



Development Issues Workshop Day 2



— CAROLINAS —
**CREDIT UNION
FOUNDATION**



Development Issues Workshop



Cooperative Council Presentation

*Charlie Farrell, Board
Member, and Emily Nail,
Past Executive Director*



Credit Unions Are Co-ops

#CoopsNC

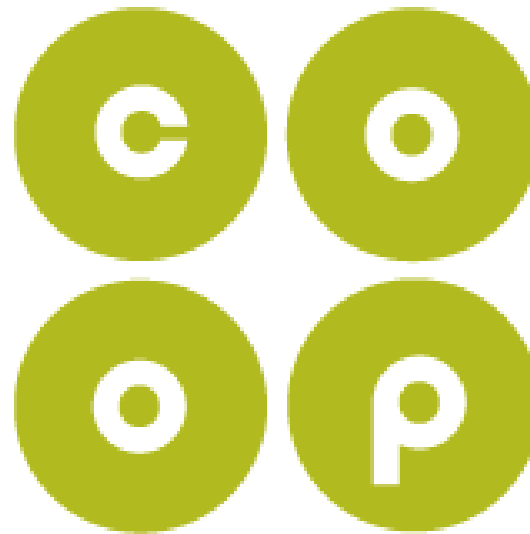
Presented by
Emily Nail
Executive Director
Cooperative Council of North Carolina

Cooperative Council of NC

Started in 1935

An Association of all
Cooperative industries

Education, Promotion and
Connection of Cooperatives.



COOPERATIVE
COUNCIL *of* NC

Cooperative Council of NC

Our Membership

Member industries include Electric Co-ops, Credit Unions, Food Co-ops, Worker/Owner Co-ops, Insurance, Communications Co-ops, Agriculture, Co-op Supporting Organizations and Other Co-op Members.



Annual Cooperative Conference

Typically held 1st quarter

Networking across industry lines.

Education on current topics for Cooperative Leaders.

Shared connection in different parts of the state.



Cooperative Leadership Camp

Weeklong sleep away camp for high school students.

Students attend for free, sponsored by Cooperatives.

Students build a worker owned cooperative and participate in hands on workshops from all member industries.

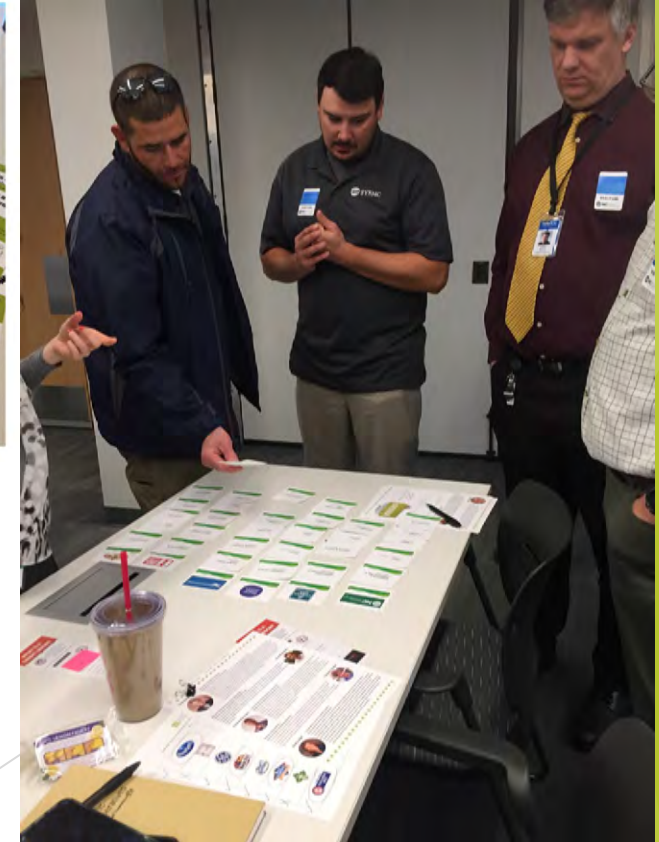
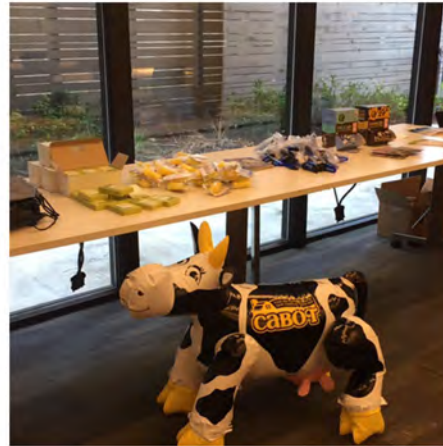


Cooperative Dynamics December 6th, 2022

New Cooperative Employee
workshop.

Topics cover the Principles,
Governance, Co-op Ownership and
more.

All industries covered in this day long
educational session.



DEI Workshop

December 7th, 2022

Diversity, Equity and Inclusion workshop for all cooperatives

How to get started and policy updates

Information from other cooperatives on what they are doing and how they are doing it.

Key note to present during the day from the state.

Diversity, Equity and Inclusion Workshop

December 7th, 2022 8am-12:00pm

Why is DEI important as a business case important and how do we influence those who may not have accepted it as an essential part of our business world? Learn about the common language of Diversity, Equity and Inclusion. Work in breakout sessions with others to learn about key ideas and through key processes.

Keynote presenter **Annette Taylor:**

Ms. Taylor is a seasoned professional in public service, philanthropy, community and economic development. She leads the Office of Digital Equity & Literacy, increasing access to high-speed internet in unserved and underserved communities. She will speak to the group about her work in North Carolina and how it relates to DEI in cooperatives.



Breakout sessions to include:

- Inclusive Economics
- Diversity Equity and Inclusion Trends in the Cooperative Community
- D without I = E

CCNC Committees

Join us on a Committee!

Programs and Education

Communications Committee

DEI Committee

Finance Committee

Strategic Partners Committee

Scholarship Committee



Just a quick video!



Co-op or Not?!?

- Stand up!
- Move to the side of the room that is the Cooperative.
- Let's see if you know your Cooperatives!

Let's start with the easy one. Tell me which is the Cooperative...



All you fruit lovers out there- do you know which of these is the Co-op?



All you nut lovers out there- do you know which of these is the Co-op?



This one is an easy one...



Who doesn't love drive thru chicken??
But do you know who is part of a
Purchasing Cooperative?



And just for a follow up, the Restaurant Supply Chain Solutions is the largest purchasing cooperative in the quick-service restaurant industry. Members include KFC, Pizza Hut, Taco Bell and A&W.



This one is an easy one...



What about these?
Who is the Co-op?



Which company is the Cooperative?



Can you name the Cooperative?



Can you name the Cooperative?



Which beverage company is the
Cooperative?



Do we have any farmers in the group?
Which one of these is the Co-op? Bonus
if you know the full name!



Great job!



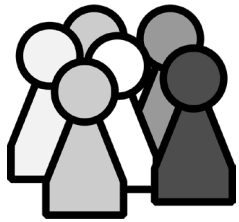
The Cooperative Movement in the US:

- ▶ 1/3 of the US is served by Electric Cooperatives
- ▶ The cost in NYC to purchase in a housing cooperative is on average 50% less!
- ▶ Food Cooperatives spend an average of 38% of their revenue locally.
- ▶ 1 out of every 3 Americans are members of Credit Unions.
- ▶ 5 out of the largest 10 insurance agencies are Mutual.
- ▶ 80% of the milk in the US is produced by dairy cooperatives.



Food Co-ops

Food co-ops place grocery store ownership in the hands of the people who shop there.



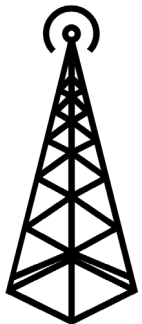
Worker Co-ops

Worker co-ops organize ownership around the people working within the business. A recent trend for succession plans for small businesses.



Purchasing

Purchasing co-ops keep community at the heart of their operations and collaborate to buy in bulk and keep costs low for all members.



Utilities

Utility co-ops put the power in the hands of the community. Utilities to the last mile.



Agriculture

The cooperative way of doing business offers producers scale and security in the competitive landscape of agriculture.



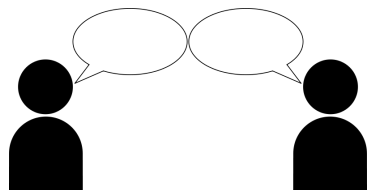
Housing

Housing co-ops are an alternative to conventional rental apartments, mobile home parks, and condos.



Mutual Insurance

Mutual insurance companies are unique because they are owned by the policyholders, the people who buy and receive coverage.



Social

Social cooperatives values-based operations deliver needed services to their communities. (Think childcare.)



Last but not least:

Credit Unions & Financial Co-ops

Credit unions are different than your conventional bank; they're owned by the people who bank there. (Members)



Thank you!

Contact me to get involved!

www.CCNC.coop

Director@CCNC.coop

Development Issues Workshop



Promoting Financial Wellbeing for All

Renee Rohrer, Community Engagement Operations Manager, Truliant FCU & Lori Timm, Community and Financial Wellbeing Manager, Business & Community Development, Allegacy FCU



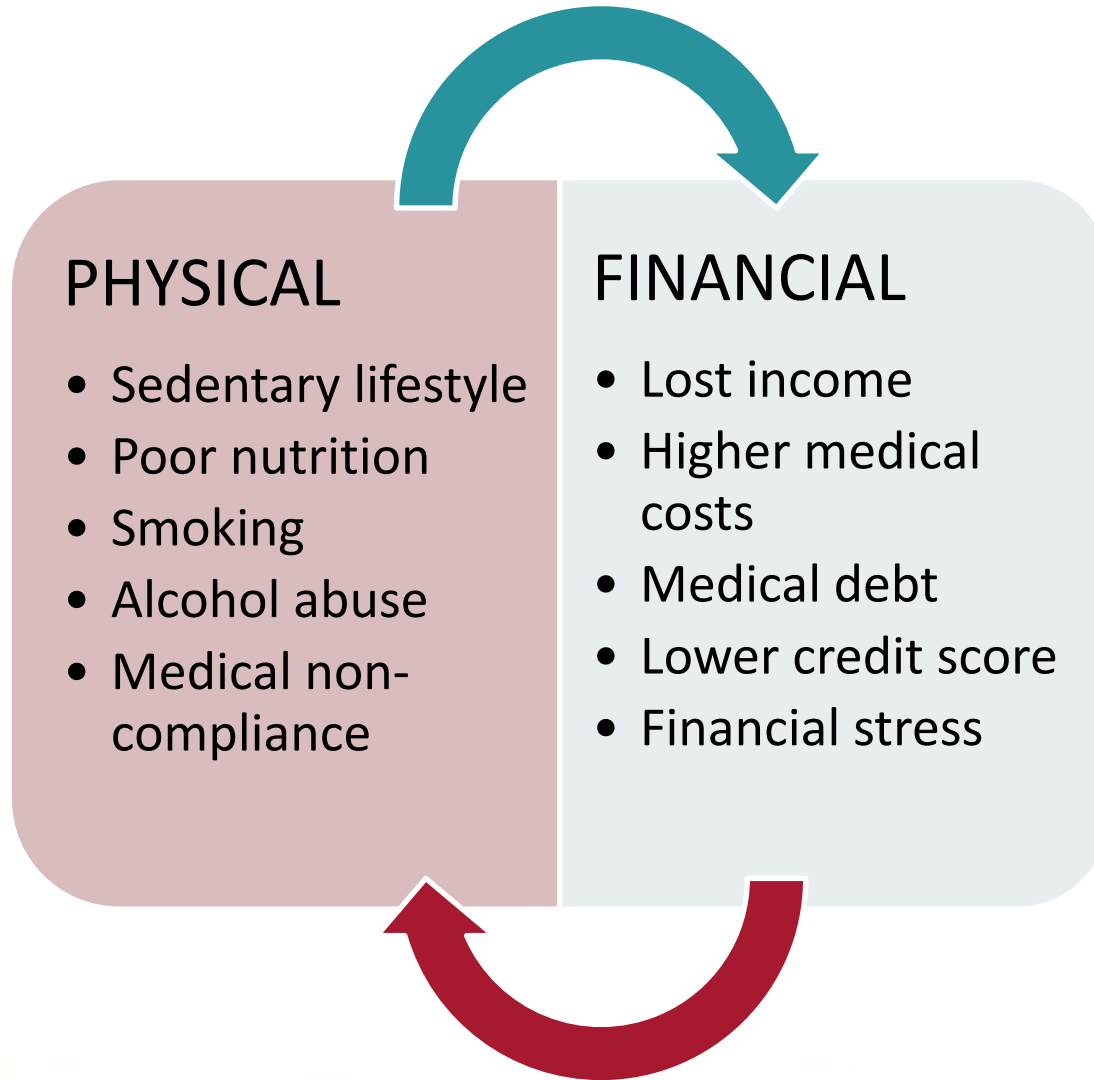
Promoting Financial Wellbeing for All

Development Issues Conference

September 13, 2022



Intersection of Physical + Financial Health



65%

of adults feel
stressed about
money

*Stress in America Survey
American Psychological
Association
February 2022*



be your best you.

Allegacy Story

- Launched in 2009
- 90% + participation rate
- 50% reduction of health risk factors
- Improved trust + engagement scores
- Regional + national awards



Culture of Health



Wellness of Mind, Body + Wallet



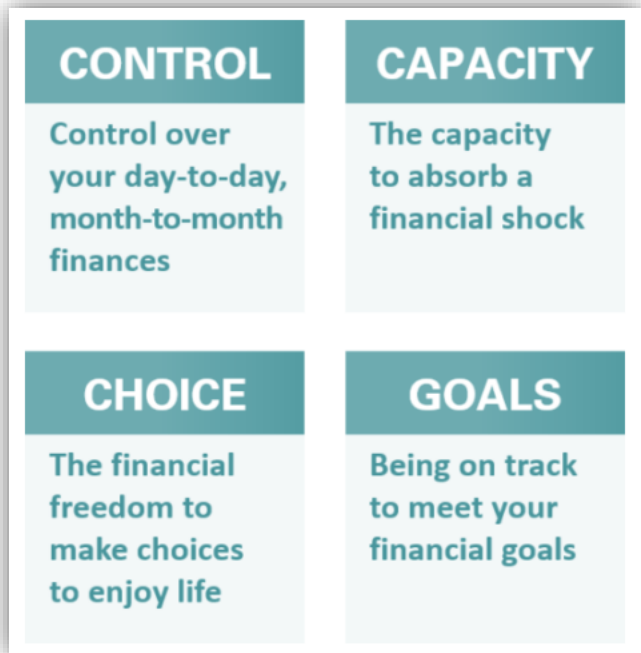
- AllHealth Wellness Account
- Healthcare Financial Advising
- WellQ (holistic wellness center)
- Wellness Consulting
- Allegacy's HealthLink
- Financial Wellbeing Offerings



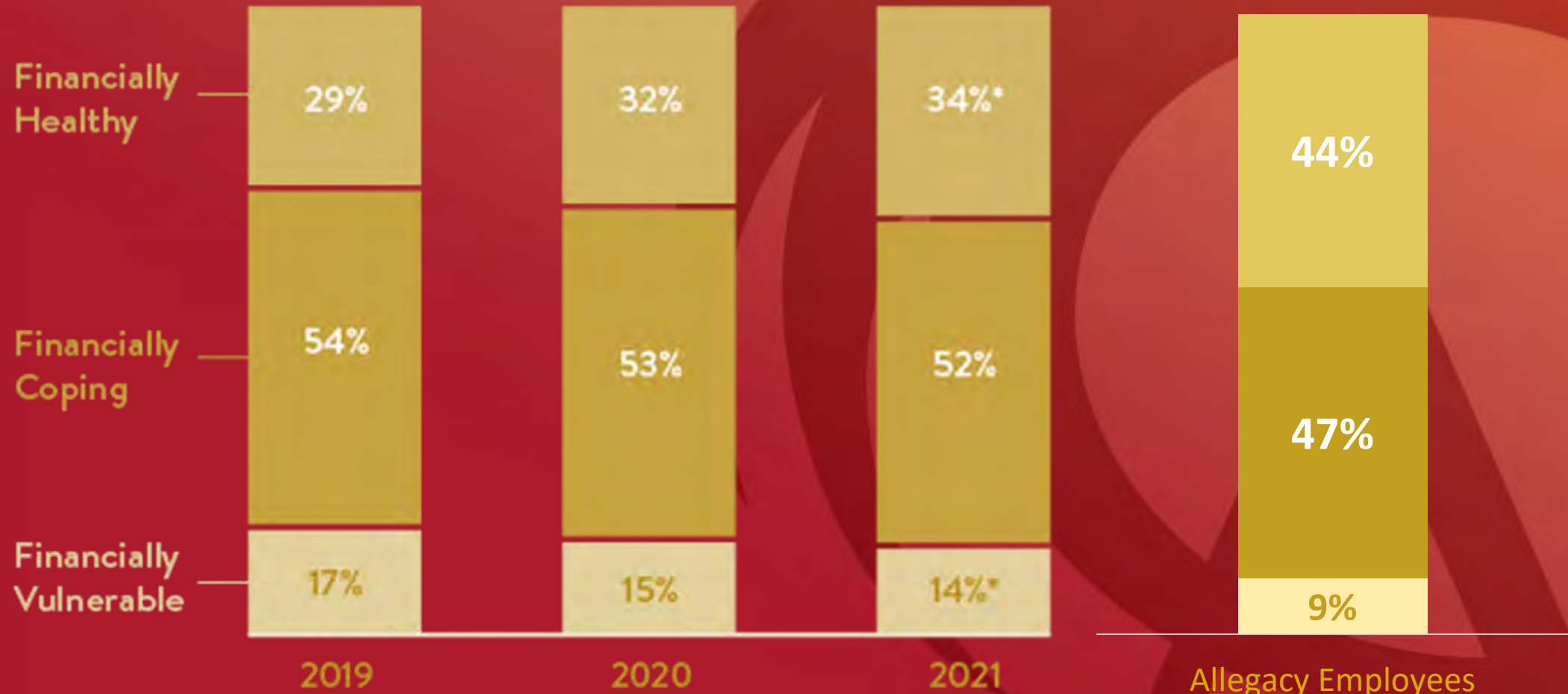
be your best you.

Financial Wellbeing for All

The universal right of every person to sustainably **earn, save + give** in a way that brings **peace of mind** + a satisfying **quality of life**.



U.S. Financial Pulse Survey Data



Financial Health Tiers 2019-2021

Percentage of people by financial health tier from 2019 to 2021

Allegacy Employees

November 2021

Employee Financial Health

Wellness Wednesday 8.10.2022



Surviving the Back-to-School Season on a Budget

Financial Wellness

Submitted by: Lori Timm



Shopping can put a dent in anyone's budget. With inflation making everything more expensive this year, experts estimate that spending will range from \$864 for K-12 students and \$1,199 for those in college. Here are some helpful tips for keeping those costs manageable:



FINANCIAL FRIDAY

Week 1: What do you know?

Happy Financial Literacy Month!

April kicks off Financial Literacy Month, a nationally recognized campaign to bring awareness to the need for more financial education. This year, we want to see what you, as finance experts, know about your field.

HOW DOES THIS WORK?

Every Friday of this month, we will be sending out an email that contains both a flyer, similar to the one you are reading, and a puzzle or quiz for us to track what you learned. Once you finish your puzzle or quiz for the week, send it back to Lori Timm and you will be entered into a drawing to win a prize! Make sure to participate every week, as it is a requirement to win the grand prize at the end of the month.

Things to do this week:

- Join our virtual event **Money Talks TODAY** 12:00pm - 12:30pm
- Create your Enrich profile and complete your **Financial Wellness Checklist**
- Create and assess your budget using Enrich's **Budget Tool**
- Explore ways to trim your budget using Allegacy's **Reduce Rates + Fees Checklist**
- Complete Enrich's **Your Money Personality** and download your full report

Did you know?

The 1913 Liberty Head nickel is one of the most expensive coins in the world. In 2010, one of these coins sold for \$3,737,500. The coin gets its value because it is only 1 of 5 pieces ever made by a rogue Mint employee.

Attached to this email is a link to a quiz. Once you complete the quiz, please screenshot your results and email to ltimm@allegacy.org to receive credit for participation.

Allegacy Financial BINGO

Have a no spend day	Write down 3 savings goals/plans	Open a club account	Cancel 1 subscription that you don't use	Create a "snowball" plan to pay off debt
Enroll/engage in digital banking	Eat/Cook meals at home for 1 week	Review your credit report	Complete your Enrich Financial Wellness Checklist	No new charges on your credit card for an entire month (except auto-bill pays)
Unsubscribe from 5 email lists	Pay off one debt	Start an emergency fund and set a goal for the end of the year	Create a budget	Save \$50 this month
Use at least 2 Enrich Tools	Calculate Your Net Worth	Review your tax withholdings	Meet with a financial advisor/coach	Review your 401k allocations
Make an extra principal payment towards a loan	Add an automatic transfer to your savings account	Keep track of all of your spending for a week	Donate at least \$20 to your favorite charity	Enter the Enrich \$1000 Monthly Challenge

Complete 5 squares in a row to achieve BINGO for a chance to win a prize! Feeling ambitious? Earn 100 points for another chance to win

be your best you.

Allegacy

be your best you.

+

Enrich

be your best you.



Focus on Saving

Moving Ideas into Action

- ✓ Get the buy-in + support of senior leadership
- ✓ Embed financial wellbeing into your organizational culture + strategic plan
- ✓ Start with your employees
- ✓ Focus on measurement
- ✓ Collaborate with the National Credit Union Foundation + your credit union colleagues



be your best you.



Thank you

Lori Timm • ltimm@allegacy.org • 336.774.2683



Financial Education Grants



Background

- Created in 2016
- 200,000 members (now approaching 300,000)
- \$200,000 over five years

GOAL: Increase access to financial education to build financially independent adults

Eligibility

- Public school teachers grades 6-12
- Teach in one of 14 school systems where Truliant has a branch/location
- Grants of up to \$5,000



Topics Funded

Financial Education

Career Exploration

Entrepreneurship

Business

Economics

Professional

Development/Training

Impact

\$250,000

6 years+

65 grants awarded

61,300 students



Examples

Teacher-designed curricula

On campus student stores or businesses

Programs for students with disabilities

Investment Challenges

Online banking simulators

Examples

Credentials & certification assistance

Career fairs and college tours

Tools and equipment

Teacher training

Future Business Leaders of America clubs



Northridge Middle

“We know that teaching financial literacy and business development skills can spark an interest in academics as we connect the students’ learning to their capability to earn income.”

- Mrs. Roseboro



Truliant Federal Credit Union

4,801 followers

6mo

We believe schools can play a major role in impacting financial education. We're excited to have recently presented a \$4,600 Truliant Financial Education Grant to Mountain Island Lake Academy in Charlotte to start a club to teach middle school students how to manage money and become millionaires! [#creditunions](#) [#asmarterchoice](#)



42 • 1 Comment



Like



Comment



Share

Pulaski County, VA

“This grant improves the lives of my students by providing them with a real world lab experience of how to run a business.”

- Ms. Underwood



Coming Soon

Now accepting
grant applications!



Apply for a Financial Education Grant today.

Revamping the grant program for Fall 2022

Uncovering additional teacher and school needs

Applications will open in October

Development Issues Workshop



Promoting Financial Wellbeing for All

Renee Rohrer, Community Engagement Operations Manager, Truliant FCU & Lori Timm, Community and Financial Wellbeing Manager, Business & Community Development, Allegacy FCU



Development Issues Workshop



**Supporting Greater Access
to Housing in North
Carolina**

*Jama Campbell, Executive
Director and Scott
Southern, Director of
Grants Administration,
SECU Foundation*



Supporting Greater Access to Housing in North Carolina



SECU Foundation

PEOPLE HELPING PEOPLE®



Building a Foundation

4 Funding Areas:



Education



Healthcare



Housing



Human Services

**The Power of a Dollar:
Making a Difference since 2004**



**Supported by Members through
\$1 Monthly Contribution
Over \$19 Million Annually**

Areas of Housing



AFFORDABLE

WORKFORCE

SUPPORTIVE



Greenfield Place, Chapel Hill

AFFORDABLE HOUSING





Hertford Pointe, Ahoskie

WORKFORCE HOUSING





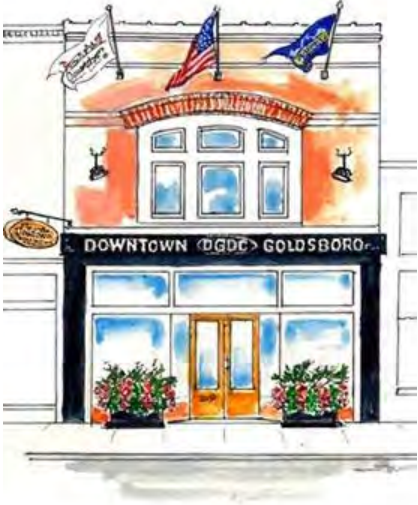
SUPPORTIVE HOUSING



SECU Lakeside Reserve - Wilmington



Collaborative Support for Access to Housing





Natalie Britt
DHIC, Senior VP
of Real Estate
Development



Michael Rodgers
DHIC, Director of
Real Estate
Development



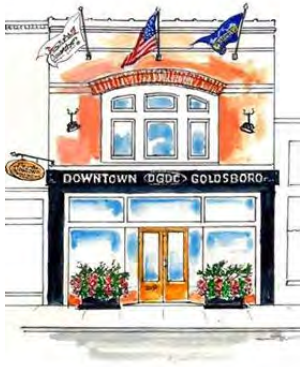
Erin Fonseca
Director, Downtown
Goldsboro Development
Corporation

Our Featured Panelists



Contact information:

- Erin Fonseca
- 919-735-4959
- EFonseca@goldsboronc.gov
- www.DGDC.org
- Natalie Britt/Michael Rodgers
- 919-832-4345
- info@dhic.org
- www.dhic.org



Thank you! Enjoy the
remainder of the
workshop



SECU Foundation

PEOPLE HELPING PEOPLE®



Development Issues Workshop



**Supporting Greater Access
to Housing in North
Carolina**

*Jama Campbell, Executive
Director and Scott
Southern, Director of
Grants Administration,
SECU Foundation*



Development Issues Workshop



Access to Technology & Environment – Increasing Broadband Access

Marshall Cherry, CEO of Roanoke Electric Cooperative

September 13, 2022

Access to Technology & Environment through Broadband Access

Marshall Cherry, President and CEO

Roanoke Electric Cooperative

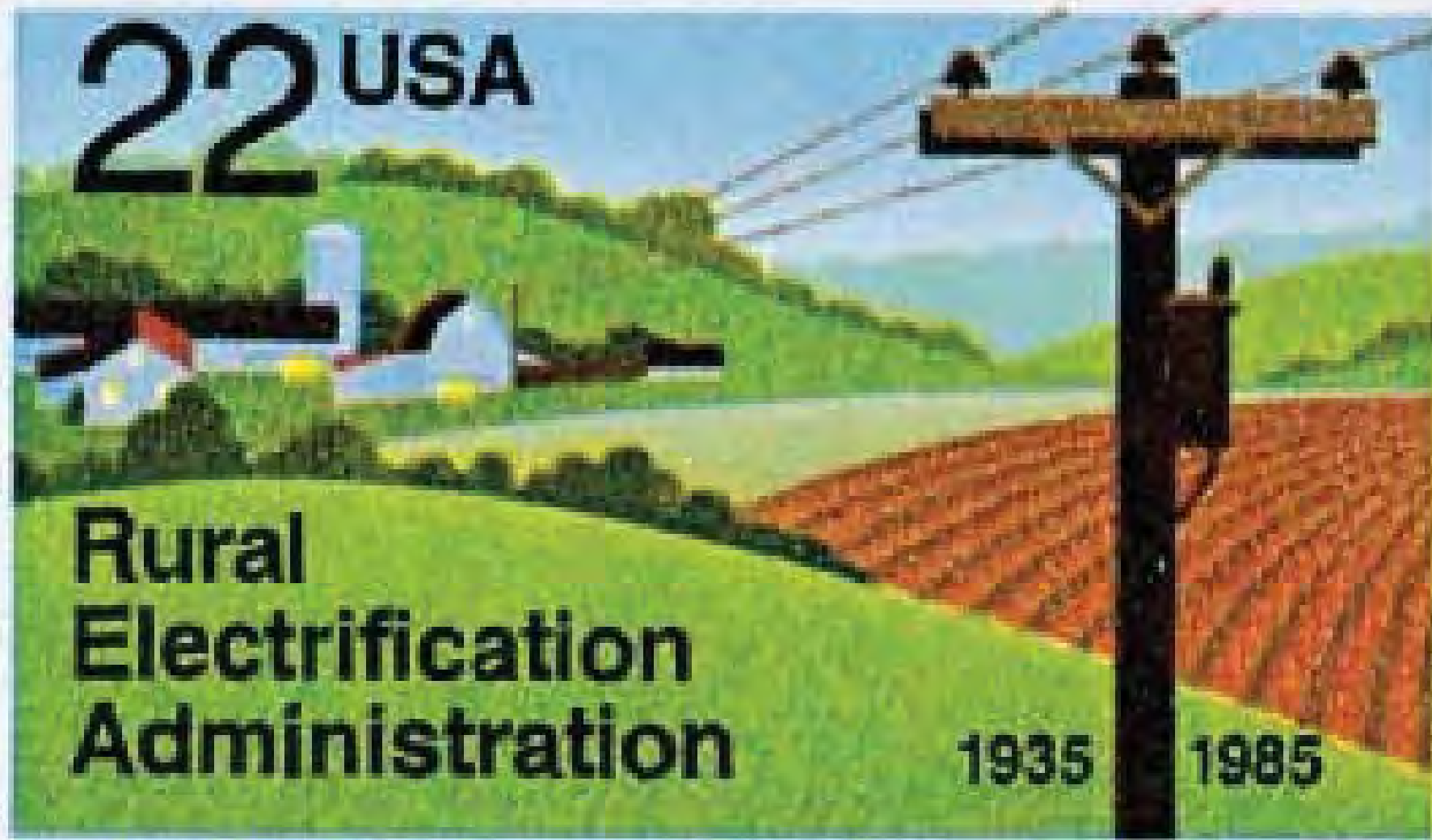


22 USA

**Rural
Electrification
Administration**

1935

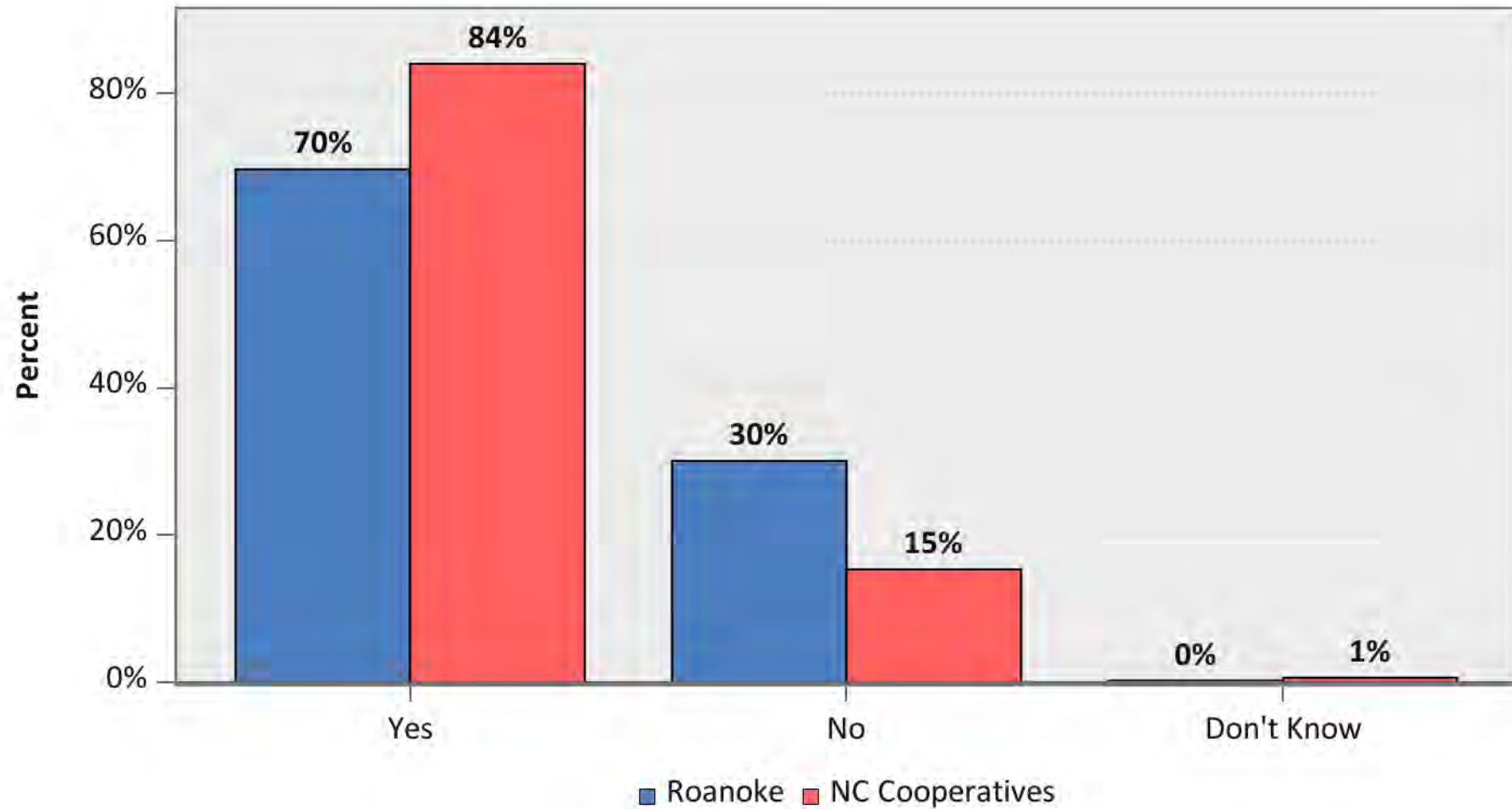
1985



Demographics

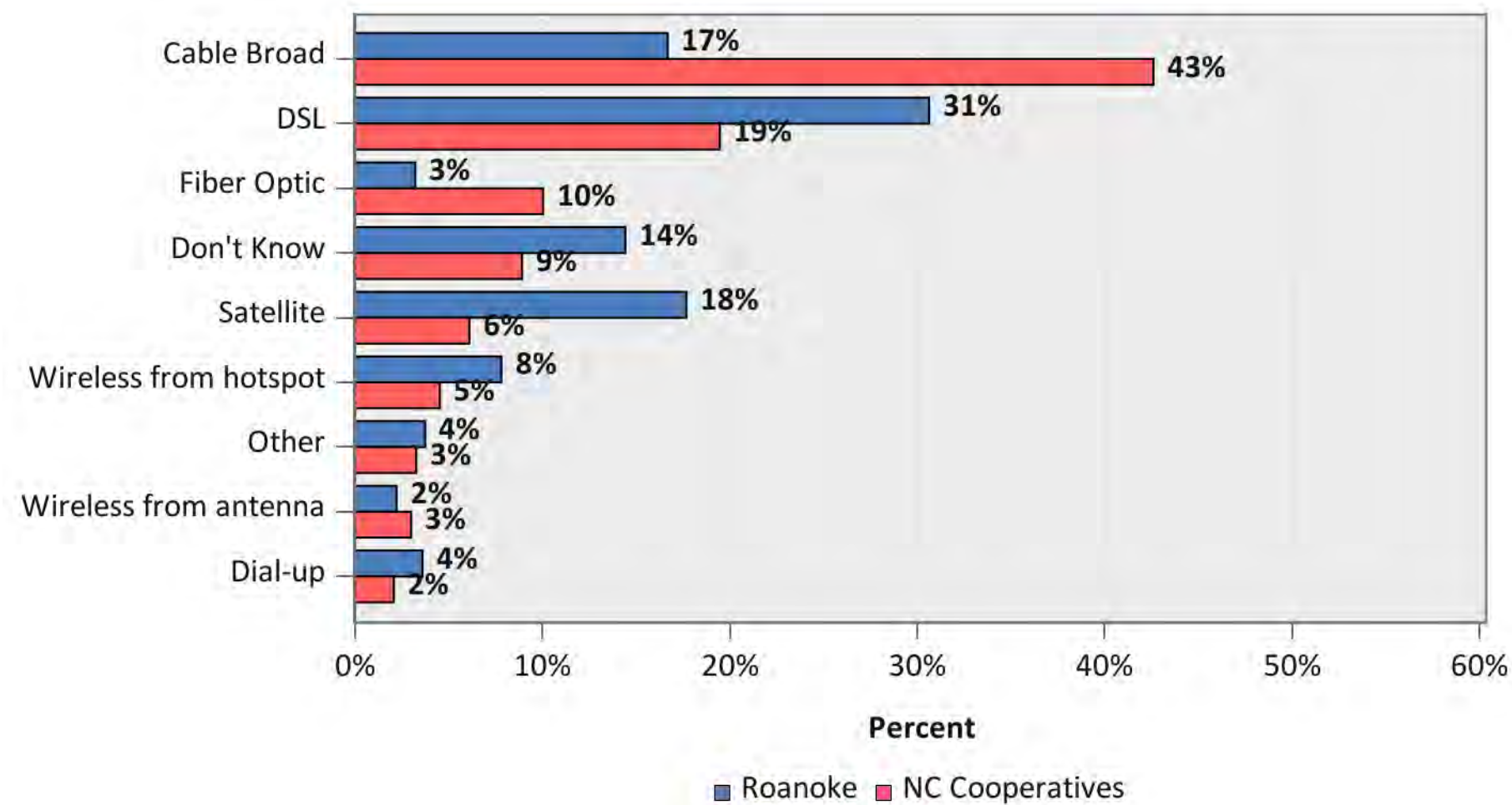
County	Median Household Income	Households with Broadband	2018 Population	2030 Population
Bertie	\$35,000	56%	19,709	19,601
Gates	\$51,746	67%	12,094	12,254
Halifax	\$36,760	57%	51,552	47,259
Hertford	\$38,216	60%	24,093	24,006
Northampton	\$37,233	51%	20,618	18,379

Have Access to Internet



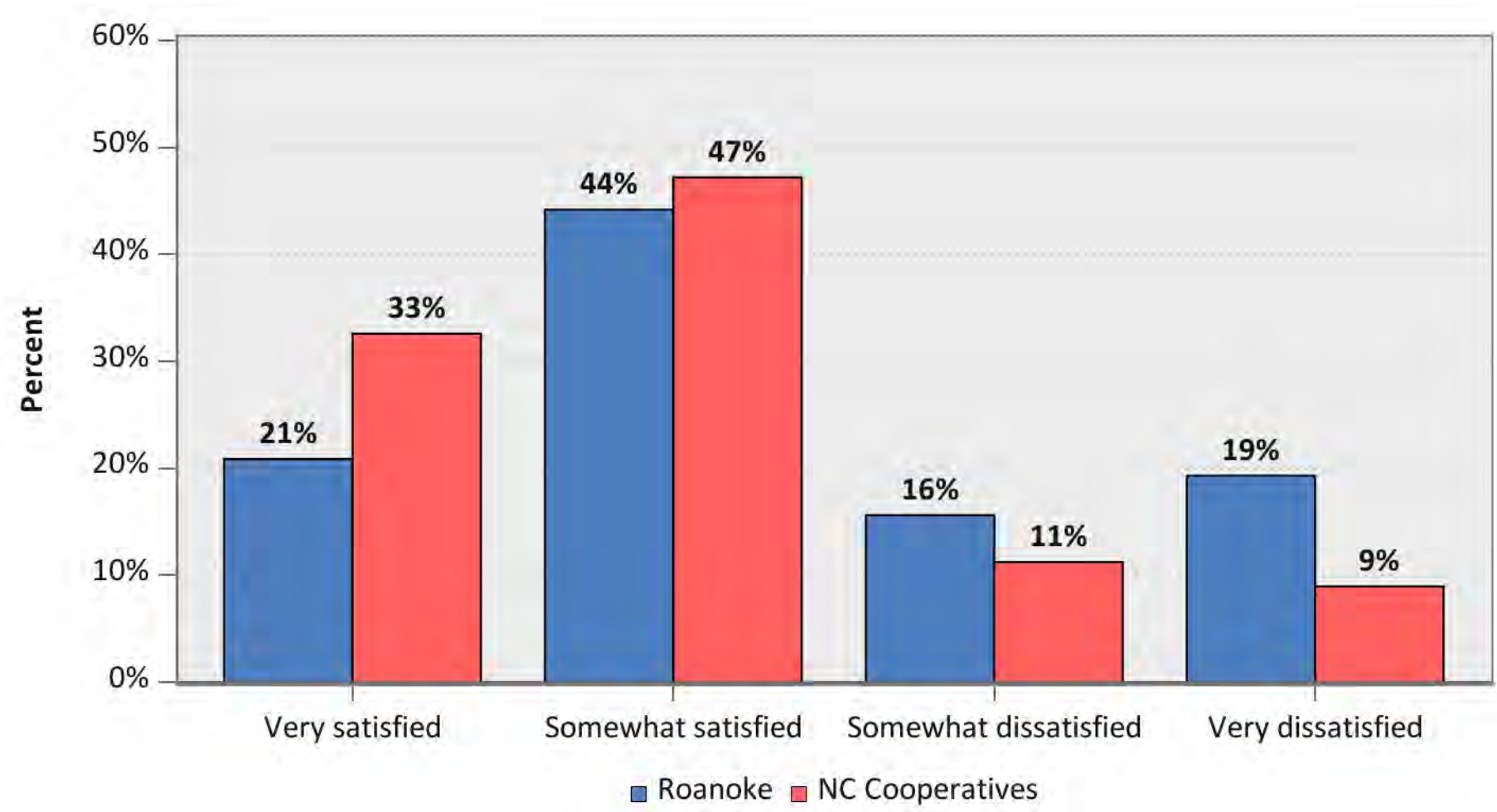
Do you have access to the Internet at your home?

Internet Connection



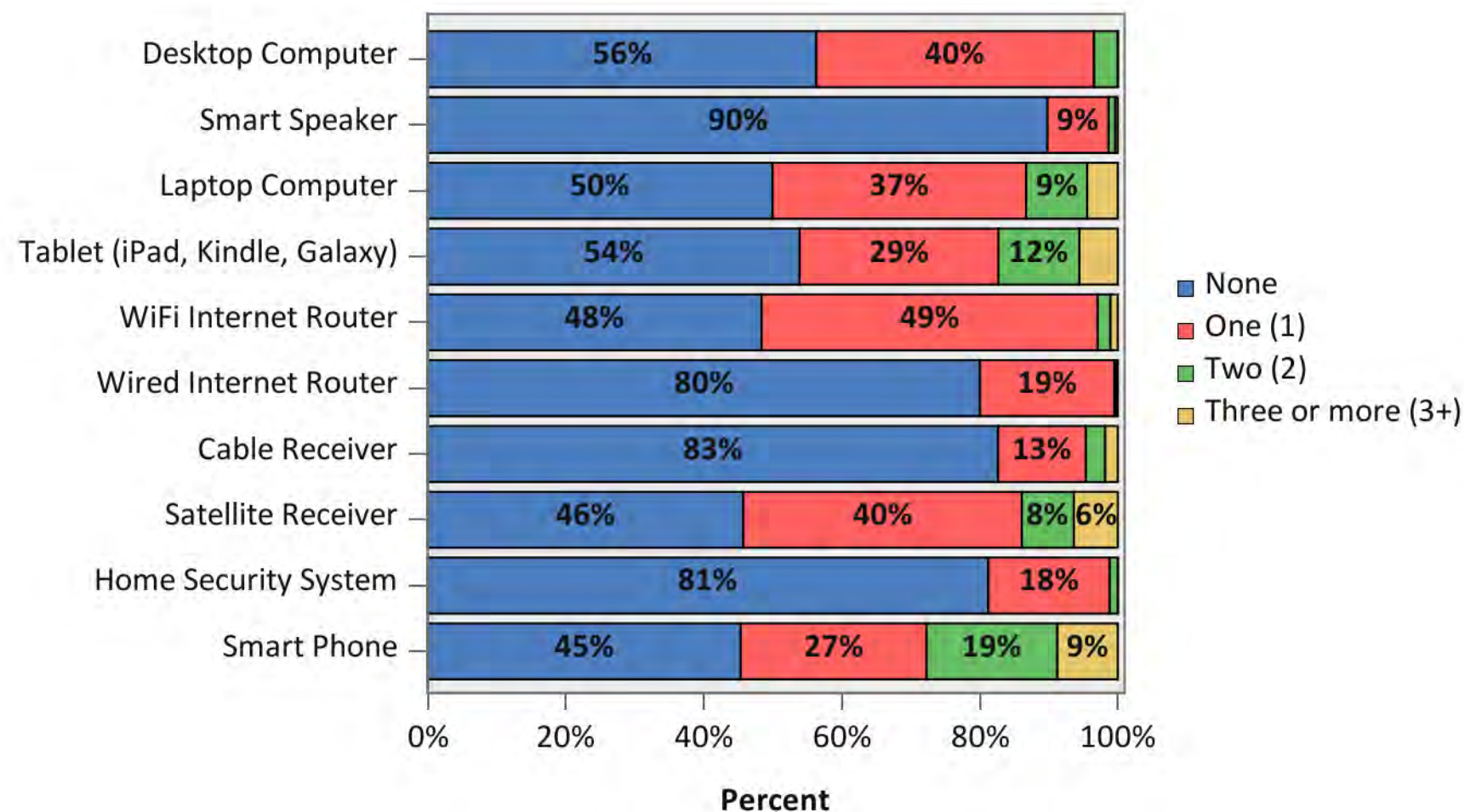
What is the main way you connect to the Internet?

Satisfaction with Internet Connection



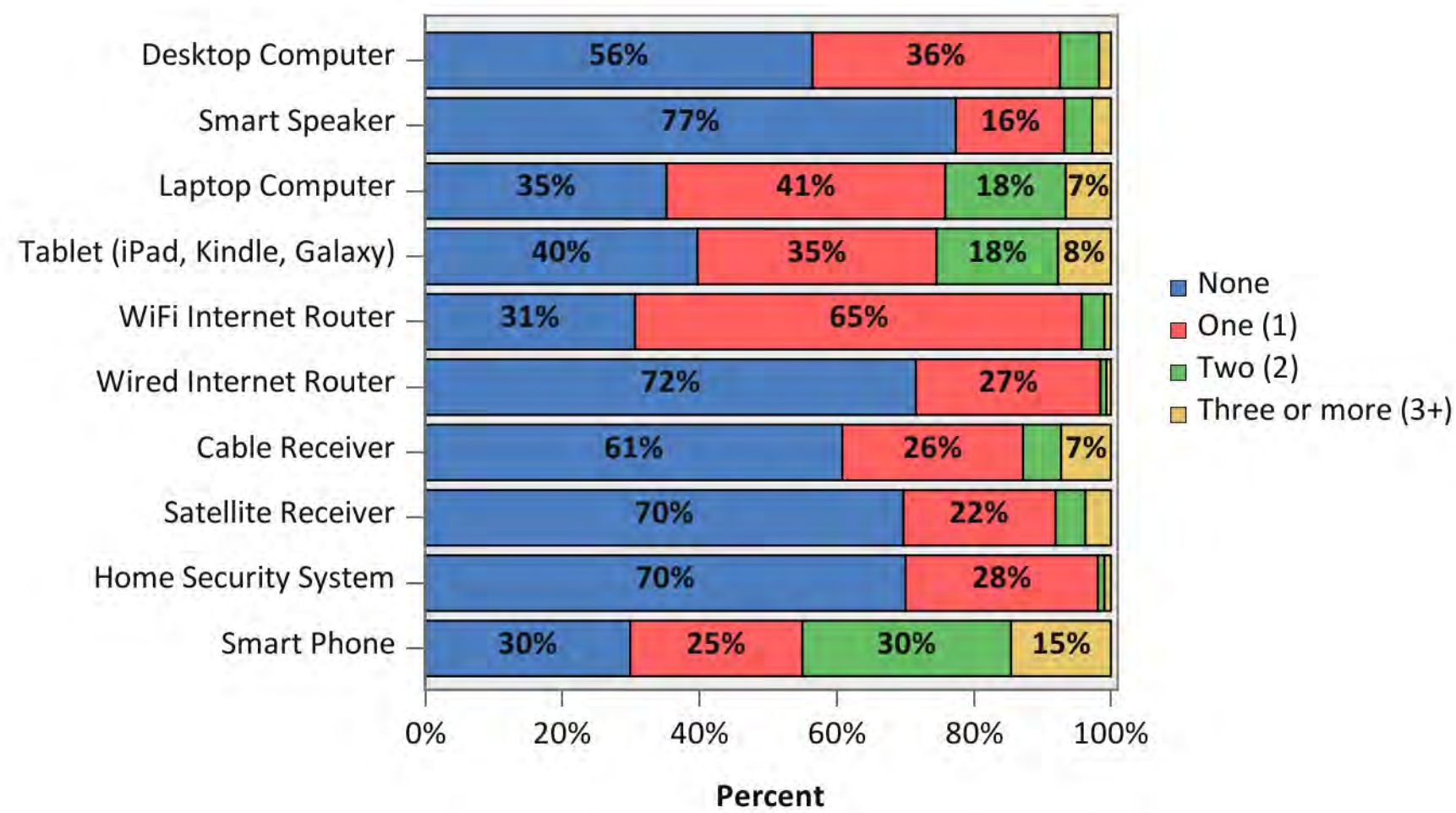
How satisfied are you with your internet speed?

Device by Count - Roanoke



How many of the following electronic devices you use in this home?...

Device by Count – NC Cooperatives



How many of the following electronic devices you use in this home?...

4 Ways Broadband Can Improve Your Life

1

Connects
communities
to better
healthcare

2

Helps you and
your family
members get
a job

3

Enhances
education and
provides more
opportunities

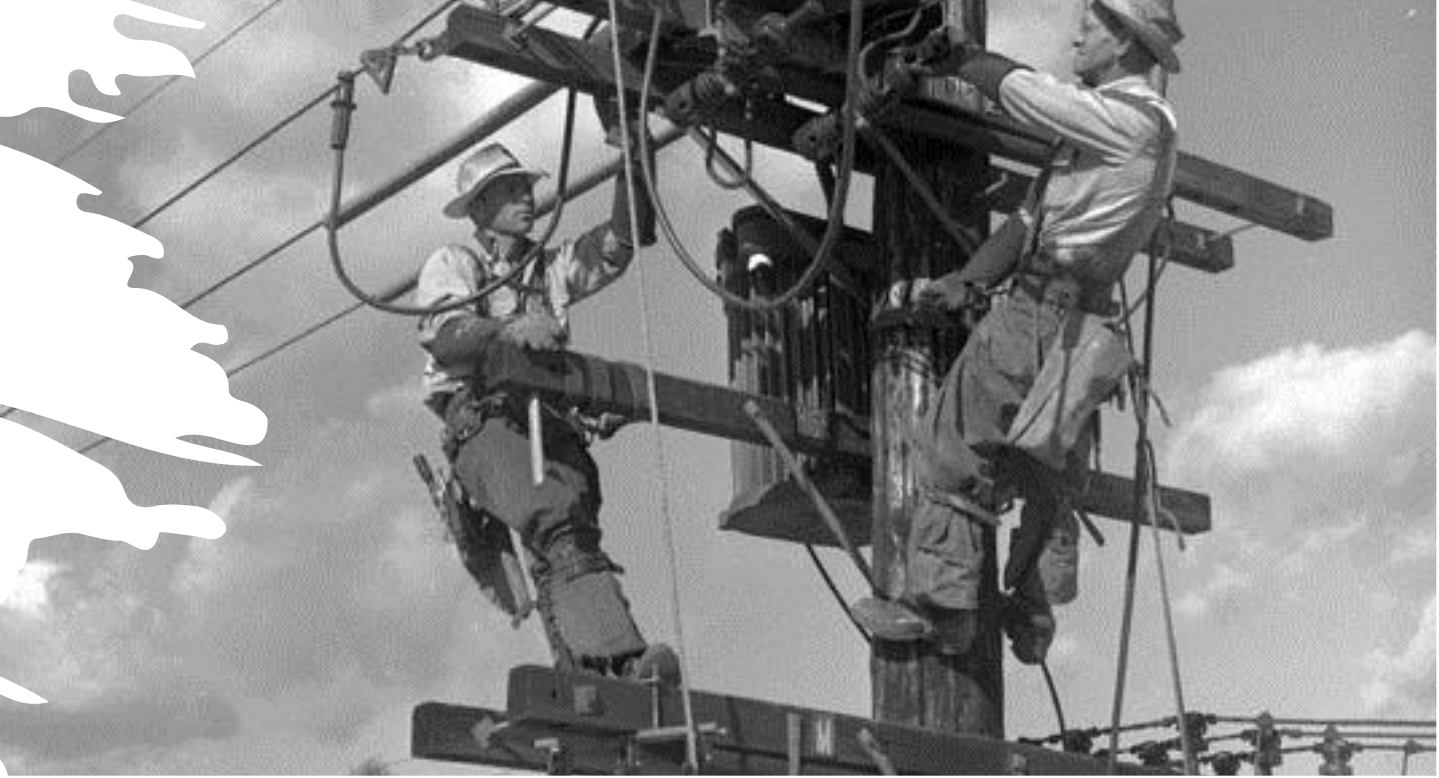
4

Creates a
bigger market
for local
businesses



Roanoke Electric Cooperative

Your Touchstone Energy® Cooperative 



ROANOKE
CONNECT™



Roanoke Electric's Corporate Strategy

VISION 2025



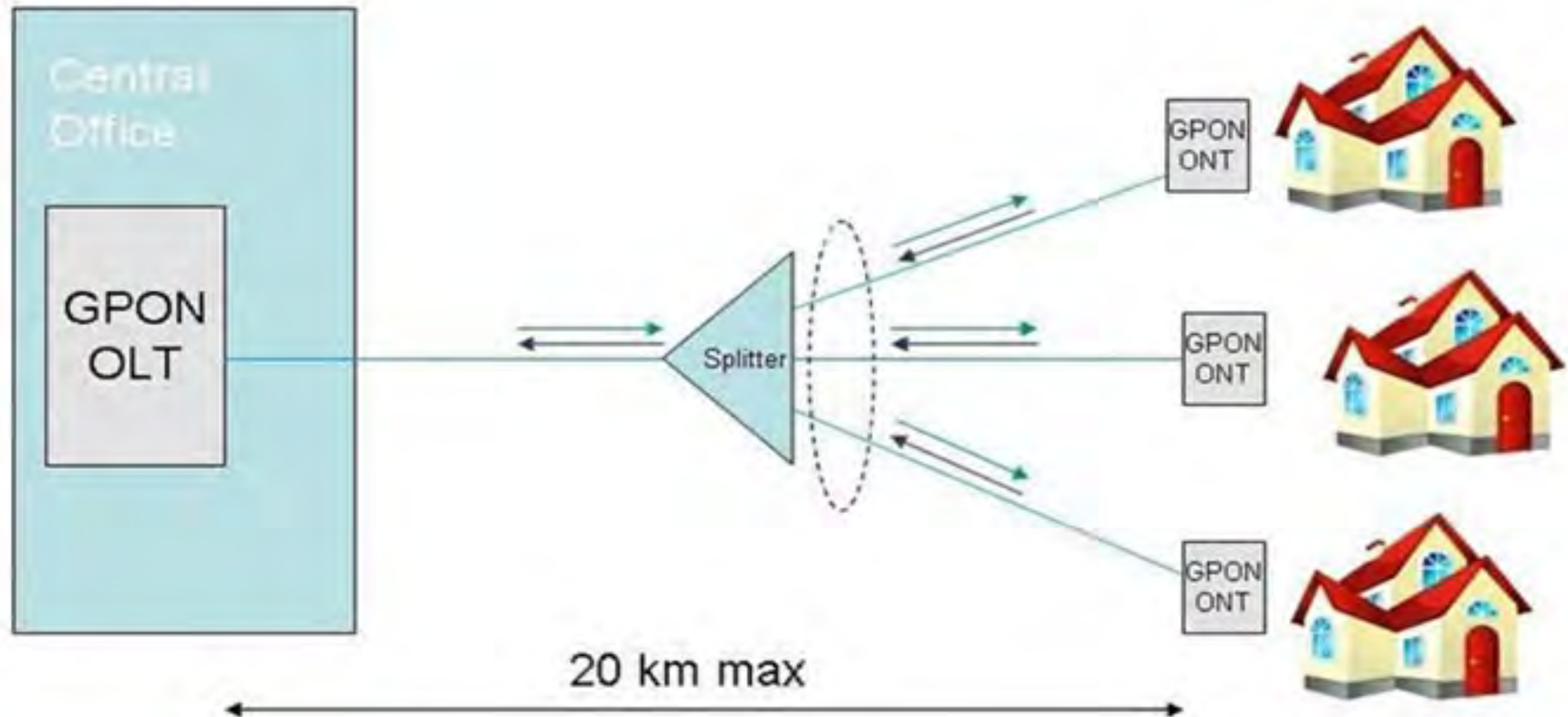
*Energy resource
management
and development*

*Operational
excellence*

*Member and
community
engagement*

What is the Last Mile?

The final leg of a connection between the service provider and the customer.



Last Mile Challenges

Cost

Distance

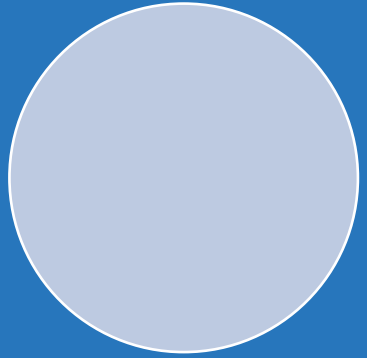
Pole-Attachments

**Obtaining
Qualified
Talent**

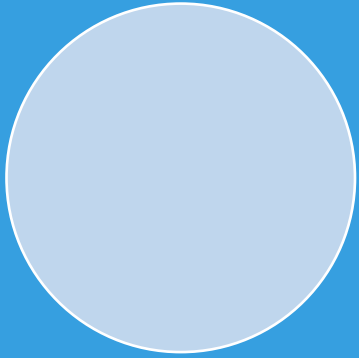
- PON (Passive Optical Network) has distance limitations, therefore, remote cabinets may be used to extend the network.

- Any attachment by a cable television system or provider of telecommunications service to a pole, duct, conduit, or right-of-way owned or controlled by a utility.





Built over
800 miles of
fiber

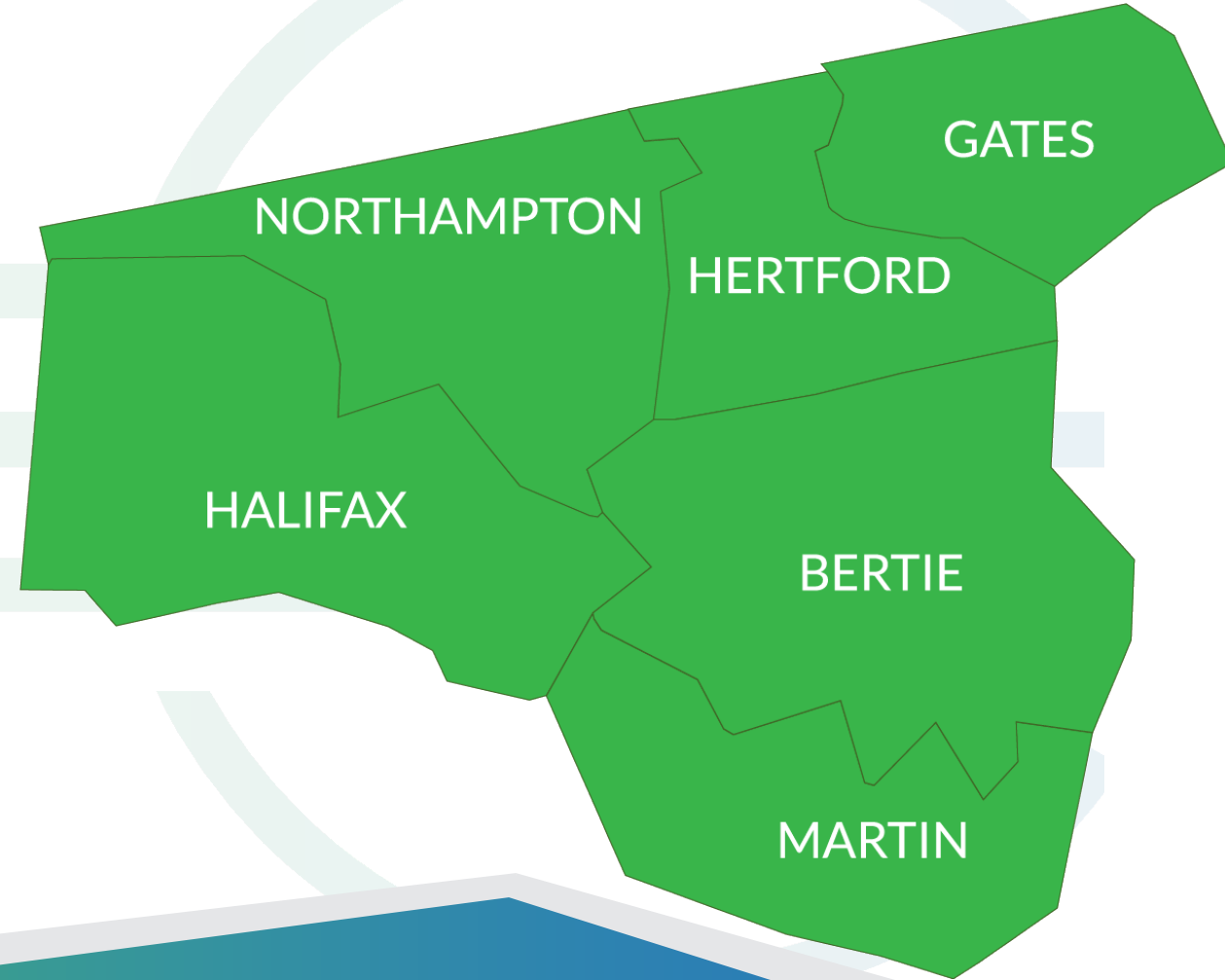


Over 1,900
customers

- 55% FTTH
- 44% Fixed Wireless



17 Public
Hotspots



Funding Challenges

Currently, restrictions in place for additional funding opportunities may preclude Roanoke Connect, the Counties and their Municipalities from receiving necessary monies to fund broadband deployment



Areas that have been awarded under the Rural Digital Opportunity Fund (RDOF) may not receive additional funding for broadband.

Providers retain the rights to the awarded area(s) for up to 5 years without delivering service or deploying broadband.




Similar restrictions exist for other federally funded programs


USDA ReConnect	USDA Community Connect	Connect America Funds I & II	Economic Development Administration funds
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Local Appeal


Our children and adults deserve the same educational opportunities that other children and adults that are served with broadband.



Our residents whom many are elderly deserve the right to use telemedicine instead of driving 100s of miles to adequate medical facilities



Bringing our local businesses to global markets. Our businesses deserve the opportunity to compete beyond their front door - a broadband connection connects to millions of consumers in a few clicks



Our businesses deserve the opportunity to recruit qualified employees that can work remotely while living in their community



We want a trusted broadband provider

Affordable Connectivity

Current ACP
Beneficiaries: 36

Projected number
of households that
could benefit: 9600
in six county region

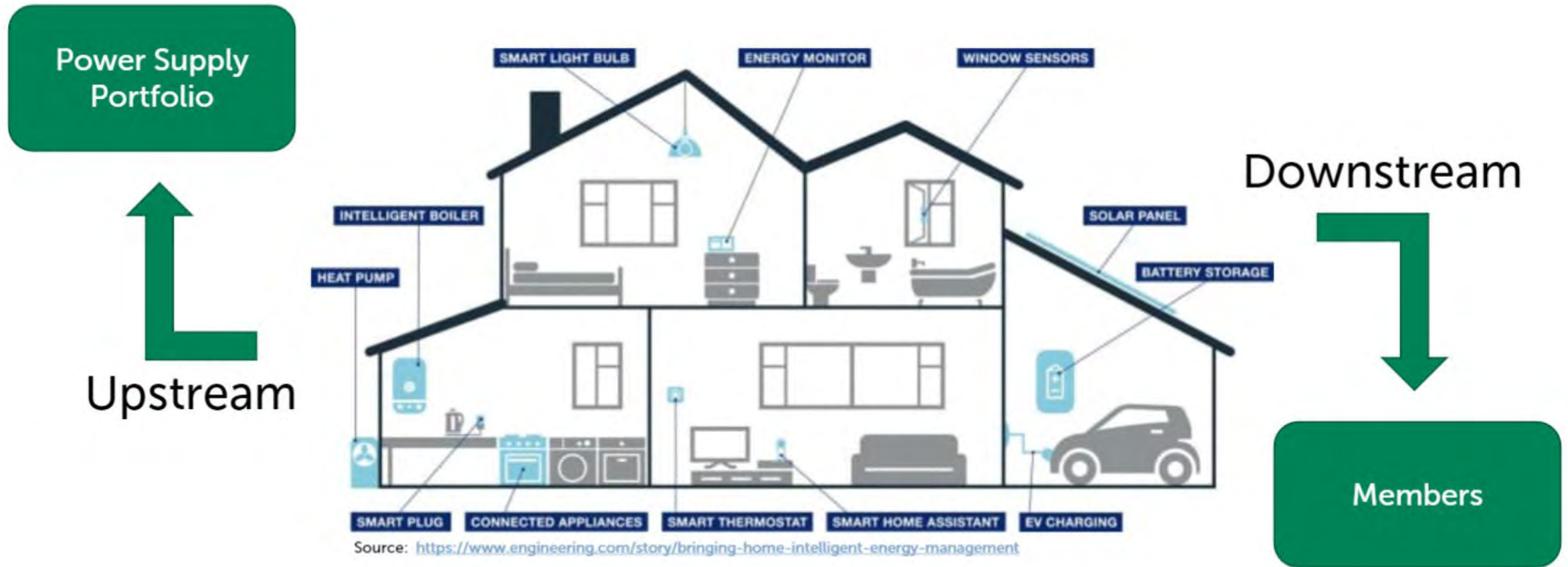
Efforts we are taking:

promoting on social
media and website

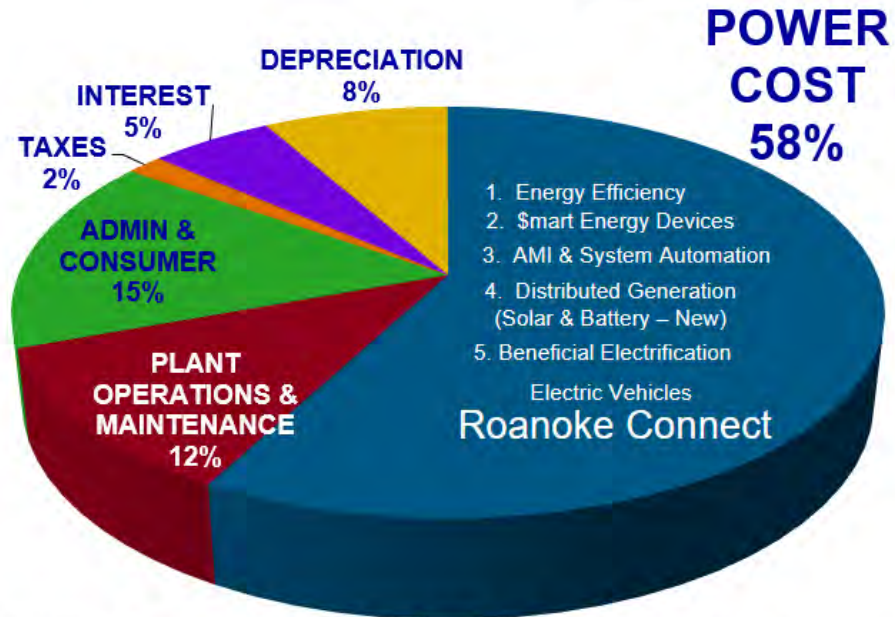
applying for the
FCC/USAC ACP
Outreach Grant, and

providing information
to schools for their
back to school
packets

DR/DER Alignment (Portfolio of Devices)



Digitizing the Roanoke Grid



Roanoke Connect broadband deployment is the primary enabler of all of the above; creating cost savings for Roanoke EC and our member-consumers while reducing carbon emissions

3.



2.



4.



5.



1.



SHARED VISION & COMMITMENT

“Like electricity a century ago, broadband is a foundation for economic growth, job creation, global competitiveness and a better way of life”
- FCC, National Broadband Plan

Broadband access in counties throughout the Roanoke Region is broken... IT IS TIME FOR US TO FIX IT.

There is a stark need for fiber broadband infrastructure to support communication needs of the region's residents, businesses, and anchor institutions. Legacy networks provided by the incumbent cable and telephone providers lack the necessary bandwidth and reliability to meet current connectivity requirements supporting modern communication needs. This infrastructure void is stifling economic development, limiting access to remote health care/telehealth services and the ability for the region's children to benefit from remote educational content that is easily accessible to students in other parts of the state and country.

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With the support of federal and state grant and loan programs, Roanoke Connect will deploy a purpose-built fiber optic network that vastly exceeds the reliability, coverage and capacity of legacy networks. As wired and wireless Broadband enabled services and applications become increasingly critical to daily civic activities and responsibilities, proactive counties stand to benefit - even excel - in a hyper-connected world. It is the purpose of the Roanoke Connect plan to enable counties throughout Roanoke Region to foster an identity as a leading champion of innovation and rural ingenuity while providing access to essential services through high-performance connectivity.

SHARED VISION & COMMITTMENT

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Roanoke Connect fiber investments will also support advances in the Smart Grid, giving rural energy customers the ability to save money by providing the information and tools necessary to be responsive to electricity grid conditions and by offering them more choices over how they consume and conserve electrical power.



roanoke_ec



Roanoke Electric



Roanoke Electric
Cooperative

THANK YOU!

Marshall K. Cherry

President & CEO

mcherry@roanokeelectric.com



Roanoke Electric Cooperative

Your Touchstone Energy® Cooperative 

Development Issues Workshop



**Access to Technology &
Environment – Increasing
Broadband Access**

*Marshall Cherry, CEO of Roanoke
Electric Cooperative*

Development Issues Workshop



Lunch Presentation Weaver Street Market

*Allanah Hines,
DEI Coordinator*

Food Supply Diversity

TURNING WORDS INTO ACTIONS FOR A MORE EQUITABLE AND INCLUSIVE
COOPERATIVE

Weaver
street
MARKET

Allanah Hines
E.Q.U.I.T.Y. Alliance Co-Founder
Diversity, Equity, and Inclusion Manager
Board Chair

Weaver street MARKET



Carrboro, NC



Hillsborough, NC



Chapel Hill, NC



Hillsborough, NC



Raleigh, NC

What is hunger?

Hunger

Food
Insecurity

Lack of
Food
Security

The Face of Food Insecurity

According to Feeding America:

www.feedingamerica.org/hunger-in-america/food-insecurity

Food Insecurity:

1 in every 8 North Carolinians are food insecure.

Disparities:

2021 in America,

- 6.5% of White individuals
- 7.5% of Hispanic individuals
- 19.5% of Black individuals

were food insecure.

Barriers:

- Race
- Language
- Education
- Cultural
- Employment
- Access
- Policies

When lack of food security shows its face ...

Choices are
forced:



69%

Had to choose
between food and
utilities



67%

Had to choose
between food and
transportation



66%

Had to choose
between food and
medical care



57%

Had to choose
between food and
housing



31%

Had to choose
between food and
education

In Seniors



14%
of older adults
experienced
food insecurity*
in 2019

Among
Food Insecure

Among
Food Secure

45%	fair or poor physical health	14%
24%	fair or poor mental health	5%
43%	fair or poor diet	20%

**Food insecurity is defined as difficulty in acquiring or accessing food due to a lack of money in the past year.*

In Children



Inability
to concentrate



Poor academic
performance



Headaches &
stomach aches



Q: How can we make the largest impact on the food system?

Food for All

How to participate in Double Produce Dollars:

- 1** Sign up for a **FOOD FOR ALL** Share—our free owner share available to individuals with an active EBT card account.
To set up your share, email Brenda:
brenda.c@weaverstreetmarket.coop
- 2** Use your **FOOD FOR ALL** owner number when shopping at any of our stores.
- 3** Receive a dollar for dollar match on your produce purchases up to \$10 per day.

If you are already a Weaver Street owner, contact our Owner Shares team at ownershares@weaverstreetmarket.coop to learn how you can participate in this program.

▶ Overcoming Barriers:

- Race
- Language
- Education
- Cultural
- Employment
- Access
- Policies



For the Community, By the Community



Find the difference that makes a difference!

Thank you!

Allanah Hines

allanah.h@weaverstreetmarket.coop





Development Issues Workshop Day 2



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