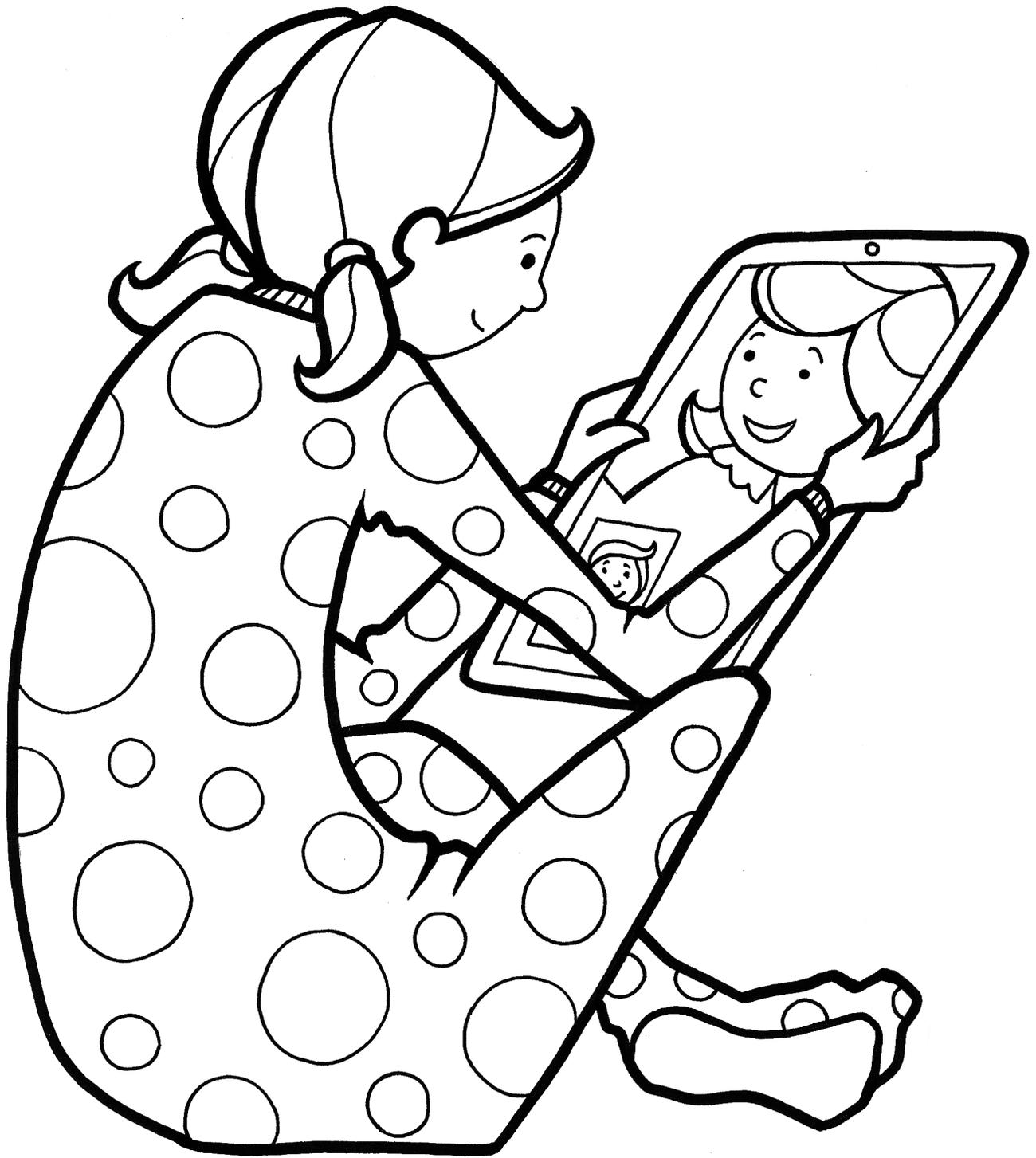
Buy food...
Grocery Cooperatives



Light the tree...
Electric Cooperatives



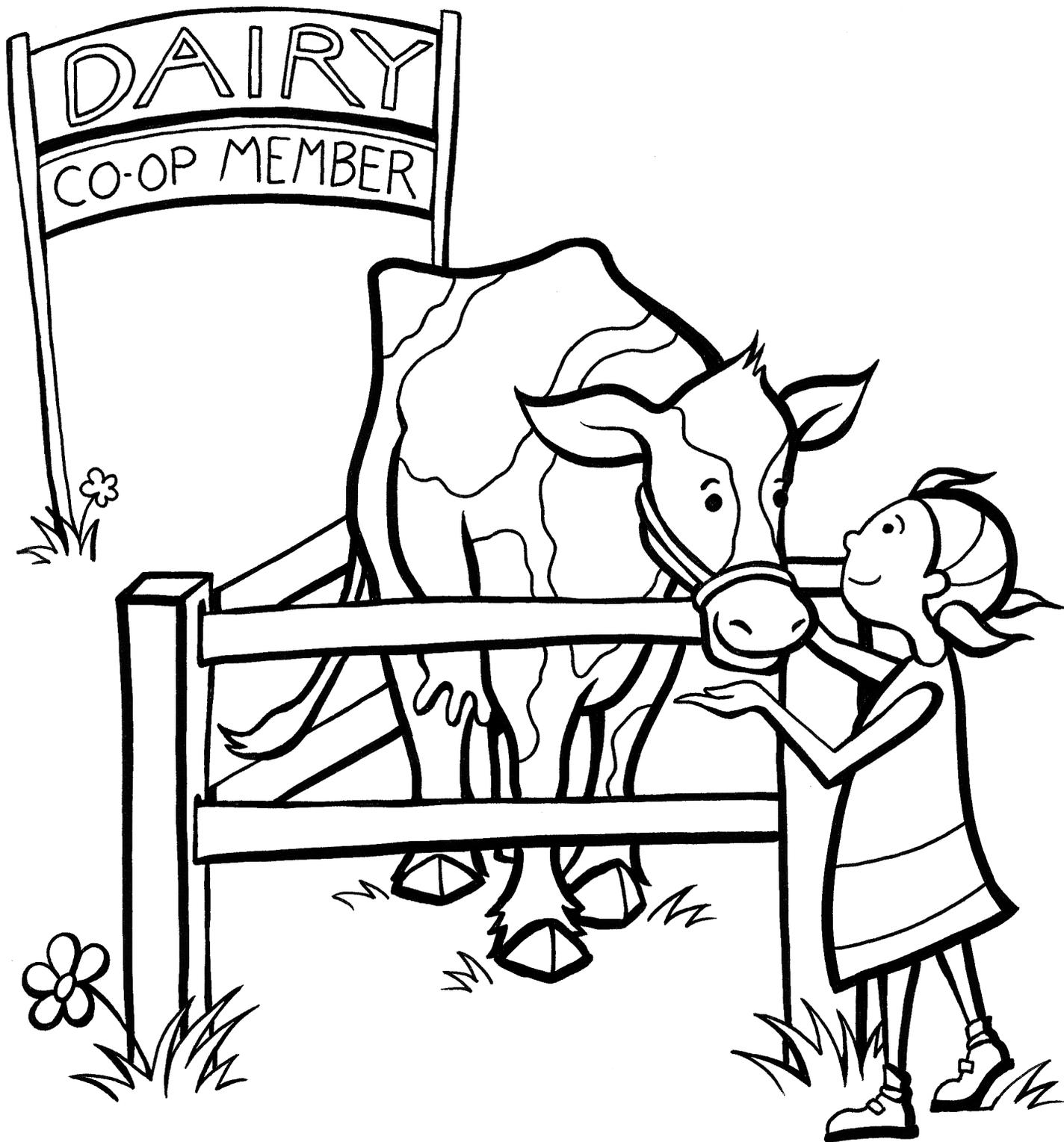
Plant crops..
Farm Supply Cooperatives



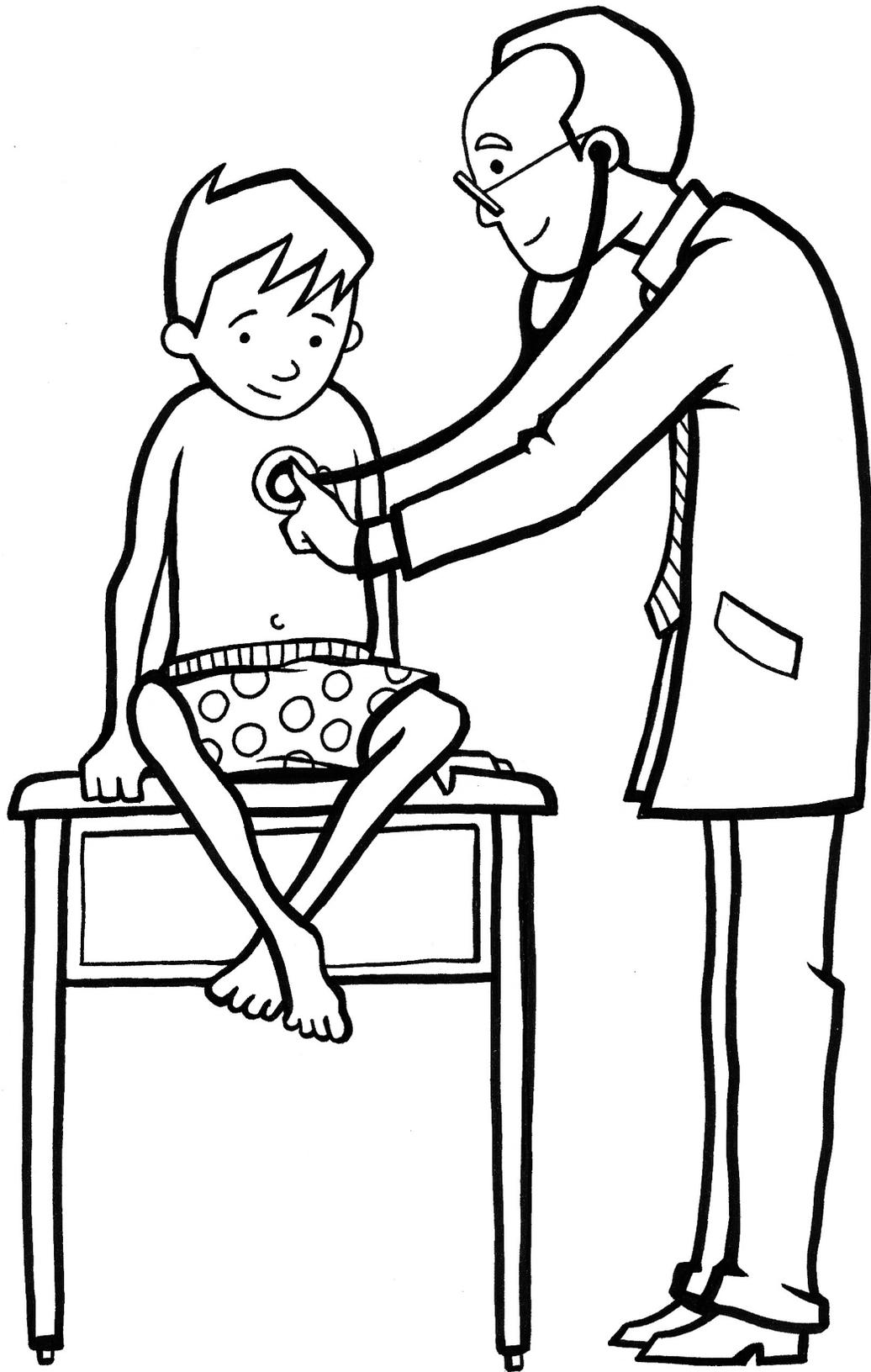
Chat with family...
Communications Cooperatives



Save money...
Credit Unions



Sell milk...
Dairy Cooperatives



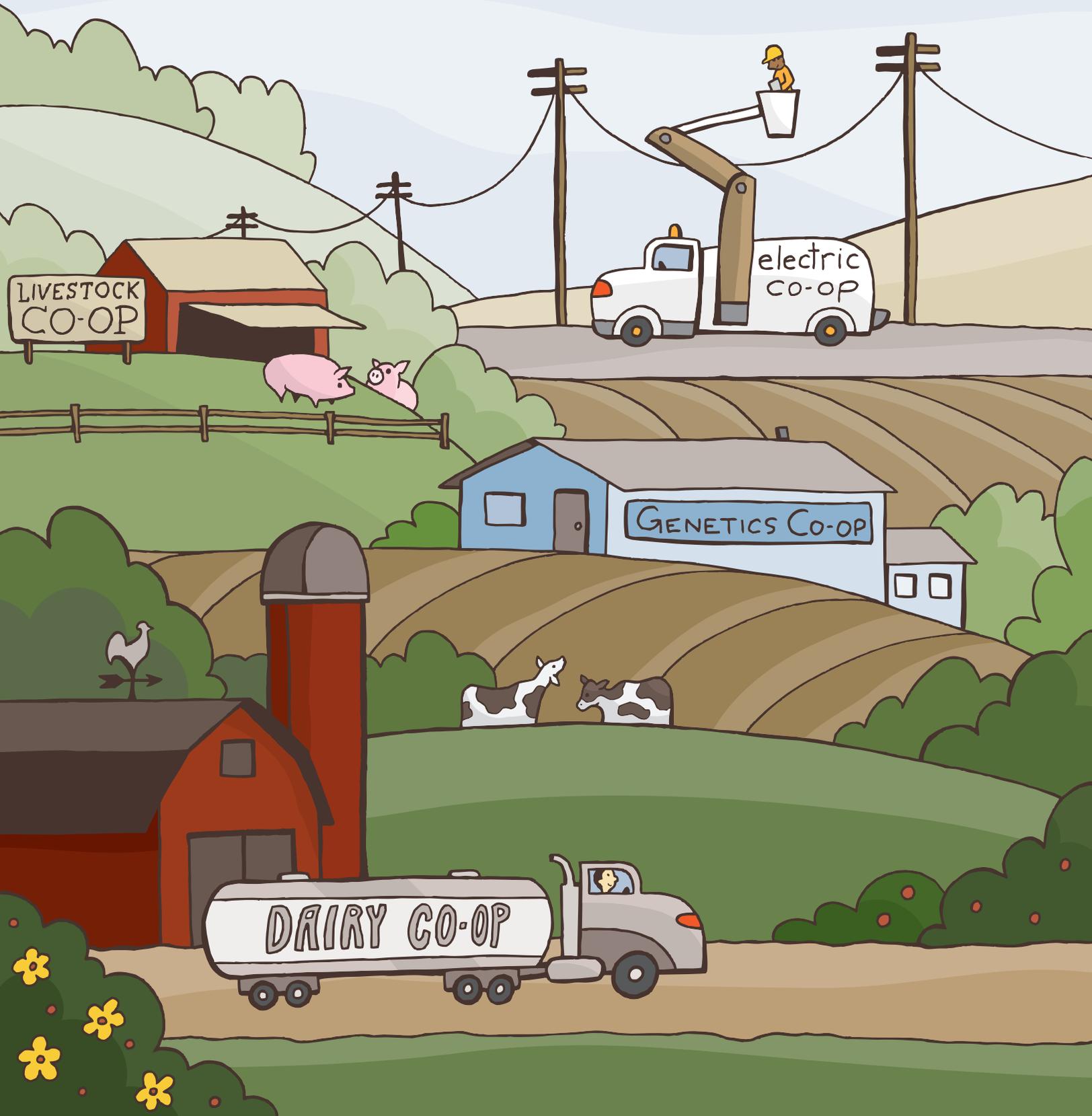
Go to the doctor...
Health Care Cooperatives



Visit Grandma's home...
Senior Housing Cooperatives



Eat a healthy snack...
Farmer Cooperatives



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