

A Reference for Individuals and Groups Forming
and Sustaining Cooperative Businesses

**MIDATLANTIC
GUIDE TO
COOPERATIVE
DEVELOPMENT
RESOURCES**

February 2008



Pennsylvania Guide to Cooperative Development Resources

A Reference for Individuals and Groups Engaged in Forming and Sustaining Cooperatives

Developed and Published by:

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Names and organizations listed in this manual are for reference purposes only and do not constitute a recommendation or validation of expertise. Even though every effort was made to include all resources available, there may be individuals and organizations with cooperative expertise not listed.

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KDC provides some services for free -- to qualified recipients. We also provide technical assistance on a fee-for-service basis to rural and urban groups. Our rates are reasonable and we offer discounts to nonprofit and start-up groups.

Services include the following:

1. **Feasibility Studies**-including the development of *pro forma* financial statements.
2. **Business Plans**- full service business planning including financial analysis and market research.
3. **Research Services**- primary data can be gathered through on-line and mail surveys, focus groups or key informant interviews. Secondary data gathered through the U.S. Census Bureau, Securities and Exchange Commission, USDA and other publicly available sources.
4. **Organizational Development**- by-law development, strategic planning, conflict resolution and Director/Board education.

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II. INTRODUCTION, OVERVIEW, AND GLOSSARY

Introduction

Welcome to the Mid-Atlantic Guide to Cooperative Development Resources. This is a “where to go” guide to help those who want to form a new or sustain an existing cooperative in the Mid-Atlantic region. Resources and expertise available for the region are organized into an easy to use format.

Every effort has been made to provide a complete and up-to-date listing of cooperative development resources. Any omissions are unintentional, as every attempt was made to identify all pertinent resources.

What is a Cooperative?

A cooperative is a group business and is generally distinguished from other types of businesses by its governance and profit distribution. Members govern the cooperative, usually through a democratic process. Most cooperatives operate under the one member, one vote rule. The few that do not use this generally operate under governance structures that allow greater representation to those who use the Cooperative's services more than others. Cooperatives can be contrasted to investor-owned corporations where voting is tied to the number of shares owned. Someone who owns 1,000 shares of Company X will have 10 times more votes than the person who owns 100 shares.

Profits generated by the cooperative are returned to the members based upon their use of the cooperative's services. These profits, when returned to members, are referred to as patronage refunds. A cooperative generally strives to operate at cost so members receive as high an immediate economic return as possible. For example, a cooperative whose business is to buy bulk ingredients for its bakery members would re-sell product to the member bakeries as close to cost as possible. At the end of the fiscal year if any income remains after paying all the expenses, this would be returned to the member bakeries according to how much they used the cooperative. If there was \$10,000 left over after expenses, Bakery A that bought twice as much flour, sugar, etc. from the cooperative as Bakery B would receive two times more patronage income.

In most other ways, cooperatives resemble other businesses. They have similar physical facilities, perform the same functions and must follow sound business practices. Often cooperatives are incorporated under state law.

Cooperatives do differ from other business forms in that there is a set of operating principles, known as the Rochdale Principles that provide a philosophical foundation for the business. The Rochdale Principles are named after a town in England where a group in the early 1800's organized a consumer cooperative and distilled their philosophy into a set of 10 principles. These include democratic control, net margins distributed according to patronage, and membership education.

Recipe for Failure: Often people assume that a cooperative is just like any other business and is formed by following the same process used to form an investor-owned business. A cooperative should be formed out of a shared conviction and need that it is an appropriate form of business for its members. A decision to form a cooperative can also be opportunistic with an absence of conviction. An example of this is when a dominant individual persuades a group to accept the cooperative model. Their acceptance is because of their deferral to the individual and not because of their understanding of and support for the cooperative model. If the group does not share an understanding of and support for the cooperative model, the cooperative will likely fail. The foundation of a cooperative is mutual need.

There are important differences between cooperatives and investor-owned companies and anyone wishing to start a cooperative should recognize and examine these differences. A cooperative must be formed for the "right" reason - mutual action to meet a mutual need through a democratic business. Of course, cooperatives can be formed for the "wrong" reason but forming a cooperative for the "wrong" reason will often lead to a cooperative failure.

Basic Cooperative Functions—Service, Purchasing and Marketing

Most business cooperatives are used to perform one or more of three core functions: marketing products, purchasing supplies, or providing services. **Marketing cooperatives** help members receive the highest possible return from the products they sell through group marketing. Growers of fruits and vegetables have used cooperatives to great advantage, as have milk producers. A cooperative can help assemble smaller quantities produced by members into larger volumes that can then be bulked transported or further processed. **Purchasing cooperatives** are used to access affordable, quality production supplies. Often a full-time manager and warehouses are used to reduce member costs and strengthen purchasing power. Some purchasing cooperatives support retail stores. Volume discounts and quality assurances help members reduce their production and inventory costs while increasing overall income. **Service cooperatives** provide their members with services other than purchasing. They can be specific in nature such as a dairy-farm record-keeping service or more general such as a credit union. School systems, health care providers, and insurance buyers all have made use of service cooperatives.

Glossary of Terms

Articles of Incorporation: a legal document filed with the Secretary of State showing the kind and scope of business, name, address, names of the incorporators and description of the capital structure of the corporation.

Business Plan: a document that provides a blueprint for the development and initial operation of the cooperative along with supporting documentation for potential members, financial institutions and other investors. Typical plans include a description of the company, a market analysis, information on the co-op's product or service, a sales/marketing plan, an organizational structure, and financial data (including projections).

Bylaws: corporate document that specifies operational practices and policies; in the case of cooperative corporations, bylaws typically contain provisions for membership eligibility, election of directors, annual meetings, and member-voting rights.

Capper-Volstead Act: the 1922 federal law legalizing farmers' marketing associations engaged in interstate and foreign commerce.

Cooperative: a business voluntarily owned and controlled by its member-patrons and operated for them on a least-cost basis. It is an association with an economic objective that is owned and run by the people who use it and is operated for their mutual benefit.

Corporation: an artificial entity created under the laws of the state and capable of legally operating as a person under the law. Rights, powers, and liabilities are separate and distinct from the individuals who own and run the business.

Director: in a cooperative, one of several persons elected by the member-owners to govern or control the affairs of the business.

Equity capital: in a cooperative, the portion of assets that is owned by members and often used by creditors to determine the feasibility of lending money to the cooperative. Equity capital is usually divided into two classes: a) initial capital investments consisting of common stock, preferred stock, and membership fees; and b) capital obtained through operations that result in member or patron investments.

Feasibility Study: a process that examines critical opportunities and obstacles that might make or break the cooperative. The study concludes with an opinion of whether the cooperative will be successful as a business. Critical issues include the interest level of potential members, market issues, operating costs, start-up costs, and availability of capital.

Investor-owned business: is a business that operates as a profit-making enterprise for its investors who are also referred to as stockholders. Profits are divided among stockholders as dividends according to the number of shares owned. Each stockholder has as many votes as the number of shares of voting stock owned.

Marketing agency-in-common: organized by two or more marketing cooperatives to market the output of member cooperatives. It is essentially a federated cooperative whose sole responsibility is to serve as a marketing agent for its members.

Member: each owner in a cooperative association.

Member equity: the capital investment of each member and is usually in the form of cash, retained patronage refunds, and per-unit retains. Also known as owner equity.

On-line: electronic connection through the world wide web or the internet. Many references are now available through the world wide web and the appropriate "on-line" addresses are provided.

Patron: one who trades at or uses the service of a cooperative.

Patronage refund: net savings (or net earnings, net margin, or net revenue) returned to patrons (members) or allocated to them in proportion to the volume of business done with the cooperative or the usage made of the cooperative's services.

Per-unit capital retain: a deduction by the cooperative from the proceeds of sale based on the value or quantity of products marketed for the patron.

Retained patronage refunds: noncash allocations of net income that are allocated to user-owners but retained by the cooperative to increase member capital investment; usually redeemed in cash at a later date.

Rochdale Principals: a set of guidelines that grew out of the experience of the Rochdale Society in England. The Society consisted of weavers and others in trades who formed a consumer cooperative incorporated in 1852. Their guidelines numbered twelve and are as follows:

1. Voting is by members on a democratic basis.
2. Equity provided by members.
3. Membership is open.
4. Equity ownership of individual patrons is limited.

5. Net income is distributed to patrons according to use made of cooperative.
6. Dividend on equity capital is limited.
7. Exchange of goods and services at market price.
8. Duty to educate.
9. Cash trading only.
10. No unusual risk assumption.
11. Political and religious neutrality.
12. Equality of the services in membership.

Stock or share: a certificate showing investment and ownership rights in the cooperative.

III. COOPERATIVE DEVELOPMENT SEQUENCE OF EVENTS

Each cooperative emerges from a unique economic, cultural, and social context and thus no start-up recipe exists that will work for all situations. The following steps provide an overview of the general process involved in starting a cooperative. An excellent on-line description of these steps can be found in Chapters 4-6 of the manual Cooperatives: A Tool for Community Economic Development located at www.wisc.edu/uwcc/manual/cover.html. Other useful formation documents can be found at http://www.wisc.edu/uwcc/info/i_pages/coopdev.html.

1. **Hold a meeting of leading persons** to discuss formation of the cooperative. Is there enough interest to continue? Are there potential co-op members who are willing to serve in a leadership capacity?
2. **Form a Steering Committee** to direct the feasibility and formation process. Try to include individuals with backgrounds useful to the cooperative
3. **Survey possible members** to determine the extent of economic demand for the cooperative's services. This also serves as a tool to inform prospective members and gather information for the feasibility study.
4. **Hold a larger exploratory meeting of as many potential members as possible.** A key cooperative difference is the active involvement of its members. The potential members of a cooperative need to be clear about why they are forming and joining a cooperative. Possible questions to ask those at the exploratory meeting are as follows:
 - How will they benefit from the services of the cooperative?
 - Will they accept the obligation of membership and use the cooperative?
 - Do they understand and agree that the cooperative difference is an advantage?
 - Will they contribute to the ongoing success of the cooperative through continuing active membership?
 - Do they understand and accept the need for ongoing cooperative education programs and are they committed to participate?
5. **Vote on whether to continue formation process.** If vote is affirmative, elect a steering committee. The composition and qualification of the steering committee should be carefully considered as, often, the steering committee goes on to be the first board of directors.
6. **Conduct a feasibility study.** This will identify major obstacles and opportunities for the cooperative along with an indication of the viability of the business. The steering committee often uses outside consultants or support people to complete this task.
7. **Hold a third general meeting** and present results of analyses. Vote again on whether to proceed. **This should be a major decision point.** The results of the feasibility study dictates whether the idea should be abandoned before too much time or money is expended. If the vote is to continue, another vote may be indicated on whether the steering committee should remain intact or whether changes should be made.
8. **Develop the business plan.** A typical business plan includes a description of the company, a market analysis, information on the co-op's product or service, a sales/marketing plan, an organizational structure, and financial data (including projections). As appropriate, the steering committee should use technical assistance to formalize the business plan.
9. **Hold a fourth general meeting** and present business plan. Vote on whether to proceed with incorporation.

10. **Draw up** necessary legal papers and incorporate. Retain legal expertise if needed.
11. **Call a meeting of charter members** to adopt bylaws. Good practice is to invite all potential members to ratify the bylaws. Elect a Board of Directors.
12. **Call the first Board of Directors meeting** and elect officers. Assign responsibilities to implement the business plan.
13. **Conduct a membership drive.** During the organizational phase, potential members should be kept informed so that when the time comes to actually join the cooperative and “ante-up,” everyone is ready for action. **This is another major decision point.** If the cooperative cannot obtain sufficient commitment as evidenced by membership and equity capital, plans to continue should be abandoned.
14. **Acquire capital** and develop a loan application package. Virtually all cooperatives require member financing, usually in the form of membership fees (sometimes called stock purchases). This member financing provides equity for the cooperative and is the financial base that is leveraged to secure outside financing or investment. The business plan will contain a detailed strategy including the membership fee structure. The Board of Directors is responsible for implementing this strategy.
15. **Hire** a manager or staff--if appropriate.
16. **Acquire** facilities and equipment.
17. **Start-up** operations!

The process of forming a cooperative can be lengthy and arduous, but the rewards can be great when the cooperative business opens its doors and begins to provide service to its members. Leadership will be challenged to remain engaged and focused on tasks at each stage. Remember to bring in outside support as needed and to solicit advice from others who have already gone through the process of cooperative formation. The advice from others who have formed similar organizations can help you gain a better understanding of possible pitfalls as well as providing referrals to good advisors.

IV. FREQUENTLY ASKED QUESTIONS— COOPERATIVE DEVELOPMENT

Each cooperative emerges from a unique economic, cultural, and social context so the answers to the following frequently asked questions are general responses. Answers to your specific situation may vary.

- **What is the first thing to do?**

The first thing is to identify a small group of like-minded people who share a common vision for how a cooperative could improve their economic well being. Often the small group becomes the steering committee if the cooperative moves into the development stage.

This small group needs to carefully articulate what services the cooperative could provide. Once this has been determined, then the broader group of possible members must be identified and contacted. See the development list of things to do in the previous chapter for further information.

- **Who should be involved in forming the cooperative?**

Successful cooperative formation is dependent on a core group of members who can work both individually and together. The size and composition of this leadership group varies with each cooperative, but getting the “right” people to the table in the beginning can greatly enhance decision-making.

In addition, technical advisors and other support people should be identified as early as possible. This group could include extension personnel, advisors from business support agencies, and private consultants. Invite them to attend meetings of the small group. Try to get them engaged as early as possible. This guide will help you identify these people.

- **Who would “run” the cooperative?**

The answer depends on the situation. The overall responsibility for setting policies and overseeing the implementation of the business plan resides with the Board of Directors who are elected representatives of membership. Day to day operations are generally the responsibility of a paid employee of the cooperative.

- **Why do members have to invest in the cooperative?**

Virtually all cooperatives require member financing, usually in the form of membership fees (sometimes call stock purchases). This member financing provides equity for the cooperative and is the financial base that is leveraged to secure outside financing or investment. If members are not committed enough to the cooperative to invest their own money, financial institutions and outside investors will see this as an extreme negative. A cooperative is owned by its members and owners of a business always have a monetary investment in the business.

- **Will my personal property be at risk?**

Your legal responsibility differs depending on if you are a director of the cooperative or not. Cooperative directors are charged with the ultimate responsibility of operating the cooperative by acting in concert as a board of directors to set policy, oversee the cooperative’s operation, and make top-level decisions affecting the welfare of the cooperative and its members. Directors can be sued by other directors, by the cooperative’s members, by third parties, and can be sued or criminally prosecuted by agencies of Federal or State Government.

Member liability is generally limited to the amount invested in the cooperative. Members can minimize their risk by keeping informed, electing qualified directors and monitoring the performance of the cooperative. Remember the cooperative is your business.

- **What is a feasibility study and why do we need one?**

A feasibility study ends with a written report resulting from a process that examines critical opportunities and obstacles that might make or break the cooperative. A synthesis of all the information gathered is used to give an opinion on whether the cooperative will be successful as a business. Critical issues addressed in the study include the interest level of potential members, market issues, operating costs, start-up costs, and availability of capital.

Because putting together a business plan is a significant investment of time and money, you need to make sure there are no major roadblocks facing your business idea—a feasibility study identifies these roadblocks.

V: GENERAL SOURCES FOR COOPERATIVE INFORMATION

National Organizations

- **ACDI/VOCA.** Agricultural Cooperative Development International and Volunteers in Overseas Cooperative Assistance is a combined organization helping emerging economies grow. ACDI/VOCA serves as a bridge between America's agricultural prosperity and pressing needs abroad. Address: 50 F Street, N.W., Suite 1075, Washington, DC 20001. Phone: 202-638-4661. Fax: 202-783-7204. Website: www.acdivoca.org.
- **AgFirst Farm Credit Bank.** An agricultural lender in the eastern United States and Puerto Rico, providing more than \$10 billion in loans to more than 85,000 farmers, ranchers and agribusinesses through affiliated financial cooperatives. For more information about Farm Credit, call 1-800-845-1745, ext. 506, or write P.O. Box 1499, Columbia, SC 29202. Website: www.agfirst.com.
- **Agricultural Marketing Resource Center/Value Added Agricultural Program/AgMRC** provides independent producers and processors with critical information needed to build successful value-added agriculture enterprises. Address: 1111 NSRIC Building, Iowa State University, Ames, Iowa 50011. Contact Mary Holz-Clause at mclause@iastate.edu. Telephone: 866-277-5567. Website: <http://www.agmrc.org>.
- **CoBank.** A bank with approximately \$25 billion in assets who specializes in cooperative, agribusiness, rural utility, farm credit, and agricultural export financing. Address: 5500 S. Quebec Street, Greenwood Village, CO 80111. Phone: 303-740-4000 or 800-542-8072. Fax: 303-740-4002. In the northeast; P.O. Box 9061 Springfield, MA 01102-9061. Telephone: 1-800-876-3227 or contact Thomas W. Cosgrove Jr. at 413-821-0218. Email: tcosgrove@cobank.com. Website: www.cobank.com.
- **Cooperative Development Foundation.** CDF is a non-profit organization working to improve lives and communities by supporting economic development based on cooperatives. Address: 1401 New York Avenue, N.W., Suite 1100, Washington, DC 20005. Phone: 202-638-6222. Fax: 202-638-1374. Website: <http://www.cdf.coop/>.
- **Cooperation Works!** CW is a national organization of 17 U.S. cooperative development centers working together to revitalize communities through effective cooperative enterprise development. To learn more contact Audrey Malan, Executive Director, P.O. Box 527, 213 South Fork, Dayton, WY 82836. Phone: 307-655-9162. Fax: 307-655-3785. Email: cw@vcn.com Website: www.ncba.coop/serv_cbd_cw.cfm
- **Cooperative State Research, Education, and Extension Service/CSREES** is an agency within the USDA whose mission is to advance knowledge for agriculture, the environment, human health, and communities through National program leadership and Federal assistance. Mailing Address: USDA/CSREES 1400 Independence Avenue SW, Stop 2201, Washington, DC 20250-2201. Telephone: 202-720-7441. Website: www.csrees.usda.gov.
- **National Cooperative Bank.** A leading provider of financial services to cooperatively structured, democratically owned and controlled enterprises throughout the United States, its territories and possessions, and in the Commonwealth of Puerto Rico. NCB Development Corporation (NCBDC), is the development arm and nonprofit affiliate of NCB that promotes the start-up, operation and expansion of cooperatives and other types of community-based enterprises. Address: 601 Pennsylvania Ave., NW, North Bldg., Suite 750, Washington, DC 20004. Telephone: 800-955-9622 or 202-349-7444. Fax: 202-349-7443. Website: <http://www.ncb.coop>.
- **National Cooperative Business Association.** A national membership and trade association representing cooperative businesses. The mission of the National Cooperative Business Association is to develop, advance and protect cooperative enterprise. NCBA also coordinates the internet domain .coop addresses. Address: 1401 New York Avenue, N.W., Suite 1100, Washington, D.C. 20005-2160. Telephone: 202-638-6222. Fax: 202-638-1374. Website: www.ncba.coop .

- **National Council of Farmer Cooperatives.** A nationwide association of cooperative businesses owned and controlled by farmers. NCFC's mission is to protect the public policy environment in which farmer-owned cooperative businesses operate, promote their economic well-being, and provide leadership in cooperative education. Address: 50 F Street, N.W., Suite 900, Washington, DC 20001. Telephone: 202-626-8700. Fax: 202-626-8722. Website: www.ncfc.org.
- **National Farmers Union.** Farmers Union actively promotes economic and cooperative development, with a heavy emphasis on creating value-added agricultural processing and marketing initiatives. For more information contact Jeff Moser, NFU's director of economic and cooperative development at 303-338-2537 or jeff.moser@nfu.org. Address: 5619 DTC Parkway, Suite 300, Greenwood Village, CO 80111-3136. Telephone: 303-337-5500. Toll free: 800-347-1961. Fax: 303-771-1770. Website: <http://nfu.org>.
- **National Society of Accountants for Cooperatives.** NSAC has several thousand member accountants across the country that can provide financial planning and management to cooperative businesses. The website offers a regional directory of accountants. Address: 136 South Keowee Street, Dayton, OH 45402. Telephone: 937-222-6707. Email: info@nsacoop.org. Website: www.nsacoop.org.
- **Nationwide Insurance.** Nationwide offers an insurance program for cooperatives. Contact Janice Welsheimer. Address: Nationwide Plaza 1-29-41, Columbus, OH 4315-2220. Telephone: 800-882-2822 ext. 95330. Email: welshej@nationwide.com
- **Rural Information Center.** The Rural Information Center (RIC) provides information and referral services to local, state, and federal government officials; community organizations; rural electric and telephone cooperatives; libraries; businesses; and, rural citizens working to maintain the vitality of America's rural areas. The Center combines the technical, subject-matter expertise of information specialists with the world's foremost agricultural library. Address: RIC, National Agricultural Library, Room 304, 10301 Baltimore Avenue, Beltsville, MD 20705-2351. Telephone: 800-633-7701. Website: <http://ric.nal.usda.gov>.
- **SCORE/Service Corps of Retired Executives.** An organization of more than 13,000 volunteers with 389 chapters nationwide who offer small businesses advice on management various aspects of business management. The volunteers have extensive business experience and special skills. The counseling is confidential and free of charge. The national chapter has an excellent web site with a locator at www.score.org or call the toll free number: 800-634-0245
- **USDA--Rural Development** conducts a cooperative development programs designed to provide technical assistance to rural residents interested in organizing cooperatives or to existing cooperatives seeking to improve operations. This technical assistance includes needs assessments, strategic planning, business planning, feasibility analysis, board training, along with distributing education materials. Address: National Office/USDA Rural Development//Business & Cooperative Programs, Room 5045-S. Mail Stop 3201. 1400 Independence Avenue, SW, Washington, DC 20250-3201. Telephone: 202-690-4730. Fax: 202-690-4737. Website: <http://www.rurdev.usda.gov>.
- **USDA/Agricultural Marketing Service/AMS** offers programs and information on agricultural commodities, purchasing, marketing, regulations and industry standards. Contact Lloyd Day, Administrator at Lloyd.day@usda.gov or 202-720-5115. Website: www.ams.usda.gov.
- **USDA/Farm Service Agency.** The FSA administers and manages farm commodity, credit, conservation, disaster and loan programs as laid out by Congress through a network of Federal, State and County offices. Address: US Department of Agriculture, Farm Service Agency, Public Affairs Staff, 1400 Independence Ave., SW, STOP 0506, Washington, DC 20250-0506. Telephone: 202-720-7809. Fax: 202-720-2979. Check the website to locate your state and county offices. Website: www.fsa.usda.gov.
- **Washington D.C. USDA—Rural Business-Cooperative Services** whose mission is to promote an understanding and use of the cooperative form of business as a viable organizational option for rural communities. Website: www.rurdev.usda.gov/rbs/coops/csdir.htm. For assistance contact: John H. Wells, Director, Cooperative Development Division. Email: john.wells@wdc.usda.gov.

VI. PENNSYLVANIA -- LOCAL RESOURCES

The organizations listed in this section offer general economic and community development services such as business planning, market assistance, and identification of capital financing sources.

Cooperative Business Assistance

- **Keystone Development Center** helps develop cooperatives through a network of private, public, and educational entities. KDC strives to improve rural economic conditions through cooperative development, with priority given to new and emerging groups, cooperatives, and communities. For more information contact Cathy Smith. Telephone: 814-687-4937. Email: smith@kdc.coop. The KDC mailing address is c/o Adams Electric Cooperative, Inc., 200 Trinity Road, York, PA 17404. Telephone: 717-792-2163. Fax: 717-792-2573. Website: www.kdc.coop
- **Mid-Atlantic Alliance of Cooperatives.** MAAC is formed of 14 cooperatives based in Pennsylvania and Maryland in recognition that cooperative businesses are unique, and that they would individually gain strength by combining efforts to meet their specialized needs and interests. Mailing Address: PO Box 552, Shippensburg, PA 17257. Telephone: 717-530-1209. Fax: 717-532-9997. Email information: info@maacooperatives.org. Website: www.maacooperatives.org.
- **Cornell University Cooperative Enterprise Program** seeks to enhance the performance of existing cooperative businesses and facilitate the development of emerging cooperative enterprise through teaching, research, and outreach. Program initiatives are aimed primarily at senior management and boards of directors of cooperatives with an emphasis on finance, management, strategic planning, and marketing. Contact Brian Henehan, 203 Warren Hall, Cornell University, Ithaca, NY 14853-7801 Telephone: 607-255-8800 Fax: 607-255-9984 Website: <http://cooperatives.aem.cornell.edu/aboutcep/index.htm/>
- **Entrepreneur's Guide to Starting and Growing a Business in Pennsylvania** is a comprehensive guide to Pennsylvania resources for business start-up. It also contains useful check-lists for business development. Published by the Pennsylvania Department of Community and Economic Development, June 2003. The publication is managed by the Center for Entrepreneurial Assistance, 400 North Street, 4th Floor, Commonwealth Keystone Building, Harrisburg, PA 17120-0225. Or available via the web in a downloadable PDF document; <http://www.newpa.com/default.aspx?id=34>. Website: www.newpa.com.

Business Registration & Filings

- **Pennsylvania Department of State.** Businesses must file with the PA Department of State's Corporate Bureau. For filing information, forms and fees call or check the website. Address: 206 North Office Bldg., Harrisburg, PA 17120. Telephone: 717-787-1057. Fax: 888-659-9962. Website: www.dos.state.pa.us.
- **Pennsylvania Department of Revenue.** Businesses must also file with the Department of Revenue. Address: PA Dept. of Revenue, Strawberry Square, Fourth & Walnut Streets, Lobby, Harrisburg, PA 17128-0101. Telephone: 717-783-1405. Fax: 717-783-4447. Website: www.revenue.state.pa.us.

Agriculture & Business Assistance

- **Pennsylvania USDA--Rural Development** conducts a cooperative development program designed to provide technical assistance to rural residents interested in organizing cooperatives or to existing cooperatives seeking to improve operations. This technical assistance includes needs assessments, strategic planning, business planning, feasibility analysis, board training, along with distributing education materials. . Address: 1 Credit Union Place, Suite 330, Harrisburg, PA 17110-2996. Contact Bernard Linn. Telephone: 717-237-2182. Email: bernard.linn@pa.usda.gov. Website: www.rurdev.usda.gov/pa.

For regional assistance, contact:

In Northeast Pennsylvania:
Office: 570-836-5111 ext. 4

In Southeast Pennsylvania:
George Klaus at 717-755-2966 ext. 125

In Northwest Pennsylvania:
Robert Schoenfeldt at 814-336-6155 ext. 114

In Southwest Pennsylvania:
Lambert Rosebaum at 724-482-4800 ext. 116

- **Pennsylvania Department of Agriculture** administers programs that help producers promote and market agricultural and forest products domestically and internationally. Address: 2301 North Cameron Street, Harrisburg, PA 17110. Telephone: 717-787-4737. Website: www.agriculture.state.pa.us/. Email: aginfo@state.pa.us.
- **Pennsylvania Association for Sustainable Agriculture.** PASA is a nonprofit organization working to improve the economic and social prosperity of Pennsylvania food and agriculture. They work with the farmers who grow our food, the consumers that eat the food, and those concerned with the ecological well-being of our environment and natural resources. Address: 114 West Main Street, P.O. Box 419, Milheim, PA 16854. Telephone: 814-349-9856. Fax: 814-349-9840. Website: www.pasafarming.org.
- **Midlands Management Corporation/Markel Insurance Company; Underwriter.** The Midlands Management Corporation is now offering a new sustainable agriculture insurance program. The policy highlights include; small local, sustainable farms, CSA's, Product liability including direct sales to consumers, and limited loss of income coverage. Address: Midlands Management Corporation, PO Box 22778. Oklahoma City, OK 73123. Contact Roger Park at sustainableag@midman.com and mention your PASA membership. Telephone: 1-800-800-4007. Fax: 405-840-5432. Website: www.sustainablefarminsurance.com.
- **Eastern Alliance Insurance Group.** EAIG offers workman's compensation insurance for employees and farm laborers. Mention your PASA membership. Address: EAIG, PO Box 83777, Lancaster, PA 17608-3777. Telephone: 888-654-7100 Ext. 1665, Bill Krug. Fax: 717-399-3781. Website: www.eains.com.
- **Pennsylvania Farm Bureau.** Farm bureau is an independent, non-governmental, voluntary organization governed by and representing farm and ranch families. Their mission is to implement policies that are developed by members and provide programs that will improve the financial well-being and quality of life for farmers and ranchers. Address: 510 South 31st. Street, PO Box 8736 Camp Hill, PA 17001-8736. Telephone: 717-761-2740. Website: www.pfb.com.
- **Pennsylvania Farm Link.** PA Farm Link's mission is to create farming opportunities for the next generation, by offering a database linking service. The linking service provides linkages and resources for new and transitioning farmers. Address: 2708-A, N. Colebrook Rd, Manheim, PA 17545. Telephone: 717-664-7077. Fax: 717-664-7077. Email: pafarmlink@dejazzd.com. Website: www.pafarmlink.org.
- **Pennsylvania Food Service Rentals/Fayette County Community Action Agency.** FCCAA offers a variety of educational and training programs including Food Service Rentals, which offers a fully licensed commercial kitchen for rent to the community, producers and processors for value added food production. Address: FCCAA, 140 North Beeson Ave., Uniontown, PA 15401. Telephone: 724-437-6050 or 1-800-427-4636. Fax: 724-437-4418. For Food Service Rentals Contact Richard Stull at 724-344-6587. Website: www.fccaa.org.
- **Pennsylvania Farmers Union** actively provides technical assistance to groups seeking to form cooperatives to improve farm income. Address: Box 47, 158 E. Main St., Millville, PA 17846. Telephone: 717-914-1366. Email: pafarmersunion@verizon.net. Website: www.nfu.org/in-the-states/pa/.

- **Pennsylvania Farm Service Agency/USDA.** The FSA administers and manages farm commodity, credit, conservation, disaster and loan programs as laid out by Congress through a network of Federal, State and County offices. Address: Pennsylvania State Farm Service Agency, 1 Credit Union Place, Suite 320, Harrisburg, PA 17110-2912. Telephone: 717-237-2114. Fax: 717-237-2149. Call or check the website to locate your county office. Website: www.fsa.usda.gov.
- **Pennsylvania Vegetable Growers Association.** PVGA serves PA's commercial vegetable, potato and berry growers through education, research, advocacy and promotion. Address: 815 Middle Road, Richfield, PA 17086-9205. Telephone & Fax: 717-694-3596. Email: pvga@pvga.org. Website: www.pvga.org.
- **Pennsylvania-WAGN.** The Pennsylvania Women's Agricultural Network supports women in agriculture by providing a positive learning environment, networking and empowerment. Contact Linda Moist, Senior Extension Associate. Address: Penn State University, 302 Armsby Bldg., University Park, PA 16802. Telephone: 814-865-7031. Email: lsm9@psu.edu. Website: <http://wagn.cas.psu.edu>.
- **Pennsylvania Rural Electric Association/Allegheny Electric Cooperative.** This cooperative association serves as the unified voice for electric cooperatives in Pennsylvania and New Jersey. They provide an excellent on-line and dial-up resource and link for information on electric issues and cooperatives in Pennsylvania. Address: P.O. Box 1266, Harrisburg, PA 17108. Telephone: 717-233-5704. Website: www.prea.com.
- **The Governor's Advisory Council on Rural Affairs.** The mission of the Council is to provide leadership and the framework through which the collective resources of all its partners will be used to identify and address rural need and opportunities. The Council's vision is to ensure that rural communities have equal access to opportunities and resources and have the capacity to determine their future and sustain a rewarding quality of life. Address: 613 North Street, Finance Bldg., Room 506, Harrisburg, PA 17120-0400. Telephone: 717-705-0431. Fax: 717-705-0354. Email: ruralpa@state.pa.us. Website: www.ruralpa.state.pa.us.
- **USDA/Food Safety and Inspection Service.** A division of the USDA for food safety regulations and inspection services. Address: US Dept. of Agriculture; District 60, Melon Independence Center, 701 Market St., Suite 4100A, Philadelphia, PA 19106. Telephone: 215-597-4219, Ext. 101 or 1-800-637-6681. Fax: 215-597-4217 Website: www.fsis.usda.gov.

University & Extension Assistance

- **Penn State University.** PSU offers a variety of academic and outreach programs including agriculture and business programs with the Main Campus serving Central Pennsylvania and satellite campuses across the state. Address: Pennsylvania State University, 201 Shields Bldg., Box 3000, University Park 16804-3000. Telephone: 814-865-5471. TTY/TTD: 814-863-9419. Fax: 814-863-7590. Website: www.psu.edu.
- **Penn State Cooperative Extension Services** provide non-formal outreach educational opportunities to the communities throughout the commonwealth. Please call or check the website for your county office. Website: www.extension.psu.edu.
 - **Regional Offices;**
 - **Southwest Region.** Address: SW Region, Penn State Shenango, 147 Shenango Avenue, Sharon, PA 16146. Telephone: 724-983-2890. Fax: 724-983-2887.
 - **Southeast Region.** Address: SE Region, Penn State Berks-Lehigh Valley College, Tulpehocken Rd., PO Box 7009, Reading, PA 19610-6009. Telephone: 610-378-4362.
 - **Central Region.** Address: Central Region, 224 Special Services Bldg., Standing Stone Lane, University Park, PA 16802-7008. Telephone: 814-863-6095. Fax: 814-863-6426.
 - **Northeast Region:** Address: Northeast Region, Penn State Wilkes-Barre, PO Box PSU, Nittany Court F, Lehman, PA 18627-0217. Telephone: 570-675-9274. Fax: 570-675-9280.

- **Capital Region:** Address: Capital Region, Penn State Harrisburg, 777 W. Harrisburg Pike, Middletown, PA 17057-4898. Telephone: 717-948-6326. Fax: 717-948-6528.
- **Northwest Region:** Address: P.O. Box 530, 463 N. Perry Highway, Mercer, PA 16137-0530. Telephone: 724-662-3141. Fax: 724-662-1933.
- **Penn State University/Pennsylvania Technical Assistance Program/PennTap:** PennTap supports technology-based economic development by helping PA companies improve competitiveness by providing a limited amount of free technology assistance to help resolve specific technical needs. Address: PennTap at Penn State University, 118 Keller Bldg., University Park, PA 16802. Telephone: 814-865-0427. Fax: 814-865-3589. Email: penntap@psu.edu. Website: www.penntap.psu.edu.

Economic Development & Business Assistance

- **Butler County Community Development Corporation** is an economic development agency providing business site selection, business financing and technical resource referrals. Address: 112 Woody Drive, Butler, PA 16001. Telephone: 724-283-1961 or 1-800-283-0021. Fax: 724-283-3599. Email: commdev@natuicom.net. Website: www.butlercountycdc.com.
- **National Association of Regional Councils** provides links to regional councils of government and metropolitan planning organizations. Website: <http://www.narc.org>. Listed by state to locate your local office.
- **Pennsylvania Economic Development Association** is an organization of economic and area development professionals, including individuals from local, county and regional economic development organizations throughout the state and economic development consultants. Address: 908 North Second Street, Harrisburg, PA 17102. Telephone: 717-441-6047. E-mail: info@peda.org. Website: www.peda.org
- **REDDI/Regional Economic Development District Initiatives of South-Central PA** is one of eight Economic Development Districts in the Commonwealth of PA. REDDI targets economic development projects in urban and rural distressed communities. Address: REDDI, 1604 North Second Street, 1st Floor, Harrisburg, PA 17102. Telephone: 717-920-8450. Fax: 717-920-8455. Website: www.reddionline.org.
- **Rockwell Associates** is a financial consulting firm that uses a goal-oriented approach to assist clients with financial planning, investments and insurance; serving PA, MD and DE. Address: 410 West Ninth St., Wilmington, DE 19801. Telephone: 302-655-7151 Ext. 128. Contact Steven Connell at sconnell@HTK.com. Website: www.rockwellassoc.com.
- **The Center for Rural Pennsylvania** is a bipartisan, bicameral legislative agency that serves as a resource for rural policy with the Pennsylvania General Assembly. The center also serves PA residents with research grants, disseminating information and sponsoring forums on rural issues and publishing research. Address: 200 North Third St., Suite 600, Harrisburg, PA 17101. Telephone: 717-787-9555. Fax: 717-772-3587. Email: info@ruralpa.org. Website: www.ruralpa.org.
- **Local Development Districts** are regional advocates, catalysts, innovators and promoters of economic growth and the highest quality of life in Pennsylvania. Counties they serve are in parenthesis.

Delaware Valley Regional Planning Commission
 DVRPC/ The ACP Building
 190 North Independence Mall West
 8th Floor
 Philadelphia, PA 19106
 215-592-1800
www.dvrpc.org
 (Philadelphia-Camden-Trenton Area)

Lehigh Valley Planning Commission
 961 Marcon Blvd., Suite 310
 Allentown, PA 18109
 610-264-4544 or 888-627-8808
www.lvpc.org
 (Lehigh & Northampton)

The Northeastern Pennsylvania Alliance
1151 Oak St.
Pittston, PA 18640
Phone: 570-655-5581 FAX: 570-654-5137
www.nepa-alliance.org
(Carbon, Lackawanna, Luzerne, Monroe,
Pike, Schuylkill, Wayne)

(Allegheny, Armstrong, Beaver, Butler,
Fayette, Greene, Indiana, Washington,
Westmoreland)

**North-Central Pennsylvania Regional
Planning and Development Commission**
651 Montmorenci Avenue
Ridgway, PA 15853
814-773-3162
www.ncentral.com
(Cameron, Clearfield, Elk, Jefferson, McKean,
Potter)

**Northern Tier Regional Planning and
Development Commission**
312 Main Street
Towanda, PA 18848
888-868-8800 or 570-265-9103
www.northerntier.org
(Bradford, Sullivan, Susquehanna, Tioga,
Wyoming)

**Northwest Pennsylvania Regional
Planning and Development Commission**
395 Seneca Street
PO Box 1127
Oil City, PA 16301
814-677-4800
www.nwcommission.org
(Clarion, Crawford, Erie, Forest, Lawrence,
Mercer, Venango, Warren)

SEDA-Council of Governments
201 Furnace Road
Lewisburg, PA 17837
570-524-4491
www.seda-cog.org
(Centre, Clinton, Columbia, Juniata,
Lycoming, Mifflin, Montour, Northumberland,
Perry, Snyder, Union)

**Southern Alleghenies Planning and
Development Commission**
541 58th Street
Altoona, PA 16602
814-949-6520
www.sapdc.org
(Bedford, Blair, Cambria, Fulton,
Huntingdon, Somerset)

Southwestern Pennsylvania Commission
425 Sixth Avenue, Suite 2500
Pittsburgh, PA 15219-1852
412-391-5590
www.spcregion.org

Small Business Development Assistance

- **SCORE/Service Corps of Retired Executives.** "Counselors to America's Small Business" is a nonprofit organization that provides free and confidential small business advice and training. SCORE is dedicated to entrepreneurial education and the formation, growth and success of small businesses. Address: c/o Chamber of Commerce, HACC Entrepreneurial Programs, 349 Wiconisco St., Suite 237, Harrisburg, PA 17110. Telephone: 717-213-0435. Call or check the website for a location near you. Website: www.score.org
- **Small Business Development Centers.** SBDC's offer comprehensive assistance to small businesses by providing a wide variety of information and guidance. Staff will help with accounting, market research, and financial analysis. Most services are free. The website full of useful information that will link you to any of the centers: www.pasbdc.org. Or contact the one nearest you:

Bucknell University SBDC

Small Business Development Center
126 Dana Engineering Building
Lewisburg, PA 17837
570-577-1249

www.bucknell.edu/sbdc

(Juniata, Montour, Northumberland,
Perry, Snyder, Union)

Clarion University SBDC

Room 102, Dana Still Building
Clarion, PA 16214
814-393-2060

www.clarion.edu/sbdc

(Armstrong, Cameron, Clarion, Clearfield, Elk,
Forest,
Indiana, Jefferson, McKean, Potter, Venango)

Duquesne University

Small Business Development Center
Rockwell Hall, Rm. 108
600 Forbes Avenue
Pittsburgh, PA 15282
412-396-6233

www.sbdc.duq.edu

(Allegheny, Beaver, Butler, Lawrence)

Gannon University SBDC

A.J. Palumbo Academic Center
120 West 9th Street
Erie, PA 16501
814-871-7232

www.sbdcgannon.org

(Crawford, Erie, Mercer, Warren)

Kutztown University SBDC

3211 North Front Street
Harrisburg, PA 17110
717-232-3770

www.kutztownsbdc.org

(Adams, Berks, Chester, Cumberland,
Delaware, Dauphin, Franklin, Lancaster,
Lebanon, York)

Lehigh University SBDC

College of Business & Economics
621 Taylor Street

Bethlehem, PA 18015

610-758-3980

www.lehigh.edu/~insbdc/index2.htm

(Bucks, Lehigh, Montgomery, Northampton)

Lock Haven University SBDC

301 West Church Street
East Campus, Lock Haven, PA 17745
570-484-2589

www.lhup.edu/sbdc

(Clinton, Lycoming)

Penn State SBDC

3 Keller Building
University Park, PA 16802
814-863-4293

www.sbdc.psu.edu

(Centre, Mifflin)

St. Francis University SBDC

117 Evergreen Drive
P.O. Box 600
Loretto, PA 15940
814-472-3200

www.francis.edu/sbdc

(Bedford, Blair, Cambria, Fulton, Huntingdon,
Somerset)

St. Vincent College SBDC

Benedict Hall, 1st Floor
300 Fraser Purchase Road
Latrobe, PA 15650
724-537-4572

www.stvincent.edu/sbdc

(Fayette, Westmoreland)

Temple University SBDC

The Fox School of Business
108 Speakman Hall
1810 N. 13th Street
Philadelphia, PA 19122
215-204-7676

<http://sbm.temple.edu/sbdc>

(Bucks, Montgomery, Philadelphia)

University of Pittsburgh SBDC

Wesley W. Posvar Hall

230 S. Bouquet St., 1st Floor
Pittsburgh, PA 15260
412-648-1542
www.sbdc.pitt.edu
(Allegheny, Beaver, Butler, Lawrence)

University of Scranton SBDC
800 Linden Street
Estate Building, 2nd floor
Scranton, PA 18510
570-941-7588
800-829-7232
www.scrantonsbdc.com.
(Bradford, Lackawanna, Monroe, Pike,
Susquehanna, Tioga, Wayne, Wyoming)

Wharton School SBDC
University of Pennsylvania
3733 Spruce Street
Vance Hall
Philadelphia, PA 19104
215-898-4861
<http://whartonsbdc.wharton.upenn.edu>
(Philadelphia, Delaware)

Wilkes University SBDC
Innovation Center, Suite 200
7 South Main Street
Wilkes-Barre, PA 18701
570-408-4340
<http://sbdc.wilkes.edu>
(Carbon, Columbia, Luzerne, Schuylkill,
Sullivan)

Credit & Lending Institutions

- **AgChoice Farm Credit.** AgChoice Farm Credit is an Agricultural Credit Association with over \$898 million dollars in assets. Through 10 branch offices, they provide financial services to a chartered territory consisting of fifty-two counties in central, western and northern Pennsylvania, as well as four counties in West Virginia. Headquarters Office: 900 Bent Creek Blvd., Mechanicsburg, PA 17055. Call 800-349-3568 or 717-796-9372 for the office nearest you. Website: www.agchoice.com
- **CoBank.** A bank with approximately \$25 billion in assets who specializes in cooperative, agribusiness, rural utility, farm credit, and agricultural export financing. CoBank has associate credit organizations to serve Pennsylvania. Address: 5500 S. Quebec Street, Greenwood Village, CO 80111. Phone: 303-740-4000 or 800-542-8072. Fax: 303-740-4002. In the northeast; P.O. Box 9061 Springfield, MA 01102-9061. Telephone: 1-800-876-3227 or contact Thomas W. Cosgrove Jr. at 413-821-0218. Email: tcosgrove@cobank.com. Website: www.cobank.com.
- **MidAtlantic Farm Credit.** Lancaster Office Address: 411 W. Roseville Road, Lancaster, PA 17601 or P.O. Box 7327 Lancaster, PA 17604. Telephone: 1-800-477-9947. Website: www.midatlanticfarmcredit.com.

Examples of Pennsylvania Cooperatives

- **Adams Electric Cooperative** is a non-profit, member owned electric utility serving south central Pennsylvania. Headquarters Office is located at 1338 Biglerville Rd., PO Box 1055 Gettysburg, PA 17325-1055. Telephone: 717-334-2171 or 1-888-232-6732. Website: www.adamsec.com.
- **Artists' Co-op** is a cooperative of artists from the SW PA region. The co-op offers attractively priced local arts and crafts, including; pottery, oil painting, handmade jewelry, photography, art glass and hand-dyed yarn. Address: Washington Trust Bldg., 30 E. Beau St., Washington, PA 15301. Telephone: 724-229-0365. Website: www.artexplorer.org/home.htm.
- **Chester's Community Grocery Co-op** was formed in response to the community's need to access fresh, quality, healthy produce and groceries in an underserved area of eastern PA. Address: PO Box 136, Chester, PA 19016. Telephone: 610-874-2827. Email: info@chestercoop.com. Website: <http://www.chestercoop.com/>
- **East End Food Co-op.** This is an organic and natural foods grocer with an award winning vegetarian cafe. Address: 7516 Meade Street, Pittsburgh, PA 15208. Telephone: 412-242-3598. Website: www.eastendfoodcoop.com.

- **Fraternity Purchasing Association.** A member owned purchasing cooperative since 1967. FPA has grown to become the largest and most profitable purchasing cooperatives in the country. Their mission is to serve the best interests of the member/owners by providing the best combination of price, quality and service. Address: 226 E. Nittany Avenue, State College, PA 16801. Telephone 814-237-8800. Fax 814-237-8805. Email: fpa@fpacoop.com. Website: www.fpacoop.com
- **Jackson Meadows Country Market.** JMCM is a marketing cooperative in central-western Pennsylvania that specializes in selling locally raised agricultural products and specialty artisan crafts. Address: 68 A Limber Rd., Jackson Center, PA 16133. Telephone: 724-662-5210. Website: <http://mercercountypa.org/attractions/main.html>.
- **Keystone Farmers Cooperative Association, Inc.** KFCA is marketing cooperative in southwestern Pennsylvania that sells locally raised natural beef to area retailers, local residents and restaurants. Address: 165 Peach Lane, Uniontown, PA 15401. Telephone: 724-529-2407 or 724-439-0576.
- **Lancaster Farm Fresh.** Lancaster Farm Fresh is a cooperative of 15 organic farmers who market and distribute organic produce and naturally raised farm products to the Lancaster and greater Philadelphia area. Address: 101 South Lime Street, Suite A, Quarryville, PA 17566. Telephone: 717-786-5424. Fax: 800-996-0383. Website: www.lancasterfarmfresh.com.
- **Northern Tier Sustainable Meats Cooperative** is a marketing cooperative that is dedicated to sustainable agriculture and sells locally raised natural meats to colleges, local residents and restaurants in north-central Pennsylvania. Address: c/o Milky Way Farms, RR 1, Box 24, Troy, PA 16947. Telephone: 570-673-5651. Email: ntcoop@mac.com. Website: www.ntscoop.com.
- **Northwest Pennsylvania Growers Cooperative Association, Inc./NWP Growers Co-op** is a marketing cooperative whose mission is to provide the highest quality, local and sustainably grown, fruits, vegetables, meats, eggs and honey directly to consumers, retailers and restaurants in western PA. Address: 219 Kelly Road, Slippery Rock, PA 16057. Telephone: 724-794-8397.
- **PA Food Marketing Cooperative** is an export and domestic marketing cooperative that sells value added specialty foods. Address: c/o Pennsylvania Department of Agriculture, 2301 N. Cameron St., Harrisburg, PA 17110-9408. Telephone: 717-705-2261. Email: dagood@state.pa.us. Website: www.foodmarketing.coop.
- **Penns Corner Farm Alliance/PCFA.** PCFA is an agricultural marketing cooperative in western Pennsylvania that sells to restaurants in the Pittsburgh area and to CSA clients. Address: PO Box 160, Shelocta, PA 15774. Telephone: 412-363-1971. Fax: 412-212-1154.
- **Pennsylvania Independent Poultry Producers/PIPP** is cooperative of turkey farmers in South Central PA and North Central MD who are working together to establish greater economic potential and security for turkey production and processing. Telephone: 717-834-4052. Email: info@pipp.coop. Website: <http://www.pipp.coop>.
- **Tuscarora Organic Growers.** TOG is a family farm marketing cooperative since 1988. The co-op consists of 25 producers that sell over 50,000 cases of local grown organic produce from farm to city, all year. Address: 22275 Anderson Hollow Rd., Hustontown, PA 17229. Telephone: 814-448-2173. Fax: 814-448-2333. Email: info@tog.coop. Website: www.tog.coop.

VII. NEW JERSEY – LOCAL RESOURCES

The organizations listed in this section offer general economic and community development services such as business planning, market assistance, and identification of capital financing sources. In some cases, their knowledge of cooperative business enterprises may be limited.

Cooperative Business Assistance

- **Cooperative Business Assistance Corporation** is a nonprofit organization providing market assistance to small businesses in southern New Jersey. CBAC is a Community Development Financial Institution acting as an intermediary lender. Contact: Michael Diemer, Executive Director. Address: 328 Market Street, Camden, NJ 08102. Telephone: 856-966-8181. Fax: 856-966-0036. Website: www.cbaclenders.com/pages/cb-contact.html.
- **Keystone Development Center** helps develop cooperatives through a network of private, public, and educational entities. KDC strives to improve rural economic conditions through cooperative development, with priority given to new and emerging groups, cooperatives, and communities. For more information contact Cathy Smith. Telephone: 814-687-4937. Email: smith@kdc.coop. The KDC mailing address is c/o Adams Electric Cooperative, Inc., 200 Trinity Road, York, PA 17404. Telephone: 717-792-2163. Fax: 717-792-2573. Website: www.kdc.coop

Business Registration & Filings

- **New Jersey Department of State: Cooperatives and agricultural business** entities are also required to register with the NJ Department of State and the Department of Agriculture.
 - **Secretary of State**; Regena L. Thomas. Address: PO Box 300 Trenton, NJ 08625-0300. Telephone: 609-984-1900. Website: www.state.nj.us/state/menu/secretary.html. Check the website for a complete list of departments and agencies at www.state.nj.us/deptserv.html.
 - **Secretary of Agriculture**; Charles M. Kuperus. Address: PO Box 330 Trenton, NJ 08625-0330. Telephone: 609-292-3976. Website: www.state.nj.us/agriculture.
- **New Jersey Division of Revenue** requires that business entities file with the department to do business in the state. Check the website for filing details, fees and forms at www.state.nj.us/treasury/revenue/filecerts.htm. Address: Regular Mail at NJ Division of Revenue, Corporate Filings Unit, PO Box 308, Trenton, NJ 08646 or Over-the-Counter at NJ Division of Revenue, Corporate Filings Unit, 225 West State Street, 3rd floor, Trenton NJ, 08608. Telephone: 609-292-9292. Fax: 609-984-6849. New Jersey business entities are also required to register with the Department of Taxation and their County Clerk's Office.
 - **State of New Jersey/New Jersey Division of Taxation/Information & Publications Branch**. Business entities must also register with the NJ Division of Taxation. Address: PO Box 281, Trenton, NJ 08695-0281. Website: www.state.nj.us/treasury/revenue/taxreg.htm
 - **County Clerk's Office**: Check the website for your local County Clerk's Office. Website: www.mercercounty.org/cc/cc_links.htm

Agriculture & Business Assistance

- **New Jersey-USDA Rural Development** conducts a rural development program designed to provide technical assistance to rural residents interested in organizing cooperatives or to existing cooperatives seeking to improve operations. This technical assistance includes needs assessments, strategic planning, business planning, feasibility analysis, board training, along with distributing education materials. Website: www.rurdev.usda.gov/nj/. Address: 5th Floor, Suite 500, 8000 Midlantic Drive, Mt. Laurel, NJ 08054. Telephone: 856-787-7700.

- **Special Programs:** Rural Housing programs/RHS, Rural Utility programs/RUS, Rural Cooperative programs RBS and Business & Community programs.
 - **Special Programs Contact:** Michael P. Kelsey Director 856-787-7751 or michael.kelsey@nj.usda.gov.
- **New Jersey-USDA Rural Information Center/RIC** offers resources on a variety of topics including; agriculture, business, funding, economics, rural development, cooperatives, environmental, housing, labor etc.. Address: National Agricultural Library, Room 304, 1031 Baltimore Avenue, Beltsville, MD 20705-2351. Telephone: 800-633-7701. Email: ric@nal.usda.gov.
 - **New Jersey Department of Agriculture.** Contact the department for a complete directory of New Jersey Agricultural Organizations. Secretary of Agriculture Charles M. Kuperus. Address: P.O. Box 330 Trenton, NJ 08625. Contact Mary Tovar, Executive secretary/Office manager at 609-292-3976. Website: www.state.nj.us/agriculture.
 - **New Jersey Farm Bureau** represents agricultural producers and enterprises of New Jersey at all levels of government. Address: 168 State Street, Trenton, NJ 08608. Website: www.njfb.org. Telephone: 609-599-1209.
 - **New Jersey Farm Service Agency/USDA.** The FSA administers and manages farm commodity, credit, conservation, disaster and loan programs as laid out by Congress through a network of Federal, State and County offices. Address: New Jersey State Farm Service Agency, 163 US Highway, 130 Bldg 2, Bordentown, NJ 08505-2248. Telephone: 609-298-3446. Fax: 609-298-8780. Call or check the website to locate your county office. Website: www.fsa.usda.gov.
 - **Sussex Rural Electric Cooperative** is a non-profit, member owned electric utility. Physical Address: 64 County Route 639, Wantage, NJ 07461. Mailing Address: PO Box 346 Sussex New Jersey 07461. Telephone: 973-875-5101. Website: www.sussexrec.com.
 - **USDA/Food Safety and Inspection Service.** A division of the USDA for food safety regulations and inspection services. Address: US Dept. of Agriculture; District 60, Melon Independence Center, 701 Market St., Suite 4100A, Philadelphia, PA 19106. Telephone: 215-597-4219, Ext. 101 or 1-800-637-6681. Fax: 215-597-4217 Website: www.fsis.usda.gov.

University & Extension Assistance

- **Cooperative State Research, Education, and Extension Service/CSREES** is an agency within the USDA whose mission is to advance knowledge for agriculture, the environment, human health, and communities through National program leadership and Federal assistance. Mailing Address: USDA/CSREES 1400 Independence Avenue SW, Stop 2201, Washington, DC 20250-2201. Telephone: 202-720-7441. Website: www.csrees.usda.gov.
- **Rutgers Cook College/NJ Agriculture Experiment Station** offers agricultural programs and assistance. Address: 88 Lipman Drive, New Brunswick, NJ 08901-8525. Programs and services: 732-932-3000 x 512. Website: www.cooknjaes.rutgers.edu.
 - **Rutgers Cooperative Research & Extension** at www.rcre.rutgers.edu or www.rcre.rutgers.edu/county Telephone: 732-932-9306
- **Rutgers Food Innovation Center** offers assistance with cooperative development, feasibility studies, business plans and marketing. Contact Diane Holtaway, Associate Director of Business Development at holtaway@aesop.rutgers.edu. Address: 87 East Commerce Street, Bridgeton, NJ 08302-2601 USA. Telephone: 856-459-1125 ext. 14. Fax: 856-459-3043.
- **New Jersey Institute of Technology/NJIT** offers resources and assistance to cooperatives and other business entities in economic development, research and new technology. Address: University Heights, Newark, NJ 07102-1982. Telephone: 973-596-3000. Website: www.njit.edu.

Economic Development & Business Assistance

- **International Economic Development Council (IEDC).** Provides a directory of websites of economic development agencies in New Jersey. Website: www.ecodevdirectory.com/new_jersey.htm. Check the website to locate local economic development centers; listed by region serving Northern, Central, Southern, and Statewide New Jersey.
- **National Association of Regional Councils.** Provides links to regional councils of government and metropolitan planning organizations. Website: www.narc.org/links/cogslis.html. Listed by state to locate your local office.
- **New Jersey Economic Development Authority/EDA.** The EDA is a self-supporting, independent state agency whose mission is to stimulate business development, job creation, and community revitalization throughout the State. The EDA provides financing, real estate development and technical support to NJ businesses. Address: PO Box 990, Trenton, NJ 08625-0990. Telephone: 609-292-1800. Email: njeda@njeda.com Website: www.njeda.com.
- **New Jersey Commerce, Economic Growth & Tourism Commission.** The NJ Commerce department provides resources and technical assistance for businesses. Address 20 West State Street, PO Box 820, Trenton, NJ 08625. Telephone: 609-777-0885. Website: www.state.nj.us/commerce.

Small Business Development Assistance

- **SCORE/Service Corps of Retired Executives.** “Counselors to America’s Small Business” is a nonprofit organization that provides free and confidential small business advice and training. SCORE is dedicated to entrepreneurial education and the formation, growth and success of small businesses. Address: c/o Chamber of Commerce, One Distribution Way, Monmouth Junction, NJ 08852. Telephone: 609-393-0505. Fax: 609-520-0634. Website: www.score.org/explore_score.html
- **Small Business Development Centers.** SBDC’s offer comprehensive assistance to small businesses by providing a wide variety of information and guidance. Staff will help with accounting, market research, and financial analysis. Most services are free. The website full of useful information that will link you to any of the centers: Website: www.njsbdc.com. Telephone: 1-800-432-1565. Email: sbdcinfo@njsbdc.com.

Bergen Community College/SBDC

Ciarco Learning Center
355 Main St.
Hackensack, NJ 07405
Telephone: 201-489-8670
Contact: Vincent D’Elia at vdelia@bergen.edu

New Jersey City University/SBDC

20 College Street
Jersey City, NJ 07301
Telephone: 201-200-2156
Contact: Barbara O’Neal at boneal@njcu.du

Kean University/SBDC

East Campus, Room 242
Union, NJ 07083
Telephone: 908-737-5950
Contact: Mira Kostak at mkostak@kean.edu

Raritan Valley Community College/SBDC

Serving Hunterdon & Somerset Counties
Location: Route 28 & Lamington Rd.
Information Center, South Bldg.
North Branch, NJ 08876
Mailing Address:
Raritan Valley Community College
Corporate & Continuing Education
P.O. Box 3300, Somerville, NJ 08876-1265
Telephone: 908-526-1200 x 8515
Contact: Sue Johnson at
sjohnson@raritanval.edu

Mercer/Middlesex/SBDC

36 S. Broad Street
Trenton, NJ 08608
Telephone: 609-989-5232
Contact: Lorraine Allen at lallen@tcnj.edu

Monmouth/Ocean/SBDC

Brookdale Community College
Larrison Hall, Room 202
Lincroft, NJ 07738
Telephone: 732-842-8685
Contact: Bill Nunnally at
wunnally@brookdale.cc.nj.us

Richard Stockton College/SBDC

5100 Harding Highway
Mays Landing, NJ 08330
Telephone: 609-347-2174
Contact: Joseph Molineaux at
joseph.molineaux@stockton.edu

**Rutgers/SBDC
Business School/Graduate Programs**
Newark & New Brunswick
University Heights- 49 Bleeker Street
Newark, NJ 07102-1913
Telephone: 973-353-1927
Website: <http://www.njsbdc.com>

**Rutgers/SBDC
The State University of New Jersey Campus
at Camden**
Serving Camden, Gloucester, Salem &
Burlington Counties
325 Cooper Street
Camden, NJ 08102
Telephone: 856-225-6221
Contact: Gary Rago at
rago@camden.rutgers.edu

**Rutgers/SBDC
The State University of New Jersey Campus
at Newark**
Serving Essex County

43 Bleeker Street
Newark, NJ 07102-1897
Telephone: 973-353-5950
Contact: Tendai Ndoro at tndoro@njsbdc.com

Warren County Community College/SBDC
Serving Warren, Morris & Sussex Counties
475 Rt. 57 West
Washington, NJ 07882-9605
Telephone: 908-689-9620
Contact: Janis Rega at regaj@warren.edu

William Paterson University/SBDC
Serving Passaic County
Paterson Urban Small Business Development
Center
131 Ellison Street
Paterson, NJ 07505
Telephone: 973-754-8695
Contact: Kate Muldon at
muldoonk@wpunj.edu

New Jersey Statewide Specialty Programs

E-Business Services & International Trade Program
Telephone: 1-800-432-1565
Contact: Nat T. Bender at webmaster@njsbdc.com

Procurement Programs
Telephone: 973-353-1414
Contact: Stephanie Burroughs at sburroughs@njsbdc.com

Emerging Markets/Special Projects
Telephone: 973-353-1414
Contact: Charles Jackson at cji@njsbdc.com

Credit & Lending Institutions

- **CoBank.** A bank with approximately \$25 billion in assets who specializes in cooperative, agribusiness, rural utility, farm credit, and agricultural export financing. Address: 5500 S. Quebec Street, Greenwood Village, CO 80111. Phone: 303-740-4000 or 800-542-8072. Fax: 303-740-4002. In the northeast; P.O. Box 9061 Springfield, MA 01102-9061. Telephone: 1-800-876-3227 or contact Thomas W. Cosgrove Jr. at 413-821-0218. Email: tcosgrove@cobank.com. Website: www.cobank.com.
- **First Pioneer Farm Credit, A.C.A.,** is a knowledgeable financial assistance service provider. Bridgeton Address: 29 Landis Avenue, Bridgeton, NJ 08302. Telephone: 856-451-0933. Fax: 856-451-6931. Lebanon Address: 9 County Road 618, Lebanon, NJ 08833. Telephone: 908-782-5215. Fax: 908-782-5229. Website: www.firstpioneer.com.
- **New Jersey Credit Union League** provides contact information to locate your local credit union for information and financial services. Address: PO Box 298, Highstown, NJ 08520. Telephone: 609-448-2426 or 800-792-8861. Email: info@njcul.org. Website: www.njcul.org.
 - See section on Resources by Cooperative Type/Credit Unions for more information

Examples of New Jersey Cooperatives

- **Agway Cooperative Services/NJ.** Agway is the largest agricultural cooperative in the Northeast with over 300 franchised and company owned retailers of garden, pet and farm supplies. Address: Rt. 49, Shiloh Pike, Bridgeton, NJ 08302. Telephone: 856-455-0810.
- **Belford Seafood Cooperative Association, Inc.,** is a retail & wholesale seafood marketing cooperative since 1952 with over 30 member fishermen. Address: 901 Main Street, Port Monmouth, NJ 07748. Telephone: 732-787-6500. Fax: 732-787-4735
- **Central Jersey Regional Library Cooperative** is a cooperative of libraries that provides its member libraries with training, discounts and other member services. Address: 4400 US Highway 9, Freehold, NJ 07728. Telephone: 732-409-6484. Website: www.cgrlc.org.
- **Cooperative Growers Association, Inc.,** is a purchasing and marketing producer owned cooperative since 1918 with 500 members serving southern New Jersey. Address 1360 Highway Route 206, Tabernacle, NJ 08088. Telephone: 609-268-1018. Fax 609-268-8917.
- **Cooperative Marketing Association in New Jersey, Inc.,** is a collection of six marketing cooperatives that sell produce to brokers at local auctions. Address: 40 East Broad Street, Suite 201, Bridgeton, NJ 08302. Telephone: 856-453-3870.
- **Dairy Farmers of America** is proud to be a cooperative owned and operated by the 20,631 dairy farm families they serve across the country. Address: Northeast Regional Office, 5001 Brittonfield Parkway, East Syracuse, NY 13057. Telephone: 315-431-1352 or 888-332-6455. Fax: 315-433-2345. Website: www.dfamilk.com.
- **Fisherman's Dock Cooperative, Inc.,** is a seafood marketing cooperative since the 1950's. Address: PO Box 1314, 57 Channel Drive, Point Pleasant Beach, NJ 08742. Telephone: Office: 732-899-1872 Website: www.fishingnj.org/bizzfdc.
- **Jersey Fruit Cooperative Association, Inc.** Is a producer owned fruit marketing cooperative for over 60 years with 15 members serving south western New Jersey. Address: 800 Ellis Mill Road, Glassboro, NJ 08028-3204. Telephone: 856-863-9100. Fax: 856-863-9490. Website: www.jerseyfruit.com.
- **Livestock Cooperative Auction Market of North New Jersey** Address: 225 Stiger Street, Hackettstown, NJ 07840. Telephone: 908-852-0444.
- **Vineland Produce Auction Association, Inc.** The Vineland cooperative was formed in the 1930's and consists of hundreds of member farmers and has twenty-five employees. Address: Vineland, New Jersey 08360. Telephone: 856-691-0721. Fax: 856-794-2301. Email: info@vinelandproduce.com. Website: www.vinelandproduce.com. For an interesting article about the history of Vineland and the cooperative check: www.westjersey.org/vland.htm.

VIII. MARYLAND – LOCAL RESOURCES

The organizations listed in this section offer general economic and community development services such as business planning, market assistance, and identification of capital financing sources. In some cases, their knowledge of cooperative business enterprises may be limited.

Cooperative Business Assistance

- **University of Maryland Eastern Shore Rural Development Center/UMESRDC.** The RDC's mission is to strengthen and diversify Maryland's rural economy by providing technical assistance, strategic planning, and financial assistance for public development with an emphasis on creating public/private partnerships. Contact: Daniel Kuennen, Director at dskuennen@mail.umes.edu or Thomas Handwerker at tshandwerker@maial.umes.edu. Address: Richard A. Henson Center, Room 2147, UMES, Princess Anne, MD 21853. Telephone: 410-651-6183. Fax: 410-651-6207. Website: http://skipjack.net/le_shore/rural/.
 - **CoOptions/UMES** is the resource center for the Rural Development Center that provides information about cooperative business opportunities on the Delmarva Peninsula. Contact: Daniel Kuennen, Director at dskuennen@mail.umes.edu. Address: Richard A. Henson Center, Room 2147, UMES, Princess Anne, MD 21853. Telephone: 410-651-6183. Fax: 410-651-6207. Website: <http://www.co-options.coop/>.
- **Keystone Development Center** helps develop cooperatives through a network of private, public, and educational entities. KDC strives to improve rural economic conditions through cooperative development, with priority given to new and emerging groups, cooperatives, and communities. For more information contact Cathy Smith. Telephone: 814-687-4937. Email: smith@kdc.coop. The KDC mailing address is c/o Adams Electric Cooperative, Inc., 200 Trinity Road, York, PA 17404. Telephone: 717-792-2163. Fax: 717-792-2573. Website: www.kdc.coop
- **Tri-County Council for Southern Maryland/TCCSMD** is a cooperative development agency that provides a framework for cooperation among local, State and Federal resources in a comprehensive strategy. The regional strategy includes; preserving agriculture as a viable industry, diversifying the economic base, preserving the environment, and managing growth and public services. Address: PO Box 745, 15045 Burnt Shore Road, Hughesville, MD 20678. Telephone: 301-274-1922 or 301-870-2520. Website: www.tccsmd.org/main.

Business Registration & Filings

- **Maryland Office of the Secretary of State** provides services within the state government; certification of documents, division of state documents, charities & fundraisers, notaries public, etc. Secretary of State, Mary D. Kane. Address: State House, Annapolis, MD 21401. Telephone: 410-974-5521 or 888-874-0013. Fax: 410-974-5190. Website: www.sos.state.md.us.
- **Maryland State Department of Assessments and Taxation/Headquarters** provides assistance with registration of new businesses with all required departments. Address: 301 W. Preston Street, Baltimore, MD 21201. Telephone: 888-246-5941. Website: www.dat.state.md.us.
 - **Corporate Charter Filings & Processings.** New businesses must register with the department. Contact Phyllis Levi at 410-767-1340 or 888-246-5941. Address: 301 W. Preston Street, Room 801, Baltimore, MD 21201. Website: www.dat.state.md.us.
 - **Corporate Charter Legal Unit** provides legal assistance with business development. Contact Paul Anderson at 410-767-1350 or 888-246-5941. Address: 301 W. Preston Street, Room 801, Baltimore, MD 21201. Website: www.dat.state.md.us.

- **Taxpayer Registration Assistance Center.** Businesses must register for the appropriate taxes and complete Maryland's combined registration application. Address: 301 W. Preston Street, Room 206, Baltimore, MD 21201. Telephone: 410-767-1318. Website: www.comp.state.md.us or www.comp.state.md.usnewbiz.html.
- **Internal Revenue Service.** Contact the IRS to register for an employer identification number, income tax-business & employee withholding, social security, federal unemployment insurance and other federal taxes. Address: 31 Hopkins Plaza, Baltimore, MD 21201. Telephone: 410-962-2590 or 800-829-1040. Website: www.irs.ustreas.gov.

Agriculture & Business Assistance

- **Maryland-USDA Rural Development** conducts a rural development program designed to provide technical assistance to rural residents interested in organizing cooperatives or to existing cooperatives seeking to improve operations. This technical assistance includes needs assessments, strategic planning, business planning, feasibility analysis, board training, along with distributing education materials. Website: www.rurdev.usda.gov/md/. Address: 1221 College Park Drive, Suite 200, Dover, DE 19904. Telephone: 302-857-3580.
 - Area Office: Hagerstown Service Center, 1260 Maryland Avenue, Hagerstown, MD 21740-7204. Telephone: 301-797-0500 X 5. Fax: 301-739-4775. Contact Brad King, Rural Development Manager at Brad.king@md.usda.gov.
 - Contact Marlene Elliott, State Director for Maryland and Delaware at Marlene.Elliott@de.usda.gov.
 - Contact James Waters Director of Community & Business Programs at jim.waters@de.usda.gov.
- **Maryland-USDA Rural Information Center/RIC** offers resources on a variety of topics including; agriculture, business, funding, economics, rural development, cooperatives, environmental, housing, labor etc.. Address: National Agricultural Library, Room 304, 1031 Baltimore Avenue, Beltsville, MD 20705-2351. Telephone: 800-633-7701. Email: ric@nal.usda.gov.
- **Maryland Department of Agriculture.** MDA is a state agency with branch offices within the state to address regulatory issues, education, consumer protection and to promote the economic well-being of farmers and agribusiness in Maryland. Address: 50 Harry S. Truman Parkway, Annapolis, MD 21401. Telephone: 410-841-5700. Website: www.mda.state.md.us. Secretary of Agriculture Lewis Riley at 410-841-5880.
 - **MDA/Office of Marketing, Animal Industries and Consumer Services.** Contact Assistant Secretary, S. Patrick McMillan at 410-841-5782. Email: mcmillsp@mda.state.md.us.
 - **MDA/Office of Resource Conservation.** Contact Assistant Secretary, Doug Scott at 410-841-5736. Email: scottd@mda.state.md.us.
 - **MDA/Office of Plant Industries & Pest Management.** Contact Assistant Secretary, Mary Ellen Setting at 410-841-5870. Email: settingm@mda.state.md.us.
 - **MDA/Marketing Services Branch/State Farmers Markets.** Address: 50 Harry S. Truman Parkway, Annapolis, MD 21401. Telephone: 410-841-5770. Website: www.ams.usda.gov/farmersmarkets/STates/Maryland.htm. Contact Joan Schulz at schulzjw@mda.state.md.us.
- **Montgomery County Agricultural Services Division** promotes public awareness of the value and economic impact of agriculture and supports farmers to preserve farmland and agriculture in Maryland. Address: 18410 Muncaster Rd., Derwood, MD 20855. Telephone: 301-590-2823. Website: www.montgomerycountymd.gov/govtmpl.asp?url=/content/ded/agservices/index.asp.
- **Maryland Rural Development Corporation/MRDC** provides assistance and resources that promote self-sufficiency in low-income families and build strong, sustainable communities throughout Maryland. MRDC provides assistance with education, health services, transportation, housing and community development.

Address: PO Box 4848, 428 Fourth Street, Annapolis, MD 21403. Telephone: 410-269-0910. Website: www.mrdc.net/. Call or check the website to locate an office near you.

- **Rural Maryland Council/RMC.** RMC's mission is to work collaboratively with private and public sectors, for-profit and not-for-profit organization and all levels of government to assist in the preservation agriculture and natural resource-based industries, address the impact of change and advocate manageable regulatory process. Address: 50 Harry S. Truman Parkway, Annapolis, MD 21401. Telephone: 410-841-5772. Website: www.ruralforvm.state.md.us/. Call or check the website for resources, news and events.
 - **Maryland Agricultural and Resource-Based Industry Development Corporation/MARBIDCO.**
MARBIDCO's primary mission is to help Maryland's farm, forestry, seafood and recreation-based businesses be profitable by providing a variety of targeted business services.
Address: c/o Rural Maryland Council 50 Harry S. Truman Parkway, Annapolis, MD 21401.
Telephone: 410-841-5774. Website: www.marbidco.org
- **Maryland Farm Bureau/MDFB** acts to protect and promote Maryland agriculture and rural life. Farm Bureau's purpose is to increase net farm income and improve the quality of life by providing a legislative voice, increasing public understanding and promoting member involvement. Address: 8930 Liberty Road, Randalstown, MD 21133. Telephone: 410-922-3426. Website: www.farmbureau.com/index.htm.
- **Maryland Farm Service Agency /USDA.** The FSA administers and manages farm commodity, credit, conservation, disaster and loan programs as laid out by Congress through a network of Federal, State and County offices. Address: Maryland State Farm Service Agency, 8335 Guilford Rd, Suite E, Columbia, MD 21046-2812. Telephone: 410-381-4550. Fax: 410-962-4860. Call or check the website to locate your county office. Website: www.fsa.usda.gov.
- **Southern Maryland Electric Cooperative/SMECO** is a non-profit electric co-op since 1937, providing power to more than 115,000 member-owners. Address: 15035 Burnt Store Road, PO Box 1937, Hughesville, MD 20637-1937. Telephone: 888-440-3311. Website: www.smeco.com.
- **USDA/Food Safety and Inspection Service.** A division of the USDA for food safety regulations and inspection services. Address: US Dept. of Agriculture; District 75, 5601 Sunnyside Ave., Suite 1-2288 B, Beltsville, MD 20705-5200. Telephone: 301-504-2140. Fax: 301-504-2140. Website: www.fsis.usda.gov.

University & Extension Assistance

- **Cooperative State Research, Education, and Extension Service/CSREES** is an agency within the USDA whose mission is to advance knowledge for agriculture, the environment, human health, and communities through National program leadership and Federal assistance. Mailing Address: USDA/CSREES 1400 Independence Avenue SW, Stop 2201, Washington, DC 20250-2201. Telephone: 202-720-7441. Website: www.csrees.usda.gov.
- **University of Maryland Eastern Shore** provides academic programs in several agricultural-related disciplines including agribusiness. UMES also houses several organizations that provide assistance in cooperative development and business. Address: 11868 Academic Oval, Princess Anne, MD 21853. Telephone: 410-651-2200. Website: www.umes.edu.
- **Maryland Cooperative Extension/UMES** is a statewide, non-formal education system within the college of Agriculture and Natural Resources and the University of Maryland Eastern Shore. MCE provides educational programs and problem-solving assistance to the community. Check the website to locate your county extension office. Address: 2122 Henson Center, Princess Anne, MD 21853. Telephone: 410-651-6206. Fax: 410-651-6207. Website: www.agnr.umd.edu/MCE.
 - **Region I Western Maryland.** Frederick County office serves Garrett, Allegany, Baltimore, Harford, Washington, Carroll and Frederick counties. Address: 330 Montevue Lane, Frederick, MD 21702. Telephone: 301-694-1594. Website: www.agnr.umd.edu/users/frederick/agnr/. Contact Terry Poole, Extension Agent; ask about farmer cooperatives and the Maryland Small Farm Co-op project.

- **Region II Central Maryland.** Charles County office serves Howard, Baltimore City, Montgomery, Anne Arundel, Prince George, Calvert, St. Mary's and Charles counties. Address: 9375 Chesapeake Street #119, La Plata, MD 20646. Telephone: 301-934-5403. Website: www.agnr.umd.edu/Charles/. Contact Marcia Wakefield, Extension Agent.
- **Region III Eastern Maryland.** Dorchester County office serves Cecil, Kent, Queen Anne's, Caroline, Talbot, Wicomico, Somerset, Worcester and Dorchester counties. Address: PO Box 299, Cambridge, MD 21613-0299. Telephone: 410-228-8800. Website: www.agnr.umd.edu/AGNRDirectory. Contact: Betsy Gallagher, Extension Agent.
- **MCE/Marketing & Farm Business Management** is a department within the cooperative extension service that provides programs and information on agricultural economics and business management. Website: www.agnr.umd.edu/CES/marketingfarm.html.

Economic Development & Business Assistance

- **International Economic Development Council (IEDC).** Provides a directory of websites of economic development agencies in New Jersey. Website: www.ecodevdirectory.com/maryland.htm. Check the website to locate local economic development centers; listed by region serving Northern, Central, Southern, and Statewide Maryland.
- **Maryland Department of Business and Economic Development Centers/DBED.** The Department of Business and Economic Development Centers' mission is to assist businesses, stimulate private investment, create jobs, provide workforce training, offer financial assistance and encourage economic growth.
 - **Economic Development Directory** is a directory of websites of economic development centers in Maryland. Website: www.ecodevdirectroy.com/maryland.htm. Check the website for the office near you.
 - **Maryland Department of Business and Economic Development/Statewide Maryland.** Address: East Redwood Street, Baltimore, MD 21202. Telephone: 410-767-6300 or 888-ChooseMD. Website: www.choosemaryland.org/.
 - **Frederick County Office of Economic Development/Western Maryland.** Address: 5340 Spectrum Drive, Suite A, Frederick, MD 21703. Telephone: 800-248-2296 or 301-694-1058. Website: www.discoverfrederickmd.com/.
 - **Worcester County Economic Development/Eastern Maryland.** Address: 113 Franklin Street, Snow Hill, MD 21863. Telephone: 410-632-3112. Website: http://skipjack.net/le_shore/worcest/.
 - **Montgomery County Department of Economic Development/Central Maryland.** Address: 101 Monroe Street, Suite 1500, Rockville, MD 20850. Telephone: 240-777-2000. Website: www.montgomerycountymd.gov/.
- **Rockwell Associates** is a financial consulting firm that uses a goal-oriented approach to assist clients with financial planning, investments and insurance; serving PA, MD and DE. Address: 410 West Ninth St., Wilmington, DE 19801. Telephone: 302-655-7151 Ext. 128. Contact Steven Connell at sconnell@HTK.com. Website: www.rockwellassoc.com.
- **Tri-County Council for Western Maryland/TCCWMD** is a regional economic development organization designated as a local development district that acts as a state data center and offers procurement and technical assistance. Address: 113 Baltimore Street, Suite 300, Cumberland, MD 21502. Telephone: 304-724-7547. Website: www.tccwmed.org/.

Small Business Development Assistance

- **SCORE/Service Corps of Retired Executives.** “Counselors to America’s Small Business” is a nonprofit organization that provides free and confidential small business advice and training. SCORE is dedicated to entrepreneurial education and the formation, growth and success of small businesses. Address: c/o Chamber of Commerce, 144 East Main Street, Salisbury, MD 21803. Telephone: 410-749-0185. Fax: 410-860-9925. Website: www.score.org/explore_score.html.
- **Maryland Small Business Development Center/SBDC Network.** SBDC’s offer comprehensive assistance to small businesses by providing a wide variety of information and guidance. Staff will help with accounting, market research, and financial analysis. Most services are free. The website is full of useful information that will link you to any of the centers: Website: www.mdsbdc.umd.edu/.
 - **SBDC/Western Region** serving Garrett, Allegany, Washington, and Frederick counties.
Address: 531 N. Center Street, Cumberland, MD 21502.
Telephone: 800-457-7232.
Website: www.sbdc-wmd.com.
 - **SBDC/Central Region** serving Baltimore, Baltimore City, Howard and Anne Arundel counties.
Address: 8000 York Road, Towson, MD 21252-0010.
Telephone: 877-421-0830.
Website: www.towson.edu/sbdc/.
 - **SBDC/Northern Region** serving Carroll, Harford and Cecil counties.
Address: Harford Community College, 205 Edgewood Hall, 401 Thomas Run Road, Bel Air, MD 21025-1698.
Telephone: 410-836-4237.
Website: www.mdsbdc.umd.edu/northern.htm.
 - **SBDC/Capital Region** serving Montgomery and Prince George counties.
 - **SBDC/Western Region** serving Garrett, Allegany, Washington, and Frederick counties.
Address: 7100 Baltimore Avenue, Suite 402, College Park, MD 20740.
Telephone: 301-403-0501.
Website: www.capitalregionsbdc.umd.edu/.
 - **SBDC/Eastern Region** serving Kent, Queen Anne’s, Caroline, Talbot, Dorchester, Wicomico, Somerset and Worcester counties.
Address: Salisbury State University, Power Professional Bldg. # 170.
Telephone: 800-999-7232.
Website: www.salisbury.edu/community/sbdc
 - **SBDC/Southern Region** serving Charles, Calvert, St. Mary’s and Cecil counties.
Address: 8730 Mitchell Road, PO Box 910, La Plata, MD 20646-0910.
Telephone: 800-762-7232.
Website: www.sbdchelp.com.

Credit & Lending Institutions

- **Farm Credit Services/FCS.** FCS is a network of independently owned credit and financial service institutions that serve farmers and ranchers. They offer operating & equipment loans, tax planning, financial management, record-keeping services and a variety of other services. Website: www.farmcredit.com/index.html.
 - **MidAtlantic Farm Credit.** Address: 45 Aileron Ct., Box 770, Westminster, MD 21158. Telephone: 410-848-1033 or 800-442-7334. There are 14 branch offices in Maryland. Website: www.midatlanticfarmcredit.com/branch.html.
 - **Farm Credit of the Virginias.** Address: Oakland MD Branch; 13195 Garrett Highway, PO Box 187, Oakland, MD 21550. Telephone: 301-334-8542 or 800-296-8554. Website: www.farmcreditofvirginias.com.

- **Colonial Farm Credit**/serving MD & VA. Address: 7104 Mechanicsville Tnpk., Mechanicsville, VA 23111. Telephone: 800-777-8908. Website: <http://home.colonialfarmcredit.com>.
- **Maryland and District of Columbia Credit Union Association/MDDCCUIA** provides contact information to locate your local credit union for information and financial services. Address 8975 Guilford Road, Suite 190, Columbia, MD 21046. Telephone: 410-290-6858 or 800-492-4206. Fax: 410-290-7832. Website: www.mdcul.org/.
- **State Farm Mid Atlantic** is a member owned cooperative financial institution serving the Frederick area. Address: One State Farm Drive, Frederick, MD 21709. Telephone: 301-620-6789.
- **First Peoples Community** is a member owned cooperative financial institution serving the Cumberland area. Address: PO Box 1377, Cumberland, MD 21501. Telephone: 301-784-3000.
- **LocalLender.info** is a Credit Union directory service. Website: www.local lender.info/credit-unions/.

Examples of Maryland Cooperatives

- **Chesapeake Fields Institute.** A farmer association/cooperative through which value-added premiums can be achieved for MD's Eastern Shore farmers. Address: 709 Morgnec Rd., Chestertown, MD 21620. Telephone: 410-810-2081. Website: www.chesapeakefields.com.
- **Common Market Co-op** is a member owned retail food market that strives to provide high quality products to the community, support local farmers, encourage fair prices and sustainable living. Address: 5813 Buckeystown Pike, Frederick, MD. Telephone: 301-663-3416. Website: www.commonmarket.com.
- **Countrymark Cooperative** is an American farm cooperative producing premium petroleum products for agriculture. Maryland Office: 410-685-6410. Address: 1700 Beason Street, Baltimore, MD 21230 or contact Jason Spindler, IT Project Manager at spindler@countrymark.com at 812-838-8524. Website: www.countrymark.com/index2.html.
- **Farmers Cooperative Association, Inc/FCA.** FCA is a cooperative that offers premium feed, fertilizer and petroleum products at competitive prices serving MD, WVA, VA and PA. Address: 820 E. South Street, Frederick, MD 21701. Telephone: 800-255-0023. Website: www.farmerscoop.com/.
- **Food Co-ops and Other Co-op Resources** is an online cooperative natural food directory service. Address: 1254 Etna Street, St. Paul, MN 55106. Telephone and Fax: 651-774-9189. Website: <http://sqlblue2.cul.columbia.edu/Jim/food.coop.html>.
- **Green hours Growers Cooperative.** A marketing and purchasing cooperative that is organized to support individual growers in the emerging horticultural model of contract hydroponic greenhouse production. Website: www.co-options.coop/profiles.htm .
- **Lower Shore Broadband Cooperative.** LSBC is a cooperative consisting of various private and public entities that share wireless broadband services at comparable rates. Contact: Diana Nolte, General Manager at 410-632-4111. Address: 112 West Green Street, Snow Hill, MD 21863. Email: dnolte@ix.netcom.com. Website: <http://www.lsbc.us> or <http://www.lsbc.coop> .
- **Smith Island Crabmeat Co-op, Inc.** This rural co-op consists of nine crabmeat pickers who work as independent businesses that produce 23,600 pounds of crab meat annually. Address: 3019 Union Church Rd., Smith Island, Tylerton, MD 21866. Telephone: 888-825-2077. Website: www.smithislandcrabs.com.
- **Smith Island Communication Cooperative.** Data processing, telemarketing and e-commerce activities. Address: 3019 Union Church Rd., Smith Island, Tylerton, MD 21866. Telephone: 888-825-2077.

- **Southern Maryland Small Farm Cooperative/SMSFC** under the leadership of Mr. Dan Gragan the cooperative acts as a buying and selling representative for agricultural products for the members, promotes policies that increase the net income for the producers, develops alliances with suppliers to provide savings on supplies to members, facilitates and supports networking and provides a unified voice in government for farmers. Contact: Dan Gragan, Stephan Tubene, and/or David Myers at 410-222-6759. Website: www.agnr.umd.edu/AGNRNews/Article.cfm?&ID=2209&NL=61.
- **Southern States** is one of the Nation's largest farmer owned cooperatives serving 23 states. Since 1923, the cooperative has used the collective resources of its members to increase research capabilities which benefits the farmers and helps increase farm income. The cooperative has branches in farming & ag, lawn & garden, horses, pets, and energy. Address: Main Office at PO Box 26234, Richmond, VA 23260-6234. Telephone: 804-281-1000. Berlin Farm Supply at 115 Broad Street, Berlin, MD 21811. Telephone: 410-641-3600. Website: www.southernstates.com.
- **Takoma Park Silver Spring Food Co-op/TPSS** is a member owned cooperative grocery store that offers a variety of products from fresh produce, cheeses, coffees, herbs, and natural remedies. Address: 201 Ethan Allen Avenue, Takoma Park, MD 20912. Telephone: 301-891-2667. Address: 8309 Grubb Road, Silver Spring, MD 20910. Telephone: 240-247-2667. Website: <http://www.tpss.org/>.
- **The Glut Food Coop** is a not for profit, natural food cooperative market. The market is worker managed and offers quality products at prices that cover only the food cost plus their operating expenses. Address: 4005 34th Street, Mt. Rainier, MD. Telephone: 301-779-1978. Website: www.naturalmaryland.com.
- **The Village** is an all natural, member owned cooperative market that offers quality products and community classes in parenting, cooking and knitting. Address: 2429 Saint Paul Street, Baltimore, MD 21218. Telephone: 410-235-3255. Website: www.baltimorevillage.org.

IX. DELAWARE -- LOCAL RESOURCES

The organizations listed in this section offer general economic and community development services such as business planning, market assistance, and identification of capital financing sources. In some cases, their knowledge of cooperative business enterprises may be limited.

Cooperative Business Assistance

- **Keystone Development Center** helps develop cooperatives through a network of private, public, and educational entities. KDC strives to improve rural economic conditions through cooperative development, with priority given to new and emerging groups, cooperatives, and communities. For more information contact Cathy Smith. Telephone: 814-687-4937. Email: smith@kdc.coop. The KDC mailing address is c/o Adams Electric Cooperative, Inc., 200 Trinity Road, York, PA 17404. Telephone: 717-792-2163. Fax: 717-792-2573. Website: www.kdc.coop
- **CoOptions/UMES** is the resource center for the Rural Development Center that provides information about cooperative business opportunities on the Delmarva Peninsula. Contact: Daniel Kuennen, Director at dskuennen@mail.umes.edu. Address: Richard A. Henson Center, Room 2147, UMES, Princess Anne, MD 21853. Telephone: 410-651-6183. Fax: 410-651-6207. Website: <http://www.co-options.coop/>
 - **University of Maryland Eastern Shore Rural Development Center/UMESRDC.** The RDC's mission is to strengthen and diversify Maryland's rural economy by providing technical assistance, strategic planning, and financial assistance for public development with an emphasis on creating public/private partnerships. Contact: Daniel Kuennen, Director at dskuennen@mail.umes.edu or Thomas Handwerker at tshandwerker@maial.umes.edu. Address: Richard A. Henson Center, Room 2147, UMES, Princess Anne, MD 21853. Telephone: 410-651-6183. Fax: 410-651-6207. Website: http://skipjack.net/le_shore/rural/.

Business Registration & Filings

- **Delaware Department of State** is an extremely diverse agency offering a variety of public services which includes the Division of Corporations for business filings, business incorporation, licensing, banking, notary services. Address: Division of Corporations/Regular Mail, PO Box 898, Dover, DE 19903 or Division of Corporations/Express Mail, John G. Townsend Bldg., 401 Federal ST., Suite 4, Dover, DE 19901. Telephone: 302-739-3073. Website: www.state.de.us or www.state.de.us/corp/location.shtml.
- **Delaware Department of Finance/Division of Revenue.** Businesses must register with the Division of Revenue. Address: Delaware Division of Revenue, 820 N. French Street, Wilmington, DE 19801. Telephone: 1-800-292-7826. Website: www.state.de.us/revenue.
 - **Regional Offices:**
 - **New Castle County.** Address: Carvel State Office Bldg., 820 North French St., Wilmington, DE 19801. Telephone: 302-577-8200. Fax: 302-577-8202.
 - **Kent County.** Address: Thomas Collins Bldg., 540 S. Dupont Highway, Dover, DE 19901. Telephone: 302-744-1085. Fax: 302-744-1095.
 - **Sussex County.** Address: 422 N. Dupont Highway, Georgetown, DE 19947. Telephone: 302-856-5358. Fax: 302-856-5697.

Agriculture & Business Assistance

- **Delaware- USDA Rural Development** conducts a rural development program designed to provide technical assistance to rural residents interested in organizing cooperatives or to existing cooperatives seeking to improve operations. This technical assistance includes needs assessments, strategic planning, business planning, feasibility analysis, board training, along with distributing education materials. Address: State Office; 1221 College Park Drive, Suite 200, Dover, DE 19904. Telephone: 302-857-3580. Fax: 302-857-3640. Email: marlene.elliott@de.usda.gov. Website: www.rurdev.usda.gov/de/.

- **USDA Rural Development for Kent & New Castle Counties.**
Address: 800 Bay Suite Road, Suite 2, Cover, DE 19901.
Telephone: 302-741-2600 Ext. 4. Fax 302-741-8259
- **USDA Rural Development for Sussex County.**
Address: Agricultural Service Center, 408-A North DuPont Hwy, Georgetown, DE 19947.
Telephone: 302-856-3990 Ext. 4. Fax: 302-856-4381.
- **Delaware-USDA Rural Information Center/RIC** offers resources on a variety of topics including; agriculture, business, funding, economics, rural development, cooperatives, environmental, housing, labor etc.. Address: National Agricultural Library, Room 304, 1031 Baltimore Avenue, Beltsville, MD 20705-2351. Telephone: 800-633-7701. Email: ric@nal.usda.gov.
- **USDA/Rural Business and Development Programs.** Rural Development's Rural Business and Cooperative Programs are designed to assist rural America in building local economies by increasing jobs and developing small and emerging private businesses. Rural Development provides guaranteed loans, re-lending programs and financial assistance for economic development and rural towns and non-profit corporations. Address: USDA Rural Development/Business and Community Programs; 1221 College Park Drive, Suite 200, Dover, Delaware 19904. Telephone: 302-857-3580. Fax: 302-857-3635.
Website: www.rurdev.usda.gov/de/busdevel.htm.
- **Delaware Department of Agriculture** offers a variety of services with a mission to sustain and promote the viability of food, fiber, and agricultural industries in Delaware. Address: 2320 South DuPont Highway, Dover, DE 19901. Telephone: 302-698-4500 or 800-282-8685. Website: <http://dda.delaware.gov>. or www.state.de.us/deptagri/contact.shtml.
 - Special services include;
 - DDA/Interactive Map Server: Contact Mark Davis 302-698-4534
 - Marketing Coordinator: Contact Kelli Steele 302-698-4519
- **USDA/Agricultural Marketing Service/AMS.** The Fruit and Vegetable Programs division of AMS has several branches that offer a variety of services including; Marketing Assistance Branch, PACA/Licensing Branch, Inspections, Economic Analysis, Processed Products Branch and Research & Promotion Branch. Address: USDA/Agricultural Marketing Service, 1400 Independence Avenue, SW, Room 2077 South Bldg, Stop Code 0235, Washington, DC 20250-0235. Contact Robert C. Keeney, Deputy Administrator at Robert.Keeney@usda.gov. Telephone: 202-720-4722. Fax: 202-720-0016. Check the website for specific branch contacts. Website: www.ams.usda.gov or www.ams.usda.gov/fv/keycntct.htm.
- **USDA/Natural Resources Conservation Service/NRCS.** NRCS provides technical assistance in a partnership effort to help private land owners, managers, farmers and ranchers conserve their soil, water and natural resources. Address: 1221 College Park Drive #100, Dover, De 19904. Telephone: 443-482-2913. Fax: 302-678-0843. Website: http://soils.usda.gov/contact/state_offices/directories/de.html.
- **Delaware Farm Bureau** acts to protect and promote Maryland agriculture and rural life. Farm Bureau's purpose is to increase net farm income and improve the quality of life by providing a legislative voice, increasing public understanding and promoting member involvement. Address: 3457 South Dupont Highway, Camden, DE 19934. Telephone: 302-697-3183. Fax: 302-697-1428. Website: www.defb.org.
- **Delaware Farm Service Agency/USDA.** FSA provides information and services. Their mission is to help farmers conserve land and water resources, provide credit to new or disadvantaged farmers and ranchers and assist with disaster relief. Address: 1201 College Park Drive, Suite 101, Dover, DE 19904-8713. Telephone: 302-678-4250. Fax: 302-678-9100. Website: www.fsa.usda.gov/de/.
- **Delaware County Electric Cooperative, Inc.** A member owned electric cooperative serving rural DE. Address: PO Box 471, Delhi, NY 13753. Telephone: 607-746-2341. Fax: 607-746-7548. Website: www.dce.coop.

- **Delaware Electric Cooperative.** A member owned electric cooperative serving Sussex, Kent and New Castle Counties. Address: Box 600, 14198 Sussex Highway, Greenwood, DE 19950. Telephone: 1-800-282-8595. Website: www.delaware.coop.
- **USDA/Food Safety and Inspection Service.** A division of the USDA for food safety regulations and inspection services. Address: US Dept. of Agriculture; District 75, 5601 Sunnyside Ave., Suite 1-2288 B, Beltsville, MD 20705-5200. Telephone: 301-504-2136. Fax: 301-504-2140. Website: www.fsis.usda.gov.

University & Extension Assistance

- **Cooperative State Research, Education, and Extension Service/CSREES** is an agency within the USDA whose mission is to advance knowledge for agriculture, the environment, human health, and communities through National program leadership and Federal assistance. Mailing Address: USDA/CSREES 1400 Independence Avenue SW, Stop 2201, Washington, DC 20250-2201. Telephone: 202-720-7441. Website: www.csrees.usda.gov.
- **Cornell Cooperative Extension/Delaware County.** Cornell Cooperative Extension offers a wide variety of services and programs to help farmers operate profitable businesses. Address: State Hwy 10, PO Box 184, Hamden, NY 13782-0184. Telephone: 607-865-6531. Fax: 607-865-6532. Email: Delaware@cornell.edu. Website: www.cce.cornell.edu/delaware/delaware.html.
- **Delaware State University.** The University provides academic & service programs in agriculture and natural resources. Address: 1200 DuPont Highway, Dover, DE 19901. Telephone: Day; 302-857-6060 and Eve; 302-857-6290. Website: www.desu.edu.
 - **Delaware State University/Cooperative Extension.**
Call or check the website for the department and staff directory
Telephone: 302-857-6425. Website: www.desu.edu/directory.
- **Salisbury University.** Address: 1101 Camden Ave., Salisbury, MD 21801. Telephone: 410-543-6000. Website: <http://www.salisbury.edu/>.
 - **Delmarva Farm Co-op Information/Wicomico County Extension Office.** Telephone: 410-749-6141 or Email: ss80@umail.umd.edu .
- **University of Delaware.** The University provides academic & service programs in agriculture and business. Address: University of Delaware, Newark, Delaware 19716. Telephone: 302-831-2792. Website: www.udel.edu/.
 - **University of Delaware/Cooperative Extension.**
Call or check the website for the department & staff directory.
Telephone: 302-831-2501. Website: http://ag.udel.edu/extension/direcotry/CE_directory.htm.
 - **Cooperative Extension by County served.**
 - **NCC Cooperative Extension/ Serving New Castle County**
Address: 910 S. Chapel St., Newark, DE 19716-1303.
Telephone: 302-831-COOP. Fax: 302-831-8934.
Website: <http://ag.udel.edu/>
 - **Cooperative Extension/Serving Kent County**
Address: 69 Transportation Circle, Dover, DE 19901.
Telephone: 302-730-4000. Fax: 302-735-8130.
Website: <http://ag.udel.edu/extension/kent/>.
 - **Cooperative Extension/Serving Sussex County**
Address: 16684 County Seat Highway, Georgetown, DE, 19947-9575.
Telephone: 302-856-7303. Fax 302-856-1845.

Website: http://www.rec.udel.edu/TopLevel/staff_and_programs.htm.

Economic Development & Business Assistance

- **Delaware Economic Development Office/DEDO.** The mission of the Delaware Economic Development Office is to attract new investors and businesses to the State, promoting the expansion of existing industry, assisting small and minority-owned businesses, promoting and developing tourism and creating new and improved employment opportunities for all citizens. Website: www.state.de.us/dedo.
 - **Dover Location:** 99 Kings Highway, Dover DE 19901
Telephone: 302-739-4271. Fax: 302-577-8477.
 - **Wilmington Location:** 820 N. French Street, Wilmington, DE 19801
Telephone: 302-577-8477. Fax: 302-577-8499.
- **Rockwell Associates** is a financial consulting firm that uses a goal-oriented approach to assist clients with financial planning, investments and insurance; serving PA, MD and DE. Address: 410 West Ninth St., Wilmington, DE 19801. Telephone: 302-655-7151 Ext. 128. Contact Steven Connell at sconnell@HTK.com. Website: www.rockwellassoc.com.

Small Business Development Assistance

- **SCORE/Service Corps of Retired Executives.** “Counselors to America’s Small Business” is a nonprofit organization that provides free and confidential small business advice and training. SCORE is dedicated to entrepreneurial education and the formation, growth and success of small businesses. Address: The Nemours Building, 1007 Orange Street, Suite 1120, Wilmington, DE 19801. Telephone: 302-573-6552. Fax: 302-573-6092. Website: www.score.org/explore_score.html.
- **Delaware Small Business Development Center Network.** SBDC’s offer comprehensive assistance to small businesses by providing a wide variety of information and guidance. Staff will help with accounting, market research, and financial analysis. Most services are free. The website is full of useful information that will link you to any of the centers: Website: www.delawaresbdc.org.
 - **University of Delaware/SBDC; New Castle County Center.**
Address: 1318 North Market Street, Wilmington, DE 19801.
Telephone: 302-571-1555. Fax: 302-571-5222.
 - **University of Delaware/SBDC; Sussex County Center.**
Address: 103 W. Pine Street, Georgetown, DE 19947.
Telephone: 302-856-1555. Fax: 302-854-6979.
 - **University of Delaware/SBDC; Kent County Center.**
Address: 1200 N. DuPont Hwy., Suite 108, Dover, DE 19901.
Telephone: 302-678-1555. Fax: 302-857-6950.
 - **University of Delaware/State Administrative Headquarters and DE Technology Assistance Program.**
Address: Delaware Technology Park, One Innovation Way, Suite 301, Newark, DE 19711.
Telephone: 302-831-1555. Fax: 302-831-1423.
- **Delaware Small Business Resource Partnership Directory/SBRP.** SBRPD is a consortium of Federal, State and non-profit agencies with programs that benefit small and growing businesses. The mission is on communication and to provide Delaware businesses with easy access to providers of business information, services and assistance. Check the website directory. Website: www.state.de.us/sbrp/.

Credit & Lending Institutions

- **Dover Federal Credit Union.** Credit Unions provide access to at-cost financial services for a cross section of the population. DFCU has five locations in Delaware.
 - **Dover Air Force Base.** Address: Bldg 264 Chad St., Dover DE. Telephone: 302-678-8000.
 - **West Dover.** Address: 225 Saulsbury Rd., Dover DE. Telephone: 302-678-8001.
 - **North Dover.** Address: 255 N. DuPont Hwy, Dover, DE. Telephone: 302-678-5360.
 - **New Castle.**
 - Address: 2600 Spruance Drive, Air Nat'l Guard Base, New Castle DE. Telephone: 302-328-1336.
 - Address: 4 Quigley Blvd., DE Credit Union League Bldg., New Castle, DE. Telephone: 302-322-4230.
- **Delaware Credit Unions.** Delaware on the web is a directory of DE Credit Unions by County. Address: 560 Peoples Plaza 3210, Newark, DE 19702. Telephone: 302-838-4232. Website: <http://delawareontheweb.com/contact.htm>. Local Lender is also a directory of DE Credit Unions: Website: www.localender.info/credit-unions/delaware-credit-unions/.
 - **Kent County**
 - First State Federal Credit Union. Address: 874 Walker Rd., #B, Dover, DE 19904.
 - **Sussex County**
 - Seaford Federal Credit Union. Address: 116 S. Dual Hwy, Seaford, DE 19973.
 - **New Castle County**
 - American Spirit Federal Credit Union. Address: 1110 Elkton Rd., Newark, DE 19711.
- **Mid Atlantic Farm Credit.** A financial institution that offers farm loans and leases for real estate, operating, equipment, facilities and other farm related expenses. One of the largest agricultural and rural lenders on the east coast with offices in DE, MD and PA. Address: 1410 South State St., Dover, DE 19903-0418. Telephone: 302-734-7534. Fax: 302-734-7541. Website: www.midatlanticfarmcredit.com/dover.html.
- **Janus Ag Finance.** A provider of farm loans and rural financing. Address 659 W. Jamison Circle, Littleton Co 80120. Telephone: 1-888-249-0777. Website: www.janusagfinance.net/contact.htm.
- **First Pioneer Farm Credit.** An agricultural lending and credit service institution serving the east. Address: 174 South Road, Enfield, CT 06082. Telephone: 860-741-4380. Fax: 860-253-5565. Website: www.firstpioneer.com/contact.htm.

Examples of Delaware Cooperatives

- **Cabrini Terrace Cooperative Apartments.** The Cabrini Terrace Owners Corporation is a financially sound housing cooperative formed in 1986, with luxury apartments, security, public transportation, concierge services and laundry facilities. Address: 900 West 190th Street, New York, NY 10040-3633. Telephone: 212-795-2750. Website: <http://hhoc.org/member/900/index-more.html>.
- **Delaware County Electric Cooperative, Inc.** A member owned electric cooperative serving rural DE. Address: PO Box 471, Delhi, NY 13753. Telephone: 607-746-2341. Fax: 607-746-7548. Website: www.dce.coop.
- **Delaware Electric Cooperative.** A member owned electric cooperative serving Sussex, Kent and New Castle Counties. Address: Box 600, 14198 Sussex Highway, Greenwood, DE 19950. Telephone: 1-800-282-8595. Website: www.delaware.coop.
- **Made by Hand International Cooperative** offers unique handwoven and crafted clothing, jewelry, accessories, rugs, coffee, household items and musical instruments from artisan cooperatives around the world. Address: Route 1 York Beach Mall, South Bethany, DE 19930. Telephone: 302-539-6392. Fax: 302-539-6392. Email: grimesk@udel.edu.
- **Newark Natural Foods** owned to serve the public by the Newark Community Cooperative, Inc. They offer a wide variety of natural foods and supplements and as a co-op, they make business decisions based on sustainability and the impact on the earth and the community. Address: 280 East Main Street, Newark, DE 19711. Telephone: 302-368-5894. Fax: 302-368-3049. Email: nfoods@mycomcast.com. Website: www.newarknaturalfoods.com

- **Southern States** is one of the Nation's largest farmer owned cooperatives serving 23 states. Since 1923, the cooperative has used the collective resources of its members to increase research capabilities which benefits the farmers and helps increase farm income. The cooperative has branches in farming & ag, lawn & garden, horses, pets, and energy. Address: Dagsboro Service at 302 Clayton St., Dagsboro, DE 19939. Telephone: 302-732-6651. Best Equipment at 32258 Janice Road, Lewes, DE 19958. Telephone: 302-545-6520. Website: www.southernstates.com.
- **Village Imports, Inc.** is a Fair Trade shopping with a social conscience, products also purchased from cooperative businesses. They offers jewelry, clothes, world music, masks, home décor, candies and coffee, purchased. Address: 165 East Main Street, Newark, DE 19711. Telephone: 302-368-9923. Email: carol@villageimports.com.

X. COOPERATIVE GUIDES, VIDEOS, AND BOOKS

- **A Guide to USDA and Other Federal Resources for Sustainable Agriculture and Forestry Enterprises.** By Romana A. Vysatova and Laurie S.Z. Greenberg. A guide for anyone seeking the help of federal programs to foster innovative enterprises in agriculture and forestry in the United States. For a free copy contact, Appropriate Technology Transfer for Rural Areas (ATTRA), P.O. Box 3657, Fayetteville, AR 72702. Telephone: 800-346-9140. Fax: 501-442-9842. Website: www.attra.org.
- **Balancing Ecology and Economics: A Start-up Guide for Forest Owner Cooperation.** Cooperative Development Services, University of Wisconsin Center for Cooperatives, Community Forestry Resource Center, Cooperative Development Institute. Revised, Second Edition. October 2002. For copies, contact Cooperative Development Services, 131 West Wilson Street. Suite 400, Madison, Wisconsin 53703. Telephone: 608-258-4396. Available online at <http://www.forestrycenter.org/>.
- **Best Practices for Cooperative Development: Defining, Communicating, and Replicating Success.** Developed by the Network of Centers for Rural Cooperative Development. March 1996. This publication is based on 30 months of cooperative development work performed in all regions of the United States through ten Centers of Cooperative Development. Sponsored by the Cooperative Development Foundation, 1401 New York Avenue, N.W., Suite 1100 Washington, DC 20005. For a copy call NCBA Publications at 202-638-6222.
- **Cooperatives in Agriculture:** A book edited by David Cobia of North Dakota State University and printed in 1989 by Prentice-Hall, Inc., a division of Simon and Schuster of Englewood Cliffs, New Jersey 07632. The text is a comprehensive treatment of current cooperative theory as applied to agricultural cooperatives.
- **Cooperative Business Principles.** United States Department of Agriculture, Rural Business and Cooperative Development Service, Cooperative Information Report 45, Section 2, August 1994, Ag Box 3255, Washington, DC 20250-3255. Telephone: 202-720-8381. Website: www.rurdev.usda.gov/rbs/pub/cooprpts.htm.
- **Co-op Ed A to Z.** The George and Gladys Dunlap Cooperative Leadership Program. Nationwide Insurance. Website: <http://fusion.ag.ohio-state.edu/>.
- **Co-ops 101:** An Introduction to Cooperatives. United States Department of Agriculture, Rural Business and Cooperative Development Service, Cooperative Information Report 55, June 1997, Ag Box 3255, Washington, DC 20250-3255. Telephone: 202-720-8381. Website: www.rurdev.usda.gov/rbs/pub/cooprpts.htm.
- **Cooperatives: A Tool for Community Economic Development:** An on-line manual available on the University of Wisconsin (Madison)--Center for Cooperatives' website. Website address for manual: www.wisc.edu/uwcc/manual/cover.html.
- **Considering Cooperation: A Guide for New Cooperative Development:** E.B. 01-01, February 2001. Brian M. Henehan and Bruce L. Anderson, Department of Applied Economics and Management, College of Agriculture and Life Sciences, Cornell University, Ithaca, New York, 14853. An on-line version is available at <http://cooperatives.aem.cornell.edu/pubs.htm>.
- **Creating "Co-op Fever":** A Rural Developer's Guide to Forming Cooperatives. Bill Patrie. Rural Business Service Report 54, July 1998, Ag Box 3255, Washington, DC 20250-3255. Telephone: 202-720-8381. Also available on-line at www.wisc.edu/uwcc/info/sr54.pdf.
- **Entrepreneurial Development in the Food Sector: Program Guide.** Katie Lima. The Association for Enterprise Opportunity (AEO). The program guide highlights current activities and trends among entrepreneur projects including but not limited to; farmers' markets, shared use commercial kitchens, kitchen incubators and other food related micro-enterprises. The guide can be downloaded at www.microenterpriseworks.org/index.asp?bid=93 or contact AEO. Address: 1601 North Kent St., Suite 1101, Arlington, VA 22209. Telephone: 703-841-7760. Website: www.microenterpriseworks.org.

- **Grown Locally Cooperative.** A case study prepared for the North Central Initiative for Small Farm Profitability by Gary Huber and Katherine Parker, Practical Farmers of Iowa. Available for download at http://www.practicalfarmers.org/resource/PFIResource_62.pdf.
- **Home Base: The Playbook for Cooperative Development.** The guide provides consumers, tenant groups and nonprofit developers a clear step-by-step process for conversion to or construction of, cooperative housing. Jim Gray, Jon Kelly, Terry Lewis, Jay Marcus & Betsy Newcomer; NCB Development Corporation affiliates. NCB Capital Impact. Address: 1333 Broadway, Suite 602, Oakland, CA 94612. Telephone: 510-496-2227. Fax: 510-496-0404. Email: Elizabeth Day at eday@ncbcapitalimpact.org. Website: www.ncbcapitalimpact.org.
- **How to Start a Cooperative--Booklet.** United States Department of Agriculture, Rural Business and Cooperative Development Service, Cooperative Information Report 7. September 1993. Cooperative Development Division, Ag Box 3255, Washington, DC 20250-3255. Telephone: 202-720-8381. Website: www.rurdev.usda.gov/rbs/pub/cooprpts.htm.
- **How to Start a Cooperative--Video.** United States Department of Agriculture, Rural Business and Cooperative Development Service. Released 1991. \$25. Cooperative Development Division, Ag Box 3255, Washington, DC 20250-3255. Telephone: 202-720-8381. Website: www.rurdev.usda.gov/rbs/pub/newpub.htm.
- **NCB Co-op 100:** Published by the National Cooperative Bank, 1401 Eye Street, N.W., Suite 700, Washington, DC 20005, 202-336-7700 or www.ncb.com or www.ncb.coop/publications.aspx. An easy to read guide about cooperatives and the top 100 cooperatives in America. Available for download at <http://www.ncb.coop/homepage/dayinlife.nsf/index.htm>,
- **New Generation Farmer Cooperatives: The Development Process--Video:** A video highlighting workshops from the 1998 Cooperative Development Training Conference. The cost of the video, plus postage and handling is \$25 for U.S. orders. For more information, including a clip from the video, go to www.wisc.edu/uwcc/info/video_order_form.html.
- **Putting Cooperation to Work: A Guidebook for Educators, Advisors, Consultants and Rural Economic Developers.** By Brian M. Henahan, Bruce L. Anderson, Timothy P. Pezzolesi and Robert L. Campbell as a companion to the Satellite Teleconference: "Cooperating for Sustainability: Achieving a Sustainable Agriculture Through Cooperation." April 1997, Cornell University Ithaca, NY. Published by Cornell Cooperative Enterprise Program, 203 Warren Hall, Cornell University, Ithaca, New York 14853-7801. Website: <http://cooperatives.aem.cornell.edu/pubs.htm>.
- **Reap New Profits: Marketing Strategies for Farmers and Ranchers:** This newly revised full color bulletin discusses alternatives to marketing commodities through conventional channels. Joining or starting a cooperative is covered as one way to add value to farm products. You can preview or download the entire publication at <http://www.sare.org/publications/marketing.htm> or order free print copies by calling 301-504-5236 or e-mailing san_assoc@sare.org. The guide is published by the Sustainable Agriculture Network (SAN) for the Sustainable Agriculture Research and Education (SARE) program.
- **Rural Cooperatives.** This is an informative magazine focused on issues facing rural cooperatives that is published bimonthly by the Rural Business—Cooperative Service division of the USDA (see previous section for contact information). On line copies are available at <http://www.rurdev.usda.gov/rbs/pub/openmag.htm>.
- **Rural Entrepreneurial Networks.** "Hello, My Business Name Is:" A Guide to Building Entrepreneurial Networks in North Carolina, was published by North Carolina's Council for Entrepreneurial Development as a part of a statewide effort led by the North Carolina Rural Development Center. This online guide outlines the procedure for developing Rural Entrepreneurial Networks in any rural area and is available at www.cednc.org/resources/reports_and_surveys/networks_guide.pdf.
- **Starting a Cooperative.** Concise summary of the cooperative development process available on the Cooperative Development Institute's website available at <http://www.cooplifecoop.org>.

- **“The LEADing Board:** A Professional Development Series for Cooperative Directors,” This is the written result of a joint project of the Urban Cooperative Initiative School of Human Ecology, University of Wisconsin-Extension and the Rural Business Service – Cooperative Services, USDA. There is both a facilitator guide and participant guide. A video is also available. Copyright 2000, available through the Urban Cooperative Initiative, 1300 Linden Drive Room 345, Madison, WI 53706; phone 608-262-7390; fax 608-265-6048.

XI. HELPFUL WEBSITES

- **Adams Electric Cooperative:**
www.ademsec.com
- **AgFirst Farm Credit Bank:** www.agfirst.com
- **AgMap:**
<http://agmap.psu.edu>
- **Agricultural Marketing Resource Center:**
www.agmrc.org
- **Appropriate Technology Transfer for Rural Areas/ATTRA:** www.attra.org
- **Auctioneer Services/Appraisals:**
www.auctionzip.com.
- **Building Entrepreneurial Networks**
www.cednc.org/resources/reports_and_surveys/networks_guide.pdf.
- **BusinessLaw.gov:** www.business.gov
- **Canadian Co-operative Association:**
<http://www.coopscanada.coop/>
- **Cattleman's Association:** www.beef.org.
- **Center for Farm Transition/PDA**
www.iplantofarm.com
- **Center for Rural Pennsylvania:**
www.ruralpa.org
- **Co-Bank:** www.cobank.com
- **Community Development Corporation of Butler County:**
www.butlercountycdc.com/economic/
- **Community Food:**
www.communityfood.com
- **Cooperative Housing Coalition:**
www.chc.coop
- **Co-op Catalog:** <http://www.ncba.org/catalog/>
- **Cooperative Development Services.**
www.cdsus.coop. and www.cdsfood.coop
- **Co-op Ed A to Z.**
<http://fusion.ag.ohio-state.edu>
- **Cooperative Grocer On-line Magazine:**
www.cooperativegrocer.coop
- **Co-operative Information Superhighway:**
www.coop.org
- **Cooperative Life:** www.cooplifecoop.com. Also visit their site devoted to group businesses involved in sustainable agriculture at www.cooplifecoop.com/sustag.html.
- **CoopMetrics.** www.coopmetrics.coop.
- **Coop Zone:** www.coopzone.coop
- **Cooperative Network and Resource Links:**
www.cooperative.com
- **Cornell University Cooperative Enterprise Program:**
<http://cooperatives.aem.cornell.edu/>
- **CWS** (established in early 19th century Europe as Co-operative Wholesale Society):
www.co-op.co.uk.
- **Food Cooperatives:**
www.foodcoop500.coop/html/default.shtm.
- **Food Routes:**
<http://foodroutes.org>
- **Food Service Rentals:** www.fccaa.org.
- **International Co-operative Alliance:**
www.ica.coop
- **Invent PA Network** (Pennsylvania Department of Community and Economic Development):
www.inventpa.com
- **Kutztown University of Pennsylvania**
www.kutztownsbdc.org/course_listing.asp
- **Local Harvest**
www.localharvest.org
- **Mid-Atlantic Farm Credit:**
www.midatlanticfarmcredit.com/branch.html
- **National Association of Housing Cooperatives:**
www.coophousing.org
- **National Agricultural Statistics Service/NASS** www.nass.usda.gov/index.asp

- **National Cooperative Bank.** www.ncb.coop.
- **National Center for Employee Ownership:** www.nceo.org
- **National Sustainable Agriculture Information Service:** www.attra.ncat.org
- **Organic Crop Improvement Association** www.ocia.org
- **Penn Future** www.pennfuture.org
- **Pennsylvania Association for Sustainable Agriculture:** www.pasafarming.org
- **Pennsylvania Buy Fresh Buy Local** www.buylocalpa.org.
- **Pennsylvania Corporate Bureau:** www.dos.state.pa.us/corps/
- **Pennsylvania Department of Agriculture:** <http://www.pda.state.pa.us/>
- **Pennsylvania Department of Revenue (taxation issues):** www.revenue.state.pa.us
- **Pennsylvania Farm Bureau:** www.pfb.com
- **Pennsylvania Farmers Union:** www.nfu.org/in-the-states/pa/
- **Pennsylvania Small Business Development Centers:** www.pasbdc.org
- **Pennsylvania State University-Cooperative Extension:** www.extenssion.psu.edu
- **Pennsylvania Rural Electric Association:** www.prea.com
- **Practical Farmers of Iowa. Several resource publications available on line.** www.practicalfarmers.org.
- **Ready Set Go Consulting:** www.ready-set-go.biz
- **Rural Cooperative Center, University of California:** <http://cooperatives.ucdavis.edu>
- **Service Corps of Retired Executives (SCORE):** www.score.org
- **Steel City Biofuels.** www.steelcitybiofuels.org
- **The Association for Enterprise Opportunity** www.microenterpriseworks.org
- **The New Farm/Rodale Institute** <http://www.newfarm.org>
- **The Organic Pages** www.theorganicpages.com
- **United States Department of Agriculture—Rural Business-Cooperative Service:** www.rurdev.usda.gov/rbs
- **University of Wisconsin Center for Cooperatives:** www.wisc.edu/uwcc

XII. RESOURCES BY COOPERATIVE TYPE

This section contains listings for both assistance organizations **and** examples of successful cooperatives by type.

Agricultural Cooperatives

Agricultural cooperatives are formed by producers to market products, purchase supplies/services, add value through processing, and bargain for more favorable terms. These listings are a subset of those listed previously in the national, state, and local resources section.

Resources

- **Cornell University Cooperative Enterprise Program** seeks to enhance the performance of existing cooperative businesses and facilitate the development of emerging cooperative enterprise through teaching, research, and outreach. Program initiatives are aimed primarily at senior management and boards of directors of cooperatives with an emphasis on finance, management, strategic planning, and marketing. Contact Brian Henehan, 203 Warren Hall, Cornell University, Ithaca, NY 14853-7801 Telephone: 607-255-8800 Fax: 607-255-9984 Website: <http://cooperatives.aem.cornell.edu>.
- **Mid-Atlantic Alliance of Cooperatives.** MAAC is formed of 14 cooperatives based in Pennsylvania and Maryland in recognition that cooperative businesses are unique, and that they would individually gain strength by combining efforts to meet their specialized needs and interests. Mailing Address: PO Box 552, Shippensburg, PA 17257. Telephone: 717-530-1209. Fax: 717-532-9997. Email information: info@maacooperatives.org. Website: www.maacooperatives.org.
- **National Council of Farmer Cooperatives.** A nationwide association of cooperative businesses owned and controlled by farmers. NCFC's mission is to protect the public policy environment in which farmer-owned cooperative businesses operate, promote their economic well-being, and provide leadership in cooperative education. Address: 50 F Street, N.W., Suite 900, Washington, DC 20001. Telephone: 202-626-8700. Fax: 202-626-8722. Website: www.ncfc.org.
- **Pennsylvania Farmers Union** actively provides technical assistance to groups seeking to form cooperatives to improve farm income. Address: Box 47, 158 E. Main St., Millville, PA 17846. Telephone: 717-914-1366. Email: pafarmersunion@verizon.net. Website: www.nfu.org/in-the-states/pa/.
- **Pennsylvania Rural Electric Association/Allegheny Electric Cooperative.** Excellent on-line and dial up resource and link for information on electric issues and cooperatives in Pennsylvania and New Jersey. Address: P.O. Box 1266, Harrisburg, PA 17108. Telephone: 717-233-5704. Website: www.prea.com.
- **University of Wisconsin Center for Cooperatives** studies and promotes cooperative action as a means of meeting people's economic and social needs. It develops, promotes, and coordinates educational programs, technical assistance and research on the cooperative form of business. Their superb website has an entire section of links to agricultural cooperatives. Address: UWCC, 230 Taylor Hall, 427 Lorch Street, Madison, WI 53706. Telephone: 608-262-3981. Website: www.wisc.edu/uwcc.
- **USDA--Rural Development** conducts a cooperative development program designed to provide technical assistance to rural residents interested in organizing cooperatives or to existing cooperatives seeking to improve operations. This technical assistance includes needs assessments, strategic planning, business planning, feasibility analysis, board training, along with distributing education materials. Local Address: USDA Rural Development, One Credit Union Place, Suite 330, Harrisburg, PA 17110-2996. Telephone: 717-237-2189. Fax: 717-237-2196. Email: Bernard.linn@pa.usda.gov. Website: www.rurdev.usda.gov or www.rurdev.usda.gov/pa.

NOTE: Names and organizations listed in this manual are for reference purposes only and do not constitute a recommendation or validation of expertise. Even though every effort was made to include all resources available, there may be individuals and organizations with cooperative expertise not listed.

Examples: Supply, Marketing & Service

There are numerous agriculture cooperatives in Pennsylvania and the United States. The limited listing that follows provides examples of cooperatives in the three basic areas of supply, marketing and service.

Supply

- **Cochranton Co-Operative Association.** 136 W. Pine Street, Cochranton, PA 16314. Telephone: 814-425-7401. Provides seed, feed, and fertilizer to members who are mostly dairy farmers.
- **Northampton Farm Bureau Coop.** 300 Bushkill Street, Tatamy, PA 18085. Telephone: 610-258-2871. Organized as a cooperative to provide a variety of services to farmer members.

Marketing

- **Dairy Farmers of America** is proud to be a cooperative owned and operated by the 20,631 dairy farm families they serve across the country. Address: Northeast Regional Office, 5001 Brittonfield Parkway, East Syracuse, NY 13057. Telephone: 315-431-1352 or 888-332-6455. Fax: 315-433-2345. Website: www.dfamilk.com
- **Land O'Lakes.** A national food and agricultural cooperative serving family farmers from the East Coast to the West Coast. Land O'Lakes processes over 10 billion pounds of milk annually and markets more than 300 dairy products across the United States and around the world. Address: Box 64101, St. Paul, MN 55164. Telephone: 800-328-9680. Website: www.landolakesinc.com.
- **National Grape Cooperative.** A national grape marketing cooperative that markets its products under the name Welch's (website: www.welchs.com). Address: 2 South Portage Street, Westfield, NY 14787. Telephone: 716-326-5200. Website: www.nationalgrape.com.
- **Tuscarora Organic Growers.** TOG is a family farm marketing cooperative since 1988. The co-op consists of 25 producers that sell over 50,000 cases of local grown organic produce from farm to city, all year. Address: 22275 Anderson Hollow Rd., Hustontown, PA 17229. Telephone: 814-448-2173. Fax: 814-448-2333. Email: info@tog.coop. Website: www.tog.coop.

Service

- **AgChoice Farm Credit.** AgChoice Farm Credit is an Agricultural Credit Association with over \$898 million dollars in assets. Through 10 branch offices, they provide financial services to a chartered territory consisting of fifty-two counties in central, western and northern Pennsylvania, as well as four counties in West Virginia. Headquarters Office: 900 Bent Creek Blvd., Mechanicsburg, PA 17055. Call 800-349-3568 or 717-796-9372 for the office nearest you. Website: www.agchoice.com
- **Pennsylvania Food Service Rentals/Fayette County Community Action Agency.** FCCAA offers a variety of educational and training programs. Food service rentals offers a fully licensed commercial kitchen for rent to the community, producers and processors for value added food production. Address: FCCAA, 140 North Beeson Ave., Uniontown, PA 15401. Telephone: 724-437-6050 or 1-800-427-4636. Fax: 724-437-4418. For Food Service Rentals Contact Richard Stull at 724-344-6587. Website: www.fccaa.org.
- **Genex, Inc.** Service cooperative providing dairy and beef sires and service to its farmer-owned members. Genex is owned by Cooperative Resources International (CRI), a member-owned holding cooperative formed in 1993. Headquarters: 100 MBC Drive, Shawano, WI 54166. Phone: 715-526-2141 Fax: 715-526-3219. Website: <http://www.crinet.com/gnexhome.htm>
- **Lancaster Dairy Herd Association.** A cooperative that provides data processing, technician, and laboratory services to its dairy farmer members in south-central Pennsylvania and Northern Maryland. Address: 1592 Old Line Road, Manheim, PA 17545. Phone: 717-665-5960. Website: www.LancasterDHIA.com

- **Tri-County Rural Electric Cooperative.** A cooperative that provides electrical services to its members. Address: P.O. Box 526, 22 North Main Street, Mansfield, PA 16933-0526. Telephone: 570-662-2175. Website: www.tri-countyrec.com.

Child Care and Parenting Cooperatives

Parent cooperatives are parent-governed, non-profit, businesses that provide child care and enrichment programs for children. Parents with children are members of the cooperative.

- **“Brining Families Together: A Guide to Parent Cooperatives,”** by E. Kim Coontz, Center for Cooperatives, University of California. 2003. Center for Cooperatives, U of CA, One Shields Ave., Davis California 95616. Telephone: 800-852f-4890. Email: ruralcoops@ucdavis.edu. Website: <http://cooperatives.ucdavis.edu>.

Credit Unions

Credit Unions provide access to at-cost financial services for a cross section of the population.

- **Credit Union National Association** is the national trade association serving America’s credit unions. Their website allows you to access current publications relating to credit unions. Address: CUNA, 5710 Mineral Point Rd., Madison, WI 53705-4454. Telephone 800-356-9655. Website: www.cuna.org.
- **National Credit Union Administration/NCUA** is an independent federal agency that supervises and insures federal and state-chartered credit unions. Address: 1775 Duke Street, Alexandria, VA 22314-3428. Telephone: 703-518-6300. Website: www.ncua.gov.
 - **Federal Credit Union Handbook.** Prepared by the office of Examination and Insurance of the National Credit Union Administration. NCUA-8055, 1996. Available on line at www.ncua.gov. Address: NCUA, 1775 Duke Street, Alexandria, VA 22314-3428. Telephone: 703-518-6300. A chartering manual is also available on-line at: http://www.ncua.gov/GuidesManuals/fcu_handbook/fcu_handbook.pdf.

Educational Cooperatives

Educational Cooperatives allow educational institutions and other stakeholders to more efficiently disseminate information.

Examples:

- **Educational Software Cooperative.** A software cooperative that brings together developers, publishers, distributors and users of educational software. Address: ESC, 127, Ranch Rd., DelValle, TX 78617. Website: www.edu-soft.org.
- **Western Cooperative for Educational Telecommunications.** This membership-based organization was established by the Western Interstate Commission for Higher Education. The Western Cooperative facilitates resource sharing, information sharing, and policy advocacy in the use of educational technologies and telecommunications. Members come from higher education, non-profit organizations, K-12 schools, and corporations located in 33 states, Canada, Malaysia and Norway. Their website is www.wiche.edu/telecom. Address: P.O. Box 9752, Boulder, CO 80301. Telephone: 303-541-0231.

Employee-Owned and Worker Cooperatives

Employee-owned and worker cooperatives allow employees to gain the benefits of ownership.

- **Canadian Co-operative Association.** The Canadian Co-operative Association (CCA) is a national umbrella organization representing co-operatives and credit unions. Address: Co-operative House, 400 -

275 Bank Street, Ottawa, Ontario K2P 2L6, CANADA. Telephone: 613-238-6711. Website: <http://www.coopscanada.coop/>. Check on-line publications.

- **International Labour Organization.** The ILO is headquartered in Geneva, Switzerland. It promotes the development of independent employers' and workers' organizations and provides training and advisory services to those organizations. Their extensive on-line website has cooperative resources, publications, and links to other sites. Website: www.ilo.org and follow links to the cooperative resources.
- **National Center for Employee Ownership.** A private, nonprofit membership and research organization that serves as a source for accurate, unbiased information on employee stock ownership plans (ESOPS) and others. Address: NCEO, 1736 Franklin St., 8th Floor, Oakland, CA 94612. Telephone: 510-208-1300. Their extensive website contains on-line publications and references to other resources. Website: www.nceo.org.
- **Starting a Worker Cooperative.** On-line resource provided by The ICA Group, a national not-for-profit organization which seeks to create and save jobs through the development and strengthening of employee-owned cooperatives and community-based projects. Website: <http://www.ica-group.org/1st%20Row/workercooperative.html>

Examples:

- **Eco-Care Professional Housecleaning.** A women's cooperative made up of professionally trained worker-owners whose business provides residential and commercial cleaning services. Address: 1214 Webster St. Suite B, Oakland, CA 94612. Telephone: 510-272-0564. Website: <http://www.wagescooperatives.org/eco-care.html>.
- **Mondragon Corporacion Cooperativa, Spain.** These 160 employee-owned cooperatives involving 23,000 member owners with gross sales of \$3 billion dollars US support an extensive website with many links. Website: www.mondragon.mcc.es.
- **Network of Bay Area Worker Collectives.** NoBawc is comprised of about 50 self-managed workplaces. By self-management, it is meant to be a workplace where the workers control the resources of the organization and the work process. Website: <http://nobawc.org>. Telephone: 510-549-1514.
- **Rainbow Grocery Cooperative.** A cooperative to provide natural, organic food with a focus on vegetarian and environmentally health conscious products at an affordable price. Rainbow Grocery is an independent, collectively run, worker-owned and operated cooperative at which decision making and responsibilities are shared through democratic structures and elected committees. Address: 1745 Folsom Street, San Francisco, CA 94103. Telephone: 415-863-0620. Website: www.rainbowgrocery.org.

Energy and Utility Cooperatives

Utility cooperatives provide members with communication services, electricity, and water.

- **Electric Net** is an on-line link directory, buyer guide, and resource locator for the electrical power industry. Website: www.electricnet.com.
- **Electric Power Research Institute.** EPRI is one of America's oldest and largest research consortia. Linked to a global network of technical specialists, innovative solutions to the world's toughest energy problems are addressed. EPRI offers the premier Internet search engine for the global energy industry. Address: 3412 Hillview Avenue, Palo Alto, CA 94304-1395. Telephone: 650-855-2000. Website: www.epri.com.
- **National Association of Regulatory Utility Commissioners.** A website with extensive information on the utility sector and links to numerous other information sites. Address: 1101 Vermont, N.W. Suite 200, Washington, DC 20005. Telephone: 202-898-2200. Website: www.naruc.org.

- **National Rural Electric Cooperative Association** is a national service organization that represents the interests of cooperative electric utilities and the consumers they serve. Address: 4301 Wilson Blvd., Arlington, VA 22203-1860. Telephone: 703-907-5500. Website: www.nreca.org.
- **Touchstone Energy Home Page.** Touchstone energy is a national alliance of local, cooperatively owned utilities. Their web site is produced by the National Rural Electric Association. Website: www.touchstoneenergy.com.

Examples:

- **Adams Electric Cooperative.** Adams Electric is a non-profit, member-owned electric utility serving 27,000 homes, farms and businesses in Adams, Cumberland, Franklin and York counties in south-central Pennsylvania. Address: 1338 Biglerville Rd., Gettysburg, PA 173525. Telephone: 717-334-2171. Website: www.adamsec.com.
- **Lower Shore Broadband Cooperative.** LSBC is a cooperative consisting of various private and public entities that share wireless broadband services at comparable rates. Contact: Diana Nolte, General Manager at 410-632-4111. Address: 112 West Green Street, Snow Hill, MD 21863. Email: dnolte@ix.netcom.com. Website: <http://www.lsbc.us> or <http://www.lsbc.coop>.
- **National Rural Telecommunications Cooperative** as a national cooperative represents the telecommunications and information technology interests of more than 1000 rural utilities and affiliates in 46 states. We help rural electric and telephone utilities strengthen their businesses with solutions uniquely suited to the needs of rural consumers. Address: 2121 Cooperative Way, Suite 400, Herndon, VA 20171. Telephone: 800-995-5592. Website: www.nrtc.org.
- **Pennsylvania Rural Electric Association/Allegheny Electric Cooperative.** This cooperative association serves as the unified voice for electric cooperatives in Pennsylvania and New Jersey. They provide an excellent on-line and dial-up resource and link for information on electric issues and cooperatives in Pennsylvania. Address: P.O. Box 1266, Harrisburg, PA 17108. Telephone: 717-233-5704. Website: www.prea.com.
- **The Energy Cooperative. This is a 6500 member cooperative in Philadelphia that supplies heating oil and other services to its members.** It was founded in 1979 by Weaver's Way, a successful food cooperative in the Germantown neighborhood of Philadelphia, the Energy Cooperative has provided savings on home heating oil for 25 years. Address: 1218 Chestnut Street Suite, 1003; Philadelphia, PA 19107; toll free 800-223-5783; phone 215-413-2122; fax 215-413-2140. <http://www.theenergyco-op.com/>.
- **Valley Rural Electric Cooperative.** This is a consumer-owned utility providing electric service to more than 20,000 consumers. P.O. Box 477, Route 26 North, Huntingdon, PA 16652-0477. Telephone: 814-643-2650 or 800-432-0680. Website: www.valleyrec.com.

Food and Consumer Cooperatives

- **Coop Directory Service.** This is an on-line source of information about natural food co-ops. They also answer letters and phone requests for food co-op information. Address: 1254 Etna Street, St. Paul, MN 55106. Telephone: 651-774-9189. Website: www.coopdirectory.org.
- **Cooperative Grocers' Information Network CGIN.** An membership organization dedicated to helping food co-ops in all stages of development. Website: www.cgin.coop.
- **Entrepreneurial Development in the Food Sector: Program Guide.** Katie Lima. The Association for Enterprise Opportunity (AEO). The program guide highlights current activities and trends among entrepreneur projects including but not limited to; farmers' markets, shared use commercial kitchens, kitchen incubators and other food related micro-enterprises. The guide can be downloaded at www.microenterpriseworks.org/index.asp?bid=93 or contact AEO. Address: 1601 North Kent St., Suite 1101, Arlington, VA 22209. Telephone: 703-841-7760. Website: www.microenterpriseworks.org.

- **Food Coops and Other Coop Resources.** This on-line site provides good access to food cooperative resources and links to other sites of interest. Website: <http://sqlblue2.cul.columbia.edu/Jim/food.coop.html>.
- **Food Co-Op 500.** The food co-op 500 program is a cooperative effort by National Cooperative Bank, Cooperative Development Services and National Cooperative Grocers Association. It is an industry wide effort to efficiently and effectively grow the food co-op sector within the U.S. Contact Vicki M. Swartz at 202-336-7632. Website: www.foodcoop500.coop/html/default.shtm.
- **Green People.** A health food cooperative directory. Website: www.greenpeople.or/healthfood.htm
- **Local Harvest:** A California based organization that provides a National database of farmers markets, farmers, CSA's, and food co-ops to promote buying locally. Address 220 21st. Ave., Santa Cruz, CA 95062. Telephone: 831-475-8150. Website: www.localharvest.org/food-coops/

Examples:

- **East End Food Co-op.** This is an organic and natural foods grocer with an award winning vegetarian cafe. Address: 7516 Meade Street, Pittsburgh, PA 15208. Telephone: 412-242-3598. Website: www.eastendfoodcoop.com.
- **Chester's Community Grocery Co-op** was formed in response to the community's need to access fresh, quality, healthy produce and groceries in an underserved area of eastern PA. Address: PO Box 136, Chester, PA 19016. Telephone: 610-874-2827. Email: info@chestercoop.com. Website: <http://www.chestercoop.com/>
- **Lancaster Farm Fresh.** Lancaster Farm Fresh is a cooperative of 15 organic farmers who market and distribute organic produce and naturally raised farm products to the Lancaster and greater Philadelphia area. Address: 101 South Lime Street, Suite A, Quarryville, PA 17566. Telephone: 717-786-5424. Fax: 800-996-0383. Website: www.lancasterfarmfresh.com.
- **People's Food Cooperative.** The website for this consumer cooperative in Michigan provides a useful model for other consumer cooperatives and links to other resources. Website: www.peoplesfood.coop.
- **Weavers Way Food Cooperative.** This is a member-owned retail cooperative in Philadelphia's West Mt. Airy section. A community institution since 1973; Weavers Way now has over 3,000 member households and annual sales of over \$5 million. In addition to the food store around which this co-op was organized; Weavers Way now offers such additional services as: a credit union; a heating oil co-op; photocopying; fax; and check cashing. Address: 559 Carpenter Lane, Philadelphia, PA 19119. Telephone: 215-843-2350. Website: www.weaversway.coop.

Forest-owner Cooperatives

- **Balancing Ecology and Economics: A Start-up Guide for Forest Owner Cooperation.** Cooperative Development Services, University of Wisconsin Center for Cooperatives, Community Forestry Resource Center, Cooperative Development Institute. Revised, Second Edition. October 2002. For copies, contact Cooperative Development Services, 131 West Wilson Street. Suite 400, Madison, Wisconsin 53703. Telephone: 608-258-4396. Available online at <http://www.forestrycenter.org/>.

Examples:

- **Massachusetts Woodlands Cooperative (MWC).** A cooperative and non-profit formed at the same time. The cooperative was formed to operate as a business that adds value to members' timber and markets those value-added products on behalf of the members. MWC has over 20 members with aggregate holdings of more than 2,000 acres. Address: 1 Sugarloaf Street, South Deerfield, MA 01373-1119. Telephone: 413-397-8800. Website: www.masswoodlands.coop.
- **Wisconsin Family Forests (WFF).** Wisconsin Family Forests (WFF) was organized to support private landowners that are interested in learning and applying the concepts of sustainable forestry. WFF consists of neighborhood alliances of local forest landowners that share their experiences and pool their needs for

professional assistance and additional knowledge. Through local alliances that focus on sustainable forestry practices, neighbors work with neighbors, strengthening community connections and improving the management of local natural resources. Website: www.wisconsinfamilyforests.org. Address: P.O. Box 682, Wisconsin Rapids, WI 54495-0682. Telephone: 715-213-1618.

Health Care Cooperatives

- **Cooperative Care** is a worker-owned cooperative of home care workers and certified nursing assistants. Address: Box 620, 402 E. Main St., Wautoma, WI 54982. Website: <http://co-opcare.com>
- **Opportunities for Co-operatives in Health Care.** Co-operative Federation of Victoria Ltd., Melbourne, Australia, Discussion Paper No. 3, April 1997. Available on-line at <http://www.wisc.edu/uwcc/info/aushlth.html>. Find other health care co-op related materials at University of Wisconsin Center for Co-op's website at www.wisc.edu/uwcc/info/i_pages/health.htm.

Examples:

- **American Mental Health Alliance.** A member-owned, non-profit professional marketing organization preserving client privacy and professional integrity. An on-line site for an alliance of over 2,000 mental health practitioners. Useful links to other resources. Website: www.americanmentalhealth.com.
- **Synernet.** A cooperative of hospitals and hospital networks. Website: www.synernet.net.

Housing Cooperatives

Housing cooperatives are a form of multifamily homeownership. In a housing cooperative, there are two owners—the cooperative corporation and corporation's owners, who are typically known as tenant-stockholders. The coop corporation owns or leases the dwellings, including land and common areas. The coop corporation is jointly owned by its tenant stockholders, who by virtue of their stock ownership are entitled to occupy a specific dwelling unit. The coop corporation is the legal owner of the property and responsible for meeting financial obligations. It then passes the costs on to the tenant-stockholders who pay a single monthly fee. By altering the basic legal and financial structures, many different types of housing cooperatives can be developed. For more information see www.ncba.coop/housing.cfm.

- **Cooperative Housing:** Frequently Asked Questions comparing co-op ownership to single family homes, rentals condos. A six-page brochure is available at http://www.wisc.edu/uwcc/info/uwcc_pubs/coopHouse02.pdf.
- **Cooperative Housing for Rural America.** Key operating practices and philosophies of successful housing cooperatives. United States Department of Agriculture, Rural Business and Cooperative Development Service, Cooperative Information Report 53, 1995. Ag Box 3255, Washington, DC 20250-3255. Telephone: 202-720-8381. Website: www.rurdev.usda.gov/rhs/.
- **“Developing and Sustaining Rural Senior Cooperative Housing,”** A how to manual from the Cooperative Development Foundation (2001). Cooperative Development Foundation 1401 New York Avenue, N.W., Suite 1100, Washington, D.C. 20005; phone: 202-638-6222; fax 202-628-6726. Website: www.cdf.coop/pub.htm/ (a research report with the same name is also available from the same source.)
- **Home Base: The Playbook for Cooperative Development.** The guide provides consumers, tenant groups and nonprofit developers a clear step-by-step process for conversion to or construction of, cooperative housing. Jim Gray, Jon Kelly, Terry Lewis, Jay Marcus & Betsy Newcomer; NCB Development Corporation affiliates. NCB Capital Impact. Address: 1333 Broadway, Suite 602, Oakland, CA 94612. Telephone: 510-496-2227. Fax: 510-496-0404. Email: Elizabeth.Day@ncbcapitalimpact.org. Website: www.ncbcapitalimpact.org.
- **National Association of Housing Cooperatives** is a nonprofit federation of housing cooperatives, regional cooperative housing associations, and others. Address: 1707 H Street, NW, Suite 201 Washington, DC 20006. Telephone: 202-737-0797 Fax 202-783-7869. Website: www.coophousing.org.

- **Northcountry cooperative Development Fund** has a 121 page guide book that can be downloaded from the web at http://www.ncdf.coop/pdfs/Housing_Toolbox_.pdf or order it from www.ncdf.coop
- **Rural Housing and Economic Development.** The US Department of Rural Housing and Economic Development Gateway is an information clearinghouse providing technical assistance, training and information resources to support rural housing and economic development. Address: 451 7th St., SW, Room 7137, Washington, DC 20410. Telephone: 1-877-RURAL26. Fax: 202-401-0050. Email: rhed@hud.gov. Website: <http://www.hud.gov/offices/cpd/economicdevelopment/programs/rhed/gateway/index.cfm>

Examples:

- **Cooperative Housing Corporation** is a not for profit organization whose mission is to provide older adults and some special needs populations with housing facilities and services especially designed to meet their physical, social and psychological needs on a cooperative family basis and, through the "caring" second family environment, to promote their health, security, happiness and usefulness in longer living. Address: 62 East High Street, Somerville, NJ 08876. Telephone: 908-526-8130 Website: www.cooperativehousingcorp.org.
- **Cooperative Housing Foundation** is a private, nonprofit organization helping families throughout the world build better housing and communities. Credit programs for low-income families are a core feature of most CHF programs. Address: 8601 Georgia Avenue, Suite 800, Silver Spring, MD 20910. Telephone: 301-587-4700 Website: www.chfhq.org.
- **National Cooperative Business Development Corporation** is a National organization that focuses on housing, healthcare and childcare. Address: 1725 Eye Street, NW, Suite 600, Washington DC. Telephone: 202-336-7680. Website: www.ncbdc.org.
- **Senior Cooperative Foundation.** A network of senior-owned housing. Cooperatively owned senior housing provides full apartment and townhouse living, controlled by the seniors themselves. All financial benefits accrue to the senior owners, including return of equity upon resale. Contact Terry McKinley Address: 639 Jackson Ave., St. Paul, MN 55101. Telephone 651-480-0225 or 866-730-COOP (2667). Website: www.seniorcoops.org.

Purchasing Cooperatives

Examples:

- **E&I Cooperative.** A buying cooperative for higher education and health care. This not-for-profit buying cooperative is owned by more than 1500 colleges, universities, prep schools, hospitals, medical research institutions and hospital purchasing organizations. Address: 450 Wireless Boulevard, Hauppauge, New York 11788. Telephone: 800-283-2634. Fax: 631-273-2305. Their comprehensive website is located at www.eandi.org.
- **Fraternity Purchasing Association.** A member owned purchasing cooperative since 1967. FPA has grown to become the largest and most profitable purchasing cooperatives in the country. Their mission is to serve the best interests of the member/owners by providing the best combination of price, quality and service. Address: 226 E. Nittany Avenue, State College, PA 16801. Telephone 814-237-8800. Fax 814-237-8805. Email: fpa@fpacoop.com. Website: www.fpacoop.com
- **KFC National Purchasing Cooperative, Inc.** This is a \$600 million per year food, equipment, and supply purchasing cooperative for Kentucky Fried Chicken and Taco Bell franchises. Address: 950 Breckinridge Lane, Louisville, KY 40207. Telephone: 502-896-5900.

XIII: RESOURCES BY TOPIC

Business and Strategic Planning

- **Outline for a Business Plan** is Chapter 6 of the on-line manual Cooperatives: A Tool for Community Economic Development available on the University of Wisconsin (Madison)--Center for Cooperatives' website. Website address for manual: <http://www.wisc.edu/uwcc/manual/cover.html>.
- **Strategic Planning.** United States Department of Agriculture, Rural Business and Cooperative Development Service, Cooperative Information Report 45, Section 10, March 1995. Cooperative Development Division, Ag Box 3255, Washington, DC 20250-3255. Telephone: 202-720-8381. Website: <http://www.rurdev.usda.gov/rbs/pub/cooprpts.htm>.

Consultants: Business & Strategic Planning

- **Jane Bush.** Address: Grazing Fields Eggs, 1300 Mt. Hope Hwy, Charlotte, MI 48813. Telephone: 517-649-8957 or 517-231-2240. Email: jebush@earthlink.net. Jane is very experienced in working with start-up cooperatives especially marketing cooperatives for farmers. These have been in Michigan and Indiana, but she is a great resource and would be willing to consult by phone or email.
- **William Frye.** Address: PO Box 136, Pleasant Unity, PA 15676. Telephone: 724-423-4722. Email: wfrye@wpa.net. Website: www.auctionzip.com/PA-Auctioneers/4617.html. The Frye family has years of experience in selling farms, equipment, antiques and real estate and conducts appraisals for homes, estates, insurance and/or sales.
- **ICA Group.** Contact Jim Megson who specializes in employee owned cooperatives. Address: 1 Harvard Street, Suite 200, Brookline, MA 02445. Telephone: 617-232-8765. Fax: 617-232-9545. Email: ica@ica-group.org. Website: <http://www.ica-group.org>
- **Niche Marketing.** Contact: Lynda Brushett. Address: 10 Harlan Drive, Barrington, NH 03825, Telephone: 603-664-5838. Email: brushett@metrocast.net.
- **R.L. Pollock Associates.** Contact: Rita Pollock. Address: 1204 Malvern Avenue, Pittsburgh, PA 15217. Telephone: 412-682-1999. Email: rita@rpollock.com.
- **Yellow Wood Associates, Inc.** Contact: Shanna Ratner. Address: 228 N. Main Street, Albans, VT 05478. Telephone: 802-524-6141. Email: yellowwood@yellowwood.org. Website: <http://www.yellowwood.org>

Education and Board Training

- **Keystone Development Center.** A nonprofit organization dedicated to supporting the formation and sustainability of cooperatives in the Mid-Atlantic region. Mailing address: 200 Trinity Road, York, PA 17404. Telephone: 717-792-2163. Website: <http://www.kdc.coop>. Executive Director: Cathy Smith. Telephone: 814-687-4937 or 814-931-9246. Fax: 814-687-4127. Email: smith@kdc.coop.
- **Mid-Atlantic Alliance of Cooperatives.** Provides cooperative education workshops and board training. Address: 50 F Street, N.W., Suite 900, Washington, DC 20001. Telephone 202-626-8700. Website: <http://www.maacooperatives.org>. Email: info@maacooperatives.org
- **National Cooperative Business Association.** A national membership and trade association representing cooperative businesses. Address: 1401 New York Avenue, N.W., Suite 1100, Washington, D.C. 20005-2160. Telephone: 202-638-6222. Fax: 202-638-1374. Website: <http://www.ncba.coop>.

- **National Council of Farmer Cooperatives.** A nationwide association of cooperative businesses owned and controlled by farmers. Address: 50 F Street, N.W., Suite 900, Washington, DC 20001. Telephone: 202-626-8700. Fax: 202-626-8722. Website: <http://www.ncfc.org>.
- **The LEADing Board:** A Professional Development Series for Cooperative Directors. The written result of a joint project of the Urban Cooperative Initiative School of Human Ecology, University of Wisconsin-Extension and the Rural Business Service – Cooperative Services, USDA. There is both a facilitator guide and participant guide. A video is also available. Copyright 2000, available through the Urban Cooperative Initiative, 1300 Linden Drive Room 345, Madison, WI 53706; phone 608-262-7390; fax 608-265-6048. Website: http://www.wisc.edu/uwcc/info/i_pages/topic.html.

Grants and Loans

Besides the resources listed below, check with your local bank or Farm Credit Association. In addition, the Economic Development Council in your area may have funding or recommendations. These are listed in the Local Sources by Region section of this guide.

- **A Guide to USDA and Other Federal Resources for Sustainable Agriculture and Forestry Enterprises.** By Romana A. Vysatova and Laurie S.Z. Greenberg. A guide for anyone seeking the help of federal programs to foster innovative enterprises in agriculture and forestry in the United States. For a free copy contact, Appropriate Technology Transfer for Rural Areas (ATTRA), P.O. Box 3657, Fayetteville, AR 72702. Telephone: 800-346-9140. Fax: 501-442-9842. Website: <http://www.attra.org>.
- **AgFirst Farm Credit Bank.** An agricultural lender in the eastern United States and Puerto Rico, providing more than \$10 billion in loans to more than 85,000 farmers, ranchers and agribusinesses through affiliated financial cooperatives. For more information about Farm Credit, call 1-800-845-1745, ext. 506, or write P.O. Box 1499, Columbia, SC 29202. Website: <http://www.agfirst.com>.
- **AgChoice Farm Credit.** An affiliate of AgFirst Farm Credit Bank. AgChoice Farm Credit is an Agricultural Credit Association with over \$898 million dollars in assets. Through 10 branch offices, they provide financial services to a chartered territory consisting of fifty-two counties in central, western and northern Pennsylvania, as well as four counties in West Virginia. Headquarters Office: 900 Bent Creek Blvd., Mechanicsburg, PA 17055. Call 800-349-3568 or 717-796-9372 for the office nearest you. Website: <http://www.agchoice.com>
- **CoBank.** A bank with approximately \$25 billion in assets who specializes in cooperative, agribusiness, rural utility, farm credit, and agricultural export financing. Address: 5500 S. Quebec Street, Greenwood Village, CO 80111. Phone: 303-740-4000 or 800-542-8072. Fax: 303-740-4002. In the Northeast P.O. Box 9061 Springfield, MA 01102-9061. Telephone: 1-800-876-3227 or contact Thomas W. Cosgrove Jr. at 413-821-0218. Email: tcosgrove@cobank.com. Website: <http://www.cobank.com>.
- **MidAtlantic Farm Credit.** An agricultural lender with 14 branches servicing Eastern PA, DE, VA, and Eastern and Central MD. Address: 411 W. Roseville Road, Lancaster, PA 17601. Telephone: 800-477-9947. Call or check the website to locate your local office by state and county. Website: <http://www.midatlanticfarmcredit.com>.
- **Nationwide Foundation: George and Gladys Dunlap Cooperative Leadership Program.** A competitive grant program with the purpose of supporting cooperative business principles and cooperative enterprises. Address: Nationwide Foundation at One Nationwide Plaza 1-22-05, Columbus, OH 43215-2220. Telephone: 614-249-4310. Website: http://www.nationwide.com/about_us/community/fndatn-other.htm.
- **Pennsylvania Department of Agriculture** offers several grant and loan programs; First Industries Fund, Small Business First, Machinery & Equipment Loan Fund, Next Generation Farmer Loan Program, and the Capital Improvement Matching Grant. Address: 2301 North Cameron Street, Harrisburg, PA 17102. Telephone: 888-724-7697. Website: <http://www.agriculture.state.pa.us/agriculture/cwp/view>.

- **SARE/Sustainable Agriculture Research and Education/Northeast.** SARE is a program of USDA's Cooperative State Research, Education, and Extension Service. This program provides a variety of grants and information to improve profitability, stewardship and quality of life for rural communities. Address: Northeast SARE, University of Vermont, Hills Building, 105 Carrigan Drive, Burlington, VT, 05405-0082. Telephone: 802-656-0471. Website: <http://www.uvm.edu~nesare/grants/html>.
- **The Farm Credit System Foundation, Inc.** The Farm Credit System Foundation/FCSF mission is to assist young, beginning and small farmers and ranchers to thrive as businesspersons in their local and the global agricultural marketplaces. FCSF offers several grant programs and supports a variety of related organizations and programs. Address: 50 F Street NW, Suite 900, Washington, DC 20001. Telephone: 202-879-0853. Fax: 202-626-8718. Email: hays@fccouncil.com. Website: <http://www.fcsfoundation.org>.
- **USDA Rural Business-Cooperative Service** has several grant and loan programs. Website: <http://www.rurdev.usda.gov> or <http://www.rurdev.usda.gov/rbs/> for a complete listing of grant and loan programs. Check staff listing by state and county for your local office. For more information contact Rural Business Programs, Bernard Linn at Bernard.linn@pa.usda.gov. Telephone: 717-237-2182.
 - **Business and Industry Guaranteed Loan Program/B&IGUAR.** This federally sponsored program allows borrowers to lower the risk profile on loans and obtain more favorable interest rates and terms. In fiscal year 1998, the state of Pennsylvania had \$200 Million targeted for cooperative related loans. Website: http://www.rurdev.usda.gov/rbs/busp/b&i_gar.htm.
 - **Renewable Energy Systems and Energy Efficiency Improvements Grant Program/REEEP.** The [Farm Security and Rural Investment Act of 2002](#) (the Farm Bill) established the Renewable Energy Systems and Energy Efficiency Improvements Program under Title IX, Section 9006. This program currently funds grants and loan guarantees to agricultural producers and rural small business for assistance with purchasing renewable energy systems and making energy efficiency improvements. Website: <http://www.rurdev.usda.gov/rbs/farbill.index.html>.
 - **Rural Business Enterprise Grants/RBEG.** Grants are to public bodies, nonprofit corporations, and Indian Tribal groups to finance and facilitate development of small and emerging private business enterprises. On-line information available at <http://www.rurdev.usda.gov/rbs/busp/rbeg.htm>. Contact Bernard Linn at 717-237-2182. Forms are filed in any USDA Rural Development State Office or call the RBS National Office Specialty Lenders Division, at 202-720-1400.
 - **Rural Business Opportunity Grants/RBOG.** Grants are to public bodies, nonprofit corporations, Indian Tribal groups, or cooperative with members that are primarily rural residents. The purpose is to promote sustainable economic development in rural communities with exceptional needs, by making grants to pay costs of providing economic planning for rural communities, technical assistance for rural businesses, or training for rural entrepreneurs or economic development officials. Website: <http://www.rurdev.usda.gov/rbs/busp/rbog.htm>.
 - **Value Added Producer Grant.** Grants are made to independent producers, farmers, rancher cooperatives, and agricultural producer groups for planning activities and working capital for marketing value-added agricultural products and for farm-based renewable energy. Website: <http://www.rurdev.usda.gov/rbs/coops/vadg.htm>.

Legal Resources and References

Cooperative Corporations in Pennsylvania are subject to the provisions of the Cooperative Corporation Law of 1988, 15Pa.C.S.A. §7101 et seq. Additionally, the operations of cooperatives are subject to certain provisions of the state's non-profit association law, 15Pa.C.S.A. §5101 et seq.

- **Agricultural Law Research and Education Center.** The Dickinson School of Law, Pennsylvania State University, 1170 Harrisburg Pike, Carlisle, PA 17013. Telephone: 717-240-5217. Email: dsladmit@psu.edu. Telephone: 1-800-840-1122 X 5207. Website: <http://www.dsl.psu.edu>.

- **Basic Facts about Registering a Trademark.** United States Department of Commerce/Patent and Trademark Office. September 1993. U.S. Government Printing Office, Superintendent of Documents, Mail Stop: SSOP, Washington, DC 20402-9328. Telephone: 800-786-9199. Website: <http://www.uspto.gov/index/html>.
- **Cooperative Principles and Legal Foundations.** United States Department of Agriculture, Rural Business and Cooperative Development Service, Cooperative Information Report 1, Section 1. May 1987. Ag Box 3255, Washington, DC 20250-3253. Telephone: 202-720-7558. Website: <http://www.rurdev.usda.gov/rbs/pub/cooprpts.htm>.
- **Pennsylvania Bar Institute** offers programs and legal directory. Address: 5080 Ritter Road, Mechanicsburg, Pa 17055-6903. Telephone: 800-247-4724. Email: info@pbi.org. Website: <http://www.pbi.org>.
- **Pennsylvania Department of State:** Incorporation and registration of trademark. Businesses must file with the PA Department of State's Corporate Bureau. For filing information, forms and fees call or check the website. Address: 206 North Office Bldg., Harrisburg, PA 17120. Telephone: 717-787-1057. Fax: 888-659-9962. Website: <http://www.dos.state.pa.us/corps>
- **Sample Legal Documents for Cooperatives.** Director Handbook. United States Department of Agriculture, Rural Business and Cooperative Development Service, Cooperative Information Report 40, May 1990. Ag Box 3253, Washington, DC 20250-3253. Website: <http://www.rurdev.usda.gov/rbs/pub/cooprpts.htm>.
- **Understanding Capper-Volstead,** United States Department of Agriculture, Rural Business and Cooperative Development Service, Cooperative Information Report 35. June 1985. Ag Box 3255, Washington, DC 20250-3253. Website: <http://www.rurdev.usda.gov/rbs/pub/cooprpts.htm>.
- **USDA Grain Inspection Packers & Stockyards Administration/GIPSA.** Packers and Stockyard Act Programs & brochures. Address: Mail STOP 3601, 1400 Independence Avenue, Room 2055, South Bldg., SW, Washington, DC 20250-3601. Telephone: 202-720-0219. Email: gipsa-webmaster@usda.gov. Website: <http://www.gipsa.usda.gov>.

Consultants: Attorneys-At Law

- **Anthony C. Adonizio,** Attorney at Law. Address: 250 North 24th Street, Camp Hill, Pennsylvania 17011. Telephone: 717-730-2052. Fax: 717-730-0719. Email: acadon@ezonline.com.
- **Dorsey & Whitney LLP,** Attorneys-at-Law. Address: 1001 Pennsylvania Avenue, NW, Suite 300 South, Washington, DC 20004. Telephone: 888-246-5601. Contact David P. Swanson. Email: swanson.dave@dorsey.com. Website: <http://www.dorseylaw.com>.
- **McNees Wallace & Nurick, LLC/Attorneys at Law.** Address: P.O. Box 1166, 100 Pine Street, Harrisburg, PA 17108-1166. Telephone: 717-232-8000. Fax: 717-237-5300. Website: <http://www.mwn.com>. Direct to Peter F. Kriete at 717-237-5486. Email: pkriete@mwm.com.

Management Issues

- **Sample Polices for Cooperatives.** United States Department of Agriculture, Rural Business and Cooperative Development Service, Cooperative Information Report 39. May 1993. Cooperative Development Division, Ag Box 3255, Washington, DC 20250-3255. Telephone: 202-720-7558. Website: <http://www.rurdev.usda.gov/rbs/pub/cooprpts.htm>.
- **Who Runs the Cooperative Business?** United States Department of Agriculture, Rural Business and Cooperative Development Service, Cooperative Information Report 45, Section 4, 5, 6. October 1994. Ag Box 3255, Washington, DC 20250-3255. Telephone: 202-720-7558. Website: <http://www.rurdev.usda.gov/rbs/pub/cooprpts.htm>.

Market and Feasibility Studies

- **Conducting a Feasibility Study** is Chapter 5 of the on-line manual Cooperatives: A Tool for Community Economic Development available on the University of Wisconsin—Madison's Center for Cooperatives. Website address for manual: <http://www.wisc.edu/uwcc/manual/cover.html>.
- **Cooperative Feasibility Study Guide.** United States Department of Agriculture, Rural Business and Cooperative Development Service, RBS Service Report 58. October 2000. Cooperative Development Division, Ag Box stop 3250. Washington, DC 20250-3255. Telephone: 202-720-7558. Website: <http://www.rurdev.usda.gov/rbs/pub/service.htm>.

Consultants: Business, Marketing & Feasibility Studies

- **Chester County 2020.** Contact Nancy Mohr. Address: Chester County 2020, 28 W. Market Street, West Chester, PA 19382. Telephone: 610-696-3180. Fax: 610-696-4587. Email: info@cc2020.org or nmohr2020@chescf.org. Website: <http://wwwCC2020.org>.
- **ICA Group.** Contact Jim Megson who specializes in employee owned cooperatives. Address: 1 Harvard Street, Suite 200, Brookline, MA 02445. Telephone: 617-232-8765. Fax: 617-232-9545. Email: ica@ica-group.org. Website: <http://www.ica-group.org>
- **Keystone Development Center.** Contact Cathy Smith, P.O. Box 4, Flinton, PA 16640. Telephone: 814-687-4937. Email: Smith@kdc.coop.
- **Niche Marketing.** Contact: Lynda Brushett. Address: 10 Harlan Drive, Barrington, NH 03825, Telephone 603-664-5838. Email: brushett@metrocast.net.
- **R.L. Pollock Associates.** Contact: Rita Pollock. Address: 1204 Malvern Avenue, Pittsburgh, PA 15217. Telephone: 412-682-1999. Email: rita@rlpollock.com.
- **Yellow Wood Associates, Inc.** Address: 228 N. Main Street, St. Albans, VT 05478. Telephone: 802-524-6141. Fax: 802-524-6643. Email: yellowwood@yellowwood.org. Website: <http://www.yellowwood.org>
- **Terry W. McKinley.** President and CEO, Cooperative Housing Resources, LLC. Address: 639 Jackson Street, ST. Paul MN 55101. Telephone: 651-480-0225. Email: terrym@seniorcoops.com. Website: <http://www.nsa.coop.org>.

Marketing and Promotional Activities

- **Lessons Learned from Producer Owned Lamb Ventures.** United States Department of Agriculture, Rural Business and Cooperative Development Service, Research Report 167, October 1995. Cooperative Development Division, Ag Box 3255, Washington, DC 20250-3255. Telephone: 202-720-7558. Website: <http://www.rurdev.usda.gov/rbs/pub/research.htm>.
- **Marketplace for the Mind.** Agricultural educational resources and marketing. Contact the PA Department of Agriculture Press Office 717-787-5085. Website: <http://www.marketplaceforthemind.state.pa.us>.

Organizational Development Support

- **Grown Locally Cooperative/Practical Farmers of Iowa Case Study.** “Organizing local food events and the incubation of a fresh, local produce-distribution company.” A case study about local food meals and events and the effort to support a private distribution business for a local network of farmers. PFI, a sustainable agriculture non-profit, reflects on their experience developing a network of farmers to supply fresh, local food for special events. Information contained includes very specific recommendations and reflections on over five years of local food brokering experience. Download available at http://www.practicalfarmers.org/resource/PFIResource_70.pdf.
- **Penn State University** has a series of workbooks to support the strategic planning process. The series is “Setting the Stage: Choosing Our Direction” and it contains Primer: “A Primer on Strategic Planning and Visioning”, Workbook 1: “What Do We Do Now?” Workbook 2: “What Shapes Our Future?”, Workbook 3: “What Are We Going to Do?”, and Workbook 4: “Making it Happen.” The publications are available from the Publications Distribution Center, The Pennsylvania State University, 112 Agricultural Administration Building, University Park, PA 16802. Telephone: 814-865-6713. Website: <http://pubs.cas.psu.edu/Publications.asp>.
- **Strategic Planning.** United States Department of Agriculture, Rural Business and Cooperative Development Service, Cooperative Information Report 45, Section 10, March 1995 also see Research Report 112 and 184. Cooperative Development Division, Ag Box 3255, Washington, DC 20250-3255. Telephone: 202-720-8381. Website: <http://www.rurdev.usda.gov/rbs/pub/cooprpts.htm>.

Taxation and Financial Management

- **Base Capital Financing of Cooperatives.** United States Department of Agriculture, Rural Business and Cooperative Development Service, Cooperative Information Report 45, Section 12. May 1995. Ag Box 3255, Washington, DC 20250-3255. Telephone: 202-720-8381. Website: <http://www.rurdev.usda.gov/rbs/pub/cooprpts.htm>
- **Cooperative Financing and Taxation.** United States Department of Agriculture, Rural Business and Cooperative Development Service, Cooperative Information Report 1, Section 9, September 1991. Ag Box 3255, Washington, DC 20250-3255. Telephone: 202-720-8381. Website: <http://www.rurdev.usda.gov/rbs/pub/cooprpts.htm>
- **Income Tax Treatment of Cooperatives.** United States Department of Agriculture, Rural Business and Cooperative Development Service, Cooperative Information Report 44; Part 1-5, January 1995. Education and Member Relations Program Area, Ag Box 3255, Washington, DC 20250-3255. Telephone: 202-720-8381. Website: <http://www.rurdev.usda.gov/rbs/pub/cooprpts.htm>
- **Internal Revenue Service.** Federal tax information at <http://www.irs.gov>.
- **National Society of Accountants for Cooperatives.** NSAC has several thousand member accountant across the country that can provide financial planning and management to cooperative businesses. The website offers a regional directory of accountants. Address: 136 S. Keowee Street, Dayton OH 45402. Telephone: 937-222-6707. Email: info@nsa.coop.org. Website: www.nsa.coop.org.
- **Pennsylvania Department of Revenue** has on-line taxation information at <http://www.revenue.state.pa.us>.
- **Tax Treatment of Cooperatives.** United States Department of Agriculture, Rural Business and Cooperative Development Service, Cooperative Information Report 23, May 1995. Education and Member Relations Program Area, Ag Box 3255, Washington, DC 20250-3255. Telephone: 202-720-8381. Website: <http://www.rurdev.usda.gov/rbs/pub/cooprpts.htm>.

Website Design and Support

Consultants: Website Design and Support

- **Beacon Technologies.** Offers web design, e-commerce, multimedia and hosting services. Address: 705 N. Salisbury Blvd., Salisbury MD 21801. Telephone: 410-546-1842. Website: <http://www.teambeacon.com>.
- **Carole Backman.** Web designer and consultant. Address: 405 Houtz Lane, Prot Matilda, PA 16870. Telephone: 814-880-9259. Fax: 814-692-4365. Email: info@carolebackman.com. Website: <http://www.carolebackman.com>
- **Chris Paige.** Web designer and consultant. Providing cost effective customized business solutions for your small business or non profit organization. Telephone: 215-840-2858. EFax: 501-642-0212. Email: Chris@ready-set-go.biz. Website: <http://www.ready-set-go.biz>.
- **Chuck Gardner.** Innovative Technology Services, Inc. provides computer purchasing and installation services as well as custom programming and website development. Address: 2307 Redtail Rd., Adubon, PA 19403. Telephone: 215-825-5668. Fax: 610-635-4065. Email: cgardner@cgservices.net. Website: <http://www.cgservices.net>.
- **Kate Maskar.** Maskar Desgin. Address: 220 S. 16th St., Philadelphia, PA 19102. Telephone: 215-545-3644 x208. Email: maskar@maskar.com. Website: <http://www.maskar.com>.

XIV. COOPERATION WORKS! NETWORK OF CENTERS FOR RURAL COOPERATIVE DEVELOPMENT

Cooperation Works!

Audrey Malan, Executive Director
213 South Fork
P.O. Box 527
Dayton, WY 82836
Phone: 307-655-9162
Fax: 307-655-3785
Email: cw@vcn.com
Website: www.cooperationworks.coop

Member Centers:

Arkansas Rural Enterprise Center

Contact: Donna Uptagrafft
2102 Riverfront Drive
Little Rock, AR 72202
Phone: 501-280-3078
Fax: 501-280-3090
Email: duptagrafft@winrock.org
Website: www.winrock.org/fact/facts.asp

Cooperative Development Institute & Cooperative Life

Contact: Jennifer Gutshall
1 Sugarloaf Street
South Deerfield, Massachusetts, 01373
Toll free: 877-632-6677
Phone: 413-665-1271
Fax: 413-665-1275
Email: jgutshall@cdi.coop
Website: www.cdi.coop
Website: www.cooplifecoop

Cooperative Development Services

Contact: Kevin Edberg
400 Selby Ave. Suite Y
St. Paul, NM 53703
Phone: 651-287-0184;
Fax: 651-228-1184
Email: kedberg@aol.com
Website: www.cdsus.coop

Dakotas Enterprise Center

Contact: Lori Capouch
PO Box 727
3201 Nygren Drive NW
Mandan, ND 58554-0727
Toll free: 800-234-0518
Phone: 701-663-6501
Fax: 701-663-3745
Email: lcapouch@ndarec.com

Federation of Southern Cooperatives

Land Assistance Fund &
Rural Training and Research Center
Contact: John Zippert & Ajamu Nangwaya
P.O. Box 95
Epes, AL 35464
Phone: 205-652-9676
Fax: 205-652-9678
Email: fscepes@minspring.com
Website: www.federationsoutherncoop.com

Georgia Cooperative Development Center

Contact: Tommie Shepherd
201 Conner Hall
Athens, GA 30606
Phone: 706-542-9081
Fax: 706-542-4131
Email: bthomas@agecon.uga.edu

Iowa Alliance for Cooperative Business Development

Roger Grinder
Iowa State University
1041 Food Sciences Bldg.
Ames, Iowa 50011-1061
Phone: 515-294-6260
Fax: 515-294-6261
Email: ginder@iastate.edu
Website: www.isucoops.org

Iowa State University Value-Added Agriculture Program

Iowa State University Extension
Contact: Mary Holz-Clause
1111 NSRIC
Ames, IA 50011
Phone: 515-294-0648
Email: mclause@iastate.edu
Website: <http://www.agmrc.org>

Kentucky Center for Cooperative Development

Contact: Larry Snell
411 Ring Road
Elizabethtown, KY 42701
Phone: 270-763-8258
Fax: 270-763-9927
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ABOUT THE KEYSTONE DEVELOPMENT CENTER

The Keystone Development Center, Inc. is a Pennsylvania non-profit corporation dedicated to the formation and enhancement of cooperatives. The mission of the Keystone Development Center is to promote economic development by providing technical assistance and access to financial resources to those wanting to form horizontal and vertical alliances between individuals and other cooperative entities. Priority for projects is given to under-served and financially challenged individuals, groups, and communities. Projects that promote environmental stewardship and conservation of resources are also given priority.

The strength of the Center lies in the established expertise and organizations associated with its formation and governance. These partners have come together to form a much needed center to coordinate the existing Pennsylvania resources devoted to cooperative development activities. Through contact with the Center, individuals who want to form a cooperative will be able to access the range of assistance needed for successful formation.

Governance

The Center is incorporated as a Pennsylvania non-profit corporation. The governing Board of Directors is composed of voting and non-voting Directors. For more information about the Center, contact Cathy Smith, Executive Director, P.O. Box 4, Flinton, PA 16640. Telephone: 814-687-4937 (O) 814-687-4127 (F). Email: Smith@kdc.coop.

Voting Members are from the Following Organizations

Adams Electric Cooperative
Center for Rural Pennsylvania
Community Development Corporation of Butler County
Land O'Lakes Dairy Cooperative
Mid-Atlantic Farm Credit
Pennsylvania Association for Sustainable Agriculture
Pennsylvania Department of Agriculture
Pennsylvania Farmers Union
Pennsylvania State University -- Cooperative Extension
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