A hand is shown from the bottom left, holding a dark funnel. A stream of small, dark seeds is falling from the funnel, creating a dense, conical shape. The background is a warm sunset or sunrise with a bright sun in the upper left corner, casting a glow over the scene.

BEGINNING THE COOPERATIVE JOURNEY TOGETHER:

A GUIDE TO INDIGENOUS COMMUNITY
COOPERATIVE DEVELOPMENT

Published by:

The Minnesota Indigenous Business Alliance (MNIBA)

ACKNOWLEDGEMENTS

The Minnesota Indigenous Business Alliance (MNIBA) is honored and privileged to be on the traditional territories of the Dakota and Anishinaabe people. We acknowledge their respected Elders, community leaders, language speakers, entrepreneurs, businesses and the next seven generations. It is our hope that readers can visualize how their Indigenous language, and Cultural Lifeways can be incorporated into the creation of a cooperative enterprise.

MNIBA would like to extend our deep appreciation for the generosity extended by the Indigenous cooperatives we interviewed, by our fellow co-operators and developers, and by our organizational partner, Cooperative Development Services. Without their support this would not be possible.

The purpose of this guide is to grow your understanding of cooperatives and the possibilities of cooperative business development through an Indigenous lens, and to assist you in deciding whether a cooperative is a good fit for your tribal community as you pursue economic diversification and development.

DISCLAIMER

The information in this guide is not a comprehensive overview of the legal and administrative aspects of cooperative development. The objective of this guide is to provide a pathway to cooperative development and to facilitate a general understanding of the suggested processes through a cultural lens.

Readers are advised to seek legal and professional expertise prior to entering any legal agreements or pursuing any legal transactions.



ABOUT US

The Minnesota Indigenous Business Alliance (MNIBA) was established in 2008 with a mission to ACT: Align Partners, Connect Businesses to Resources, and Transform Indigenous Economies.

MNIBA is focused on building restorative and values-based economies, investment, and practices that create a pathway for community wealth building and promote well-being above the preservation and accumulation of capital.

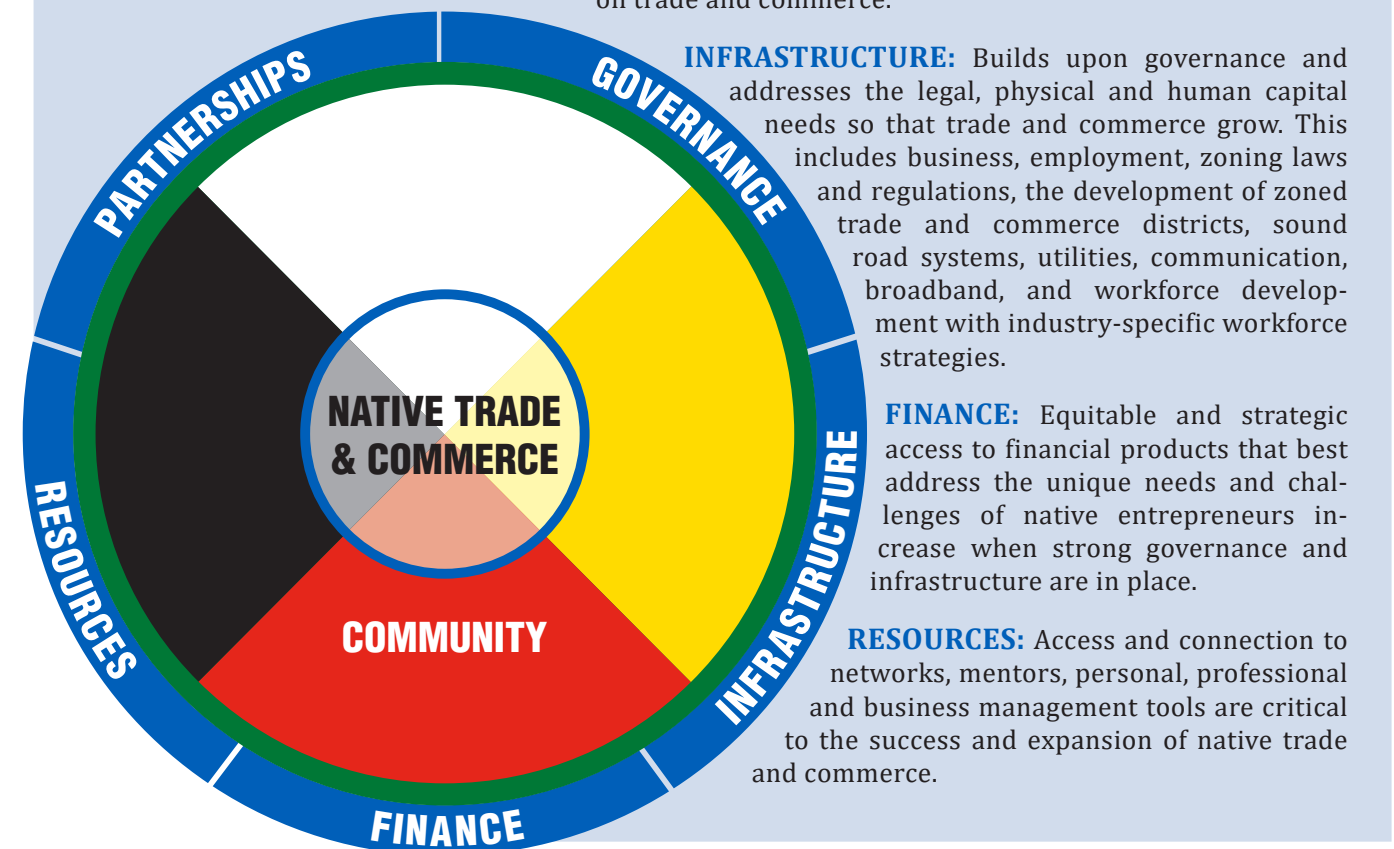
The Minnesota Indigenous Business Alliance (MNIBA) is guided by a holistic, strategic framework focused on seven key areas: Native Trade & Commerce, Community, Partnerships, Governance, Infrastructure, Finance and Resources.

NATIVE TRADE & COMMERCE: The practice of exchange and trade is deeply rooted in the history and cultural practices of indigenous communities. Successful native driven trade and commerce contributes to the diversity of a strong tribal economy.

COMMUNITY: Community members are the most legitimate, informed, and reliable source of information about their own priorities. Their support is central to the success of native trade and commerce.

PARTNERSHIPS: Collaborative partners play an important role in the development of native trade and commerce and provide valuable services, programming, resources and expertise that intersect with each of the seven key areas.

GOVERNANCE: Effective governance is central to the success and sustainability of native trade and commerce. Tribal communities and native entrepreneurs thrive under supportive tribal policies focused on trade and commerce.



INFRASTRUCTURE: Builds upon governance and addresses the legal, physical and human capital needs so that trade and commerce grow. This includes business, employment, zoning laws and regulations, the development of zoned trade and commerce districts, sound road systems, utilities, communication, broadband, and workforce development with industry-specific workforce strategies.

FINANCE: Equitable and strategic access to financial products that best address the unique needs and challenges of native entrepreneurs increase when strong governance and infrastructure are in place.

RESOURCES: Access and connection to networks, mentors, personal, professional and business management tools are critical to the success and expansion of native trade and commerce.

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INTRODUCTION

As we seek new ideas that are innovative and address indigenous ownership, entrepreneurship, and equitable access to finances to combat widespread economic inequality, **we continually overlook our own history**. We overlook our own collective capacity and genius, how we practice reciprocity, how our people created and established complex and intricate trade routes and waterway networks before contact, and the principles deeply rooted in the cultural-based business practices of trade and commerce engraved in our tribal languages, as well as the long history of cooperative and collective ownership and shared economic participation practiced in our tribal communities.

Working and walking in two worlds and combining the best of Indigenous and Western styles of cooperative development, require a spirit of collaboration and co-learning. Mi'kmaw Elder Albert Marshall calls this *"two-eyed seeing"* as "it refers to learning to see from one eye with the strengths of Indigenous knowledges and ways of knowing, and from the other eye with the strengths of Western knowledges and ways of knowing ... and learning to use both these eyes together, for the benefit of all." - *Albert Marshall, Moose Clan of the Mi'kmaw Nation*

We began our journey with a list of one hundred fifty Indigenous-led cooperatives. Many had closed over the years and others had been privatized or had been absorbed into tribal programs. In many of the closures we learned that communities lacked access to good technical assistance, cooperative developers, legal and accounting advisors, or equitable access to finances or cooperative training grounded in Cultural Lifeways. Cooperatives that had closed are now reopening, reorganizing, and restructuring under new leadership.

MNIBA is witnessing a cooperative resurgence and a "new cooperativism" model emerging where cooperative structures are being utilized by communities as agents of decolonization, self-determination, and revitalization of Cultural Lifeways.

This is an exciting time to be involved in cooperative business development. So much is happening across all business sectors, and many new businesses are being launched into the marketplace. At MNIBA we are inspired by this collective genius and indigenuity. We are honored to have the opportunity to support entrepreneurs, artisans, organizations and tribal nations working to see their communities grow and thrive.

Our communities have a long history of cooperation and collective ownership. Building an Indigenous-led cooperative is a fundamental investment in relationship-building among its leadership, and between the community and its neighbors. When the time comes, and a community believes that a cooperative might be the right tool to use to solve a local issue, then the cooperative journey can begin.

ABOUT COOPERATIVES

SHARED VALUES: INDIGENOUS PEOPLES AND COOPERATIVES

WHAT IS AN INDIGENOUS COOPERATIVE?

An Indigenous cooperative is an organization that engraves Indigenous language, Cultural Lifeways and values into its long-term strategy and day-to-day operations and is owned and controlled by a cooperative council of Indigenous individuals or tribal nation. - MNIBA

Formally incorporated Indigenous cooperatives have been described as possessing organizational structures that resemble Indigenous forms of the economic sharing of production and resource distribution.

- Torgerson, 1981

WHAT IS A COOPERATIVE?

A cooperative is an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly owned and democratically controlled enterprise.

- International Cooperative Alliance

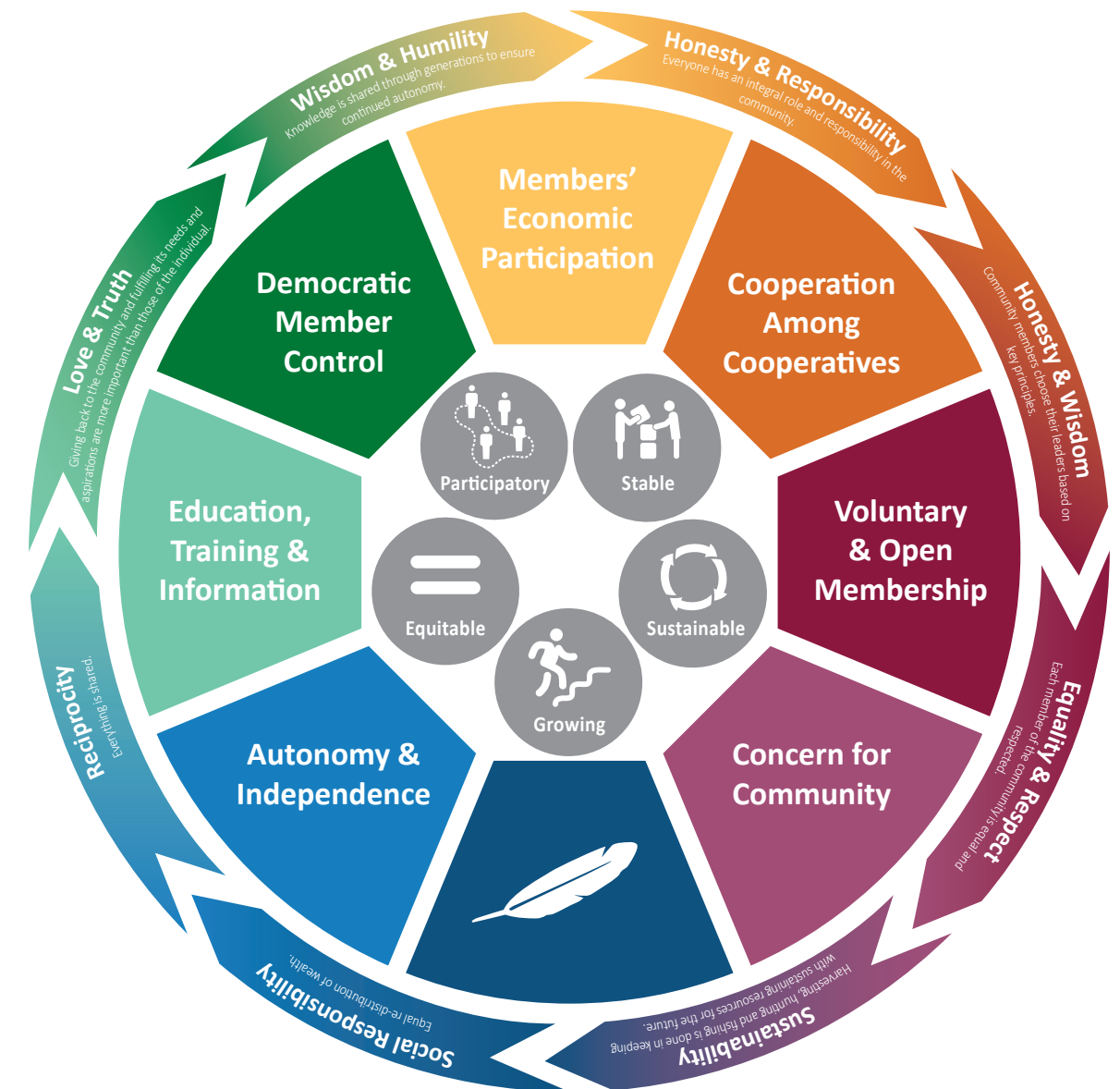
Cooperatives are member-owned, democratically controlled business enterprises. One of the main goals of cooperatives is economic inclusion. They are formed to help small players gain parity with large investor-owned competitors, to address market failures where neither the private sector nor the government provides a needed service, or to give consumers a deliberate choice of enterprise to better meet their common needs and aspirations.

The very structure of a cooperative requires that it be responsive to its member-owners and, in turn, to the local community. The nature of cooperatives is inherently both locally based and participatory, embodying a direct connection between member needs and the services provided.

Because of this, cooperatives are well positioned to contribute directly to community vitality and stability, modeling equitable and inclusive economic practices. This essential aspect of cooperatives can affect community health through the support of stable, community-based institutions and the nurturing and developing of authentic local leaders and informed and empowered members. -ABCs of Co-op Impact, Cooperative Development Foundation and National Cooperative Business Association.

Cooperatives impact
communities
BY DEVELOPING authentic local
LEADERS and INFORMED
AND EMPOWERED
members.

The cooperative model aligns with Indigenous values and fits into the perspective of how Indigenous peoples view the world with an understanding of connectedness and interdependence of all elements of being. Indigenous people have worked together in achieving common goals to sustain livelihoods and develop communities and have worked collaboratively and resiliently toward economic prosperity, self-determination¹ and self-sustainability.



OUTER CIRCLE - Indigenous Values

INNER CIRCLE - Cooperative Values

Source: Outer graphic adapted from Local People, Local Solutions. A Guide to First Nation Cooperative Development in Saskatchewan Inner Graphic/Imagery provided by NCBA CLUSA

¹ https://www.un.org/development/desa/indigenouspeoples/wp-content/uploads/sites/19/2018/11/UNDRIP_E_web.pdf

TYPES OF COOPERATIVES

CONSUMER COOPERATIVES

Membership is made up of people who want to buy goods or services from the cooperative. Consumer cooperatives are present in a wide set of sectors, including grocery stores, utility services, housing, insurance, and credit unions.

TABLE 1
FIVE TYPES OF CONSUMER COOPERATIVES

Consumer cooperative	Services or goods provided	Geographic reach	Number of establishments	National membership
Credit union	Financial services	National to small employer-based credit unions operating in a specific city or state.	5,644 credit unions	117.9 million consumer members
Insurance	Health and other forms of insurance	National mutual companies Small cooperatives operating in a specific city or state	Mutual insurance, 3,913 Health insurance, unknown	Mutual insurance, 233 million Health insurance, unknown
Utility	Electric, telephone, water, broadband access	National to small cooperatives operating in a specific city or state	Electric, over 900 Water, 3,300 Telephone, 260	Electric, 42 million consumer members Water, at least 923 with 2 million memberships Telephone, 1.2 million rural Americans in 31 states
Food and grocery	Grocery products	Individual stores serving a neighborhood Chain of stores across multiple states	Between 300 and 350 stores	Unknown, but 1.3 million consumer members own the 146 food cooperatives represented by the National Co+op Grocers
Housing	Housing units	Often a single property, though size may vary	6,400 buildings made up of 1.2 million units	1.2 million consumer members

FARMER AND INDEPENDENT SMALL BUSINESS COOPERATIVES

These cooperative businesses serve members' marketing, processing, and purchasing needs. Independent businesses in service sectors such as retail, hospitality, and agricultural businesses (which includes farming, fishing, and forestry) are the most typical sectors that form these sorts of cooperatives. These U.S. cooperatives bring business owners and farmers together to collectively buy goods and services that would otherwise be too costly for an individual business owner to purchase alone.

Purchasing cooperatives provide benefits to owner members via cost savings through bulk purchasing. Joint purchasing gives small businesses scale to compete against much larger firms, which again fulfills the ultimate goal of economic inclusion.

Processing cooperatives add value to commodities through the collective ownership of processing equipment, and sometimes consumer brands. Marketing cooperatives provide members access to regional, national and international markets for their goods that would not be available to independent producers.

WORKER COOPERATIVES AND THEIR ECONOMIC IMPACT

Worker cooperatives are businesses that some or all the employees own. Members produce and/or sell different goods and services and share profits. Many worker cooperatives are small, and worker-members play direct roles

in decision-making from setting hours of operation to designing membership eligibility criteria. Some, however, are larger enterprises.

Many worker cooperatives are anchored in a neighborhood or a village with members coming from the surrounding community. In some cases, the goods or services sold are predominantly sold to local residents, but in others, worker cooperatives sell their products nationally and internationally.

Worker cooperatives are well positioned to provide benefits to their members. Studies show that member-owners have a higher productivity rate and lower turnover rate than non-cooperative jobs in the same industries, especially in comparison with traditionally low-wage jobs (Pérotin 2014). To the extent they offer stable jobs, defined by consistent hours, benefits, and wages that keep up with the cost of living, worker cooperatives can be quality employers in their community.

HYBRID AND PLATFORM COOPERATIVES

These include two emerging models, consumer-worker cooperatives and cooperatives focused on workers in the freelance economy, which is often online, or app-based. In consumer-worker cooperatives, both the employee members and consumer members own and manage the cooperative. This model can also extend into grocery and retail-based cooperatives.

The increased reliance on short-term or contract-based jobs, including app-based jobs such as ride sharing and home repair, as well as freelance work in domestic work, media, and the arts, is inspiring the development of new cooperatives that meet the needs of these gig employees.

Platform cooperatives may blend elements from the different cooperative types previously discussed and use the growing reliance on internet and app-based commerce to develop cooperative businesses.

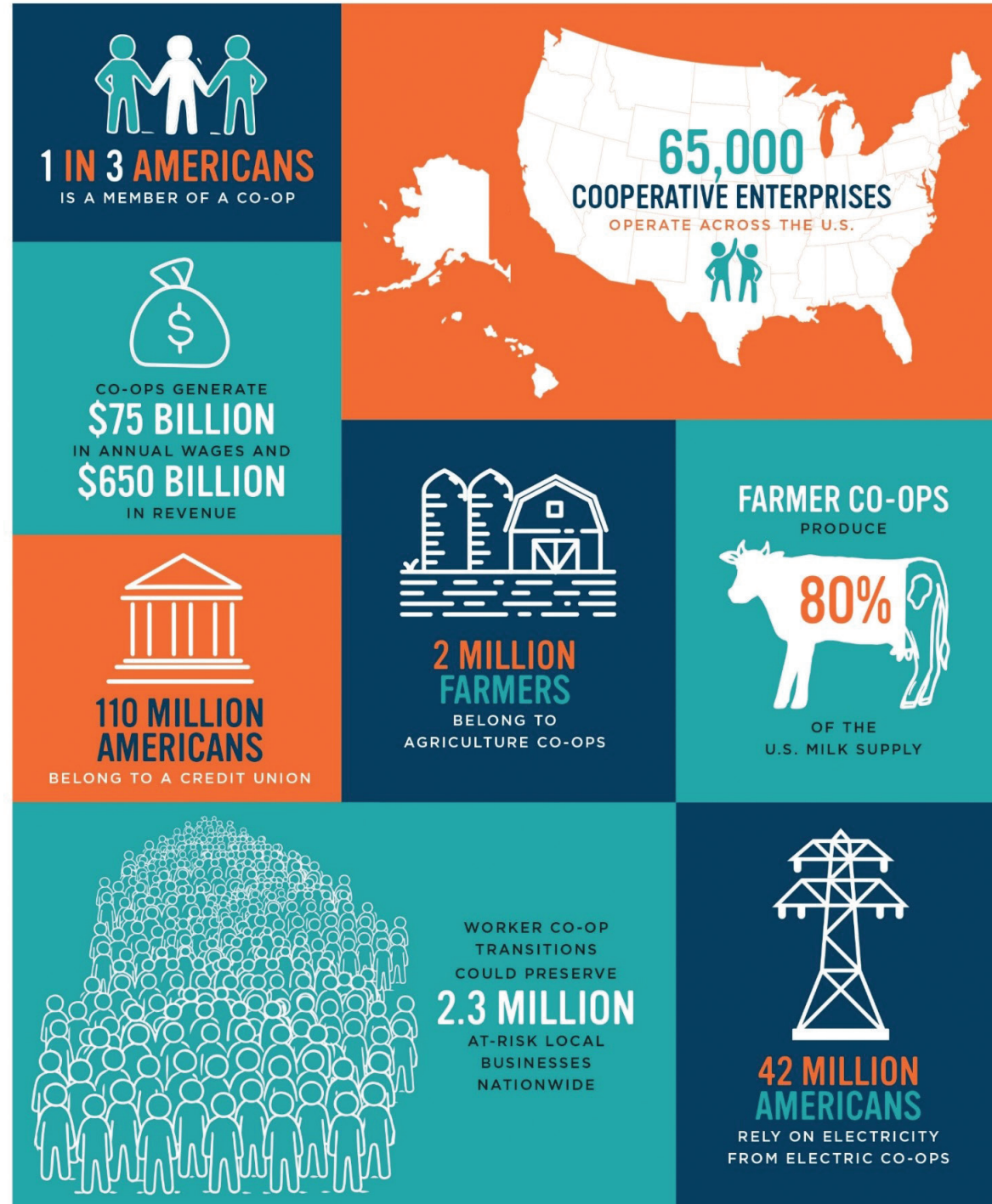
Worker co-op member owners ARE MORE PRODUCTIVE AND have lower turnover than THEIR NON-COOPERATIVE COUNTERPARTS.

Reprinted from The ABCs of Co-op Impact, a report from the Urban Institute written by Brett Theodos, Corianne Payton Scally, and Leigh Edmonds on behalf of the Cooperative Development Foundation (www.cdf.co-op) and the National Cooperative Business Association (www.ncbaclusa.co-op). The complete report is available at <https://ncbaclusa.co-op/resources/abcs-of-cooperative-impact/>

COOPERATIVE IMPACT

The following graphics demonstrate how cooperatives are a meaningful part of the U.S. economy.

MEASURING CO-OP IMPACT



Graphic/Imagery provided by NCBA CLUSA

HOUSING CO-OP IMPACT BY THE NUMBERS



Graphic/Imagery provided by NCBA CLUSA

DEVELOPING AN INDIGENOUS COOPERATIVE: BENEFITS AND CHALLENGES

Developing a business as an Indigenous cooperative has both benefits and challenges for any group or tribal community, rural or urban. There are additional benefits and challenges to be considered when deciding if a cooperative business will meet the needs of your community.

Indigenous leadership have many options to consider: they can choose to establish tribal enterprises, invest in and foster the development of individual entrepreneurs, attract outside corporate investment, establish social enterprises, or encourage the development of cooperatives that both function in the marketplace to serve their members' needs and support working together, with clear lines of accountability. Each type of economic activity has its place in a strong economy, with no single type of activity being able to meet all the community's economic challenges on its own.

A cooperative is one accommodating approach where Tribal communities can come together collectively to address the economic needs of a community. Cooperatives exist in many sectors such as fishing, energy, utilities, telecommunications, forestry, housing, financial services, agriculture, consumer goods, and arts and crafts. Cooperatives fill an important role in economic capacity-building, providing skills development, business development, mentoring, and employment.

BENEFITS

- Cooperatives and cooperative type organizational structures are being utilized by Indigenous communities as agents of decolonization, self-determination and revitalization of Indigenous lifestyles. This helps embed the business within the community, ensuring local values are represented in day-to-day operations.
- An Indigenous cooperative model acknowledges autonomy, critical capacity, and the cultural strength of the community to take the cooperative model and make the model serve its own socio-economic, cultural, and political aspirations.

CHALLENGES

- Cooperative development is a lengthy process. The time and energy required to build trust, respect, and a positive and supportive working relationship with Indigenous communities may take much longer due to a history of non-Indigenous populations imposing colonial structures and models in Indigenous communities and adopting discriminatory practices when dealing with Indigenous peoples.
- We have not developed our own Indigenous stories, models, and histories of Indigenous cooperative development to turn to for an example of "how-to" and "best practices".
- We have learned through some of our interactions that there is a distrust of the cooperative model. It must be noted that the cooperative principles have Eurocentric origins and can be problematic in tribal communities.
- Ensuring membership participation, a significant challenge for all co-ops, and can be a particularly acute problem within tribal communities.
- New and emerging Indigenous cooperatives may require innovation of the cooperative model and an expanded acceptance of cooperative possibilities, including cooperative operations that are not structured or registered as formal businesses.
- Land and personal ownership on-reservation is complex. During the equity drive and capitalizing the cooperative stage, access to equitable financing and securing loans can present a huge barrier.

As people-oriented
Businesses,
cooperatives are owned and run
by their members, **WHO**
HAVE AN EQUAL SAY IN WHAT
their organization does
and how it **generates**
and uses its profits.

- Understand the critical differences between collective ownership and cooperative ownership. Indigenous people belong to their band/nation by birth. In many communities the band/nation has a collective ownership of the land and various businesses, buildings, or other enterprises. In cooperative ownership, a central tenet is to actively join a co-op. As a result, Indigenous co-op membership can be a tricky issue. Tribal citizens may assume their membership in the co-op is a right, without paying a membership fee or actively participating in governance, decision making, or other democratic expectations of cooperatives.

TWO IMPORTANT REASONS WHY YOU MAY WANT TO THINK TWICE BEFORE STARTING A COOPERATIVE

1. Tribal leadership, tribal government departments, tribal anchor institutions and community members have not pledged their support to become member owners and/or patrons of the cooperative.
2. Cooperatives need to invest considerable time in building trust and relationship building with cooperative members, developing tools such as fundraising to support the development process, educating members about key issues, holding meetings, and responding to member concerns. This can be both time consuming and expensive.

WHEN A COOPERATIVE IS A GOOD FIT

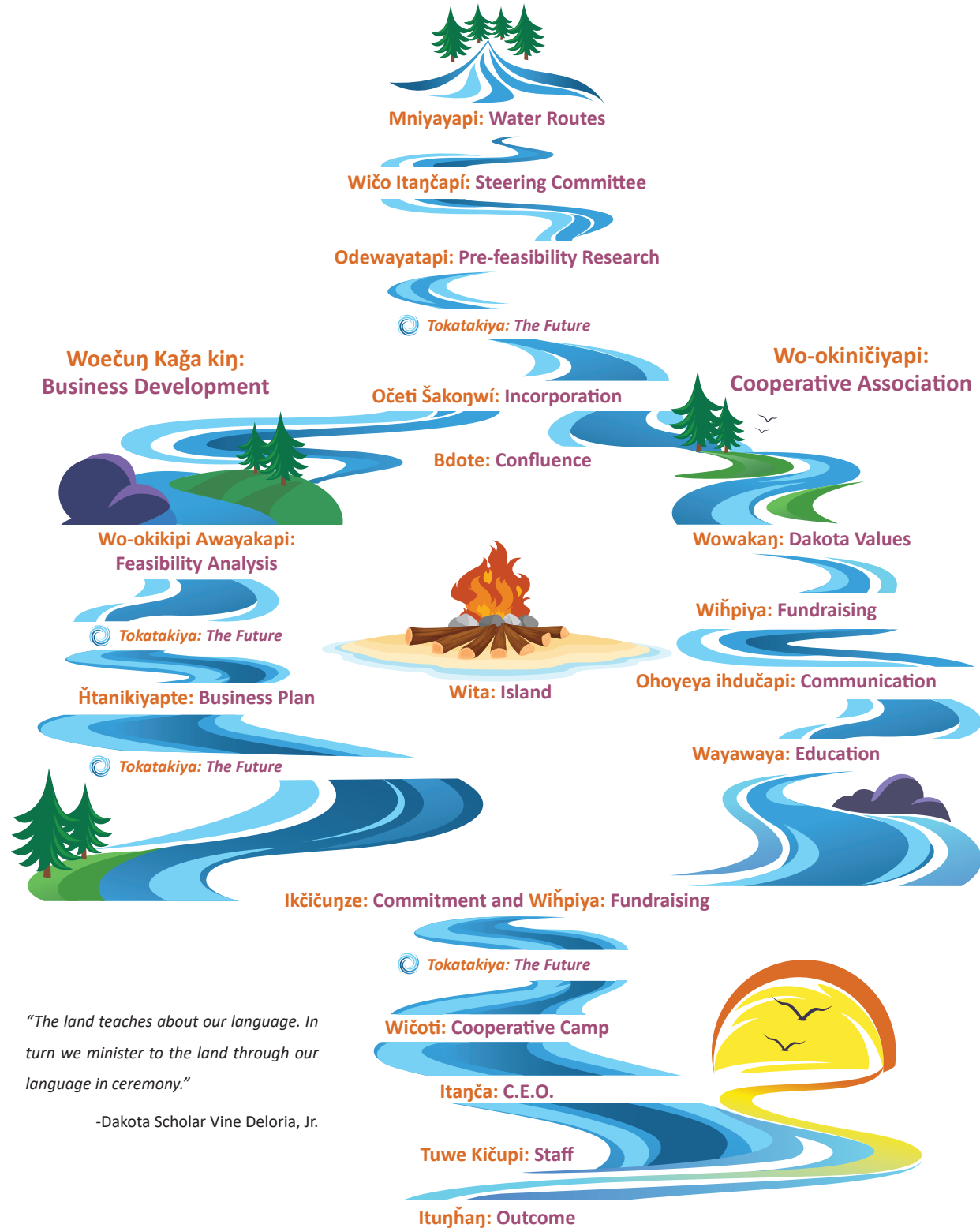
- People want to work together.
- Communities have identified the need to diversify and strengthen their local economy.
- Communities want to be engaged in business ownership.
- It has not been transplanted from outside and the community has embraced the model for itself and will use/adapt it to suit their needs.
- It advances Indigenous language, culture and traditions.

IMPORTANT TAKE-AWAYS

- Cooperatives can fit in any sector.
- Building Indigenous cooperatives is a fundamental investment in relationship-building among its leadership, and between the community and its neighbors.
- Cooperatives impact communities by developing authentic local leaders and informed and empowered members.
- Indigenous communities may use the cooperative model differently from non-Indigenous communities to achieve more holistic community goals.
- Cooperative framework allows for an Indigenous value-based infrastructure to emerge as a training component and incentive for members who are in the process of decolonization, with equity being the thought and praxis behind fair business practices.
- Cooperatives support a pathway for the community to define and expand Indigenous values that enhance the important concentric philosophies that have been used to structure economic growth while reinforcing traditional knowledge as a tool for education.

BEGINNING THE COOPERATIVE JOURNEY TOGETHER: A DAKOTA PERSPECTIVE

Woniya icağa kiŋ: Lifeways To begin a cooperative journey together



“The land teaches about our language. In turn we minister to the land through our language in ceremony.”

-Dakota Scholar Vine Deloria, Jr.

Key Notes

Mniyayapi: Water Routes

Prior to colonization the Dakota people successfully utilized their knowledge of their ancient waterways to commence trade and commerce of their goods and services with other Indigenous nations on Turtle Island and eventually with French and British fur traders.

Wičo Itañčapi: Steering Committee

The guiding voice of leadership in directing what waterway-route to consider that is the most efficient for future economic, trade and business endeavors.

Odewayatapi: Pre-feasibility Research

Actively searching out strengths and weaknesses inherent in the cooperative project such as debt and equity.

Tokatakiya: The Future

We pause here and ask, “Will this decision preserve the inherent cultural, spiritual, ceremonial, social, political, and economic way of life for the generations yet to come?”

Očeti Šakonwi: Incorporation

The Dakota political, social, economic, and spiritual nationhood depended on the creation of Seven Council Fires, that burned in constant reminder of the obligation to one another, with language being the integral connection to the elements that sustained them throughout time, thus inheriting and developing complex business practices.

Bdote: Confluence

Creation and creativity began here with equal amounts of spiritual understanding that gave birth to a nation of water and life cannot exist without it, just as a cooperative idea cannot come to life without first adhering to principles rooted in cultural-based business practices of trade and commerce.

Wita: Island

As the river separates surrounding an island, a sacred fire is lit. Traditionally, the islands of the Dakota people were birth places for Dakota women. The power of the water protected the island, and the sparks of the fire signaled to the spirits of the land that a new life was about to enter this world from above. Thus, a sacred event was blessing the nation once again, guided by fire and protected by water. These are the foundations that must be upheld in everything we do, and it takes cooperating with one another to continue lighting that sacred generational fire in order for us to prosper.

Woečuŋ Kağa kiŋ: Business Development

Wo-okikipi Awayakapi: Feasibility Analysis

Validating the ability to carry out a design based on the possibilities within a business strategy that has been assessed according to Indigenous based practices and decision-making methods. In the past our ancestors would go out on the land and fast without food or water for many days to get answers to current problems that were challenging the people’s livelihood. Although our realities are much different than our ancestors, the lived experiences have not changed much, and we still seek those visions needed to understand what is needed to prosper cooperatively.

Tokatakiya: The Future

We pause here and ask, “Will this decision preserve the inherent cultural, spiritual, ceremonial, social, political, and economic way of life for the generations yet to come?”

Ĥtanikiyapte: Business Plan

Developing a sound vision that solidifies the research, outcomes and ideas that flow from the spirit of the language and gives power to the words that will be used to establish grounds of trade and commerce. The act of changing the English language back to its original Indigenous one is a form of resistance to the economic sanctions and demeaning imposition settler society has over us.

Tokatakiya: The Future

We pause here and ask, “Will this decision preserve the inherent cultural, spiritual, ceremonial, social, political, and economic way of life for the generations yet to come?”

Wo-okiničiyapi: Cooperative Association

Building trust with cooperative members is crucial for an economic resurgence to be established that challenges Euro-centric business practices of division. Indigenous values will be used to enhance the important concentric philosophies Indigenous people used to structure economic growth while reinforcing traditional knowledge as a tool for education.

Wowaŋ: Dakota Values

Woinina: Listening
Wowičake: Honesty
Woksape: Wisdom

Wowaditake: Courage
Wowauŋšida: Compassion
Wowohbada: Humility

Oğarwašte: Generosity

Creating by-laws with an Indigenous value-based infrastructure as a training component and incentive for members who are in the process of decolonization, with equity being the thought and praxis behind fair business practices, communication and fundraising strategies.

Wiŋpiya: Fundraising

In some tribes, a blanket is laid down during a community event, ceremony or pow-wow. This blanket may represent a family in need or travel money for relatives who traveled a long distance to witness an event. Money is placed on the blanket from anyone who wishes to donate. Our elders told us, the more you give, the more blessings you will receive in return. This tradition transcends conventional methods of corporate fundraising, but the teaching of giving is the same. Framing this tradition to fit into a cooperative business structure is essential to culturally restoring our Indigenous tradition and practice of gift giving and fundraising.

Ohoyeya ihdučapi: Communication

Voices of reasoning was an important virtue among our nations when decisions had to be made for the good of the people. An eloquent orator spoke on behalf of his/her society or clan as others listened to reason objectively. It took clear and precise understanding of the subject matter to make a decision that often wasn’t made instantly although times called for it. These cooperative methods are imperative to establishing an Indigenous-led lead cooperative, that adheres to sound economic judgement.

Wayawaya: Education

English is predicated on nouns and is primarily obsessed throughout its colonial linear history of naming things, places and people after their predatorial ancestors- while Indigenous languages are primarily predicated around verbs, thus, your actions being inherent in the concentric world view.

Ikčičuŋze: Commitment and Wiŋpiya: Fundraising Equity Drive

Ikčičuŋze: During cultural, spiritual, social and economic decisions, many tribes vowed to commit their loyalty, not just for themselves, but for the wellbeing of the nation. It is a life investment based on cooperative practices that lasted for generations and enshrined in mutual values, translated into many languages and carried out with an in-depth understanding according to their current commerce and trade virtues that transcended contemporary business alliances today. The cooperative goal is to reconstruct, reimagine and revitalize those traditional models and mold them into a sound business venture for everyone!

Wiŋpiya: This tradition transcends conventional methods of corporate fundraising, but the teaching of giving is the same. Framing this tradition to fit into a cooperative business structure is essential to culturally restoring our Indigenous tradition and practice of gift giving and fundraising.

Tokatakiya: The Future

We pause here and ask, “Will this decision preserve the inherent cultural, spiritual, ceremonial, social, political, and economic way of life for the generations yet to come?”

Wičoti: Cooperative Camp

One voice among the collective is the equity driver for members. Traditionally there were many headmen and clan mothers who played an integral part to the functioning of societies or clans that made up the community.

Itañča: C.E.O.

Thinks from the heart and not the head in the best interest of the people.

Tuwe Kičupi: Staff

Like minded collective who has been through the value-based educational and language training.

Ituŋhaŋ: Outcome

Traditionally, the giveaway system was essentially the banking system of many Indigenous nations, where an equal distribution of wealth among tribal members was dispersed as a show of gratitude and appreciation by families, societies and clans on a continual basis throughout the year.

Adapted and Indigenized from the Pathway for Cooperative Development created by Cooperative Development Services, Inc.
Language translation by Sheldon Noel, Ihakob Mani - Walks Behind the People, Sioux Valley Dakota Nation, Canada

DEFINING AN INDIGENOUS NARRATIVE: A HISTORY OF COOPERATIVE DEVELOPMENT

These narratives recognize how self-determination and sovereignty have been exercised, and how communities organized across tribal governments and great distances to purposely align around Indigenous language, lifeways and values, with the goal of strengthening their communities.

Cooperatives have had a dual role in Indigenous communities. The history of Indigenous cooperative development in both the U.S. and Canada is inseparable from historical government colonization policies. In its current context, co-operatives are being utilized by Indigenous communities as a tool for economic and social development. Indigenous cooperatives are demonstrating innovative combinations of “quadruple bottom line” business approaches, inclusive of economic, social, environmental and cultural goals.

The following two narratives exemplify how Indigenous communities have re-appropriated the cooperative model to meet their needs. The Arctic Co-operatives Limited and the Alaska Native Industries Cooperative Association narratives demonstrate how they have been able to transform cooperatives into organizations that supply local needs as well as provide community social and economic development while remaining close to their languages, lifeways, and sharing culture.

1981: Artic Co-operatives Limited was incorporated to manage the amalgamation of CACFL/CAPCL.

1985-1986: The service offices of Artic Co-operatives Limited were relocated from Yellowknife and Ottawa to Winnipeg, MB. NWT Co-operative Business Development Fund was incorporated as the financial arm of the community-based co-operatives in the arctic.

Following the historic Nunavut land claims agreement in 1999, cooperatives in Canada’s newest territory have become an additional organizational tool for enabling Indigenous goals of self-determination. Throughout the North today, the cooperatives which were originally setup by Canadian governments to settle Indigenous populations are now utilized for locally based economic development. This transformation of a historically oppositional force for Inuit self-determination and well-being has, in recent years, been transformed into an unexpected advantage by the Indigenous people of Canada’s North.

2009: Their co-op system celebrated 50 years.

2015: Incorporation of the Federation’s first Co-operative in the Yukon.

As the remote cooperatives expanded and became more complex, co-op leaders saw a need for increased levels of service and technical support to run their businesses. In keeping with their tradition of working together, the cooperatives formed several new service cooperatives and includes the operation of hotels, post offices, freight hauling, airline agencies and coffee shops. More recently they have expanded into cable TV services offered in many the Arctic communities. These new co-op federations enable the small cooperatives to assist each other.

Today, ACL is a federation of 32 community-based cooperative businesses serving Indigenous economic interests through Indigenous control and management, located in Nunavut, Northwest Territories and the Yukon. ACL operates in both English and Inuktitut.

Arctic Co-operatives Limited NARRATIVE ONE ARCTIC CO-OPERATIVES LIMITED (ACL)

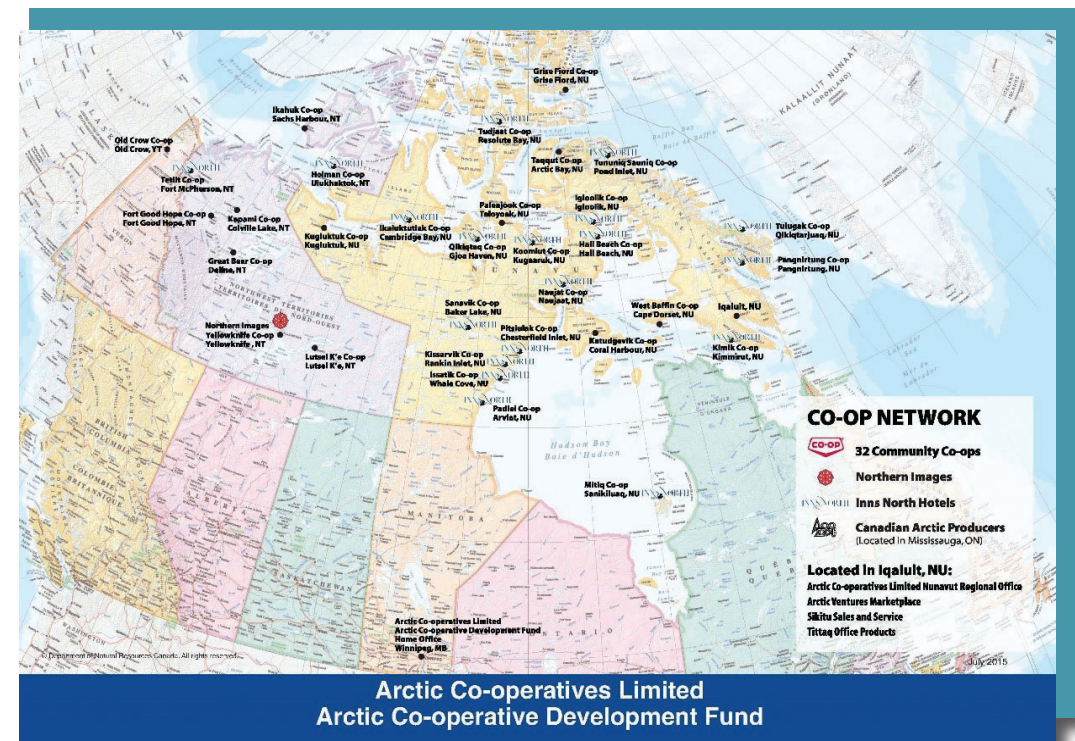
1959: The first community-based cooperatives were incorporated in the Canadian arctic.

Their members did not want people from outside their communities coming in and establishing businesses to provide services; they wanted to develop the services themselves. They also wanted to keep the profits from their businesses and use them to develop new and better services for their members and provide employment within their communities. The cooperative model was the best way for them to meet these goals.

Their traditional way of life was often the basis for starting their cooperatives and included arts and crafts, fur harvesting and commercial fisheries. They also showcased the critical importance of language. During the earliest community-level work to build cooperatives across the North, training modules and documents were created in the local languages.

1965: Canadian Arctic Producers (CAP) was incorporated as a limited company by 12 producer co-operatives and the government of Canada to market the arts and crafts of local co-ops.

1972: The Canadian Arctic Co-operative Federation Limited (CACFL) was incorporated by 26 community-based co-operatives to provide support services to local co-ops. The federation enabled local co-ops to consolidate their buying power for the purchase of products for their retail stores and to also provide services such as accounting, audit, education, and management support to help the cooperatives to improve business efficiencies.



2018 FINANCIAL HIGHLIGHTS

Arctic Cooperatives Limited (ACL):

2018 Sales: \$220.7 million
2018 Net Savings: \$13.4 million
2018 Patronage Paid to Member Co-ops: \$8.7 million
2018 Member Co-op Equity in Arctic Co-ops: \$121 million
2018 Assets: 218.8 million

ACL Community-owned cooperatives: 32
ACL employees over 770 people
ACL has over 14,980 member-owners

Arctic Cooperative Development Fund (ACDF):

2018 Revenue: \$2.9 million
2018 Net Savings: \$224 thousand
2018 Patronage Refund: \$180 thousand
2018 Member Co-op Equity in ACDF: \$48.9 million
2018 Member Financing: \$50.1 million
2018 Assets: \$50.4 million

A change in goals is seen in the current objectives of the ACL, including:

- To improve the economic well-being of co-op members by providing the highest long-term return for arts and crafts through the promotion and marketing of member-produced products at the wholesale and retail levels.
- To provide merchandise services in a most economical and efficient way and improve market share by providing top quality products and services to their member/owners and their communities.
- To improve the understanding and effectiveness of the co-op movement, by providing cooperative training and education programs to inform co-op members, their elected officials and their employees of their roles and responsibilities.
- To promote the orderly growth and financial success of the cooperative movement through the development and implementation of policies and practices that will generate adequate levels of earnings, members' equity and other financial strengths to enable the co-op movement to improve the economic well-being of their member owners.
- To provide an environment to promote the recruitment, development and training of northern people in employment and management positions within the cooperative movement.
- To provide an environment for our human resources that will enable them to achieve their personal objectives while working to maximize their potential and meeting the economic and social objectives of the organization.
- To represent the cooperative movement of Canada's north with government, aboriginal organizations and other agencies.
- To conduct our affairs in an environmentally and socially responsible manner, ensuring compliance with the law and with due recognition given to the unique cultures and customs of Canada's north (Arctic Cooperatives Limited).

These objectives demonstrate a clear quadruple bottom line focused on financial, social, environmental, and cultural goals of most relevance to Inuit and Dene Indigenous communities, in the North via the ACL network. Moreover, ACL demonstrates that cooperatives can be and are being increasingly utilized simultaneously in Canada as tools of **self-determination** rather than colonization. In the case of ACL, Indigenous co-ops did not replace existing cooperatives. Rather, existing cooperative management and control was taken over by Indigenous communities and over time the mission, vision, goals, and operational structures were aligned to reflect Indigenous values.



NARRATIVE TWO ANICA, INC. ALASKA NATIVE INDUSTRIES COOPERATIVE ASSOCIATION



ANICA was established before Alaska statehood in 1959.

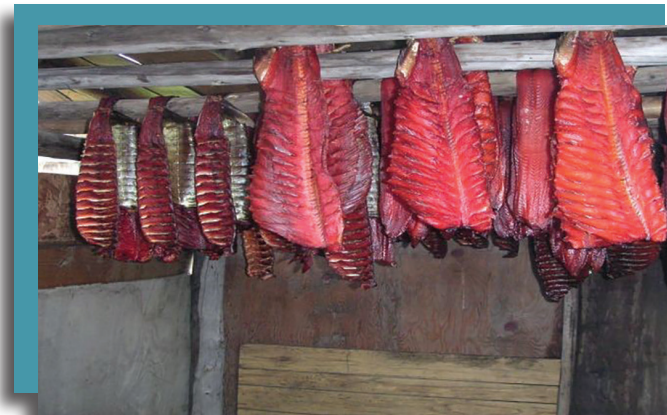
In the early 1890's, natives in Northwestern Alaska were living in small scattered villages. These communities were made up of one to several families. These extended families migrated during the summer to pursue the harvest of the seas, rivers and nearby mountains.

The people who lived along Norton and Kotzebue Sounds and the western tip of the Seward Peninsula depended most on the spring hunts of seals, whales, and walrus and on fishing at other times of the year.

Inland people from the Kobuk River Valley, and along the Fish River on the Seward Peninsula, relied on taking caribou, smaller mammals, and birds and migrating salmon and other fish. Not only did these people adapt to reap the best harvest from the sea and land, it also positioned them to become principal traders in the region.

In the late 1800's the westernized whaling industry had practically wiped out the primary food source of the coastal Inupiat people. This also coincided with U.S. goals of assimilating native people into America's "melting pot" through education and where their traditional ways could be replaced by those sanctioned by the government.

The Presbyterian missionary and politician, Sheldon Jackson was a leader in the establishment of missionary stations and schools throughout Alaska and who felt "concern" for Alaska Natives. The U.S. Organic Act of 1884 established a range of government systems for the Alaska Territory, and with it, Jackson became the First General Agent of Education in Alaska. Faced with limited funds and the task of providing for education statewide, Jackson approached the mission boards of mainline Protestant churches to seek their support. Alaska was "essentially carved up" between various church denominations for education and missionary encounter. By 1890 three schools had been established in the native centers of Wales, Point Hope and Barrow to begin resettlement activity. By 1903 there were twenty-three



INDIGENOUS COOPERATIVES IN THE U.S.

Native schools, and these schools became magnets for resettlement.

When the agency built schools along the Noatak, upper Kobuk and Selewik rivers in 1907 and 1908, people followed and resettled into more permanent homes, establishing villages that still survive today. Many of the people considered the schools to be a source for trade and commerce.

Teachers who came to these schools traded western goods to obtain more suitable native clothing and food for their own survival and assistance in bringing their annual allotments of personal goods and school equipment to the villages. In the schools teachers established small stores that carried basic goods for the village members.

The extreme difficulties associated with supplying remote villages in Alaska, as well as supply issues caused by World War II left village leaders to conclude that a new organization was necessary to ensure those villages would remain well-supplied. At the same time, a movement was growing among the village leaders to move away from the reliance on the Bureau of Indian Affairs (BIA) and their ship for bringing them basic grocery items.

In the summer of 1947, a group of village leaders met in White Mountain and talked about forming a cooperative. Roy Ashenfelter and Abraham Lincoln represented White Mountain, Simon Bekoalok represented Shaktoolik, Xavier Pete represented Stebbins, David Saccheus represented Elim, and Frank Degnan represented Unalakleet. These wise men are affectionately referred to as the ANICA Founding Fathers.



Their goal was to supply the village stores independent of the BIA. The ANICA founders had the wisdom to see that organizing as a group, they could succeed and prosper far more than as individual villages. They had a vision for future generations and to make a better life for the village members they represented.

The villages of White Mountain, Shaktoolik, Stebbins, Elim, and Unalakleet adopted by-laws and articles of association in 1948. The Association's Board of Directors had one representative from each of the member villages. Additionally, non-member villages could make deposits with ANICA and receive services. In order to take advantage of economies of scale, a decision was made to postpone commencing operations until at least twenty-five village stores had joined the co-op.

By the end of 1958, thirty-seven village stores were members of the cooperative, with another seven that had made deposits with ANICA. ANICA made use of the revolving credit fund provided by the Indian Reorganization and Alaskan Native Reorganization Acts.

ANICA filed articles of incorporation in the State of Alaska on January 6, 1970, becoming a perpetual cooperative corporation. In 1990, the association established a scholarship fund for high school seniors in member villages.

Today they are wholly Alaska Native owned and controlled by its 45-member village stores. ANICA is a wholesale purchasing and service cooperative with cooperative stores located in villages that stretch from the North Slope along the Arctic Ocean, around to the Chukchi Sea and Northwest Arctic; to the Bering Strait and Norton Sound; up the Yukon River to the Interior; along the coast of Western Alaska and Kuskokwim Delta; and out to the Aleutians.

In the tradition of the ANICA founders, they are responsible for the advancement of cooperative stores and practice of ethical values of honesty, social responsibility, and caring for others.

We have begun building a database of active cooperatives as a resource for other communities wanting to support and to learn from these cooperatives. The following stories from Turtle Island are from the interviews we conducted last year. This database will continue to be built out as new Indigenous cooperatives emerge.

STATE	YEAR EST.	TYPE, MEMBERSHIP	SERVICES	COMMUNITIES SERVED
ALASKA				
Alaska Indigenous Electric Cooperative	1968	CONSUMER 11,400 members	Electricity	54 Diverse & remote Alaska Indigenous villages and residents
Alaska Indigenous Industries Cooperative Association (ANICA)	1947	CONSUMER 45 store locations	Retail food and goods	Tribal cooperatives serving diverse and remote Alaskan Native villages
The Chaninik Wind Group	2005	CONSUMER 2,000 members	Low-cost wind generated power	United Tribal Governments of Kongiganak, Kwigilliingok, Tuntutuliak, and Kipnuk, Alaska
OOMINGMAK Musk-Ox Producers Cooperative	1969	PRODUCER and MARKETING 250 members	Artic handknitted garments	Diverse and remote Alaska Indigenous villages
Tongass Federal Credit Union	1963	CONSUMER 7,685 members	Financial services and products	Alaska Indigenous villages & residents of southern Southeast Alaska
ARIZONA				
First American Credit Union	1962	CONSUMER 14,529 members	Financial services and products	Navajo Nation members and residents living near branch offices.
14R Ranch Corporation	2012 *	PRODUCER and MARKETING	Navajo beef, rancher shared grazing and processing	Navajo Nation members
GEORGIA				
Rabun-Tallulah	1977	CONSUMER 164 members	Financial services and products	Indigenous and non-Indigenous members in the education field
HAWAII				
Hawaii First Federal Credit Union	1965	CONSUMER 8,000 members	Financial services and products	Hawaiian Indigenous and any persons living/working on the Big Island
Local Union 1186 IBEW Credit Union	1956	CONSUMER 1,110 MEMBERS	Financial services and products	Hawaiian Indigenous and non-Indigenous belonging to the unioni
Molokai Community Federal Credit Union	1951	CONSUMER 3,900 members	Financial services and products	Hawaiian Indigenous and any persons living/working on Molokai Island
MINNESOTA				
Northern Eagle Federal Credit Union	2013	CONSUMER 700 members	Financial services and products	Bois Forte Band members and residents/employees
White Earth Reservation Federal Credit Union	1966	CONSUMER 1,000 members	Financial services and products	White Earth Nation members and resident/employees
MISSISSIPPI				
Choctaw Federal Credit Union	1976	CONSUMER 1,969 Members	Financial services and products	Mississippi Band of Choctaw Indians and non-Indigenous employees
MONTANA				
Red Paint Creek Trading Post & Pantry	2018	CONSUMER 3,000 members	Grocery – gas station	Fort Belknap members and outlying communities
Wolf Point Federal Credit Union	1963	CONSUMER 3,000 members	Financial services and products	Fort Peck members and surrounding residents/workers
NEW MEXICO				
Diné Regenerative Agricultural Cooperative	*	PRODUCER and CONSUMER	Agricultural, ranching and crafts	Navajo Nation members
Four Corners Federal Credit Union	1965	CONSUMER 5,500 members	Financial services and products	Navajo Nation members and residents living in San Juan County.
Ramah Navajo Weavers Association	**	PRODUCER and CONSUMER 35-40 MEMBERS	Locally grown, hand spun, naturally dyed Churro wool blankets and pillows	Navajo Nation members

THE COOPERATIVE JOURNEY: STORIES FROM TURTLE ISLAND

Tolani Lake Community Development	*	PRODUCER and CONSUMER	Indigenous food and plants	Navajo Nation members
ARTZ Cooperative	*	PRODUCER and CONSUMER	Traditional Zuni foods, pottery, jewelry and arts	Pueblo of Zuni members
NEW YORK				
Seneca Nation of Indian Federal Credit Union	2015	CONSUMER 2,000 members	Financial services and products	Seneca Nation of Indians and non-Indigenous employees
NORTH CAROLINA				
Qualla Arts and Crafts	1946	Consumer 300 members	Traditional Cherokee baskets, beadwork, wood carving, masks, matts, and fingerweaving	Eastern Cherokee
NORTH DAKOTA				
Indigenous Artists United	2018	CONSUMER 7 members	Indigenous art and educational classes	ND Tribal Members
OREGON				
Umpqua Indian Utility Cooperative	2001	CONSUMER 1,900 members	Utilities	Cow Creek Umpqua Tribe enterprises and members
SOUTH DAKOTA				
Lakota Federal Credit Union	2012	CONSUMER 3,000 members	Financial services and products	Pine Ridge members
Owínjza Quilters Cooperative	2018	CONSUMER *	Star Quilts	Pine Ridge Members
Sisseton Wahpeton Federal Credit Union	1979	CONSUMER 2,000 members	Financial services and products	Sisseton-Wahpeton members and residents/employees
WASHINGTON				
Cape Flattery Fishman's Cooperative	2004	PRODUCER and MARKETING	Fresh wild seafood	Makah tribal fishermen
WISCONSIN				
Intertribal Maple Syrup Producers Cooperative	2014 **	PRODUCER	Maple syrup processing and production equipment.	Serves Indigenous maple syrup producers
Lac Courte Oreilles Federal Credit Union	2001	CONSUMER 2,000 members	Financial services and products	Lac Courte Oreilles members and residents/employees

* Denotes under current reorganization

** Denotes informal/collective type operating structure

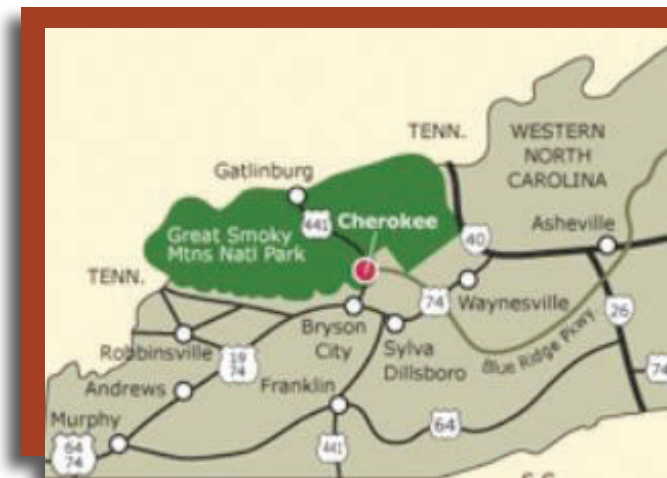
Cooperative businesses can be a way for Indigenous communities to improve economic conditions while keeping decision-making powers and control with local people.

Each cooperative represented in the following four stories has been designed to meet the needs of the community it serves. What they collectively share is the way they demonstrate a clear quadruple bottom line focused on the economic, social, environmental, and cultural goals most relevant to their communities.



STORY ONE QUALLA ARTS AND CRAFTS COOPERATIVE

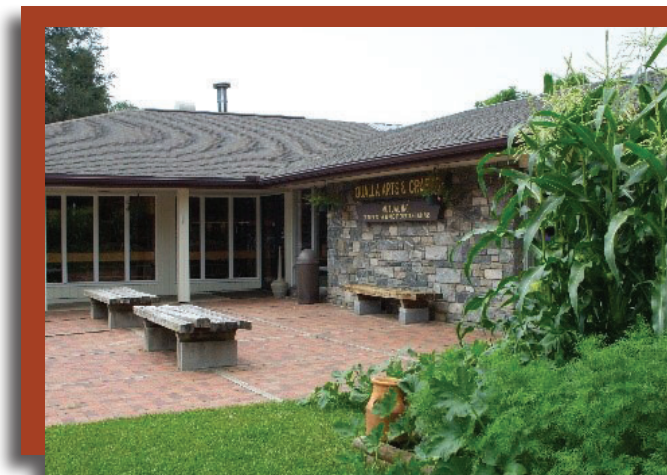
Mission Statement: To encourage the development, production, and marketing of authentic Indian arts and crafts produced on this reservation, and to provide supplemental income for the Indian craftspeople and their families.



Founded in 1946 by the Eastern Band of Cherokee Indians' artisans and craftspeople, Qualla Arts and Crafts Mutual, Inc. is the oldest native led cooperative in the United States.

Its beginnings dovetailed with the opening of Great Smoky Mountains National Park in 1940, which ushered in a boom of postwar growth of highways, family travels, and cultural tourism to the Qualla boundary. At the same time, the arts and crafts made by Cherokee people increased in quality, and there was a growing need for a location to sell crafts year-round.

That need was met in the summer of 1946, when about sixty Cherokee craftspeople, with the help of Indian Service personnel, formed the Qualla cooperative known as the Cherokee Indian Craft Co-op. In 1949, the "co-op," as it was known locally was juried into the Southern Highlands Handicraft Guild. The co-op received its current name, Qualla Arts and Crafts Mutual, Inc. in the mid-1950s, and continues to serve its original purpose to "provide a year-round market for Cherokee handicrafts, to promote high standards of workmanship and design, to help craftspeople solve their problems, and to secure better prices for their craftwork."



In 1949 they moved into their first storefront, in 1960 they moved their operations to their current location, and in 1968 they were able to pay off the building. It was renovated in 1976 and a new gallery was added, and this renovation gave the co-op its current look using local Indigenous materials. In 1989, it was expanded and now

includes an attractive open retail space, a members' gallery, a storage area, classroom space, archival storage, and a significant permanent collection.

Today the cooperative has over 300 members. To join you must be an enrolled member of the Eastern Cherokee Band of Cherokee Indians and must submit a membership application and three samples of artwork to be judged by the current cooperative board. The cooperative applies a rigorous process and point system for accepting new members. There are ten categories that the cooperative board members judge:

1. Authenticity
2. Quality
3. Craftsmanship exhibited
4. Technique used
5. Finish
6. Knowledge of craft process
7. Difficulty
8. Marketability
9. Amount of family history, and
10. Legacy involved in the artwork

Once an artisan's application and demonstrations are complete, presuming they meet all other requirements listed above, the application must then be approved by at least 35 of the 300+ Qualla Arts and Crafts Cooperative members at the bi-annual meetings held in February and July.

CHALLENGES:

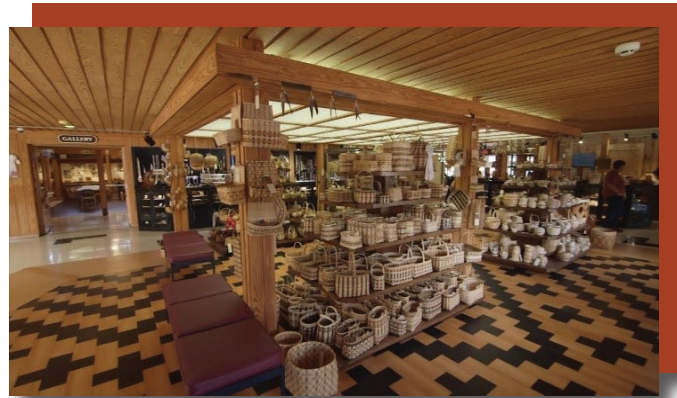
Many cooperative members also sell their products online and receive a greater profit margin and compete with the cooperative's storefront. As the tribe has prospered, the cooperative has seen a decline in artists selling to the store. The cooperative is also looking at revising its bylaws and looking at new ways to engage its members. They are over 70 years old, and many of the drivers for starting the cooperative have changed and they are considering strategic planning to secure their future.

Another issue is access to natural Indigenous materials and resources. Climate change and disease impact this. The Eastern Cherokee have started a planting program for white oak and butternut and provide saplings for tribal citizens to plant. But there are still problems with access and ensuring these Indigenous materials will be available for future generations.

SUCCESES:

The Qualla Arts and Crafts Cooperative is an anchor institution. It is an employer and provides significant economic support for its members, and it is engaged in environmental issues to preserve the natural Indigenous resources and materials that are needed to perpetuate Cherokee art. They are a community partner and help organize and host the annual Cherokee Indian Fair, which is in its 107th year and attracts visitors from all over the world.

All the members are paid for their work when it is inspected and delivered to the store, and the artists set their prices. The co-op does not set quotas or time limits on their artist members. Profits are many times reinvested back into the cooperative for repairs, utilities, maintenance and expansion. When the cooperative has additional profits, members are paid an annual 5% dividend based upon their sales to the cooperative.



The store is regionally, nationally, and internationally known for quality and adherence to traditional craft and use of Indigenous materials, and that every piece of craftwork is handmade by a nameable, knowledgeable individual who blend timeless traditions with individual expression. They understand that no two pieces are alike, yet they form a harmonious whole.

The co-op holds classes for community members and have influenced the development of arts curriculum at the Cherokee High School, where Cherokee crafts hold pride of place in an outstanding art curriculum. Students typically become familiar with all major crafts and become proficient in one or more.

The cooperative celebrates their young Cherokee craftspeople who are leaving their imprint on evolving tribal traditions and starting new traditions. For example, a young Cherokee potter was recently inspired to rediscover the lost secrets that enabled 18th century Cherokee potters to build and fire 20-gallon cooking vessels.

The cooperative has several trees planted on its land: white oak, walnut, and butternut, as well as plants that are used in dyes. They also preserve dyes and deliver them to their elder basket makers. The co-op provides education to visitors about the importance of protecting and promoting Cherokee traditional art, resources, and land care for present and future generations. They are closely involved and collaborate with the Revitalization of Traditional Cherokee Artisan Resources (RTCAR). RTCAR undertakes habitat restoration projects, conducts research concerning sustainable harvesting techniques, and develops cultural preservation projects to provide Cherokee artisans with access to river cane and other Indigenous resources essential to their craft.

A MOU with Qualla Arts and Crafts Co-op and the Main Spring Conservative Trust (MSCT) has facilitated regular river cane harvests on MSCT properties. This partnership has also resulted in a restoration project of traditional Cherokee artisan resources such as rivercane, butternut and white oak.

The cooperative also maintains a master basket weaver who is available to repair baskets that are returned from collectors. They also have expert members that are called upon to appraise and sometimes authenticate Cherokee art for collectors.



STORY TWO UMPQUA INDIAN UTILITY COOPERATIVE

Mission Statement: *The Tribe encourages and promotes a strong work ethic and personal independence for Tribal members, while strongly upholding the “government to government” relationship with local, State and Federal governments.*

The Cow Creek Band of Umpqua Tribe of Indians is one of nine federally recognized Indian Tribal Governments in the State of Oregon. The Cow Creek Tribe has a rich history in southern Oregon that reflects hard work, perseverance and the desire to be self-reliant. The Cow Creek Tribe never received the reservation that their Treaty had promised. Today, the Tribe is buying back its land and operating various business enterprises for the economic development of the Cow Creek Tribe and the communities in which they live.

The goal in establishing the Umpqua Indian Utility Cooperative (UIUC) was to create cost saving electricity for the Cow Creek Tribe. By taking responsibility for its own electrical infrastructure, the Tribe could continue to minimize its costs, protect and exercise its sovereign status and diversify its own and other local businesses.

On October 1, 2001, the Umpqua Indian Utility Cooperative (UIUC), began providing wholesale electrical loads to the Cow Creek Band of Umpqua Tribe of Indians. Currently, it operates the Tribe’s Canyonville area utilities. UIUC purchases electricity from the Bonneville Power Administration (BPA) and distributes it to the Tribe’s resort, the Creekside Restaurant, and travel center in Canyonville and operates the Tribe’s water and sewer system.

Following its inception, UIUC’s services expanded substantially:

- 2006 – Sewer Services
- 2007 – Water Services
- 2008 – Irrigation Services
- 2010 – Pumping Services

The UIUC has seven board members as well as seventeen full-time employees.

CHALLENGES:

The Cow Creek Tribe never received the reservation that their Treaty had promised. Today, the Tribe is buying back its land and operating various business enterprises for the economic development of the Cow Creek Tribe and the communities in which they live. It is building out its communities and home ownership for its tribal citizens.

Tribal members live primarily in seven counties in southwest Oregon, with some others scattered across the Pacific Northwest. The Tribal government’s main office is located in Roseburg. The tribe owns over 10,000 acres used for commercial, agriculture, housing, utilities, and forestry.

Currently, the tribal utility cooperative primarily serves the Tribe’s enterprises and a small housing area. Most of their



tribal citizens are not able to benefit from the low rates because they do not have a reservation land base.

SUCSESSES:

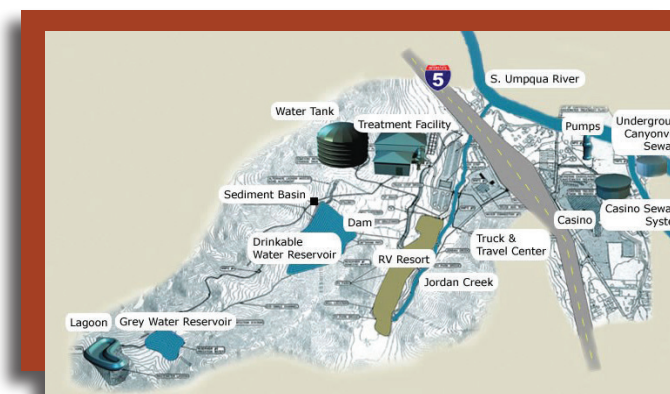
The Umpqua Indian Utility Cooperative is the first utility in the Northwest both owned and operated by an Indian tribe.

The Tribe’s Creekside Development Project is a comprehensive 250-acre project whose physical components includes a strong environmental plan that looks to the future generations and include:

- Drinkable and Grey Water Systems.
- Sewage Management for Tribal businesses.
- Restoration of Joran Creek which bisects the project land and identification habitat restoration opportunities in Joran/Alder Watershed.
- Improvements on the South Umpqua River environment.
- Creekside Reservoir.
- UIUC providing electricity for project components.

As described in more detail in the Case Study (<http://www.creekside-development.com/shammel.pdf>) on the formation of the UIUC, the Cow Creek Tribe jumped through many hoops in the process of creating the UIUC. These steps may be of interest to other Tribes contemplating similar courses of action:

- Through rigorous economic analysis, the Tribe was certain it would accomplish its central cost-saving goals.
- To avoid complications with the existing utility provider, the Tribe passed a resolution requiring continuation of service during the transition period.
- The Tribe acquired existing facilities on its trust lands with the tacit approval of the existing owner.
- Throughout the process, the BPA willingly assisted the Tribe in making sure it would meet its Standards of Service.
- Six months prior to the switch-over, the Tribe submitted a Letter of Intent to become a new customer to purchase preferential power from BPA.
- Soon after sending the Letter of Intent the Tribe and one other tribal utility and one municipal utility made the cut.
- Within three months of making the cut, the Tribe was required to sign a Contingent Sales Contract and a Transmission Contract.
- The Tribe then had to prove it satisfied the Standards of Service.
- Finally, the Tribe had to prove it had the financial ability to pay BPA for its power and that it was properly set up to facilitate as legitimate utility system.



In the future, the Cow Creek Tribe will be able to play a more important advisory role in making regional power decisions. Indian Tribes have sovereign rights on their lands that affect many energy decisions that, in turn, affect those sovereign rights. To avoid issues with tribal governments, those governments should be an up-front part of the energy generations, energy transmission and energy delivery made by Federal and state authorities.

In this way tribal co-operation and participation can result in more effective energy projects.



STORY THREE OOMINGMAK MUSK OX PRODUCERS COOPERATIVE

Mission Statement: *The Musk Ox Producers Cooperative was formed by Alaskan Indigenous knitters for the purposes of acquiring and processing qiviut into yarn. This yarn shall be used by the members for knitting garments to be sold by the cooperative.*

In 1969, “Oomingmak” Musk Ox Producers’ Cooperative was formed and originated the production of qiviut (pronounced KI-VEE-U-TE) items, made from the underwool of the musk ox for the benefit of Alaskan Natives of the Arctic. The cooperative would be considered a producer and marketing cooperative. Today they have approximately 200 members living in remote coastal villages of Alaska.

They started the organization on grants, donations and sponsorships. It was rough and it took a few years to get the cooperative profitable and establish its reputation of making quality traditional qiviut outer wear.

In the late 1960s and very early 1970s the first workshop was held in Mekoryuk, where the original 25 members knit a pattern based on a carved harpoon head. From Mekoryuk, the cooperative has held workshops in 23 other remote areas, where many of the patterns are designed after traditional arts and artifacts representing the culture of the people.

In the early 1970s they opened a retail outlet in a landmark building in Anchorage. It is an institution, and tourists from all over the world visit this little shop. They eventually added a website and have carefully managed their growth. The co-op is self-sustaining, allowing the members to get annual dividends based upon their sales to the cooperative.

In 1999, they celebrated their 30th Anniversary and offered a new line of Tundra and Snow hats and headbands made of 80% qiviut and 20% silk that was so popular they have continued to offer them alongside their traditional line qiviut scarves, stoles, and tunics, smoke rings, hats and headbands.



CHALLENGES:

Most musk oxen in Alaska are wild, located on Nunivak Island, Nelson Island, Seward Peninsula and the North Slope. They are well adapted to the cold. To survive the harsh Arctic winter temperatures, musk oxen grow a thick layer of qiviut over their entire body; this fine underwool is shed naturally each spring when it is no longer needed. Qiviut closely resembles cashmere in its hand feel, luster and microscopic appearance, it is eight times warmer than wool and extraordinarily lightweight, qiviut is one of the finest natural fibers known to man.

It is always a juggling act to ensure the co-op has enough finished yarn on hand for the cooperative members, and the ability to buy enough raw fiber to meet the mill's minimum weight requirements to keep processing costs down. It is an expensive fiber to process because of its rarity, and only a couple of mills in the U.S. that specialize in fine yarn. The cooperative purchases qiviut from

sources throughout Alaska. The musk oxen only shed about 3-5 pounds of this underwool each year and some is just gathered off the tundra. It takes about five years to acquire 600–1000 pounds needed to meet the mills' minimum requirements. All the processing happens outside of Alaska. First, they ship to a facility for the underwool to be scoured, then it is shipped to another facility to be prepared, and finally it arrives at the mill to be made into yarn.

Another challenge is the weather. During the spring and summer months the riverways are one of the main ways of travel and shipping and receiving goods in these remote villages. Once they freeze, they are used as highways. The other mode of transportation is small planes, and during the winter months the weather governs flights. The small planes prioritize what they bring in and what they take out, and during severe weather, it is medicine, fuel, and goods first.

Because of their remoteness, most of the finished products are shipped insured via the post office. But sometimes during the winter months this does not happen in a timely manner.

SUCCESSES:

The cooperative has been responsible for providing additional income to communities and community members through the purchase of qiviut.

The cooperative does not sell any patterns or qiviut yarn that members use outside of the cooperative. They provide the yarn as part of the member's benefits. The cooperative distributes yarn which can only be used for making products to sell at the cooperative, not for personal use. The members do not have time limits or quotas, they knit when they have time.

The members live in remote village and practice subsistence lifeways, fishing, hunting, and gathering, and winter is typically the time the knitters are working for the cooperative. When they finish products, they are shipped to the main store in Anchorage. When knitting is



received at the Cooperative headquarters by mail from the remote villages or in person by a visiting member, it is checked over for quality and entered into inventory. The member is paid for their work, and the knitted items are washed, blocked, labeled and packaged, ready for the store's customers. Recently, the cooperative added direct deposit so that members can receive their money sooner.

This cooperative has changed and continues to change its members' lives. It provides income for its members to prioritize their lives, and take care of their families and practice their subsistence lifeways.

The cooperative has set a standard for the quality of its member's products by using natural and Indigenous resources and staying true to its philosophy of bringing income to villages where income sources are not available.



STORY FOUR NORTHERN EAGLE FEDERAL CREDIT UNION

Mission Statement: *Northern Eagle is committed to its mission of assisting the members of the Bois Forte community (which includes our employees and their families) in their goals to achieve financial independence and security.*



The Northern Eagle Federal Credit Union is located in the Bois Forte tribal community. It was federally chartered in 2013 and officially opened its doors in 2014. It began its first year with 350 members and deployed \$250,000 in vehicle and consumer loans.

Since then the credit union has grown to 700 members and almost \$1,000,000 in assets.

In addition to Bois Forte Band members, credit union membership is available to non-tribal members who are part of the immediate household (child, spouse, partner) of a Band member. Furthermore, the credit union is also open to ALL employees of the tribal government, Fortune Bay Resort Casino, C-Store, Y-Store, radio station, and Nett Lake School and all those within the employees' household. The credit union's policy is "Once a member, always a member!"

tion, and Nett Lake School and all those within the employees' household. The credit union's policy is "Once a member, always a member!"

Northern Eagle offers its members the following services:

- ACH Deposit
- Online banking
- Incoming wire service
- Night drop
- Money orders and cashier's checks
- Pre-paid debit cards, gift cards, and credit cards
- Savings, Certificates of Deposit, Christmas Club & Summer Club savings programs
- Auto, recreational vehicle, unsecured, credit builder and emergency loans
- One-on-one financial counseling with Lutheran Social Services

CHALLENGES:

Northern Eagle is still grant reliant. In the early years of any Indigenous credit union, it is very dependent on a strong manager/CEO and support staff, and that organizational capacity building is ongoing, and that the credit union can build and maintain a strong back office, good programming, and the ability to build good wrap around services.

Being able to build internal capacity and to make sure to have money built into the financials to hire a skilled CEO and start-up staff is essential, along with ensuring strong support and staff are on a track for professional development and incentivizing. Indian country is growing, but still lacks the staff to handle accounting, banking, and what is needed to build a pipeline of qualified folks to fill these positions.

LEAKAGE ON TURTLE ISLAND: AN ANISHINAABE PERSPECTIVE

SUCCESS:

Northern Eagle Federal Credit Union supplies the financial education and products to promote, strengthen, and sustain the Bois Forte economy through wise use of savings and credit.

The credit union's hallmarks have been its Credit Builder program and its financial education counseling, per capita counseling for youth about to receive their "18 Money," and other workshops. Through its programs, and since opening its doors, Northern Eagle has served several hundred people with one-on-one budget, debt counseling, and credit building services.

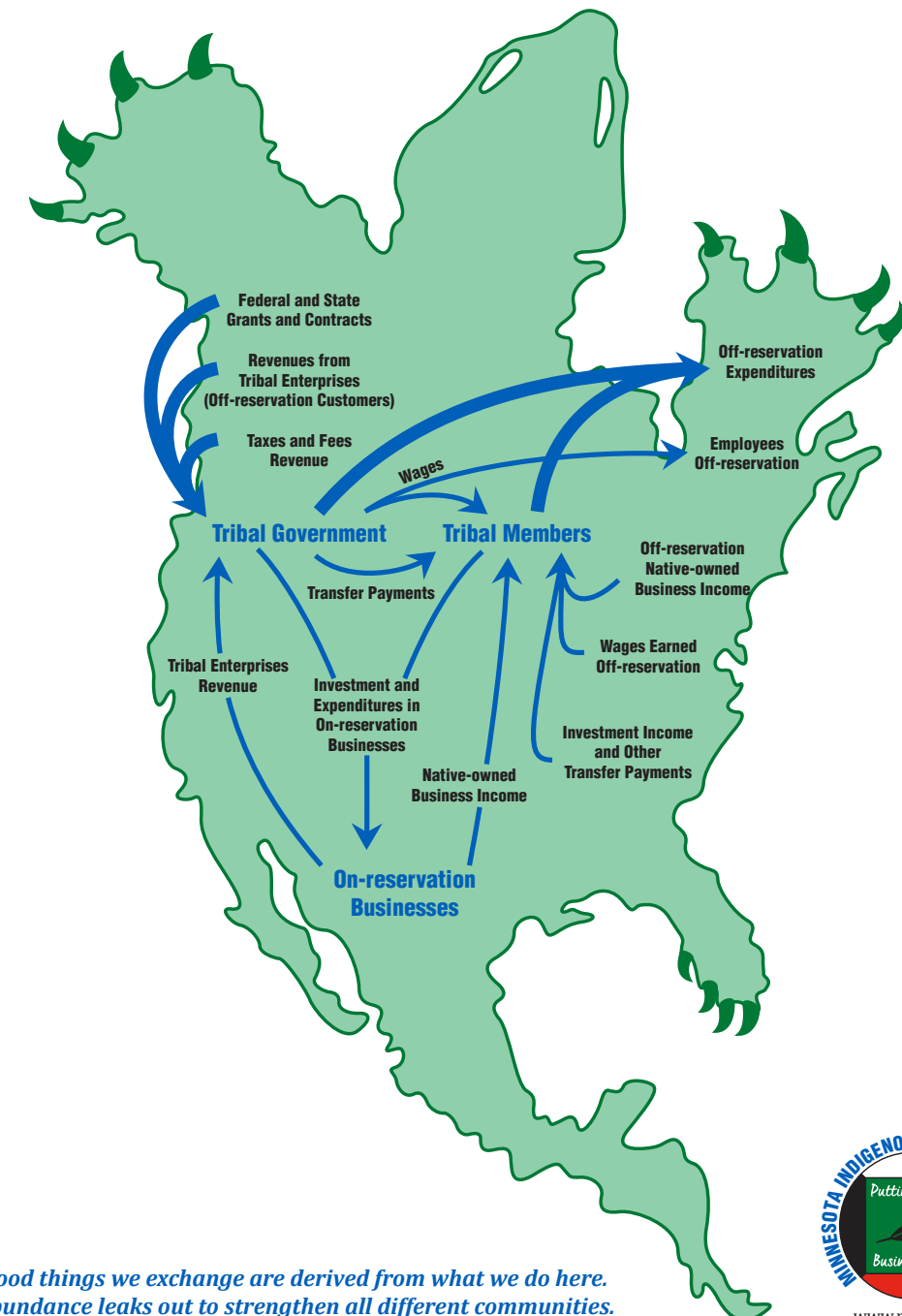
Like other Indigenous-serving financial institutions, Indigenous credit unions provide vital services to local communities. One common benefit is that Indigenous serving financial institutions of all stripes, including banks and credit unions, reduce the number of people who are credit invisible (i.e., those without a credit score). Nevertheless, each type of financial institution offers different services.

Indigenous credit unions also provide many of their services at a lower cost to customers than other financial institutions, partly because they have lower capital requirements and operational costs than their bank counterparts. The vast number of financial services that Indigenous credit unions offer at such low costs provide tremendous benefit to their customers.

Indigenous credit unions' "community-focused governance structure and mission positions them as an important option for improving financial outcomes in Indigenous communities, especially those with higher proportions of low-income and underserved populations," said Pieratos. "There is a strong relationship between low access to financial services and lack of upward economic mobility. By helping to close financial services gaps, Indigenous CUs are increasing mobility, and facilitating greater levels of homeownership and small business development in Indigenous communities." - Excerpts from *New Report: Indigenous Credit Unions Provide Needed Services for Tribal Communities*, April 11, 2019 by Nikki Pieratos

Cooperative business development is a strategy being implemented by Indigenous communities in the U.S. and Canada to slow leakage and keep money circulating in the community longer.

**Mino-ayi'in meshkwadoonamang ondinigaadewan ezhichigeyang omaa.
Jiisigaa indaniwininaan ji-mashkawendamigaadeg bebakaan ebiitaagegin.**



*The good things we exchange are derived from what we do here.
Our abundance leaks out to strengthen all different communities.*



RECOMMENDED PROTOCOLS: FOR COOPERATIVE DEVELOPERS WORKING IN AND WITH INDIGENOUS COMMUNITIES

These protocols are intended to provide some appropriate guidelines and good practices for co-op developers working with Indigenous communities, but always be sensitive that working with Indigenous communities is a process, not a premade solution.

Before working with an Indigenous community, please consider the following questions:

1. Will your role assist in creating enhanced capacity within Indigenous communities?
2. How can you contribute to improving the flow of information and benefits to Indigenous communities?
3. Are you willing to emphasize the importance of relationship building, enhanced dialogue, partnerships, and the centrality of Indigenous perspectives?

Indigenous Peoples have a rich history of collective action and community-centered, culturally structured, collective ownership and cooperation. Yet, each community is distinct.

- Indigenous leaders continuously note that economic development with Indigenous communities should be a process, not a pre-made solution.
- The process must engage fully with each community, accepting the history, collective aspirations, economic diversity, and underlying realities of each.
- Histories that give precedence to the Rochdale Pioneers as the “first co-op” can be ineffective and culturally inappropriate if it reinforces the cooperative model as something “other” and brought in from elsewhere.
- Many times, there is a distrust of the cooperative model. It must be noted that the cooperative principles have Eurocentric origins and can be problematic in Indigenous communities.
- Not all cooperative enterprises are legally registered. In Indigenous communities, it may be that a business operates as a cooperative but is not formally recognized as such.

Experienced cooperative developers understand that cooperative development is a lengthy process. The time and energy required to build trust, respect, and a positive and supportive working relationship with an Indigenous community may take much longer due to a history of non-Indigenous populations imposing colonial structures and models in Indigenous communities and adopting discriminatory practices when dealing with Indigenous peoples.

- When working with Indigenous communities, co-op development is a relationship, and the success of the co-op responds to the ongoing strength and stability of that relationship.

Cooperatives in Indigenous communities must provide a means for advancing Indigenous language and cultural lifeways.

- Successful co-ops have included, supported, or been based on, traditional practices, foods, pursuits, language, or goods.
- Indigenous co-op leaders stress the importance of culture, alongside business, community, and need, as foundational to a co-op.
- Indigenous communities may use the cooperative model differently from non-Indigenous communities, to achieve more holistic community goals.
- An Indigenous cooperative business supports its staff through culturally sensitive workplace practices.

It is imperative that the Indigenous community has complete control and ownership of the cooperative.

- A cooperative cannot be transplanted from outside. The community must take the model for itself and use/adapt it to suit their needs.
- Imposed cooperatives may not have community buy-in and may have a much higher chance of failure or cultural mismatch.

- Historically, cooperatives and the cooperative model have, at times, particularly in Canada, been introduced into Indigenous communities for colonization purposes. This history must be admitted and addressed.
- Collective effort and mutual aid are a proven method of developing social capital and strengthening cross-community relationships.
- Traditional Indigenous teaching and culture is built on concepts of reciprocity and helping others.
- Co-op developers have noted that Indigenous communities and community leadership are particularly interested in the power embedded in the cooperative model.

There are high needs in many Indigenous communities, and these needs are complex.

- Cooperatives are businesses designed to meet specific and clearly identified needs. The connection between the need and the business model is critical.
 - Trying to meet multiple needs through one cooperative business enterprise may not work. Build a simple co-op first.
- Cooperatives must meet needs identified in their host community or they will fail.
- Cooperative governance, where each person has a say and a vote, may fit well with Indigenous knowledge-sharing through talking circles.

There is a general and acute lack of knowledge about the cooperative model among Canada’s First Nations and Indigenous communities in the U.S.

- Educational and developmental material that addresses and reverses the absence of Indigenous knowledge about cooperatives must be customized to Indigenous culture.
- It is also important to reach out to tribal government staff that work in social and economic development and invite and include them in training about the cooperative model to provide more tools and ideas.

There is a critical difference between collective ownership and cooperative ownership. Indigenous people belong to their band/nation by birth. The band/nation typically has a collective ownership of the land and sometimes of various businesses, buildings, or other enterprises owned by the band/nation.

- In cooperative ownership, a central tenet is to actively join a co-op. As a result, co-op membership in Indigenous communities might be tricky. Tribal citizens may assume their membership in the co-op is a right, without paying a membership fee or actively participating in governance, decision making, or other expectations of cooperatives.
- Some Indigenous communities (like many other rural communities) may need extensive support and training in aspects of governance, leading meetings, business and economic planning, accounting, and business development skills.
- Care and attention need to be paid to developing the governance and organizational structures of Indigenous cooperatives, which sometimes requires innovation and indigenization in applying the model.

Federal policies and acts, as well as the Department of Interior and Bureau of Indian Affairs, have and can impact or slow down economic and community development.

- Cooperative developers working within the traditional territories of an Indigenous Nation will need training and knowledge of these federal acts and policies.
- Land ownership within traditional territories is complex. Land ownership may include allotments, and most

housing is built upon tribal trust land and collateral value, and financing is typically a huge barrier with traditional finance institutions.

- Layers of tribal law/code or lack of tribal supportive business laws/codes can make each cooperative structure unique, with its own challenges.
- Many Indigenous Nations have established business development corporations that can play a central role in decision making regarding business development.
 - Developing formal links and ties to these business development corporations is critical in supporting emerging Indigenous co-ops.
- Multiple kinds of business development strategies, including but not limited to cooperatives, may provide a more robust economic environment both within and outside the jurisdictional boundaries of an Indigenous Nation.

Ensuring membership participation, a significant challenge for all co-ops, can be a particularly acute problem within Indigenous communities.

- Indigenous co-ops tend to be well patronized by their members but experience limited participation in the member-driven governance process.
 - Cooperative development may need to be innovative in finding ways to create better connections that are culturally appropriate.
 - If membership is a result of tribal citizenship with no specific buy-in or cost, there is greater potential for lower participation or ownership of the model.
- Indigenous communities usually have substantially lower median ages and high numbers of children.
 - Designing meetings to accommodate and welcome children and families may be important.
 - Offering a meal or setting up potluck meals with your steering committee/hosts is key for participation.
 - Some communities even set-up childcare during meetings with volunteer high school or tribal college students.
- Consider offering an honorarium for some of the key volunteers. In many of these communities, these honoraria can be a significant financial help.
 - During the initial fundraising stage, cooperative developers and steering committee may need to include per diems in their budgets for volunteers.
- Loss of income by attending all-day meetings, or several meetings over the course of a year, may be a barrier to volunteers and board members.
 - Creatively consider ways to address these barriers.

Cooperatives are highly successful in supporting and training a local labor force, both through jobs within the operation of the cooperative business, as well as board and membership participant experience.

- Board and member participation give back to people through governance training, meeting protocol, keeping minutes, and other lifelong learning tools. These can be both work experience and resumé-enhancing tools.
- Local work is in high demand in Indigenous communities, where many people prefer to stay within their communities.
 - Cooperatives have the potential to address multiple needs.

There is a high level of pragmatism in Indigenous communities around business development.

- If the co-op model makes sense, it will be the right model.

- If there are no cost savings, better profits, or other practical inducements to the co-op model, it is not the right choice.

Indigenous communities strongly identify with nearby Indigenous communities, creating a larger multi-local definition of “community.”

- Indigenous communities many times do not recognize rural neighbors as part of their “community,” although nearby urban centers were sometimes included.
- Rural communities rarely identify Indigenous neighbors as part of their “community.”
- These observations show a continued social and cultural split between rural and Indigenous communities.
 - This split is reinforced by separate governance mechanisms relating to law, finance, ownership, culture, health, and education.

In closing, new Indigenous cooperatives may require innovation of the cooperative model and an expanded acceptance of cooperative possibilities, including cooperative operations that are not registered as formal businesses.

One of the first hurdles is to build awareness of cooperative possibilities and grow knowledge of the cooperative model amongst Indigenous people. Building this awareness will require culturally appropriate understanding of cooperatives that draws from Indigenous mentors, history, and examples. An Indigenous cooperative business encompasses strong cultural strategies, including culturally appropriate practices in the workplace. To create co-ops that thrive, requires a cooperative development approach that inspires, explores, and builds the co-op model through the lens of Indigenous culture and community is the only way forward.

Adapted from Building Indigenous Cooperative Capability, Ka Ni Kanichihk, Inc.

BUILDING MOMENTUM: START-UP CHECKLIST

BEFORE YOU BEGIN – PLEASE ANSWER THESE QUESTIONS

- Do you want a business model that reverses the absence of Indigenous knowledge, language, lifeways and that is customized to Indigenous culture?
- Do you want a business that is owned and cooperatively controlled by the people who use the services?
- Do you want a business that benefits the members and that gives members a say in making decisions?
- Do you want a business that is a model for community development and job creation?
- Do you have unique needs and goals that can be achieved through collective ownership?
- Do you want to create self-determination and self-sustainability through a shared vision?

THE INGREDIENTS OF INDIGENOUS COOPERATIVE JOURNEY

- A compelling need with a clear connection between the need and the business model is critical.
- A strong champion(s), these are the community members who are relationship-builders, trusted, accountable, and informal leaders.
- A clear vision – avoid trying to meet multiple needs through one cooperative business enterprise, keep it simple first.
- A good business idea – development with Indigenous communities invests energy in all aspects of cooperative journey, from inspiring the idea to exploring the possibilities within the local context, to building a culturally-driven business model that addresses a clearly-identified need, and in supporting the cooperative to thrive beyond its incorporation stage to a fully-fledged, operating cooperative enterprise.

CHARACTERISTICS OF FOUNDING MEMBERS

- They are committed to strengthening the well-being of their community,
- They are committed to the project,
- They are motivated by a common vision,
- They operate with integrity, transparency and accountability,
- They are interested in the best cooperative business model possible,
- They are relationship builders, creative and flexible thinkers.

BEGIN BY BUILDING A LIST OF POTENTIAL PARTNERS

Be strategic, consider the people on your list to be potential members, volunteers, supporters, investors and patrons.

- Tribal leadership,
- Tribal government department heads and staff,
- Tribal Business Development Corporation staff,
- Community members and families,
- Elders, knowledge holders and language speakers,
- Neighboring tribal communities,
- Native Community Development Financial Institution (CDFI) staff,
- Area native nonprofits and community organizations,
- Tribal Colleges, staff and students,
- Local youth leaders,

- Local tribal/BIE schools and staff,
- Foundations,
- Other Indigenous led cooperatives.

CONSIDERATIONS FOR MEETINGS AND GATHERING DURING THE PRE-PLANNING AND PLANNING STAGES

- Post meetings in the tribal paper, on listserves and social media.
- Elders should be invited to all community meetings and asked for guidance and prayer.
- Plan for honorariums and gifts that are culturally appropriate for elders and volunteers.
- Design meetings to accommodate and welcome children and families.
- Plan on offering food and beverages or encourage community potlucks at all meetings.
- Build connections with other Indigenous cooperatives and invite them to present at your meetings.
- Ensure all voices are heard by using talking circles and community visioning processes.
- Maintain honest, open communications with your community.

DEVELOP A PLAN TO BUILD AWARENESS, ONGOING EDUCATION AND CAPACITY BUILDING

- Build messaging and communication with the goal of improving the flow of information and benefits of Indigenous-led cooperatives to the community.
- Emphasize the importance of relationship building, enhanced dialogue, partnerships, and the centrality of Indigenous perspectives.
- Introduce community to an Indigenous cooperative model.
- Introduce community to other Indigenous-led cooperatives and processes.
- Apply cultural knowledge-sharing through talking circles to develop the group's capacity and knowledge of cooperative governance, where each person has a say and vote.
- Commit to a continuous communication plan inclusive of community members, tribal leadership, partners and consultants.
- Work with language speakers and developers to design long-range support and training that covers all aspects of governance, leading meetings, business and economic planning, accounting, and business development skills.
- Ensure the community is fully engaged, that they are part of the vision and collective aspiration.

CHARACTERISTICS TO LOOK FOR WHEN SECURING A COOPERATIVE DEVELOPER

- They are committed to listen, learn, build trust, respect, and build a positive and supportive working relationship.
- They are committed to learning how to work with Indigenous communities both on and off reservations and gain basic understanding of key federal laws and acts that have and continue to impact Indigenous communities.
- They have knowledge of colonial structures and models, and discriminatory practices that have been imposed on Indigenous communities.
- They have knowledge of other successful Indigenous-led cooperatives and how they have included, supported, or been based on, language, traditional practices, and pursuits.
- They understand that each tribal community is distinct, and the cooperative process requires engaging fully with each community, accepting the history, collective aspirations, economic diversity, and underlying realities of each.

POLICY CONSIDERATIONS: TRIBAL GOVERNMENTS, TRIBAL COLLEGES AND FOUNDATIONS

- ❑ They assist with Indigenizing educational and developmental materials to address and reverse the absence of Indigenous knowledge of cooperatives.
- ❑ They partner with an Indigenous-led cooperative to support its staff through embedding culturally sensitive workplace practices.
- ❑ They have been exposed to the principles of collective effort and mutual aid being a proven method of developing social capital and strengthening cross-community relationships, and the tenets of Indigenous worldview that are built on concepts of reciprocity and helping others.
- ❑ They embrace cultural expectations of including elders and language speakers.

TRIBAL GOVERNMENTS

Include Cooperative Development in The Nation's Comprehensive Economic Development Strategy (CEDS) Plan

Cooperative development complements other business strategies and is an important tool to include as it helps increase the region's economic resiliency, assists in the development of more jobs and helps to prevent, withstand and aid in the recovery of economic changes.

Support Opportunities to Convert Businesses and/or Tribal Enterprises Over to Worker-Owned Cooperatives

Worker-owned cooperatives play a critical role in building community wealth for several key reasons:

- They can create quality, empowering jobs for community members.
- Since most workers are community residents, worker cooperatives are more likely than other businesses to employ sustainable business practices that do not harm the local environment, and profits are more likely to remain and circulate within the community.
- As cooperatively run organizations, cooperatives help member-owners develop critical leadership skills and practice direct, grassroots decision-making.
- They allow employee owners to accumulate wealth and build assets through having an ownership stake in the cooperative.

Support Cooperative Training for Staff

Include cooperative developer training as part of the annual budget in the economic development department and business development corporation.

Serve as a Fiscal-Agent in the Start-Up of Indigenous-led Cooperatives

In the beginning stages of the cooperative start-up, groups typically rely on grant funding, access to grants and grant writers and fiscal sponsorship to keep the funding transparent and accountable.

Provide Seed Money for Cooperative Start-Ups

The funding needs include:

- Continue meetings and recruitment.
- Create educational materials/handouts.
- Develop a communication strategy.
- Provide extensive support and training for members in all aspects of governance, leading meetings, business and economic planning, accounting, and business development skills.
- Hire technical support/cooperative developer to guide the start-up process and incorporation, feasibility and business plan.

Invest Equity into Indigenous-led Cooperatives

This type of investment can go beyond actual cash and include provision of a building, renovation costs, and a long-term affordable lease agreement. The Tribe can also invest equity or provide a long-term loan as a member share.

Enact Cooperative, Agriculture and Food Handling Laws/Codes to Spur Cooperative Growth

Adopting cooperative codes can spur numerous types of cooperative businesses, such a worker-owned, childcare, housing, retail, catering, food and agricultural value-added business, etc. to expand and thrive in the community.

Support the Growth of Indigenous-led Cooperatives

Become a member, invest equity and adopt an internal procurement policy for tribal departments to purchase goods and services from local and regional indigenous led cooperatives.

TRIBAL COLLEGES AND EXTENSION DEPARTMENTS

Convene Local Language Speakers, Knowledge Holders and Cooperative Practitioners to Develop Materials for Indigenous-led Cooperatives

Host convenings to build cooperative knowledge. Plan to document the conversations, practices and support the development of these materials.

Institutionalize and Indigenize Cooperative Education and Certification as Part of Tribal College Business Degrees/Certification

Plan for the expansion and inclusion of cooperative business development to be included in the Business programs. Work with other Indigenous higher education institutions to develop a comprehensive Indigenous cooperative development curriculum.

Support Cooperative Training for Staff and Community Members

Include cooperative developer training for key staff and interested community in the college's annual professional development budget.

Convene Space for Cooperative Discussion and Planning Meetings

Tribal colleges are important anchor institutions in our rural tribal communities. Using the college's communication outreach tools increases the success of attendance and community interest. Host cooperative presentations for staff members as part of professional development strategies.

Support the Growth of Indigenous-led Cooperatives

Become a member and adopt an internal procurement policy to purchase goods from local and regional Indigenous led cooperatives.

FOUNDATIONS

Invest in Seed Money for the Start-up Process of Indigenous-led Cooperatives

The funding needs include:

- Continue meetings and recruitment.
- Create educational materials/handouts.
- Develop a communication strategy.
- Provide extensive support and training for members in all aspects of governance, leading meetings, business and economic planning, accounting, and business development skills.
- Hire technical support/cooperative developer to guide the start-up process and incorporation, feasibility and business plan.

Invest in a Visibility Strategy and Campaign to Raise Awareness About Indigenous-led Cooperatives

Foundations are perfectly positioned to engage in this type of activity and would contribute to this type of comprehensive publication. We would recommend that this type of activity could be best accomplished through a collaborative partnership across the Indigenous and non-Indigenous cooperative sector.

Support the Growth of Indigenous-led Cooperatives

Become a member and adopt an internal procurement policy to purchase goods from local and regional Indigenous-led cooperatives.

The ABCs of Co-Op Impact, NCBA CLUSA, CDF & Urban Institute

THE COOPERATIVE GROWTH ECOSYSTEM Inclusive Economic Development in Action: A joint project of Project Equity and the Democracy at Work Institute

An Indigenous Approach to Community Wealth Building: A Lakota Translation, Stephanie Gutierrez, Hope Nation, LLC.

Indigenous Principles of Just Transition, Indigenous Environmental Network

Cooperatives First Canada: 2017 Annual Report

Cooperatives First Canada: A Guide to Group Entrepreneurship

Cooperatives in Aboriginal Communities in Canada: June 2012

The Co-op Development Path: The Seven Steps in Forming a Cooperative, Co-op Zone Canada

Building Indigenous Cooperative Capacity: Ka Ni Kanichihk, Inc.

Local People Local Solutions: A Guide to First Nation Cooperative Development in Saskatchewan

Race and Retail, Consumption across the Color Line: Athabaskan Village Stores Subsistence Shopping in Interior Alaska in the 1940's

In Search of Mino Bimaadiziwin: A Study of Urban Aboriginal Housing Cooperatives in Canada

The ABCs of Housing Cooperative Impact, NCBA CLUSA & CDF

National Association of Housing Cooperatives: Significant Dates in Cooperative History

National Cooperative Business Association: Council of Cooperative Economists

Community Wealth.org: The Benefits and Impacts of Cooperatives

Humanizing the Economy: Cooperatives in the Age of Capital

Owning Our Future: The Emerging Ownership Revolution

Journeys to a Generative Economy Cooperative Development Institute: Cooperative Resource Library

Introduction to Cooperative Development: <https://youtu.be/SunNRYcDXXY>

Steps to Starting a Cooperative: <https://youtu.be/wZaumnl29k>

Strategies in Cooperative Development: <https://youtu.be/M97gruaUn8U>

Can "Anchor Institutions" Help Revitalize Declining Neighborhoods by Buying from Local Cooperatives?

SMART Cooperative <https://smartbe.be/fr/>

Cooperatives Europe, Share the Benefits: Six Benefits of Cooperatives in Development

The Mondragon Model: A New Pathway for the Twenty-First Century

The Evolution of Management in the Mondragon Cooperatives

International Cooperative Alliance: Online Resource Library

Neighboring Food Co-op Association: Resources for Food Co-op Start-Ups

Food Cooperative Initiative: Guide to Starting a Food Co-op

Grassroots Economic Organizing: The Benefits and Impacts of Cooperatives

Cooperative Development Center, Kent State University, A Multi-Stakeholders Cooperative Manual

The Cooperative Economy: Purpose, Measurement and Impact, 2017, University of Wisconsin Center for Cooperatives

The Cooperative Business Journal: Mapping Co-op Impact, Fall 2017

APPENDIX A

COOPERATIVE DEVELOPMENT RESOURCES

LEGAL CODE, STATUTES AND SERVICES

“Navajo Agricultural Cooperative Act”
Navajo Nation Code Annotated, Title 5,
Ch. 19, Subch. 4, § 3402-25, et seq.

The Model Tribal Food and Agriculture
Code: <https://www.indigenousfoodandag.com/model-food-code-project>

Great Lakes Indian Law Center:
<https://law.wisc.edu/glilc/>

State Cooperative Statute Library:
<https://ncbaclusa.coop/resources/state-cooperative-statute-library/>

Co-op Law: www.co-oplaw.org/home/about-co-oplaw/

Sustainable Economies Law Center:
www.theselc.org/

Reparations Law: <http://reparationslaw.com/>

FINANCIAL OPTIONS

Cooperative Development Foundation:
– Revolving Loan Fund: www.cdf.coop/revolving-loan-fund-2/

Worker Ownership Loan Fund:
<http://sharedcapital.coop/borrow/worker-ownership-fund/>

The Metropolitan Consortium of
Community Developers:
www.mccdmn.org/programs/

Shared Capital Cooperative:
<http://sharedcapital.coop/>

The Working World:
www.theworkingworld.org/us/apply-for-a-loan/

Capital Impact Partners:
www.capitalimpact.org/what/strategic-financing/

Community Reinvestment Fund:
www.crfusa.com/

MN Indian Business Loan Fund:
<https://mn.gov/deed/business/financing-business/deed-programs/indian/>

National Cooperative Bank:
<https://ncb.coop/>

CoBank: www.cobank.com

The Cooperative Fund of New England:
www.cooperativefund.org/

GRANTS

Blooming Prairie Foundation:
www.bloomingprairiefoundation.org/

Food Co-op Initiative:
www.fci.coop/seed-grants/

Cooperative Development Foundation:
www.cdf.coop/

USDA Cooperative Programs:
www.rd.usda.gov/programs-services/all-programs/Cooperative-programs

Native American Agricultural Fund:
<https://indigenousamericanagriculturefund.org/>

Please note:

This is simply a beginning point. Continue to research for local solutions, financing and funding in your area.

APPENDIX B

COOPERATIVE TECHNICAL ASSISTANCE

Alaska Cooperative Development
Program/University of Alaska Center
for Economic Development: www.uaa.alaska.edu/academics/business-enterprise-institute/center-for-economic-development/

California Center for Cooperative
Development: www.cccd.coop

Carolina Common Enterprise:
www.commonenterprise.coop

Co-operationWorks:
www.cooperationworks.coop

Cooperative Catalyst New Mexico:
<http://coopcatalystnm.org/>

Cooperative Development Institute: www.cdi.coop (New England and New York)

Cooperative Development Services: www.cdsus.coop/ (Minnesota and Wisconsin)

Cooperatives First:
<https://Cooperativesfirst.com/> (Canada)

Cooperative Network:
<https://cooperativenetwork.coop/>

Cooperative Professional Guild (attorneys/
accountants): <https://professionals.coop/>

Columinate: www.columinate.coop

Democracy at Work Institute:
www.usworker.coop/education

Democracy Collaborative:
www.democracycollaborative.org

Food Co-Op Initiative:
www.foodcoopinitiative.coop

The ICA Group: <https://icagroup.org/>

Illinois Cooperative Development Center:
www.iira.org

Indiana Cooperative Development Center:
www.icdc.coop

Kentucky Center for Agriculture and Rural
Development: www.kcard.info

Keystone Development Center:
www.kdc.coop

The Kohala Center:
www.kohalacenter.org (Hawaii)

Lake Country Community Development/
Food & Agriculture Cooperative
Development Center: www.lakecountycdc.org (Western Montana)

Minnesota Indigenous Business Alliance:
www.mniba.org

Montana Cooperative Development
Center: www.mcdc.coop

NASCO Development Services:
www.nasco.coop

National Cooperative Business
Association: <http://ncba.coop/>

Nebraska Cooperative Development
Center: <https://ncdc.unl.edu/>

North Dakota Rural Electric &
Telecommunications Development Center:
www.ndarec.com/RE&TCenter.htm

Northwest Agricultural Business Center:
www.agbizcenter.org

Northwest Cooperative Development
Center: www.nwcdc.coop

Rocky Mountain Farmers Union
Cooperative & Economic Development
Center: www.rmfu.org (Colorado,
Wyoming and New Mexico)

South Dakota Value-Added Agriculture
Development Center: www.sdvalueadded.coop

Texas Rural Development Center:
www.upta.edu/trcc

University of Wisconsin Center for
Cooperatives: www.uwcc.wisc.edu/

US Federation of Worker Cooperatives:
<https://usworker.coop/home/>

APPENDIX C

COOPERATIVE MYTHS

Cooperatives are found across industries, and in large cities, urban areas, remote rural communities, and villages all around the world. The versatility of the model is impressive and effective. Even with that said, we continue to encounter a few common misconceptions that limit innovation with this business model in tribal communities.

MYTH: *Co-ops are great, but they require a lot of volunteers*

FACT: This myth is connected to others on this list, and many of these myths stem from a narrow view of what a co-op can be. While some co-ops, like some non-profit corporations, have volunteers, a great many don't or compensate for time and effort in some way. **In fact, most cooperatives employ staff to carry out the business of the co-op.** Some smaller co-ops offer products or discounts for time put into operations.

MYTH: *Cooperatives are too small to have an economic impact*

FACT: Excluding housing cooperatives, the U.S. has over 65,000 cooperative enterprises. 1 in 3 Americans are a member of a cooperative. 110 million Americans belong to a credit union, 2 million farmers belong to agriculture cooperatives, 42 million Americans rely on electricity from electric cooperatives. Cooperatives generate \$75 billion in annual wages and \$650 billion in revenue. On a national level, it is hard to argue cooperatives don't have an impact. At the local level, cooperatives provide goods and services, jobs and even housing that prove to be economic drivers which keep small communities viable.

MYTH: *A cooperative would never work here*

FACT: Innovation can happen anywhere. It just takes some creativity, vested interest and a bit of hard work to realize a successful new business – no matter where you are. Plus, historically cooperatives have a habit of working where not much else has and growing where others thought it impossible.

MYTH: *Worker cooperatives are feasible only for a few kinds of business*

FACT: There are thriving worker cooperatives in U.S. businesses ranging from agriculture and food and beverage services to clothing and household appliance manufacturing to law and journalism to transportation to high tech and Indigenous alternative energy development. The worker-cooperative model is not a one size fits all but rather one that can be adapted to specific business, sector, and community needs.

MYTH: *Cooperatives are a form of socialism*

FACT: At a time when all citizens are concerned with job creation, it's important to stress that co-ops are not centralized programs but rather grassroots economic development initiatives. Cooperatives are part of the private sector governed by their owners. They build on local pride through membership and retaining earnings in the community, and creating a multiplier effect in the local economy. But, for sure, the business model is versatile and can serve both progressive and conservative agendas alike. In the end, the model can work well regardless of one's political allegiance.

MYTH: *Co-ops are used to meet the needs of a community*

FACT: A prevalent myth about co-ops is they exist to solve needs. Cooperatives exist to meet shared needs through a business enterprise. Principles such as open membership and concern for community explicitly encourage the cooperative to serve all people who share a common need.

APPENDIX C

COOPERATIVE MYTHS

MYTH: *Co-ops are only for farmers*

FACT: The history of agricultural cooperatives in the US is incredible, and the efforts of independently minded farmers have led to some of the most impressive advances in infrastructure and value-added business in the US. Farmers understand the versatility of the co-op model and have used it to their advantage for many years. But anyone with the desire to take advantage of an opportunity and interest in getting it done can create a cooperative business.

MYTH: *Cooperatives are just community-owned businesses*

FACT: It all depends on how you define "community". Since a community is just a group of people, you could argue the members of a cooperative are a community. Some co-ops are a community of farmers, artists, health care providers, homeowners, cleaning services, taxicab drivers, bicycle repair technicians, childcare providers, doulas, worker, grocery stores and shoppers, etc. Since each of these communities is different, we like to think we are community-focused, not only community-based.

APPENDIX D

NEW INDIGENOUS TERMINOLOGY

Indigenuity
 in'dij'en(y)ooədē
Definition: verb. The practice of applying Indigenous intuition to inventiveness, creativity, imagination and innovation. ~ MNIBA

Indigenomics
 in'dijə nāmiks
Definition: verb. The practice of bringing the Indigenous perspective, culture, traditions and ways of being to economic and social development. ~ Carol Anne Hilton

Indigepreneur
 in'dijə prə'noo(ə)r
Definition: verb. An Indigenous visionary and entrepreneur who identifies a problem and creates a solution, striking out to make a better life for their family and community. ~ MNIBA

Buy Native
 bī nādiv
Definition: verb. The intentional practice and preference of purchasing goods and services from a native entrepreneur or artisan. ~ MNIBA

Indigenize
 in'dijə nīz
Definition: verb. The practice of identifying opportunities where Indigenous worldviews, knowledge and perspectives are expressed. ~ MNIBA

Indigenization
 in' dijə nə'zā-shən
Definition: verb. Make Indigenous; subject to native influence. ~ Oxford Canadian Dictionary

Indigenization
 in' dijə nə'zā-shən
Definition: verb. The practice of infusing Indigenous worldviews, values, peoples, and protocols into an organization or business so it is completely a creation of Indigenous imagination and passion. ~ MNIBA

Ally
 'alī
Definition: verb. The practice of uniting and connecting in a personal relationship that opens doors and venues where Indigenous peoples speak for themselves. ~ MNIBA

WORDS FROM THE ELDERS

INCORPORATE a **culturally based** EMPLOYEE ASSISTANCE PROGRAM.

TALK with the elders IN YOUR COMMUNITY to ask their **advice**. Ideally there will be **elders** IN THE WORKPLACE.

Support your staff to build their **SKILLS** and MAKE SURE THAT TRAINING is **SENSITIVE** to **Indigenous cultures**.

Make family a priority. **KEEP work-life balance** IN YOUR POLICIES AND BUSINESS.

Design your **human resource policies** and organizational culture to work with **AND FOR YOUR STAFF**.

Source: Local People, Local Solutions: A Guide to First Nation Cooperative Development in Saskatchewan, p.29



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