

Colorado Solidarity Fund

Colorado Solidarity Fund is an investment club of Coloradans who seek to put our money to work growing and strengthening the solidarity economy in Colorado. By combining our resources, we aim to make capital available to co-ops for start-up, conversion, and expansion while earning a moderate return.

What is a Co-op?

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

- *International Co-operative Alliance*

Co-op Principles

- Voluntary and Open Membership
- Democratic Member Control
- Member Economic Participation
- Autonomy and Independence
- Education, Training, and Information
- Cooperation among Cooperatives
- Concern for Community

Co-op Values

“Co-operatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. In the tradition of their founders, co-operative members believe in the ethical values of honesty, openness, social responsibility and caring for others.”

- *International Co-operative Alliance*

What is a cooperative economy?

“A cooperative economy is an economic system . . . [that allows members to] meet their basic needs in personally, socially, and environmentally responsible ways. This ‘multiple-bottom line’ accounting has become widely known as ‘the cooperative difference.’” - *Cultivate.coop*

Types of Co-op

Worker Co-ops:

Owned by the workers, surplus distributed based on how many hours worked or rate of pay.

Ex: [Namasté Solar](#), [dojo4](#), [Mujeres Emprendedoras](#)

Consumer Co-ops:

Owned by the customers, surplus distributed on basis of how much purchased from the co-op.

Ex: REI co-op, credit unions, [Westwood Food Co-op](#)

Producer Co-ops:

Owned by producers, surplus distributed on basis of how much sold to the co-op.

Ex: Cabot dairy co-op, Organic Valley

Supply Co-ops

Owned by independent businesses who purchase together, surplus distributed on basis of how much purchased from the co-op.

Ex: Tru-Value, The Bike Cooperative

Investing in Co-ops

Development Funds

Co-op development funds receive low-interest social investments, and make loans to cooperatives.

Investment Clubs

Organized under the same legal framework as traditional investment clubs, Co-op Investment Clubs receive investments on a monthly basis from their members, who vet and vote on investments made by the club.

Direct Loans

Co-ops go directly to individuals in their community for low interest loans to finance major projects.

Preferred Shares Investment

Preferred shares are similar to equity investments, with cooperatives offering dividends. However, unlike traditional equity, preferred shares do not typically offer voting rights, which belong to co-op members.