

We need to transform our world - toward power for poor and working class Black, brown and Indigenous people, freedom for queer and trans people, international worker solidarity and ecological sustainability. To build this world we need we to build social movements and we need to build ownership and control of land & economic resources for the masses, not mega-corporations and the wealthy few.

We at Beloved Community Incubator (BCI) believe we can do our part to build the world we need. In the pages that follow, you'll read about our coop incubation work and the wrap-around technical assistance we offer solidarity economy organizations in the DC-area.

You'll also read about the DC Solidarity Economy Loan Fund, a non-extractive bank for DC-area cooperatives and collectives.

Our theory of change is to combine this deeply practical and grounded work of building business and organizations that collectively own and steward resources with mutual aid organizing and local campaigns to shift survival and workplace conditions for working class people in DC.

What is the Solidarity Economy?

The solidarity economy is a **global movement** to build a just and sustainable economy where we prioritize people and the planet over endless profit and growth. Growing out of social movements in Latin America and the Global South, the solidarity economy provides real alternatives to capitalism, where communities govern themselves through participatory democracy, cooperative and public ownership, and a culture of solidarity and respect for the earth ... regional solidarity economy ecosystems are essential building blocks for global economic transformation. **A solidarity economy ecosystem is an environment where all of the things a community needs are controlled and governed by everyday people.**



NEW ECONOMY COALITION



Ella Jo Baker

“Consumer cooperation is revolutionary, for its ultimate aim is to create a better social structure by making unnecessary the present form of government which is operated by and for the privileged class.”

What is the BCI Network

The BCI Network is a group of over a dozen coops and social justice organizations in DC, Maryland and Virginia.

In 2020, when the pandemic hit our communities, BCI organizers began listening to cooperatives to understand what kinds of support they would need to survive. Themes emerged: people felt alone and isolated, and needed legal and administrative support and technical assistance to keep things running. Out of the desire to lean into support during an era that further exposed the cracks in racialized capitalism, BCI began organizing the BCI network.

Today, we now provide financial literacy training, administrative support including sliding-scale bookkeeping and tax-filing, free legal assistance, marketing, democratic governance and conflict resolution training, grant writing and much more. We dream of setting up a paid sick day fund and health insurance for member co-ops. Network members also help to shape our vision and direction through annual meetings, working groups, and participatory research action. Over 75% of BCI Network members are projects led by poor and working class and/or Black, Brown, and other people of color.

We can't and don't stop with strengthening and supporting individual coops. Because we believe that only by building power together can we take head on the devastation wrecked daily on our communities by racialized capitalism. We believe in the hyper-local human development of tenant and worker owners and stewards. **And we believe that an autonomous federation of solidarity economy organizations ready to mobilize our people and our resources is the face of new labor.** It is our fundamental power building strategy and it is the way we will win in the decades to come. Together, we can build an internal economy and the policy changes we need to liberate us from the extractive and destructive values of endless growth and profit for bosses.



Through a regional federation of coops and solidarity economy organizations, we will be able with time and patience build our own radical "chamber of commerce for the people" that will create the political will for our region to shift its relationship to capital and redefine the commons. Together we are the angelic troublemakers we have been waiting for.

Bayard Rustin

"We need, in every community, a group of angelic troublemakers."

Why Cooperatives?

Cooperatives are key component of our vision of a solidarity economy, an economy where where maximum extraction, growth, and profit are not the guiding principles.

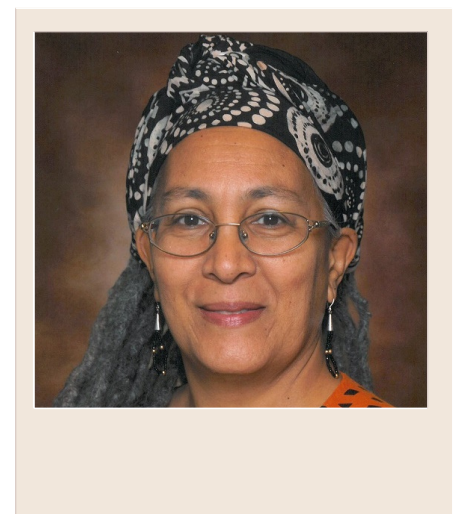
Cooperatives build collective, democratic ownership within our communities. When ownership is concentrated in big corporations, we see increasing inequality. We can combat this by moving resources to cooperatively-owned and democratically-controlled enterprises.

Cooperatives can ensure that the benefits of economic activity are distributed to more people (the workers, the tenants, the consumers, etc) who in turn own and control these assets in ways that are accountable to their communities.

Cooperatives are more accessible to people who excluded from the traditional economy - Black, brown, and Indigenous people, migrants, returning citizens, and other low-income workers,

Worker-cooperatives are businesses owned and governed by their workers. We invest in cooperatives because collectively owned workplaces, where workers control the surplus and governance of the business, provide better training, wages, and benefits, and build community wealth.

There are about 500 worker-cooperatives across the United States; more than half were created to combat wage inequality or create better working conditions for marginalized workers. Money from worker-coops is more likely to stay grounded in the local economy and benefit local communities. They are a powerful tool to build power for workers through dignified work, and ownership and control of the conditions of their own labor.



Jessica Gordan Nemhardt

"Instead of letting the conquerors tell the story, let the people who have been doing these collective survival strategies tell the story."

Types of Coops

Worker Coops

Worker cooperatives are businesses that are owned by their workers. Ownership allows the worker-members to control the operations and strategic direction of the business and to directly benefit from the business's success.

Purchasing Coops

The members of purchasing cooperatives are businesses or organizations, rather than individual consumers, that use the cooperative to more efficiently manage their operations and achieve better pricing, availability, and delivery of products or services.

Consumer Coops

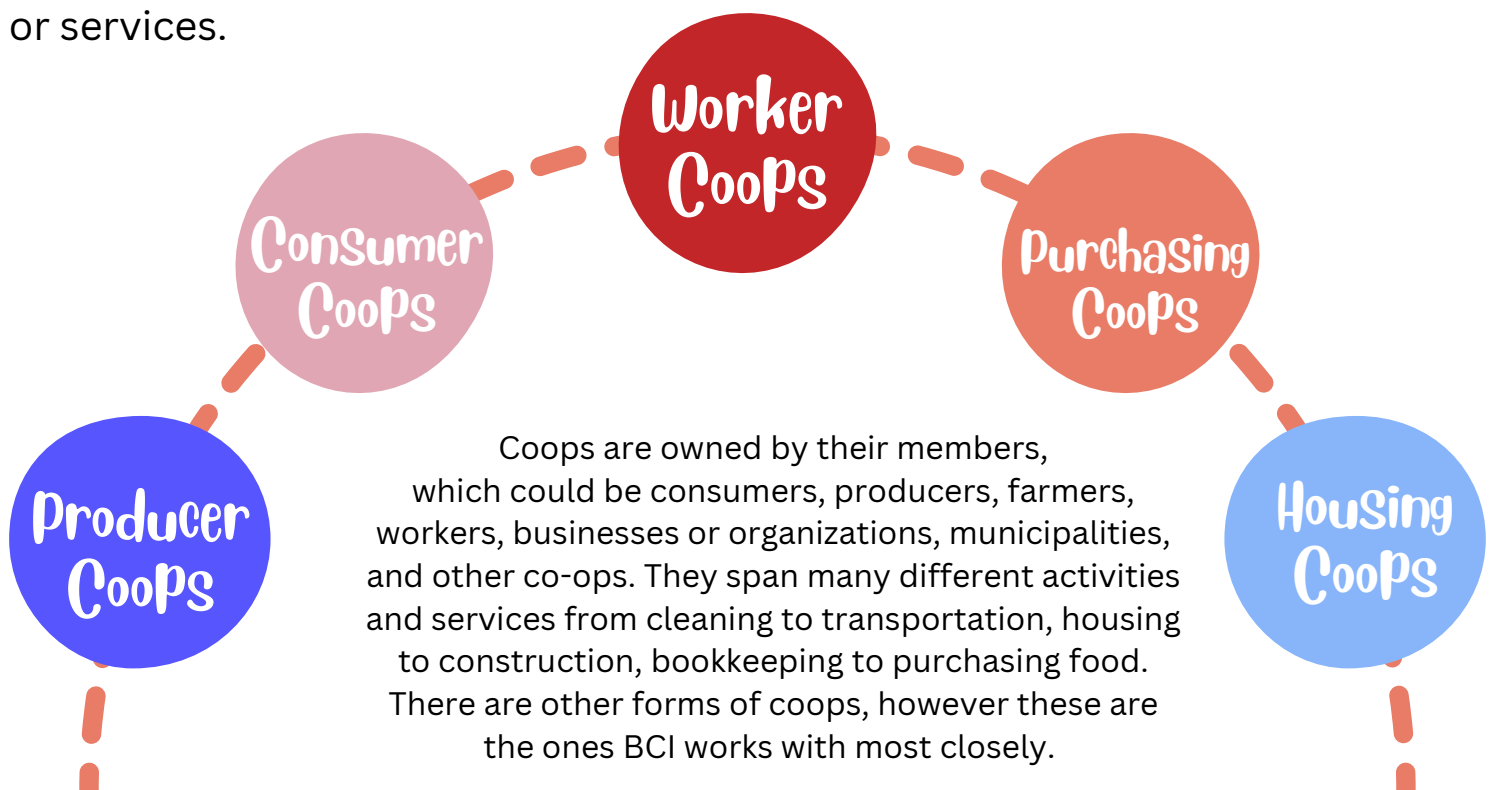
are owned by members who use the co-op to purchase the goods or services that they need.

Housing Coops

A housing cooperative is formed when people join with each other on a democratic basis to own or control the housing and/or related community facilities in which they live.

Producer Coops

are owned by people who produce similar types of goods or services.



DC Solidarity Economy Loan Fund

Beloved Community Incubator is a peer member of Seed Commons National Wealth Building Cooperative



Seed Commons is a national network of locally rooted, non-extractive loan funds that brings the power of big finance under community control. We are building the infrastructure necessary for a truly just, democratic, and sustainable new economy.

Through local funds like us, the network channels investment to marginalized communities and traditionally “unlikely borrowers” that have faced the brunt of the extractive economy, deindustrialization, and systemic discrimination, making financing available to cooperatively-owned businesses that create jobs, build wealth, and challenge inequality.

DCSELF has already invested \$200,000 in area cooperatives.

What makes DC SELF different than a traditional lender?

- **Repayment comes out of profit:** borrowers are not required to make repayments until they are able to cover operating costs, including market-rate salaries.
- **No personal guarantees:** we never require personal guarantees or personal assets to get access to a loan.
- **No credit scores:** instead of credit scores, we use relationships to establish reliability and mitigate risk.
- **Ongoing work:** our work together doesn't end with a loan. We continue to work together to ensure your success!

Types of Loans: line of credit, start up financing, expansion loans, asset/equipment loans, & real estate