






Utian Tong Pear now lights his home and runs his farm  in Bangladesh with electricity thanks to his local electric co-op.

Hajiya Yadado Musa improved  the quality of her fermented milk – and her income – through training she and other Fulani women in Nigeria receive through their dairy co-op.

Alovsat Husseinov drew on training, technical  and marketing assistance to create his now-flourishing poultry feed business in Azerbaijan.

Elena Mamani of  Bolivia received vocational training as a weaver to make textiles from fine alpaca wool and now supports her husband and four children.

Marzia started a bakery in Afghanistan with a \$500 loan from her investment and finance cooperative (credit union) to generate income for her family. 



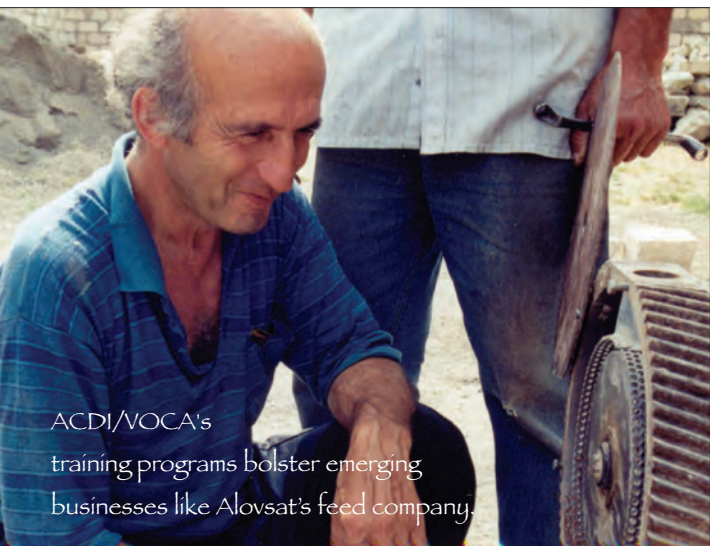
US Overseas **Cooperative Development** Council

Committed to building a more prosperous world –
one person, one cooperative, one community at a time.



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The stories of Alovsat, Elena and Marzia aren't unique. They're repeated in countries around the globe wherever members of the U.S. Overseas Cooperative Development Council work to build a more prosperous world.



ACDI/VOCA's training programs bolster emerging businesses like Alovsat's feed company.

tries achieve a better standard of living.

OCDC members have been development partners with the U.S. government for more than 40 years and receive funding through the U.S. Agency for International

Development as well as private and multilateral sources.

The OCDC vision and mission

OCDC envisions a world where people in all countries have the opportunity to work together through cooperatives to create a better life for themselves and their communities.

OCDC's mission is to champion, advocate and promote effective international cooperative development.

Our members



The **Americas Association of Cooperative/Mutual Insurance Societies** is a regional association of 55 cooperative and mutual companies in 22 countries throughout North, Central and South America and the Caribbean. Originally formed by credit unions, cooperatives, associations, mutual organizations and farmer groups, cooperative and mutual insurers were created to serve people without access to affordable insurance. In developing countries, AAC/MIS members are a sustainable and highly effective way to develop appropriate and affordable insurance products that reduce the per-

sonal and business risks of low-income households and microenterprises.



Founded in 1963 by U.S. farmer cooperatives – and later joined by farm credit banks – to help co-ops in developing countries, **ACDI/VOCA** today works broadly to empower people to succeed in the global economy. Having honed its skills in 145 countries, the organization offers full-service technical and management assistance to farmers, entrepreneurs, cooperatives and other businesses, associations, nongovernmental organizations, financial institutions and government agencies to expand economic opportunity and create a vibrant civil society. It currently implements more than 90 projects.



Communications Cooperative International

CCI strives to improve the quality of life in rural and under-served communities around the world by helping provide and expand access to powerful information and communications technologies through

Who we are

The Overseas Cooperative Development Council began in 1961 as an association of eight cooperative development organizations representing diverse economic sectors including agriculture, finance, insurance, rural electrification and telecommunications and housing and community building.

OCDC members manage projects in more than 70 countries. They range from bringing electricity to remote areas to establishing dairy co-ops to creating credit unions to encouraging cooperative businesses that benefit their member-owners.

The involvement of the U.S. cooperative organizations in overseas activities grew from their conviction that cooperative techniques, which have helped millions of Americans, could be adapted to help low-income people in developing coun-

Land O'Lakes International Development helps establish dairy co-ops to benefit women like Hajija.



one person, one cooperative, one community at a time



WOCCU's programs bring much-needed credit to microenterprises such as Marzia's bakery.

locally owned and managed businesses. CCI provides comprehensive technical assistance, training and expertise to public- and private-sector stakeholders at the national, regional and local levels. Its programs are based on the principles of partnership, entrepreneurship and sustainability.



CHF International is a nonprofit organization dedicated to developing community, housing and finance. CHF serves as a catalyst for sustainable change in low- and moderate-income communities around the world, helping families improve their economic circumstances, environment and infrastructure. The organization has been providing technical expertise and leadership in international and domestic development since 1952, including critical emergency management following disasters and civil conflict. CHF has worked in more than 100 countries worldwide.



Land O'Lakes applies an integrated approach to international development that capitalizes on its 85-year

history as a leading farm-to-market agribusiness. Land O'Lakes International Development brings its in-depth knowledge of crop, livestock and dairy production, marketing, business management and cooperative principles to every international development project. Since 1981, Land O'Lakes has implemented sustainable projects, created profitable businesses and driven economic growth through more than 135 projects in nearly 70 developing countries.



Founded in 1916, the **National Cooperative Business Association** is the oldest cooperative development association in the United States. For more than 50 years, NCBA's CLUSA International Program has worked in developing countries to reduce poverty and empower individuals and communities through a widely respected approach rooted in cooperative principles. This approach relies on democratic practices and encourages development of sustainable group businesses and community-managed services. In a typical year, NCBA assists cooperatives and other group businesses that benefit 3.5 million people worldwide.



NRECA International, Ltd., a wholly owned subsidiary of the U.S. National Rural Electric Cooperative Association, transfers lessons learned from the electrification of the rural U.S. to projects in developing countries. Through electric cooperatives, people in developing countries not only gain access to electricity but

also build the infrastructure themselves and learn to manage sustainable businesses. NRECA harnesses the considerable knowledge and skills of employees of U.S. electric cooperatives to conduct its international projects.



As a global trade association, **World Council of Credit Unions** serves the interests of 157 million credit union members in 92 countries. Through technical assistance and credit union development tools, WOCCU improves credit union performance so that these sustainable institutions can offer members access to safe savings, affordable credit and the chance for a better tomorrow. WOCCU programs are designed to increase demand-driven financial services and bolster credit union growth and efficiency.



CHF International's vocational training programs help young people like Elena develop marketable skills.

Bringing a wealth of experience to the world's needs

OCDC members represent a broad cross section of business and industry and bring that wealth of experience to the projects they manage.

Nearly 45 million people benefit from OCDC member projects in more than 100 nations.

The projects OCDC members manage fall into these broad categories:

- Economic and business development including microenterprises and privatization of industries
- Cooperative development including fair-trade co-ops
- Agriculture and natural resources including farm-to-market systems and food security
- Community development including housing and sanitation
- Energy and telecommunications including rural electrification, alternative energy and universal phone service
- Finance including micro loans through credit unions
- Disaster response including damage assessment and temporary shelter
- Advancement of women including training and support
- HIV/AIDS including prevention education
- Insurance including protection against damage or loss of financial assets due to catastrophe, death or accidents
- Civil society including democracy building and creation of trade associations
- Public policy and advocacy including cooperative policy and regulation

Snapshots of co-op success

The impact of cooperatives on the world economy is extensive. In the U.S., where cooperatives have played an important role in economic development, there are about 43,000 co-ops with more than 140 million members – representing nearly 50 percent of Americans.

Worldwide, it's estimated that approximately one billion people belong to co-ops, while another 100 million are employed by them. OCDC members have helped establish co-ops worldwide, including:

India: 100,000 dairy cooperatives benefit 12 million members.

Bangladesh: Rural electric cooperatives provide service for 28 million people.

Russia: 92,000 members receive financing through more than 800 rural credit cooperatives.

Colombia: Insurance co-ops insure four million people.

Ethiopia, Rwanda, East Timor, Central America: Fair Trade-certified coffee cooperatives link thousands of smallholder farmers directly into global markets where they receive premium prices for their coffee.

Why cooperative development works

Cooperative development is one of the most cost-effective and successful methods of international development. Why? Because cooperatives emphasize self help and member ownership and control.

International cooperative development draws from the deep well of U.S. cooperative business knowledge, expertise and success to:

- Develop community-based private enterprises, build open markets and bring minorities, women and the poor into the mainstream economy;
- Promote grassroots democracy and strengthen human dignity through self-help and community action;
- Alleviate poverty;
- Enable people to realize lasting economic independence and prosperity; and
- Provide jobs, income, education and democratic experience.

How OCDC members make it work

Through creative problem solving and customized solutions, our members make the most of their financial and human resources when addressing the needs of a project. To be as cost-effective as possible, OCDC members:

- Tap the expertise and knowledge of skilled volunteers who are often members and employees;
- Form partnerships with each other, nongovernmental organizations and agencies, research institutions, other cooperatives and more; and
- Seek funding alternatives such as financing projects through the sale of donated food commodities.

For more information about OCDC, its members and their international cooperative development projects, contact us at:



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