

FREE AFRICAN UNION SOCIETY

Established ca. 1780

Newport, Rhode Island

Reflection: What is the modern day legacy of mutual aid in present day Black cooperative developments?

What history has been overlooked in the telling of this narrative?

"In 1780, a group of African men assembled in Newport to organize and charter America's first mutual aid society for African and now African Americans known as the Free African Union Society. The Society's lofty mission included providing funds for indigent families, a burial

society (Palls and Biers)
to ensure proper burials,
setting moral and ethical
standards for public
conduct within the larger
community and most
importantly, raising
consciousness and funds
within the African
community to someday
return to their native
Africa. Meeting minutes

of the Society that still exist today describe in detail the efforts to promote the betterment of fellow Africans, slave and free."

— God's Little Acre, a blog Keith and Theresa Stokes documenting colonial African history



MBAHFF RIVER C

Established ca. 19th Century

Lowcountry region of South Carolina

Reflection: What is the relationship between Black histories of resistance and cooperation?

What role do cooperatives play in the development of Black communal autonomy?

"The Combahee River consisted of several Colony...was located in a remote area where African Americans established their own settlements and remained relatively selfsufficient and semiautonomous: the Gullah/ Geechee communities in the South Carolina and Georgia Sea Islands. The Combahee River Colony in South Carolina

hundred African American women during the Civil War whose men had gone to join the Union Army. They occupied abandoned farmland where they "grew crops and cared for one another". They refused to work for Whites and were proud of their handicrafts and cotton crop, as well as their independence. The

community became relatively well known as an example of Black women's independence, perseverance, and collective spirit."

— "Collective Courage: A History of African American Cooperative Economic Thought and Practice" by Dr. Jessica Gordon Nembhard





INDEPENDENT ORDER OF ST. LUKE

Established ca. 1867

Richmond, Virginia

Reflection: Are their problems with framing the success of Black cooperatives in financial terms?

Does the passage offered give you a sense of cooperative ownership by the whole community?

The Independent Order of Saint Luke began as a women's sickness and death mutual-benefit association in Maryland in 1867. The organization accepted men starting in the 1880s, when it expanded to New York and Virginia. When Walker took over, a majority of the board of directors were also women. They became politically active in their communities and served as role models for other women and girls. Walker "insisted that organization and expansion of women's roles economically and politically were essential ingredients without which the community, the race, and even black men could not achieve

their full potential". Women members argued that their community could not be developed fully by men alone, and that Black women had to be integral to the process. Walker also institutionalized a notion of family that encompassed everyone who worked within the organization, which helped to cement community ties. Walker built up the Richmond branch of the Order of Saint Luke, which later became the organization's headquarters, adding a department store and a bank (the Saint Luke Penny Savings Bank) in 1903; the purpose of the

bank was to provide

loans to the community. The Saint Luke Penny Savings Bank also owned six hundred homes by 1920. By 1929 it had bought up all the other Black-owned banks in Richmond and became the Consolidated Bank and Trust Company, the board of which was chaired by Walker. "By 1924, the Independent Order of Saint Luke had 50,000 members, 1500 local chapters, a staff of 50 working in its Richmond headquarters and assets of almost \$400,000".

"Collective Courage:
A History of African
American Cooperative
Economic Thought and
Practice" by Dr. Jessica
Gordon Nembhard



CREDJAFAWN SOCIAL CLUB

Established ca. 1927

Minneapolis, Minnesota

Reflection: How did the high visibility of the lines segregating Black communities create the conditions for economic solidarity?

How do we develop the conditions for economic solidarity in an era where structural segregation is not as easy to see?

The Credjafawn Social Club is one of the oldest Black social clubs still functioning in the Twin Cities Black community. It was formed one evening in 1928 by ten young adults who sensed the lack of social activities for persons in their age bracket. The name was devised from a letter out of each of the names of the ten charter members.

Although conceived as a social/recreational club, the Credjafawns initiated some outstanding projects of importance for the Black community. During the years of World War II they began a cooperative food outlet. This store allowed their membership and

the Black community to purchase foodstuffs at lower prices. Later this endeavor folded because of competition generated by the new concept of supermarkets. They also initiated the Credjafawn Credit Union. The credit union was established to provide low interest loans to club members, who, more oftentimes than not, were young with families. During times when white credit unions would refuse to grant loans to Blacks, the Credjafawn Credit Union provided resources for home improvements and college educations. In addition, the club regularly provided scholarship money for

the deserving and scholastically excellent students.

The Credjafawn Social
Club Papers are
important for two
reasons. First, they are
the only complete record
of a social club in the
Twin Cities for almost fifty
years. Second, these
papers demonstrate the
inner workings of an
organization dedicated
to social betterment and
upgrading of the Black
community.

— David Taylor, Director,Black History Project(1974)





- a cooperative enterprise where each council exists, by March 15, 1932
- a cooperative wholesale establishment in each state by March 15, 1933
- a cooperative bank in each community where there is a council by March 15, 1934
- factories to produce such necessities as clothing, food, and shelter by March 15, 1935 (Schuyler n.d., 6; Calvin 1931, 1)

YOUNG NEGROES' CO-OPERATIVE LEAGUE Established ca. 1930

Pittsburgh, Pennsylvania

Reflection: Who are the players in the cooperative history of Black communities?

How has the narrative of cooperative history suppressed stories of Black cooperation?

Young Negroes' Cooperative League was a cooperative federation started by George Schuyler and Ella Baker Speaking about her work with the League, Ella Bakker notes, "The Cooperative League of America had had some Eastern Cooperative League offices here. George, among the other things, had written about the virtue of blacks having cooperatives as

over against competitive businesses. He had a couple of columns called something to the effect of "Negroes in the Barrel" or something like that. Out of it, we called for a meeting of young people for formation of the Young Negroes' Cooperative League. And so that was organized. The initial meeting was held in Washington, D.C., and then the next meeting

was held in Pittsburgh,
Pennsylvania. And we
had an office there on
Seventh Avenue
somewhere in the
Thirties, I think about
38th Street and Seventh
Avenue. And I was the
"executive secretary" or
whatever.

— Oral history interview with Ella Baker taken from Southern Oral History Program









COOPERATIVE INDUSTRIES OF WASHINGTON D.C. Established ca. 1934

Washington, DC

Reflection: What is the relationship between historical strides within Black communities toward self sufficiency and cooperative models?

Is there a clear difference in strategy between cooperative economic practitioners who advocated resistance and those who leaned more towards assimilation? While she (Nannie Helen Burroughs) was president of the training school (National Training School for Women and Girls) she also started Cooperative Industries of D.C. The school lent some of their classrooms for the group to meet, and to do some of their production. They started out producing brooms and mattresses. This is in the 1930s, and she got grant money from the Federal government because under the New Deal there was a Self Help Cooperative

Division of the Department of Commerce, I think it was. They gave grants for groups to work with unemployed and homeless people, especially women during the Great Depression, to start co-ops. It took her three years to get the federal grant, but she finally got the money. Meanwhile they had actually started the co-op without the grant and when they finally got the money, it allowed them to buy a farm out in Maryland. So in addition

to doing the brooms and the mattresses, they were also employing DC residents on the farm and selling the farm produce in the city [DC] so people could get fresh produce from the farm.

— "Black Co-ops Were A Method of Economic Survival: An Interview with Professor Jessica Gordon Nembhard" for Grassroots Economic Organizing by Ajowa Nzinga Ifateyo





BLACK PANTHER PARTY (FOR SELF DEFENSE) Established ca. 1966

Oakland, California

Reflection: Have we overlooked cooperative economics in the Black community because they were not explicitly named?

Does the cooperative economic narrative share equal time with political resistance in the telling of Black Panther Party histories?

The "inter-communalist" Black Panther Party, begun in 1966 in Oakland, organized a host of "survival programs pending political revolution." These included distribution of free shoes (from their own factory), clothing, food, health care, plumbing repair, pest control, and transportation for the aged. Communal houses provided shelter for BPP workers. The Panthers also promoted cooperative housing for the community and established cooperative

bakeries and free breakfast programs for children. According to Jamal Joseph, one of the New York Panther 21, in addition to self-defense, the Panthers' major objective was economic development and selfhelp in Black urban communities. Their free breakfast programs included collecting neighborhood food and financial donations, and educating children about their African heritage and civil rights. Their community organizing and economic programs included selling

newspapers and joint ownership and collective businesses to provide employment and needed products. In addition, the Black Panthers in Oakland successfully used long boycotts to pressure community businesses to invest in the community through the Panthers' social projects.

- "Collective Courage:
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Gordon Nembhard





Not a 'Gossip Circle' Any More

Freedom Quilting Bee Finds New Markets















FREEDOM QUILTING BEE

Established ca. 1966

Wilcox County, Alabama

Reflection: How have cooperatives served as political leverage for Black organizers?

How have cooperative efforts enabled us to bring recognition and derive value from our cultural contributions? The Freedom Quilting Bee, an outgrowth of the civil rights movement, was established in 1966, as local people were losing their income and sometimes their homes on local farms after registering to vote. Father Francis X Walter, an Episcopal priest and civil rights worker, saw the potential economic value of quilts he saw hanging on a clothesline and helped our group get started.

With the help of many other volunteers and with the strong leadership of Estelle Witherspoon, the Bee's first president, our work was displayed at the Smithsonian Institution, contracted by Sears, and sold at stores like Bloomingdale's. More recently, after American quilt patterns were made available to China by the Smithsonian, quilts have been produced by other countries and sold very cheaply in the U.S. The Bee has diversified by selling a wider range of products, including conference bags.

In 1968, the Bee purchased 23 acres of land where we built the present production site. Eight lots were sold to families that had been evicted from their

homes. From 1970 to 1996, the Bee leased part of our building for a day-care center.

The Freedom Quilting Bee is a charter member.of the Federation of Southern Cooperatives, a regional technical assistance and advocacy organization. The Federation has provided technical assistance to us over the past thirty years.

— "Freedom Quilting Bee: History, Activities, Plans" Rural Development Leadership Network





FEDERATION OF SOUTHERN COOPERATIVES Established ca. 1967

Atlanta, Georgia

Reflection: How is our relationship to land connected to our lineage of cooperative economic practices?

Does a disconnection from land based practices make organizing cooperative economic efforts harder in urban areas? The Federation of Southern Cooperatives was founded in 1967 to promote cooperative economic development as a strategy (and philosophy), to support and sustain Black farmer ownership and control over land, to support the economic viability of family and independent farm businessesespecially small, sustainable, and organic farms-and to advance

the stewardship of Blackowned land and other natural resources in rural low-income communities in the southern United States. After merging with the Emergency Land Fund in 1985, the organization became the Federation of Southern Cooperatives/Land Assistance Fund (FSC/ LAF), and the stewardship of land became as important a goal as cooperative

development. It has recently added creating "local food economies and systems that can sustain the communities in which our members live" as another objective.

"Collective Courage:
A History of African
American Cooperative
Economic Thought and
Practice" by Dr. Jessica
Gordon Nembhard

e Kola Nut Collaborative



FREEDOM FARM COOPERATIVE

Established ca. 1969

Sunflower County, Mississippi

Reflection: How were cooperatives used in service of civil rights activists who wanted to protect Black communities from political retaliation?

What lessons on cooperative development do Hamer's challenges with transforming Freedom Farm into an independent institution offer us?

She worked tirelessly to develop the Freedom Farm Cooperative. The cost of membership for the co-op was \$1 a month. But even at that price, only 30 families could afford membership dues; another 1,500 families belonged to the Freedom Farm in name. The co-op planted cash crops like soybeans and cotton to pay taxes and administrative expenses. The rest of the land was sowed with vegetables, like cucumbers, peas, beans, squash, and collard greens, all of which was distributed back to those who worked on the co-op.

Unlike many federal and local poverty programs, the Freedom Farm was dedicated to grassroots participation. Mrs. Hamer

had learned through years of organizing around the right to vote that change in Mississippi needed to emerge from the bottom-up. "All the qualifications that you have to have to become part of the co-op is you have to be poor," she explained. "This is the first kind of program that has ever been sponsored in the country in letting local people do their thing themselves."

Over the next two years, thanks to her unflagging dedication, the co-op grew into a multi-faceted self-help program. In 1970, the co-op purchased an additional 640 acres for cultivation. The organization also started a "pig bank." With funds from the National Council of Negro

Women, the co-op bought 35 gilts (female pigs) and five boars (male pigs). Over the next three years, the pig bank produced thousands of new pigs to feed impoverished families. Mrs. Hamer was especially fond of the pig bank. "There's nothing better than get up in the morning and have...a huge slice of ham and a couple of biscuits and some butter... I wouldn't take nothing for our golden pigs." While in existence, the Freedom Farm empowered poor people in Sunflower County to take control over their economic livelihood.

— "Fannie Lou Hamer Founds Freedom Farm Cooperative", SNCC Digital Gateway



UJAMAA COLLECTIVE

Established ca. 2007

Pittsburgh, Pennsylvania

Reflection: How do cooperatives enable individual artisans to share risk, reward, and governance in common space?

Have you seen any similar cooperative models formed among Black communities in Chicago?

The Ujamaa Collective, an organization of women of African descent is proving that point by practicing the fourth Nguzo Saba principal of Kwanzza (collective economics) through the operation of the Ujamaa Marketplace, an open-air market during the summer and now preparing for their fall and winter season at 1901 Centre Avenue.

The market features crafts, handmade jewelry, environmentally friendly items, body care products, fresh produce and organic, gourmet, and international foods. "I am pleased and excited to have the Ujamaa Collective and their market place located in my district. This is true economic empowerment," said Councilman R. Daniel Lavelle.

"It is important to have our money circulating within the community." Encouraging the women during their Harambee Harvest Program, he informed the members and newly appointed board of directors that his office is there to help

and to provide necessary support.

A non-profit organization, the Ujamaa Marketplace is a project of the Ujamaa Collective, a Black women's cooperative committed to green entrepreneurship and cooperative business innovation.

— "Women band together on entrepreneur venture",Pittsburgh Courier





FUND 4 DEMOCRATIC COMMUNITIES

Established ca. 2007

Greensboro, North Carolina

Reflection: What type of financial and technical infrastructure do we need in order to support cooperative developments in Black communities?

How do we create institutions which are forward thinking enough to pursue a seven generation strategy?

In 2007, we created the F4DC with the idea of creating authentic democracy in communities and social justice organizations. This is something that was largely missing from our work. I truly believe that creating democracy is one of the most important things that we can do. How do we make structures of, by and for the people? That is the simple economic gist of it.

Our recent work has been around economic democracy. In 2010 and 2011, we asked ourselves how is it that we can focus our work more sharply? We wanted to know how to help people have opportunities to be productive for themselves and their

community. We ended up pretty quickly deciding that cooperative solutions would be among the best solutions to those economic questions. They are rooted in that spirit of self-reliance. It wasn't honest for us to say that if you have a giant jobs march that the federal government will do something good. We wanted to be as up front and honest as possible. We talked about the fact that, yes, there is resistance work that is needed. There are powerful people, places and forces where you can be crushed if you don't. Advocacy is needed because you need to steer resources. But in the final analysis, you need to build community power so communities can be selfreliant and do things for themselves. That is the fundamental insight.

I often talk about this approach as RAD resistance, advocacy and doing-forourselves. We put a lot of emphasis on doingfor-ourselves for various reasons. First, it is the weakest part of social justice organizations. Also, it is the primary piece that allows us to express our full humanity. The rest of our work has to complement enabling us to do things for ourselves. That is the primary motivation for our work.

— "Interview: Ed
Whitfield Of Fund 4
Democratic
Communities" for It's Our
Economy by Steve
Dubbs



HEALTHY FOOD HUB

Established ca. 2009

Chicago, Illinois

Reflection: How do we create economic solidarity between marginalized communities in different places?

How do we engage community members in co-designing and implementing the solutions to their own unmet needs?

The Healthy Food Hub is a food access development initiative launched in 2009 whose mission is to build a just, holistic local food system to transform urban to rural communities through education, entrepreneurship, and access to healthy, affordable food.

While the core operation of the Healthy Food Hub is organized around food, its vision for transforming the community extends beyond food towards the social structure of these communities. The development of a local

and regional food system is meant to meet both the material needs of these communities and the need for cultivating shared space where socializing, education, and engagement can occur.

The Healthy Food Hub began in the basement of Betty Shabazz International Charter School where thirty families made a commitment to assign a portion of their monthly food purchasing to a collective buying club which enabled the Hub to procure specialized items at lower prices dry

goods suppliers and local distributors.

The buying club also operated a reverse CSA (consumer supported agriculture) which enabled Black farms in Pembroke Township to supply produce to the Hub creating a food pipeline where production, aggregation, and distribution were at all points handled by members of the community.

Oral history of HealthyFood Hub as told byMichael Tekhen Strode





MANDELA GROCERY COOPERATIVE

Established ca. 2009

Oakland, California

Reflection: How might using a community owned enterprise be a healthier anchor store for local development than big box retail?

How does a cooperative originally targeted for a marginalized Black community maintain its identity and mission as its neighborhood transforms economically?

"A lot of people are eating a lot healthier and talk about how their lifestyles are changing because of that program alone," says worker-owner Adrionna Fike, who began working at the store two years after it opened. (After working for 1,000 hours, employees have the opportunity to become worker-owners with a small buy-in.)

The deal on produce draws customers from

beyond the immediate neighborhood. Others come because the store is black-owned. "The fact that we're people of color, a black-owned business, we have people come from all over the Bay Area-they come from Richmond, they come from Vallejo, on the weekends, just to shop with us for that reason," says Fike.

Neighbors shop at the store because, she says, "They understand what we're doing. They see this as their primary grocery store because it is a principled space for people to spend their money. They feel their money is going to something worth going toward. And they have to buy groceries anyway."

— "The New Co-opHelping Ex-Inmates FindWork—and Recover" by J.Gabriel Ware for Yes!Magazine





RICH CITY RIDES

Established ca. 2012

Richmond, California

Reflection: How can cooperative principles help us to develop more community businesses grounded in a social mission?

What is the relationship between developing cooperatives and creating more livable communities? Rich City RIDES is a counterculture organization founded in August 2012 in Richmond, CA to counterbalance non-human infrastructure with human infrastructure by encouraging people to the utilize the most significant asset in any city: the street.

In a time when people living in marginalized communities are most at risk for poor health, lack of activity, lack of opportunity, poor nutrition and subject to living in areas with the highest levels of pollution, Rich City RIDES uses bicycles to create possibilities for the most vulnerable members of the cycling community to

improve health, economic stability and individual and collective capacity.

Through direct
engagement with
people using mindful
and active transportation,
they galvanize
communities and
reconnect
neighborhoods, one
person, one family at a
time.

Beyond being a cooperatively-owned business that is also one of the founding member organizations of Cooperation Richmond, Rich City RIDES offers several community-based programs: Earn-A-Bike Program, Youth and Family Social Rides, Bike

Repair Workshops, and Commuter Cyclist Program.

Rich City Rides will be the hub, nest, and incubator for community bicycling for sustainable transportation, physical and mental health, and human-to-human connections.

We envision Richmond as a world-renowned bicycling community known for its bike-friendly neighborhoods and its worker-run businesses which are owned and operated by historically marginalized residents and families.

— Creating FreedomMovements & Rich CityRides

Ne Kola NutCollaborative



"When one of our workers doesn't show up to our morning meetings, one of us will go on the sheriff's website to see if the cops kidnapped them. Because we know that's the most likely thing. People don't show up to work because they're hung over—people don't show up to work because they got kidnapped by the prison industrial complex."

RCO TIRES (PENDING COOP CONVERSION) Established ca. 2012

Compton, California

Reflection: How do we bring greater visibility to the cooperative model so that it becomes the preferred way of launching businesses in Black communities?

What are the ways that cooperatives in Black communities can serve to build more sustainable community enterprises?

RCO creates alternative uses for trash tires, which are typically burned for fuel or thrown in landfills, like retreading them or turning them into new products. And because of Okuk's progressive hiring and management practices, it provides stable jobs for local black and Latino residents who struggle to find employment because of past criminal convictions or legal status.

Getting started wasn't easy. Okuk had trouble finding investors at first, even with the millions of dollars in public and private resources currently being funneled to sustainable entrepreneurship. She

attributed the struggle to her race and gender.

"Banks and lending services rarely believe in the vision of young black female entrepreneurs," she said over the sound of clashing high-octane machinery. "Even organizations that say they are designed to lend to people of color and green businesses weren't trying to give us money. When I walked into one bank, they laughed me right out of there."

Now she's a standout CEO. "I don't ever fit in with the men at our business meetings," Okuk said back in her office as she rearranged her free-flowing Afrotextured hairstyle while sporting a short skirt, black blazer, and colorful Chuck Taylor shoes.
"There are never women in the meetings or people of color, and the men in the meetings always comment about the way I look and what I wear. But once they find out I graduated from Columbia and MIT, things change quickly."

— "What's this MIT grad doing working at a tire factory in Compton?, Splinter, Walter Thompson-Hernandez





COOPERATION JACKSON

Established ca. 2014

Jackson, Mississippi

Reflection: How do cooperatives create space for reimagining economic or political organizing across an entire city?

What is the relationship between political democracy and economic democracy? Cooperation Jackson is an emerging vehicle for sustainable community development, economic democracy, and community ownership.

Our long term vision is to develop a cooperative network based in Jackson, Mississippi that will consist of four interconnected and interdependent institutions: a federation of local worker cooperatives, a cooperative incubator, a cooperative education and training center (the Kuwasi Balagoon Center

for Economic Democracy and Development), and a cooperative bank or financial institution.

Cooperation Jackson's basic theory of change is centered on the position that organizing and empowering the structurally under and unemployed sectors of the working class, particularly from Black and Latino communities, to build worker organized and owned cooperatives will be a catalyst for the democratization of our

economy and society overall.

Cooperation Jackson believes that we can replace the current socioeconomic system of exploitation, exclusion and the destruction of the environment with a proven democratic alternative.

— "Who We Are", Cooperation Jackson





TIGHTSHIFT LABORING COOPERATIVE

Established ca. 2015

Washington, DC

Reflection: How can cooperatives help us development an economic dimension for prison abolition in practice?

How do cooperatives create opportunity for the most economically marginalized community members? Though co-ops that employ formerly incarcerated people already exist, Tightshift Laboring Cooperative is the first Washington, D.C., co-op formed and operated by exprisoners. The co-op offers an array of manual labor services, including residential and commercial cleaning, hauling and moving, and landscaping. It also uses eco-friendly products to provide customers with affordable, high-quality cleaning services.

Unbeknownst to his family, Reid became homeless.

It's more than just a business to Juan Reid, a former inmate who cospearheaded the cooperative. For him, Tightshift is about helping former inmates recover, find work, and counter prisoner stigmatization in the workplace.

Reid, 36, was sentenced to 14 years in prison for aggravated assault when he was just 18 years old. He spent the last seven of those years in solitary confinement, an experience he says was torture and a form of "dressed-up" slavery. When he returned to his Bloomingdale neighborhood, he noticed he was being punished a second time—this time by employers who wouldn't hire him because of his criminal record.

— "The New Co-op Helping Ex-Inmates Find Work—and Recover" by J. Gabriel Ware for Yes! Magazine

Black Cooperative Investment Fund







BLACK COOPERATIVE INVESTMENT FUND

Established ca. 2016

Southern California

Reflection: How can we develop values aligned investment vehicles which allow those with capital to invest in cooperative efforts?

What strategies or guidelines must be developed to prevent these investment vehicles from reproducing existing inequity?

Founded in 2016 and launched in January 2017, the Black Cooperative Investment Fund (BCIF) is a community-based 501(c)3 nonprofit fund based on the tradition of cooperative economics. BCIF provides microloans to African Americans that have a high likelihood of building financial assets. Our mission is to create social change for the Black community through the primary strategy of building assets and wealth. We provide microloans through pooled dollars from individuals and companies who are

passionate about economic empowerment for the African American community. Housed at OneUnited Bank, BCIF has a specific focus on communities in the Southern California region. The vision is to provide a dedicated, reliable, and perpetual source of capital to create assets and build wealth for, and within, African American communities.

We provide affordable, low-interest, low-fee loan alternatives to traditional lenders. All earnings from interest repayments are reinvested into the fund to grow and sustain the fund for long-term usage in the Black community.

Annual fundraising goal: \$500,000 will allow the fund to distribute 24 - 36 microloans annually, ranging between \$5,000 - \$20,000.

— "About BCIF" BlackCooperative InvestmentFund





VILLAGE FINANCIAL COOPERATIVE

Established ca. 2017

Minneapolis, Minnesota

Reflection: How can cooperative institutions function as a tool for repairing structural inequity in Black communities?

What role do cooperatives play in the development of Black communal autonomy?

The community development financial co operative is called Village - to build trust within the community.

Village is already helping those who have pledged to be part of the cooperative.

The small space on Colfax Avenue in north Minneapolis is poised to bring about big change to a community looking for economic empowerment.

"This work actually came out of a community voice in a meeting we had on the north side right off Broadway a week after Philando Castile was

killed," Me'Lea Connelly said.

The anger and frustration of a community was put into action.

Connelly, director of the Association of Black Economic Power, says it was the community that decided a black-led financial institution was the best way to address racial disparities.

"We've been unapologetic about making sure that the folks that have been carrying the burden of racially-charged oppression in the financial sector are in the position of making decisions and leading in

this institution," Connelly said. "This isn't a parachute model of someone coming in from the outside of the community and dictating what solutions need to be made."

Connelly is pleased Minneapolis Mayor Jacob Frey allocated \$500,000 in the city budget to invest in Village Financial Cooperative.

— "Black-Owned CreditUnion Will Soon BecomeReality" for WCCO CBSMinnesota by RegChapman

