



# **Community Building through Cooperation and Cooperatives**

## **Lyndsay Gutierrez and Nicole Borner, Montana Cooperative Development Center**

Women Leading the Way

# Who are we?

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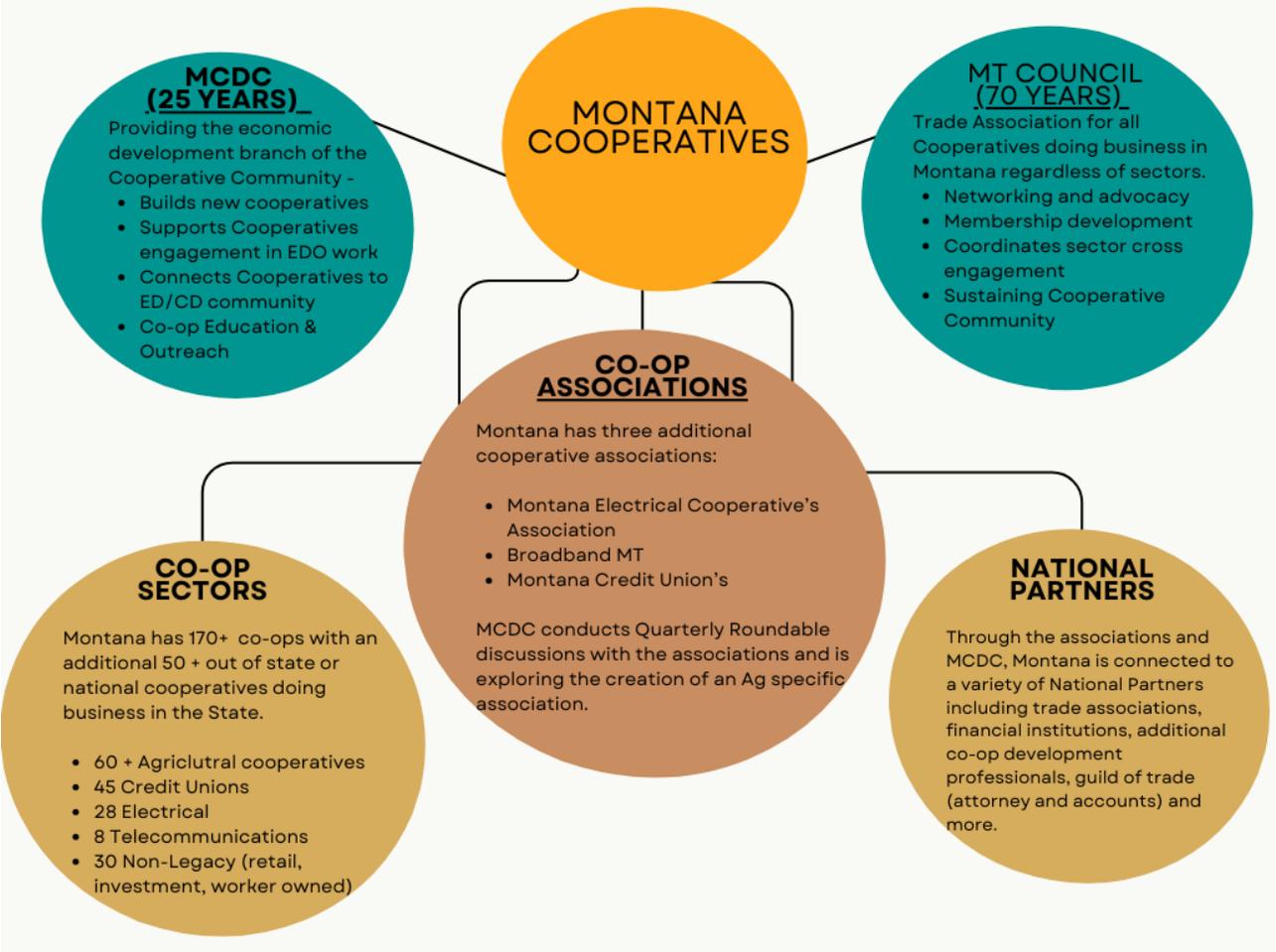
Lyndsay Gutierrez, MS

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Nicole Borner

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Montana Cooperative  
Development Center





# Rural Communities Matter



Montana is all or primarily rural depending on whose definition you're using



Rural Communities are vital, and they're losing ground- how do we build capacity for them and strengthen their resilience



Our solution- Cooperatives and cooperation across some creative partnerships



# Cooperation is What We Do

In our work, we work across all industries, in all sectors



We bring people together in sometimes unexpected ways

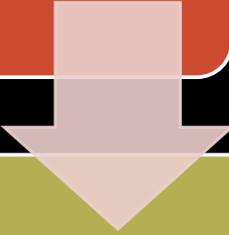


We noticed a trend, though- women kept showing up as the leaders, in our projects and our partners



# Supporting and Building Capacity

Women have unique strengths,  
but also limitations



We are supporting those who  
are creating solutions builds  
capacity



**WOMEN'S FINANCIAL LITERACY**

Learn and confidently use financial skills and concepts to make informed decisions regarding your money.

VISIT OUR WEBSITES  
[www.mcdc.coop](http://www.mcdc.coop)  
[www.ruralitynetics.org](http://www.ruralitynetics.org)  
[www.mnt.gov](http://www.mnt.gov)



## MONTANA COOPERATIVE DEVELOPMENT CENTER

# WOMEN'S INVESTMENT CO-OP

Are you passionate about making a positive impact in your community?

Do you want to learn more about financial literacy, diversify your income sources, and support local businesses and causes that align with your values?

Do you want to have a say in how your money is invested and managed, and share your skills, knowledge, and network with other like-minded women?



## WHAT IT IS

- A women's investment cooperative is a group of women who pool their money and resources to invest in businesses, projects, or causes that benefit them and their communities.
- They can be a powerful way to empower women economically, socially, and politically, as well as to promote gender equality and social justice.
- A women's investment co-op can offer financial and non-financial support to its members and partners, such as education, mentoring, networking, and advocacy.

## NEED

- Women still own less than 1/3 of small businesses\* in MT and that percentage is even lower as the business size grows.
- The average loan size for women-owned firms is 50% lower than for male-owned.
- According to the stats, the top priority of women-owned businesses is to get more funding and financial help.
- 48% of the women entrepreneurs do not have any role models, which limits their growth.
- 1 in 3 female entrepreneurs has experienced sexism as a business owner. A staggering 91% of women business owners say gender bias and inequality is prevalent in business.
- There would be an extra \$322 trillion of assets under management from private individuals if women invested at the same rate as men.
- Women are more likely to invest in companies that are led by, supplied by or cater to women.

## BENEFITS

- You can help women in Montana overcome the barriers and challenges that they face in accessing capital, markets, and opportunities.
- You can achieve your financial goals while investing in projects that you believe in.
- You can create positive social impact in your community by supporting local businesses, creating jobs, reducing poverty, and addressing social change.
- You can build solidarity, trust, and leadership among members, and with other stakeholders, such as customers, suppliers, and policymakers.

\*<https://www.simplybusiness.com/simply-u/articles/2022/07/businesses-owned-by-women-by-state/>  
<https://ecommercetips.org/women-in-business/>

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Montana Cooperative Development Center is an equal opportunity employer and provider.

## AT A GLANCE

### FIRST STEPS

- Take our survey and tell us what interests you about this
- Reach out with any questions

### NEXT

- Create a steering committee and start the process of organizing the cooperative



## TRACY MCINTYRE

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Building together what it would be impossible to build alone

# Thank you!

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