International Journal of CO-OPERATIVE ACCOUNTING AND MANAGEMENT, 2025
VOLUME 8, ISSUE 2
DOI: 10.36830/IJCAM.202506

Maryland's Food Co-op Startup Ecosystem: A Guided Tour for Communities

Mary Ann Kingsley, Master of Management, Co-operative and Credit Union, Saint Mary's University, Canada

Abstract: This guide to Maryland's ecosystem for food co-op startups offers a window into the paths that Maryland food co-ops have taken in their startup journeys. Using an exploratory approach based on secondary data review and interviews with key actors, the study: a) reviews literature on frameworks for analysing cooperative ecosystems; b) describes elements and actors in Maryland's cooperative ecosystem that have served local food co-op startups; and c) indicates potential tensions and synergies for startups to consider and suggests how food co-op startup communities in Maryland can strengthen their ecosystem. Suggestions for further actions begin with the idea that food co-op startups identify themselves as social enterprises; propose the organizing of a Maryland food co-op network; and call on food cooperators to develop and share new business alternatives or additions to the grocery model.

Mary Ann Kingsley (she/her) is an American grant writer and cooperator in Maryland. She spent 8 years in Indonesia working with farmers associations on sustainable agricultural programs and 19 years working with Maryland nonprofits. She is a board member of Catonsville Co-op Market.

Acknowledgement: To those who participated in interviews and were generous with their time and sharing of experience, the author extends thanks and gratitude. Appreciation is also given to Margaret Lund who supervised this study as a final research project of the Saint Mary's University International Centre for Co-operative Management's master's program.

Keywords: Food co-op startup, Maryland cooperatives, cooperative ecosystem framework, social enterprises.

Introduction

The establishment of a local food co-op relies on community organization, an understanding of cooperative enterprise principles and structures, local investments of financial and social capital, and technical expertise in the food co-op grocery industry and its supply chain. Food co-op startups are formed by groups of citizens seeking to improve their community, and, unlike worker co-ops, they do so without expectation of a change in their own livelihood status. Organizers typically have full-time jobs, families, and other social commitments. As the Food Co-op Initiative (FCI) states: "Building a co-operative is a hopeful act" (FCI, 2024). For food co-op leaders, building relationships and gaining understanding that keeps the spark of hope and energy alive within this group can be the difference between fulfillment and a faded dream.

Maryland has a legacy of cooperativism as well as present activism in worker cooperative development. It currently enjoys a political environment poised to support incentives for food co-op startups. However, for the local co-op organizer in Maryland, it may be difficult to learn about or access the variety of supports that already exist because a network among entities is yet to be formed.

This paper reviews some of the resources Maryland citizens have used to develop their skills and knowledge and to manage the collective resources needed to form a food co-op. Using an exploratory approach based on secondary data review and interviews with key actors, the study: a) reviews literature on frameworks for analyzing cooperative ecosystems; b) identifies key actors and programs that serve local food co-ops in four general functions of support of a cooperative ecosystem; and c) indicates potential tensions and synergies for startup groups to consider and provides suggestions for strengthening the ecosystem to benefit food co-op startups.

Correspondence address: Mary Ann Kingsley, makingsley04@gmail.com

Literature Review of Ecosystem Frameworks

Prior research has identified multiple ecosystem frameworks for analyzing enterprises, cooperative enterprises, and/or social enterprises. Frameworks often define ecosystem elements as well as the actors that may provide those elements. Spigel and Harrison's (2018) examination of the concept of an entrepreneurial ecosystem evolving from regional innovation systems and industry cluster theories is applicable to the startup of a food co-op enterprise. The authors contend that, as opposed to a more top-down approach where the emphasis is on the external developers, the primary actors in an entrepreneurial ecosystem are the entrepreneurs themselves (p. 156). They note that the ecosystem is dynamic and evolves as it draws in or leaves out resources and is an ongoing process through which entrepreneurs acquire resources, knowledge, and support, increasing their competitive advantage and ability to scale up. They put less emphasis on the specific industry and more on peer-to-peer learning and development of "dense, trust-based local social networks" (p. 159). While their research lays the groundwork on entrepreneurial ecosystems and provides useful descriptions of the characteristics of an ecosystem process centered on the entrepreneurs themselves and based on their needs for startup, they only loosely categorize the types of actors in the ecosystem as "cultural, social, or material" (p. 153).

Figure 1: Actors in a Cooperative Growth Ecosystem

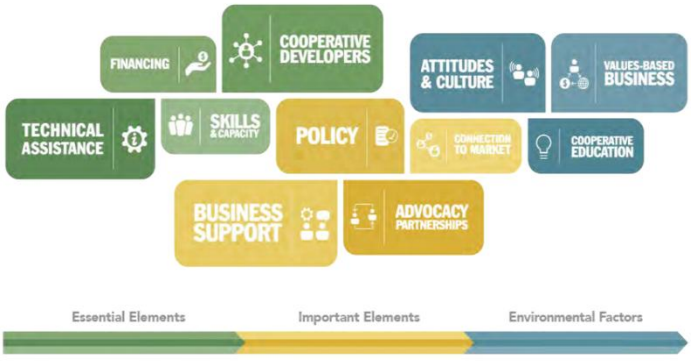
Source: Hoover & Abell, 2016, p. 14.

In contrast, Hoover and Abell's (2016) Cooperative Growth Ecosystem advances a conceptual framework that identifies four groups of actors in the financial, public, private, and nonprofit sectors, as shown in Figure 1.

In all, Hoover and Abell (2016) identify eleven elements as important for cooperative development. They group these elements into those that are "essential… building blocks for scale" and "important" with diagrams such as Figure 2 (p. 8). The suggestion of linear progress in the diagrams and groupings, however, could lead to misunderstanding of a process that the authors emphasize should be "iterative and dynamic" (p. 14). Overall, the framework provides a strong basis for analysis in the context of developing worker cooperatives but puts less emphasis on the need for community outreach and activism that is required for food co-op startups.

Beishenaly (2023) notes that "the entrepreneurial ecosystem for cooperatives differs from the ecosystems that have high-growth orientation and promote competition and profit-making" and that hybrid organizations "are influenced by two dominant institutional logics: entrepreneurial-market and community" (p. 9). Beishenaly condenses Hoover and Abell's 11 elements into five categories: 1) Policies and Regulatory; 2) Education & Capacity; 3) Culture; 4) Funding & Finance; and 5) Networks & Partnerships (p. 11). In Beishenaly's framework, networks and

Figure 2: Example of Hoover and Abell's ecosystem analysis of New York City



Source: Hoover & Abell, 2016, p. 32

partnerships are an overarching element, emphasizing that cooperatives themselves are often key actors for four of those five key elements.

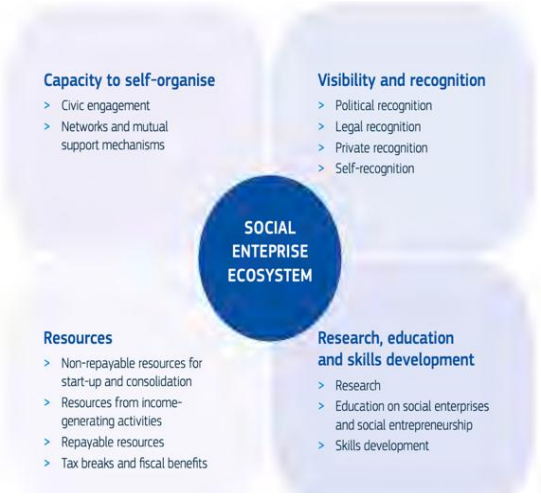
Rodriques et al.'s (2004) Conceptual Framework for Complex Cooperative Networks identifies informal collaborations, co-op to co-op business, second tier co-ops, co-op groups, and multistakeholder networks as elements of the network infrastructure found in successful cooperative economies. The authors highlight the importance of cooperatives themselves as "the driving force of cooperative ecosystems" (p. 4), "creating their own system in complex networks of mutual support and solidarity representing spaces of experimentation, innovation, or resistance to challenges, or offering an alternative to the dominant practices and norms" (p. 1).

Applying ecosystem dynamics to consumer cooperatives, Pestoff (2017) identifies four key "environments" in which these organizations must navigate: among members and employees internally, and markets and public authorities externally: "Each of them is based on a separate logic, making it possible to speak of four competing logic or principles of co-operatives: the logic of (efficient) competition, the logic of (democratic) membership, the logic of (political) influence, and the logic of (personnel) management" (p. 79). Consumer cooperatives face tensions between these logics and have tended to skew toward the logic of competition and management at the expense of democratic membership and political influence. Pestoff concurs with 1995 ICA recommendations "Making Membership Meaningful," stating that cooperatives "need to rediscover their political and social dimensions in order to emphasize and take advantage of their natural competitive advantage" (p. 91). Pestoff contends that regular social auditing and multistakeholder democratic governance are two practices that will keep cooperatives in balance. He offers that consumer co-ops consider taking on more social services to stay relevant, responsive to members, and have greater impact on their communities.

To summarize, each ecosystem framework offers useful tools: the dynamism and relationship building emphasized in the enterprise ecosystem framework (Spigel & Harrison, 2018), the eleven specific components identified in the Cooperative Growth Ecosystem (Hoover & Abell, 2016), and their simplified groupings offered by Beishenaly's (2023) framework. Rodrigues et al.'s (2024) complex networks analysis draws from the previous frameworks to emphasize that co-ops themselves are key actors in building cooperative networks. And finally, Pestoff (2017) describes the tensions among these elements, particularly for established consumer co-ops, suggesting that more attention be paid to social and political dimensions.

Social enterprise ecosystem frameworks may be the one additional piece that best aligns with the special needs of food co-op startups. Food co-op startups typically require long lead times for membership organizing, fundraising, and planning (FCI, n.d.-a). They are organized by local volunteers who often lack governance capability to form cooperatives, business skills needed to plan, build, and recruit employees for an enterprise, as well as the community organizing skills needed to fundraise and grow membership.

Figure 3: Social enterprise ecosystem

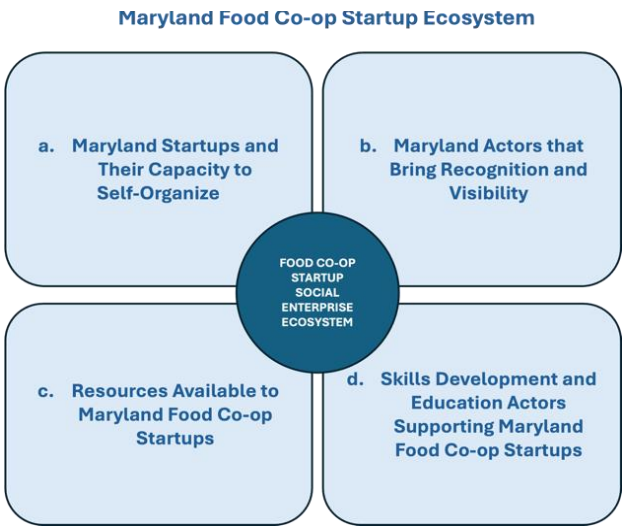


Source: Borzaga et al., 2020, p. 49

During the startup phase - a phase that can easily last more than ten years - food co-op startup organizations align well with the EU's intentionally broad definition of social enterprises: "social enterprises run commercial activities (entrepreneurial/economic dimension) in order to achieve a social or societal common good (social dimension) and have an organization or ownership system that reflects their mission (inclusive governance-ownership dimension)" (Borzaga et al., 2020, p. 28). Food co-op startups share founding commonalities with the social enterprises described in the European Commission synthesis report authored by Borzaga et al. (2020): "Social enterprise emergence is reinforced by the social and civic commitment of groups of citizens. Citizen-driven initiatives whereby groups of citizens have set up organisations, often as volunteers and with few resources at their disposal, to address new needs and societal challenges and/or integrate disadvantaged people through work exist in all countries studied" (p. 49). In line with cooperative governance, the EU distinguishes social enterprise from social entrepreneurship in its emphasis on inclusive governance (p. 33).

The ecosystem framework constructed to describe social enterprises found across Europe is instructive because it considers as a primary component the special capacity needs of mobilization through civic volunteerism, in which the "capacity to self-organize" through "civic engagement" was considered a primary element. Networks "constitute a crucial mutual support mechanism" that acts to "improve recognition and society's awareness of social enterprises; to advocate and inform policymaking; to foster mutual learning and exchange; and to provide services to their members" (Borzaga et al., 2020, p. 50). Figure 3 identifies the four major groupings of ecosystem elements arranged in a quadrant. While other ecosystem frameworks indicate the need for capacity building and skills development, the social enterprise ecosystem framework particularly recognizes the needs that must be addressed to assist food co-op startups.

Figure 4: Maryland Food Co-op Ecosystem Framework



An adaptation of the EU Commission's social enterprise ecosystem framework to the Maryland Food Co-op Startup Ecosystem might look like Figure 4. The findings will follow this framework, reviewing elements and actors emerging in Maryland in each quadrant.

Methodology

An exploratory approach was used to identify and describe the key actors in a cooperative growth ecosystem for local food co-op startups in Maryland. Information and experiences from co-op development actors and programs were gathered through interviews and a review was conducted of academic literature, websites of co-op developers, financial support organizations and institutions, federal and state legislature and programs that assist co-op development in Maryland. Using mixed

methods, an overview of the key actors was organized according to the Maryland Food Co-op Ecosystem Framework (Figure 4).

The process began with identification and recruitment of individuals to be interviewed. A brief document describing the research objectives including interview questions was provided to participants as part of the recruitment process. The interviews occurred either remotely or in person and were recorded with permission. Nine interviews were conducted representing a variety of sectors. Interviewees were provided a final draft of the study for corrections and approval.

Access to information and the scope of the study were limiting aspects of the study's methodology. There were key actors who could not be included in the study due to time limitations or lack of available information. Some resource people do not work directly with food co-op startups in Maryland but provided a broader national perspective in how co-op development is being supported and thereby helped in identifying common issues and trends.

Findings: Key Actors and Elements in the Social Enterprise Framework

Maryland Startups and their Capacity to Self-Organize

Typically, a food co-op begins with a group of residents who agree to work together to establish a community-owned, democratically controlled business. The goals for each food co-op may vary in emphasis, but the Ends Statement applied by The Common Market in Frederick, Maryland exemplifies many of the aims of Maryland food co-ops:

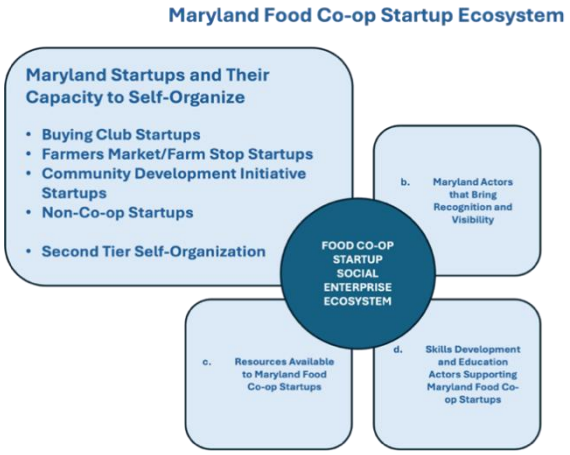
> *The Common Market exists in order to achieve the following ends in the local region:*
> *- A just, prosperous, and vibrant local food economy that connects local consumers with local food sources.*
>
> *- An economically successful and growing business operated on the model of cooperative ownership, thereby serving as a practical alternative to corporate, profit-driven, absentee ownership, and fostering expansion of the cooperative model.*
>
> *- A community whose members are educated about food, health and wellness choices, social and environmental issues in food production, and the value of cooperatives as an alternative business model.*
>
> *- A model for the use of environmental resources that is increasingly sustainable in the products we sell, the business we operate, and the practices we promote and support in the larger community. (Common Market Co-op, 2025)*

Low income, low access (LILA) urban areas may place greater emphasis on community development and food sovereignty. For example, the mission statement of the Cherry Hill Food Co-op in Baltimore is: "Our mission is to establish a community-owned cooperative grocery store that provides healthy, affordable and culturally-appropriate foods while serving as an incubator for community development in pursuit of Black control of food and land" (Cherry Hill Food Co-op, n.d.). A food co-op is one objective among many of Cooperative Community Development's (CCD's) Irvington neighborhood revitalization aims. CCD is a community development nonprofit and co-op founded in 2022 that is planning to open a community-owned grocery store in a renovated building to be filled by workforce development, small business vendors, an innovation hub, and community center (CCD, n.d.-a).

In working toward these goals, community members must become organized and mobilized. In an interview, Autumn Vogel, Cooperative Developer from Keystone Development Center, said she thinks that the scale of organizing needed to make a food co-op launch successfully is its greatest challenge, and one that is done primarily by the residents themselves. "We can do the tech support, but it is up to the communities to organize". Because of this need for organization and capitalization from within the community, food co-ops tend to take longer than other types of cooperative enterprises to launch. In an interview, JQ Hannah, Executive Director of Food Co-op Initiative (FCI) also emphasized the importance of meaningful community organizing, noting that if people focus on business development before community organizing, 50% of them will "fizzle out").

The demographics of communities bring challenges to organization and raising capital. Hannah noted that LILA communities – those described as "food deserts" in the past – make up 50% of FCI's clients today. This is a change from the stereotypical food co-op of ten years ago in middle-class suburban and college communities that didn't lack for grocery options. Sean Park, an experienced co-op developer, remarked in an interview that the old "cookie cutter model" of a food co-op in a higher educated, higher income area is one where "our ideal demographic is a 70-year old professor driving a 10-year old Volvo". Park advises against applying the suburban area's "organic Whole Food model," that relies on higher price markups than the grocery industry average to food co-op businesses in LILA communities. JQ Hannah noted an example in Osh Kosh, Illinois, where, after a year of organizing, the startup "flatlined because the community didn't see themselves in the values identified".

Figure 5: Maryland Food Co-op Startup Framework featuring Self-Organization



These stories illustrate the importance of the local group's ability to organize and mobilize within their community as well as their skills to create a business model that aligns with the community's needs and capacity. Hannah commented that groups that come to FCI for assistance usually have skills in either community organizing or business development, but rarely both. It is appropriate, then, to identify the diverse ways Maryland food co-op startups form, organize themselves, mobilize their communities, and connect with each other. The four types of formations identified in the top left quadrant of Figure 5 are drawn from Maryland examples. Also discussed are the elements of second tier self-organization networks accessible to Maryland food co-op startups.

The Buying Club Startups

Like many other food co-ops in the state, Catonsville Co-op Market started out as a buying club, formed by a group of Catonsville friends who wanted access to natural, organic, and fresh food at a fair price. The Common Market, Glut Food Co-op, and the former Valley Co-op are among those markets that also started as buying clubs (Common Market, 2024; GLUT Food Co-op, 2015; Latimer, 2017). FCI provides insight on the pros and cons of food co-op startups organizing buying clubs: "a buying club may help meet some community needs in the short run, but it may not attract the members you need to support and patronize your retail store" (Reid, 2022, p. 2). They caution against volunteer burnout and brand confusion caused by the additional effort and possible mixed messaging from organizing buying clubs in tandem to organizing for a brick-and-mortar store (p. 3). In addition, some members may not feel the need to move to a higher-price retail store if they are happy with the buying club. Catonsville Community Market's journey illustrates this predicament. During an interview, C. Beer noted that a 2018 member vote in favor of limited growth laid the groundwork for remaining in startup mode as an all-volunteer food co-op with limited hours run out of a church basement. Nevertheless, Maryland provides several examples of successful retail food co-ops emerging from buying club origins, such as The Common Market and Glut Food Co-op.

Farmers Market / Farm Stop Startups

Eastern Shore Food Cooperative and Montgomery Farm Women's Cooperative Market are Maryland examples of co-op markets organized primarily by farmers rather than through consumers. According to Local Harvest's website link, Eastern Shore Food Cooperative is "a group of farms on the Delmarva Peninsula who are working together to get their produce on to the plates of local consumers" through the partnership of a growers collective and a consumer group (*Eastern Shore Food Co-op - LocalHarvest*, n.d.). It is not clear if this startup is still active, but its vision of providing "improved access to wholesome, affordable, locally-produced food" with more direct returns to the farmer appears to be growing throughout the country. Farm stop enterprises, described as "a hybrid between a farmer's market and a co-op store" (Corso, 2024), are defined as "year-round, every-day markets that support small-scale farmers and strengthen local and regional food systems. They do so most often by operating on a consignment

model, which gives producers a fair price, flexibility with their time and products, and provides more direct connections with consumers" (Barr, 2023, p. 4).

The venerable Montgomery Farm Women's Cooperative Market may be considered a forerunner of this type of enterprise. Established in 1934, the cooperative of vendor members was initiated by University of Maryland Extension Home Demonstration Clubs to organize farm women to sell value-added items at market as a way to increase farm incomes during the Depression (Crook, 1982, p. 1). These direct sales had a lasting impact on farmers' well-being. "Each member of the cooperative sells her own goods, conducts her own sales, and disposes of anything left over at the end of the day...The money the farm women have earned from the market has paid off mortgages, modernized kitchens, and put many farm children through college. The women also set up a scholarship fund from which children of members could borrow money for their education" (Crook, 1982, p. 1). As a cooperative, the group was able to buy its own land and building and weather the gentrification of one of Maryland's–and the country's–wealthiest counties: "One vendor lamented that land in Montgomery County is expensive, but the organizational set-up of the cooperative gives farmers a steady income source and a network of fellow farmers to lean on if times become increasingly difficult. Unlike some farmers markets that witness a flux of vendors over the years, the management style at the Montgomery Farm Women's Cooperative Market has incentivized vendors to stay involved with the market for a long time" (Ayres, 2018). The market's location, a small building now surrounded by office and high-rise apartments, is considered a landmark in downtown Bethesda today, with major plans for renovation and expansion by 2026.

The Community Development Initiative Startups

There are at least two examples in Maryland of startups that originated from an interest in bringing a food co-op to low/middle income neighborhoods with low access to healthy food options. CCD and Cherry Hill Food Co-op, both focusing on neighborhood development in Baltimore, are still in start-up phase. Since 2020, CCD, in the neighborhood of Irvington, has acquired garden lots managed by the community and a three-story building with financing from Baltimore Roundtable for Economic Democracy (BRED) to hold a food co-op market, retail vending stalls, and a community center (CCD, n.d.-b). In an interview, J. Martin, Jr. said CCD is actively working to build capacity within its organization and with partners such as Catonsville Co-op Market to progress its food co-op objectives.

The Cherry Hill neighborhood, located in South Baltimore, has been without a grocery store since 2003 (Jackson, 2019, p. 8). Beginning in 2017, Black Yield Institute coordinated organizing efforts of the board as well as finance, governance, external relations, and outreach committees. They received technical assistance from Columinate, and rigorously documented mobilization efforts. Former board member Taji Amani said when interviewed that there were well-researched considerations of the type of store that was needed, whether a large grocery store, a small market, or a string of shops. A detailed three-year plan and budget were prepared for activities from fiscal years 2019 to 2021 (Jackson, 2019). According to Amani, Cherry Hill Food Co-op organizing activities seem to be in a holding pattern, yet he believes that the enterprise, in some form, still has a chance. Black Yield Institute produced multi-year participatory research findings of Cherry Hill's food apartheid in October 2024. Among other findings, Cherry Hill residents "expressed their wishes to have both sovereignty over and a financial stake in controlling food availability in Cherry Hill. They derived inspiration from community-owned food vending businesses around the country, citing the idea of a food co-op as a possible means to food sovereignty for both community members and the border community" (Black Yield Institute, 2024, pp. 48–49). Black Yield Institute continues to organize a regular food market in Cherry Hill, using market days as an opportunity to shape "organizing tactics in order to establish other projects like food delivery programs, community farms and community food cooperatives" (Cherry Hill Food Co-op, n.d.).

The Non-Food Co-op Startup

What happens when a community's solution to low access to healthy food is something other than a food co-op or a grocery corporate chain? Maryland has mixed experiences that demonstrate the impact of organizing at the local level. In southern Maryland, on the eastern banks of the Potomac River, lies the town of Indian Head, population 4,170, a majority Black, middle class community that had been without a grocery store since 1999. Beginning in 2019, a group named Indian Head Food Co-op helped to mobilize the community and educate them about food co-

ops with some technical support from FCI and a trip to Common Market in Frederick, Maryland (Indian Head Food Co-op, n.d.). By November 2021, a plan was formed, organized not as a co-op, but as a partnership, to which Indian Head Food Co-op passed the torch: "we'd like to extend our gratitude to the community who are working hard behind the scenes to bring a source for fresh and healthy food to Indian Head. Thanks to a true partnership we are excited for what 2022 has in "store" for us!" (Indian Head Food Co-op, 2021). After public meetings and the mayor's and councilwoman's support, business owners of the cafe in town ultimately championed the project named Oasis Fresh Foods Market that would begin as a limited liability company (LLC) and gradually include employee ownership: "A team of business owners and civic leaders from the town and nearby areas is currently guiding the effort and will ultimately oversee the transition of Oasis into an employee-owned and operated entity" (Higgins, 2022).

In October 2024, The Oasis Fresh Foods Market opened, registered as an LLC to the café owners. They plan for the store to create up to 20 jobs, seven of them full-time (Higgins, 2022) and state that the transition to employee ownership may take place after five years of operation:

> *Oasis will focus on hiring talented local professionals to run the business, with a goal of ultimately transitioning into an employee ownership trust. Under this framework, vested employees are Oasis owners and will receive annual profit-sharing benefits. Additional profits will be reinvested into the grocery store, as well as in the Town of Indian Head. (mma, 2022)*

A similar grand opening event took place in the town of Seat Pleasant in 2021, close to the Washington D.C. line in Prince George's County. Seat Pleasant had not had a grocery offering fresh food since 2016. In response, Good Food Market, a nonprofit grocery store based in D.C. made plans to open after Prince George's County provided $1 million in funding along with $2 million from Low Income Investment Fund, a national Community Development Financial Institution based in San Francisco (Fadulu, 2020). It is not clear whether Seat Pleasant community members played a role in store decisions. Executive Director Philip Sambol described Good Food Market as a social enterprise nonprofit aimed at bringing food markets to LILA neighborhoods (Fadulu, 2020). It had already opened a small, 900 square foot market in D.C.'s Ward 5 in 2015 and planned to open another market in the Langdon neighborhood. However, "operating the businesses turned out to be more complex than originally thought" (Fadulu, 2020) and the business model failed. Good Food Market closed all three locations and is no longer in business. It stated that the need for more employee training than expected and low patronage were some causes of failure in their other D.C. stores. Newspaper articles quote residents as saying that prices were too high (Fadulu, 2020).

Second Tier Self-Organization

Following the conceptual framework associated with social enterprise organizations and others, self-organized networks are considered necessary mechanisms of mutual support (Borzaga et al., 2020; Rodrigues et al., 2024). The Mid-Atlantic Food Cooperative Alliance (MAFCA) is a network of established and startup food co-ops representing a broad swath of territory from New York City to Virginia. There are over 200 members of co-op groups and interested followers in its Google groups (*Member List*, n.d.), which is its email list. The main medium for communication is its Facebook page (*Facebook*, n.d.). In the past, MAFCA was more formally organized, holding conferences and receiving dues from its members. It currently organizes bi-annual meetings hosted by food co-ops. A typical meeting includes a tour of the co-op, lunch hosted by the co-op, followed by round-robin discussion of each participant's news and problems. For startup groups, learning from experienced general managers and board members who are generous with their knowledge and insights is invaluable.

Maryland Actors that Bring Recognition and Visibility

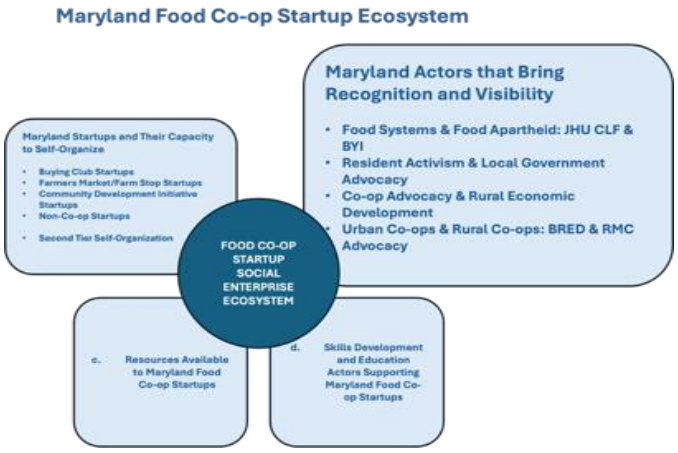
John Curl's (2010) historical research shows that many types of cooperatives have done business in Maryland for centuries. Yet, he explains, it seems that every generation must discover cooperativism anew:

> *Like every social equity movement, the cooperative movement rises and subsides, and its deeper goals cannot be permanently achieved because society is always changing: all social goals must be constantly renewed, and all social movements must go through cycles of renewal (p. 25).*

This section of the framework highlights examples of emerging awareness of cooperatives among community movements and private and public institutions in Maryland, displaying how synergy is created when groups from different corners of the ecosystem come together to advocate for mutually beneficial goals. Figure 6 illustrates this element within the conceptual framework.

Food Systems and Food Apartheid: JHU Center for a Livable Future and Black Yield Institute

Figure 6: Food co-op Startup Ecosystem Featuring Recognition & Visibility



National Co+op Grocers and FCI have identified a national resurgence of interest in food co-ops to address food apartheid – a term intended to acknowledge "the structural injustices and disparities in food access faced by low-income communities and communities of color" that go beyond lack of access to healthy food (Walker, 2023). "There's really powerful new leadership emerging, especially among Black-led food co-ops and food co-ops organizing in reaction to wanting better options for food in their community," said Faye Mack, former Executive Director of FCI (First, 2024). C.E. Puch from National Co+op Grocers concurred: "The focus now is on social justice, making nutritious food available, creating jobs within communities – with much of the activity in LILA markets, sometimes referred to as food deserts" (First, 2024). Maryland institutions and Baltimore-based movements helped to draw attention to this problem, better define it, and built momentum for policy change in Baltimore, leading the way for other cities to do the same.

The mission of the Johns Hopkins Center for a Livable Future is to "build a healthier, more equitable and resilient food system" (Center for a Livable Future, n.d.). In partnership with the Baltimore Food Policy Initiative, they published a 2018 report that mapped out Baltimore's neighborhoods deemed as priority areas for access to healthy foods (Misiaszek et al., 2018). Black Yield Institute is one in a network of organizations working to address food apartheid by supporting "self-determining food economies in Cherry Hill and Black communities like it elsewhere" (Black Yield Institute, 2024, p. 4). With other city organizations and community leaders acting as Resident Food Equity Advisors, as well as a Food Policy Action Coalition that included the Center for a Livable Future, it helped shape policy around access to fresh food in low-income, low access Baltimore neighborhoods.

As a result, among other strategies for better food access, Baltimore city policy goals now specifically include recommendations in the city's 10-year comprehensive plan "to support the establishment of food cooperatives that are owned and operated by the community" and to "establish at least one community-owned food cooperative in each region of Baltimore" (Baltimore City Department of Planning, 2024, p. 335). Holly Freishtat, Baltimore City's first Food Policy Director called the Center for a Livable Future their "intellectual petrol" by developing the priority area mapping, and noted the process: "We engaged residents, equity advisors and Baltimore food heroes like Eric Jackson of Black Yield Institute and Pastor Heber Brown of Black Church Food Security Network, who use the term 'food apartheid'" (O'Connor, n.d.). The contributions of these Baltimore food system researchers and activists thus enabled solutions that aim for more systemic, long-lasting change.

Resident Activism and Local Government Advocacy

Lack of access to healthy foods occurs in rural areas in Maryland as well. In the case of small towns like Poolesville and Indian Head, the actions of proactive residents can increase the visibility of food co-ops and gain local government support for the effort. In Poolesville, it began with a 2022 planning committee survey in which most residents stated their priority need was to have a grocery store in town. The last grocery in the town had closed in 2012. In a March 2023 town meeting, Poolesville residents spoke up: "Nathan and Jennifer Lloyd came forward to talk about their initiative to start the co-op" and suggested that the town hire experts from Columinate to conduct

a feasibility study (Hoewing, 2023, p. 1). As a result of its residents' civic participation, Poolesville local planners incorporated a feasibility study for a food co-op in their 2024 comprehensive plan (Town of Poolesville, 2024, p. 127).

In Indian Head, a similar process occurred. The Indian Head Food Co-op Facebook page recounts, "Indian Head Food Co-op began its journey as a small group of concerned residents passionate about healthy food access" (Indian Head Food Co-op, 2019). The idea of a food co-op became a subject for town discussion through an informal town meeting organized by the small group that called themselves Indian Head Food Co-op. Renner-Wood (2019) reported on the meeting, which was attended by nearly 60 townspeople The organizers did their homework ahead of the meeting. Anjela Barnes, one of the food co-op proponents, met with the town's Mayor, Brandon Paulin, months in advance. A steering committee was formed; they toured other food co-ops and conducted an online survey to gauge community interest that garnered 150 responses ahead of the town meeting. One outcome of the meeting was that it solidified Mayor Paulin's backing, who "offered the town's aid as the committee works toward getting the store going. 'You have our full support in any way we can get,' Paulin said of himself and fellow councilmen. 'Throughout the process the town will always be there.'" These efforts show that backed with initiative from residents, local government can be an ally to the food co-op cause, even if ultimately in these cases, a food co-op does not emerge.

Co-op Advocacy and Rural Economic Development

Rural Maryland Council (RMC) is an independent state agency that "brings together citizens, community-based organizations, federal, state, county and municipal government officials as well as representatives of the for-profit and nonprofit sectors to collectively address the needs of Rural Maryland communities" (RMC, n.d.). Charlotte Davis, RMC's Executive Director, is an advocate for cooperative development, and, in addition to her role at RMC, serves on the board of Keystone Development Center (KDC), which is designated by the US Department of Agriculture (USDA) as the cooperative development technical assistance provider for the State of Maryland.

In May 2024, Davis hosted a KDC webinar "There's a Co-op for That!" for RMC's influential members and now focuses on "working with our local economic development officers to promote that cause." During her interview, she explained: "What I really see is a lack of understanding from our small business development professionals and their entrepreneurship centers" about cooperatives. Groups may know about cooperatives but "it's not something they have a lot of familiarity with".

Davis' knowledge of co-ops comes from lobbying to support rural electric utilities cooperatives' ability to offer broadband services. She noted she has also approved RMC grant support to food co-ops like Wholesome Harvest Food Co-op in Frostburg, Maryland and Oasis Fresh Foods Market in Indian Head. In 2023, she requested and was granted additional state funds to provide grants to support cooperative enterprises but developments have been slow (RMC, 2023). She said she knows of rural enterprises that considered forming as a co-op but became frustrated with the timeline. Cooperative businesses tell her that the challenge is in finding leadership that the members "support and trust". She added: "There's always that one doer that takes on all the tasks and they get burnt out...You have to try to motivate the other ones to do something and be engaged. They've got to be able to understand the vision, because it is long. It is a really long process".

Urban Co-ops and Rural Co-ops: BRED and RMC Advocacy

One of the biggest successes for cooperatives in Maryland in 2025 waspassage of the Maryland Limited Worker Cooperative Association Act by the State Legislature. This law goes into effect in October 2026, and provides clear legal guidance on the rules and procedures of formation, governance, tax and profit distribution, conversion, and dissolution of enterprises that elect to be either a "Limited Worker Cooperative Association (LWCA)," or, a subset of this, a "Collective Worker Cooperative" (Maryland Limited Worker Cooperative Association Act, 2025). Prior to this bill, worker cooperatives were not legally recognized under the State Corporations and Associations Article, causing confusion among private and public companies about worker cooperatives' process for incorporation, getting loans, gaining workmen's compensation insurance, and paying taxes (Fiscal and Policy Note, 2025). An additional feature of this bill is that it provides clarity for multistakeholder co-ops, specifying that, "An LWCA may include multiple classes of members whose rights and membership interests are determined by the cooperative agreement" (Fiscal

and Policy Note, 2025, p. 3). This would create smoother passage for food co-ops like Catonsville Co-op Market that call for both consumer and worker members in its bylaws (Catonsville Cooperative Market et al., 2019).

The journey to passage of this law shines a spotlight on the patient advocacy of Baltimore Roundtable for Economic Democracy (BRED) and its sponsors in the Legislature. Led by BRED Project Officer Anna Evans-Goldstein, this bill had unanimously passed the Senate but was stalled in the House in the previous legislative session.

In 2025, 29 individuals from almost as many cooperative or community organizations testified in support of the bill either orally or in writing. Charlotte Davis from RMC testified that in rural areas, as "aging business owners and farmers… wish to retire, converting to a worker-owned cooperative could retain needed businesses and jobs in areas desperate in need" (Davis, 2025, p. 1). The appeal to legislators in both urban and rural areas is likely to have helped to strengthen the bill.

These actions show that cooperative initiatives are gaining ground in Maryland due to calls from independent voices of different backgrounds. Yet once organized and recognized, co-operatives and supporting organizations in the ecosystem must still overcome hurdles of financing and technical support.

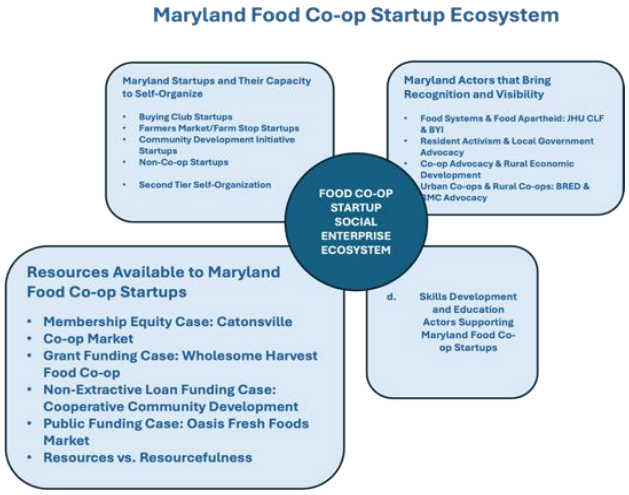
Resources Available to Maryland Food Co-op Startups

> *"The store is expected to cost as much as $4 million to open and operate, and residents will likely still be waiting several years for the store to materialize." (Renner-Wood, 2019)*

This was the message that Indian Head residents heard at the first meeting held to gain interest in establishing a food co-op in their town. That $4 million estimate was made before the COVID pandemic. FCI estimates that construction costs have gone up by 50% or more since COVID, increasing the fundraising goal and taking longer for communities to raise the funds needed. According to JQ Hannah during an interview, pre-COVID, it used to take 3 to 5 years to launch a food co-op. COVID made the time frame jump to 10 years. Now, in 2025, the time frame averages 8 years and will, hopefully, continue to decrease. These increased costs mean that raising capital only through membership equity is unlikely to reach the goal. "Nobody is open anymore without significant grants or donations," says Hannah, with the rare self-funded food co-op startup in the country being the exception, rather than the rule.

The social enterprise conceptual framework lists mainly financial resources in this area such as "(i) non-payable resources for startup and scale, (ii) resources from income-generating activities, (iii) repayable resources mainly used to finance investments, and (iv) fiscal breaks, advantages and incentives" (Borzaga et al., 2020, p. 72). These categories apply in the Maryland food co-op startup context. Financing cases draw an overall picture of scrappy resourcefulness, using a variety of funding sources and carefully conserving resources. Figure 7 displays the Resources quadrant within the Ecosystem Conceptual Framework for Maryland Food Co-op Startups.

Figure 7: Maryland Food Co-op Ecosystem Conceptual Framework Featuring Resources



Membership Equity Case: Catonsville Co-op Market

Receiving member equity funds as members sign up is the traditional way for cooperatives to raise the capital needed for startup. Another source of funds is member loans. Other sources, such as donations, grants, or commercial loans complete the typical funding strategy. Catonsville Co-op Market began its membership drive in 2011 and gained its most members in 2016 (63) and 2017 (53) (Catonsville Co-op Market, 2025). By the end of 2016, it had about 210 members and had raised $31,581 through membership equity since 2011 (Catonsville Cooperative Market, 2017, p. 5). A 2017 revised Business Plan estimated that an additional 60 full memberships and 60 work-equity memberships would be needed, along with $180,000 in member loans, $25,000 in crowd funding, and an outside loan of $224,135

to raise a total of $490,216 (Catonsville Cooperative Market, 2017, p. 2). This amount would fund the expenses for a small store (3,000 sq. ft retail) and operating costs for the first month of operation. This effort proved more difficult than expected, leading to a consequential October 2018 special meeting in which members overwhelmingly voted to focus on improving the current location in the church basement and gradually increasing members, rather than risk effort, money, and time on fundraising and gaining new members for another store location (Beer, 2018). Since 2018, there has been an increase in Work Equity membership, in which a member contributes 15 volunteer hours with a $25 membership fee (Catonsville Co-op Market, 2025). While the volunteer hours are needed to run the weekly market, the decrease in $200 memberships has affected the level of equity the co-op raises. In 2025, Catonsville Co-op Market is re-assessing its plans with hopes to build a profitable business model that involves partnerships and greater outreach.

Grant Funding Case: Wholesome Harvest Food Co-op

Since the pandemic, grants have become a more common way to raise resources, as grantors are more aware of the need for strengthening the local food system. Wholesome Harvest Food Co-op in Frostburg, Maryland was fortunate to receive a USDA Local Food Promotion Program grant when it got its start in 2018 that helped it to open in only nine months. Davis et al. (2024) describe the process. The co-op began from a conversion of a market from a retiring single proprietor who gathered residents together to ask them to consider a transition from single ownership to a food co-op. Concerned customers organized and signed up 100 member owners at $125 membership fee. They saved money by moving to a new location with lower rent. They also were able to increase revenue by selling prepared food from a commercial kitchen. They received two USDA Local Food Promotion Program implementation grants in 2018 and 2021. These grants enabled Wholesome Harvest to accept some memberships at no cost to the member owner. In 2022, Wholesome Harvest received a Rural Maryland Prosperity Investment Fund grant from Rural Maryland Council by creating a "Healthy Food Bag" program. In this program, Wholesome Harvest assembles a bag of fresh produce and grains prescribed by doctors to be delivered to seniors and others in need of access to healthy food. Davis et al. report that, according to Nancy Giunta, Board Chair at the time, this service has also been a revenue booster to the food co-op.

Non-Extractive Loan Funding Case: Cooperative Community Development

Meanwhile, CCD in Baltimore made use of "patient, non-extractive capital" from BRED to purchase a building for use as an incubator hub, including a food co-op (BRED, n.d.-b). BRED, a member of the national network cooperative, SEED Commons, offers technical assistance and "cooperative-tailored non-extractive loans – given with no credit score reviews, no demands on personal assets, and no expected repayments until the cooperative is profitable" (Nwanevu, 2024). Executive Director Christa Daring said in an interview that BRED is focused on supporting primarily worker-owned cooperatives or multi-stakeholder cooperatives in the Baltimore area. In 2024, they loaned twelve worker cooperatives a total of $15,864,684 (Hunter, 2025). Daring also said that all loans "are based on some sort of trigger for repayment...So we do all of the business planning with the co-ops to make sure that we're actually getting them to a place where they'll be able to afford to repay the loan".

CCD also creates earned revenue through its landscape business, gains contracts from social welfare groups, and holds fundraisers. In his interview, J. Martin, Jr. reported that the building purchased still needs an estimated $2.3 million in renovations. CCD plans to raise these funds through earned revenue, donations and grants, and membership equity.

Public Funding Case: Oasis Fresh Foods Market

The journey of Oasis Fresh Foods Market in Indian Head, Maryland, while it is not a food co-op, illustrates how several local, regional, state, and federal resources might come together for a common cause. The Indian Head Food Co-op leaders who introduced the idea to residents were not far off when they told attendees at the first meeting that the food co-op might cost $4 million and take several years to complete. The actual cost was over $5 million and took five years to open (Economic Development Team, 2024). Funding support of $5.5 million came from several public sources, including federal, state, and local governments (Wynn, 2024), among them, RMC and the Charles County Economic Development Department (Oasis Fresh Foods Market, n.d). The owners credit the formation of an advisory board with the support that the project gained. In a video by Charles County Economic Development

Department (2025), co-owner Mark Steele said: "The [Oasis Fresh Foods Market] Advisory Board was key into helping us get the funding, the connections, with the county, with our delegates, with our county commissioners". Kelly Robertson-Slagle, Director of Charles County Economic Development Department, added: "The advisory group started meeting on a regular basis, assisted in providing feedback, brainstorming, resources...I think that has really been part of the secret sauce". She also noted that there was additional incentive in supporting Oasis Fresh Foods Market because the business also revitalized an area adjacent to the entrance to the Naval Support Facility military base and provides a market to the military families and new associated defense contractors moving into the area.

The fact that Oasis Fresh Foods Market ultimately did not form as a food co-op likely shortened the time needed until opening, as the owners provided significant financial investment and they personally guaranteed the state loans (Economic Development Team, 2024). There are also seven apartments that were built above the store, providing rental income that may support the business (Torres, 2024). Seven months into operation, the market owners are working seven days a week, and say they are concerned that tariffs imposed by the Trump administration will disrupt revenue flows (Torres, 2025).

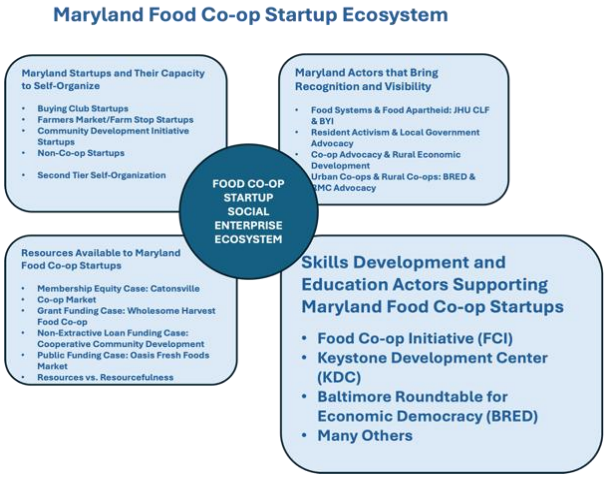
Resources vs. Resourcefulness: Sean Park's "Bootstrap" Advice to Food Co-op Startups

Sean Park, a cooperative developer at Western Illinois University, tries to encourage co-op groups to think more entrepreneurially and to grow "by the bootstraps." He explained in an interview that his first effort at assisting a community to raise funds for a market in a rural low-access area was able to launch with an investment of only "$89,000 soup to nuts...and that includes equipment inventory". He continued: "And it was in business for five years through COVID and only closed when one of the Dollar General markets came in and took about 30% of their fresh food sales". Working with startup food co-ops in rural and urban areas, he recommends a do-it-yourself approach, avoiding commercial loans and using an existing building to save on construction expense. Park compared this to the aspirations of co-op startup groups:

> *When I work with co-ops especially, they have this bright shiny idea, we're going to do this and we're going to have all those wrap around services. Everything's going to be brand new, culturally appropriate food. That's great as a goal, but you've got to have steps in between. So if you can go into an existing building and cut your overhead that much? You don't have that finance cost to pay off. Proof of concept. If you're open and you can make money and pay rent, then you're probably going to be easier to get a loan to build them.*
>
> *So they want to skip all that - that start. And I think that's why co-ops tend to take a long time. Because we're just going to start by raising $4 million. That's one of the bigger issues I see in the co-op world. They need to be more in tune with small businesses – the bootstrapping that goes on with the guys that stay there – we could pay a contractor to paint the inside of this, or me and my brother could do it this weekend...People look at Harley-Davidson and want to be Harley-Davidson right away. Those guys started in the garage. Microsoft started in the garage. All these places, you don't jump out and become Kroger.*

Skills Development and Education Actors Supporting Maryland Food Co-op Startups

Figure 8: Maryland Food Co-op Startup Ecosystem Featuring Education & Skills Development Actors



It is hard to imagine a food co-op startup group that would not seek out technical assistance in forming their co-op. All the Maryland co-op startup groups interviewed and studied used at least one, usually several, cooperative development organizations to guide them. Cooperative development groups provide a) general cooperative education and guidelines on the path toward opening a food co-op; b) specific technical assistance on incorporation, board governance, business plans and market feasibility, fundraising, grants, and loan planning, community mobilization efforts, etc.; and c) many connect startup groups with each other for peer-to-peer support.

The conceptual framework of the cooperative ecosystem in this area, as shown in Figure 8, includes actors that provide education and skills development to food co-op startups. This project focused on three major organizations providing technical assistance: FCI, KDC and BRED.

Food Co-op Initiative

FCI is a national nonprofit organization that focuses solely on providing support to food co-op startups and those in early stages of operation. It is perhaps the most approachable assistance, offering many free webinars, online resources, and free technical support to anyone curious about embarking on the food co-op journey. Wholesome Harvest, Catonsville Co-op Market, and Indian Head Food Co-op specifically mentioned the webinars, technical assistance, and/or connections facilitated by FCI (Catonsville Cooperative Market, 2017; Davis et al., 2024; Indian Head Food Co-op, 2019).

In 2023, FCI recognized that it had failed to address inequities in access to assistance in the past:

> *"Our resources, technical assistance, and programming have not historically centered communities that face the greatest systemic barriers to opening a food co-op, or honored the innovative solutions these communities have developed to overcome these barriers. That exclusiveness has meant that our support and resources haven't always been effective at addressing, and even at times misaligned with, the needs of organizers in marginalized communities.... FCI recognizes the ways in which our approach to supporting startups must change." (FCI, 2023a, p. 4)*

With a new focus centered on equity, FCI pledges further to prioritize groups facing "economic oppression and community disinvestment" (FCI, 2023a, p. 4). JQ Hannah, FCI's Executive Director, noted in an interview that about half of FCI's startup groups are now from LILA communities.

Hannah also said that FCI applies a grassroots service approach in which startup groups or individuals contact them for information and guidance. Currently many groups are contacting them from around the country, particularly from the Northeast, California, and Southeast, noting that "everyone is very, very busy". The US is experiencing a new wave of interest in cooperatives, particularly led by Black communities organizing to combat food apartheid in their communities. FCI offers education and information to those just learning about food co-ops, one-on-one technical assistance, and peer-to peer networking. FCI Live! is a series of free webinars by experts and co-op board members or managers on a range of topics. In 2025, out of the 20 webinar offerings, financing was a popular theme. Resource speakers explained grants, donations, and tax credits, and how to manage these funds once they are received (Hannah, 2025). FCI also offers an online series of eight lessons called QuickStart, "intended to help newly elected startup board members get up to speed fast on the basics of the responsibilities of a working board of a

startup food co-op and on the startup food co-op development model" (FCI, n.d.-d).The annual Up and Coming Conference is FCI's in-person three-day event (its only in-person educational programming) that can energize food co-op startups by enabling participants to "reconnect with your 'why'" by offering "education, inspiration, and connection to fuel your work" (FCI, 2025a).

FCI also holds free peer-to-peer learning groups that group participants by their stage of co-op development to "learn, discuss, and build community with experts and their peers" (FCI, 2023b). Monthly virtual one-hour meetings are held from January to October led by a co-op developer and focused on topics identified by the group and their needs. Since their beginning in 2020, over 60 startups have participated. Of these, nearly all felt the program was important for their startup education (FCI, n.d.-b).

A new element of FCI's approach is to "co-create strategies for overcoming systemic barriers to community-controlled food access with food co-op organizers experiencing the greatest barriers" (FCI, 2023a, p. 2). In 2023, FCI began a process for developing a new framework of food co-op development that is less prescriptive and more adaptable to meet the goals of the community. "The Framework has been created to capture the universal best practices that speak to the needs of any startup food co-op aiming for success, while explicitly identifying that how those best practices and milestones are met can take multiple ways. There is no one cookie-cutter way to meet them" (Hannah, 2024). Some new features include: a) a greater emphasis and prioritization of vision and whether the business model and resources are serving that vision; b) a clearer articulation and communication of the co-op's core values that must be upheld in order for members to identify it as their own; c) specifying business development, governance, and co-op organizing as areas of work that are necessary at every stage of the process, and d) the addition of Trust as a resource that must be gained (FCI, 2025b). The Framework pieces and tools are being developed collaboratively throughout 2025, and in 2026, FCI will convene a summit to review and adapt it as part of a three-year evolutionary cycle of developing the food co-op startup concept and process (FCI, n.d.-c).

FCI is based in Minneapolis and has three staff members. When interviewed, Hannah had hopes to add two more staff members by 2026 because "demand is through the roof". While FCI is excited by the high interest in startups now, it recognizes that enthusiasm for food co-op movements historically fluctuate, and Hannah would like to see more permanent elements of the ecosystem developed: "We have a food co-op wave now but there need to be structures in place when popular support for it dies down". More advocacy support and funding sources for food co-ops will be needed to sustain and grow the movement. This is especially important as once reliable federal support is in jeopardy under the Trump administration. For the past fifteen years, FCI has received one-third of its funding from USDA grants. The remainder has come from private grants and sponsorships, Hannah said. Fortunately, more foundations are supporting food co-op development since the pandemic. The idea of FCI gaining a base of funding through fees from established food co-ops or through membership in a secondary network is still not applicable, Hannah explained, because co-op funding organizations in the US have limited funds that must support many types of cooperative enterprises.

Keystone Development Center

KDC is a regional cooperative development center assisting agricultural producer, worker, and food co-ops primarily in Pennsylvania, Maryland, New Jersey, and Delaware. Founded in 1999, it is known for its intensive technical assistance services to startups that may last four to five years. Like FCI, Keystone's approach is to serve those requesting assistance. Unlike FCI, they work on a fee for service basis "to businesses that can pay," however, they will try to offer discounts to nonprofits and startup groups. They are able to offer free or partial payment of services if the startup meets certain eligibility criteria enabling services to be funded from a grant (KDC, n.d.-a). Startups located in rural Maryland may meet the eligibility criteria, as KDC is USDA's designated Cooperative Development Center for rural Maryland, as well as Pennsylvania, New Jersey, and Delaware (USDA Rural Development, 2022). Vogel reported in an interview that KDC now has more clients outside of Pennsylvania than ever before, including New York, New Jersey, Maryland (though not food co-ops), West Virginia, and Virginia.

While KDC has significant experience supporting food co-ops in Maryland – KDC prepared Catonsville Co-op Market's 2014 feasibility study – the type of patient, long-term assistance that Vogel described in her work with Aliquippa Food Co-op in Beaver County, Pennsylvania, shows the breadth and depth of support that KDC can offer.

Aliquippa is a close-knit, former steel mill town northeast of Pittsburgh. The Aliquippa Food Co-op website features an excellent video that tells a Rust Belt story of how Aliquippa went from a city that was active with plentiful food access to a town in decline with low food access and reluctance among the community to cooperate (Human City Creative, 2025). Former Division 1 College football player, and successful real estate developer, Ty Patillo, wanted to give back to his Aliquippa hometown community and enrolled in KDC's Co-op Academy in 2023 to learn how organize a food co-op (Blottenberger, 2024).

Keystone's Co-op Academy is a cohort program for 6-7 teams that meets bi-weekly online for four months "and covers everything from Co-op History to Business Planning." KDC, n.d.-b). When interviewed, Vogel indicated that between sessions, those groups that want to proceed with a business plan receive individualized support. Vogel said they work closely with FCI and will refer co-op organizers to the Up and Coming Conference and FCI virtual programming to accompany their own co-op education and training materials. They also encourage networking among co-ops and have asked cooperators to present their experiences at the PASA Sustainable Agriculture Conference.

From the Co-op Academy, Patillo learned how to organize and create a business plan. He formed a steering committee and, as a group, they set about organizing and fundraising with significant support from KDC (Blottenberger, 2024). Autumn Vogel, in an interview, described helping the co-op apply and secure a Healthy Food Financing Initiative grant as well as an NCBA CLUSA grant. This funding allowed Aliquippa to pay for the technical documents needed, such as a feasibility study and a pro forma by National Co+op Grocers, as well as pay for a part-time outreach coordinator. If needed, Vogel indicated, KDC may also serve Aliquippa as a fiscal sponsor that will accept funds on behalf of the co-op. Aliquippa is now in the process of developing a membership campaign and hopes to open in 2026 or 2027 (Blottenberger, 2024). Their experience demonstrates how KDC's one-on-one coaching and consulting services are co-designed with their client and adjusted and adapted as needed. This highly individualized approach may have helped Aliquippa avoid setbacks and time lags in their process.

Like FCI, KDC also relies heavily on USDA funding: "Our [KDC's] history is bound up in USDA funding," Vogel said. "We wouldn't really exist without that partnership. It is the bulk of funding that our center gets, and I know that is true for other centers as well". These grants are now in question under the Trump administration. In addition to USDA support, Vogel indicated KDC is consistently awarded funding from the Pennsylvania Department of Agriculture, which provides for cooperative development in both rural and urban areas. Navigating between supporting co-op startups through grants that are only eligible in rural areas versus those for mostly urban areas can be tricky, Vogel said. To complete the patchwork, KDC regularly applies for grants from private foundations.

Baltimore Roundtable for Economic Democracy

In addition to BRED's advocacy work and its provision of non-extractive financing to startup worker and multistakeholder co-ops, the organization provides education and training to anyone curious to learn about worker co-ops, as well as free business plan and governance worksheets, peer-to-peer workshops, and one-on-one training and mentoring. Providing support mostly in Baltimore allows BRED to work closely with its network of worker co-ops and respond rapidly to retiring owners interested in converting their business to worker ownership: "the ability to pair local relationships and connections with a streamlined process for accessing and deploying capital has made it possible for BRED to move quickly when new opportunities for worker ownership in the sector arise" (Duda, n.d.). Christa Daring noted in an interview that this geographic focus has enabled BRED to have real impact in building Baltimore's cooperative economy, and "it puts pressure on other businesses to treat their workers better".

BRED offers a one-day free in-person workshop called "Worker Cooperative Jumpstart" that is an intensive orientation featuring panels of worker co-op speakers. BRED holds workshop series on special topics and organizes a six-month worker co-op apprenticeship training program that builds skills in a cohort of cooperators (BRED, n.d.-a). For those business owners or worker co-op startups requesting technical assistance or mentoring, they submit a BRED intake form online. BRED's time and advice are not charged to the client.

In an interview, Daring said that BRED, founded in 2015, has eight co-workers that make business decisions through a democratic process. Most of the staff have worked in worker-co-ops prior to working at BRED. As a peer member

of SEED Commons, which now has 38 peers in the US, one in Canada, Argentina, and Nicaragua, Daring explained, "We operate as a cooperative, make decisions together, and everyone has access to the same wealth". When asked how BRED grows as an organization, Daring said that most of BRED's operational funding comes from SEED Commons which distributes a shared resource allocation to each member. "But we have sort of reached the ceiling, and it's a conversation we're having a lot about if we want to continue to grow our staff, grow our capacity or programming, how are we going to do that? And what is the holistic message that we want to send around about what our priorities are? We were just talking about this this morning that we've been head down, doing the co-op work. And now we need to look out a little bit and start telling the story about what we're doing. Not only so that it can be replicated in other places, but also so that we can diversify our funding".

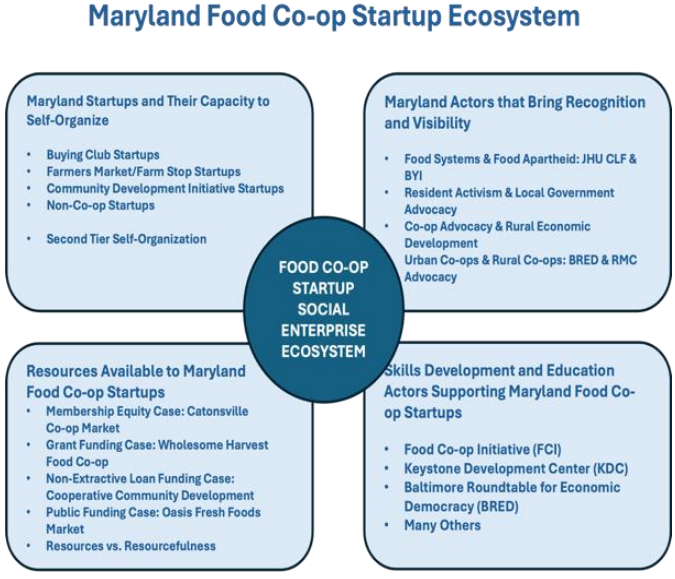
Others to Mention

Other sources for technical assistance available to food co-op startups include Columinate, Black Yield Institute, and National Co+op Grocers. Each have played important but different roles in the Maryland food co-op ecosystem. Columinate is a national consulting firm for co-op startups with a large resource section on its website. It tends to be more closely affiliated with technical assistance related to the retail grocery industry and can provide feasibility studies and assistance with pro forma budgets, among many other services. For example, Poolesville residents suggested and the local government hired Columinate consultants to write their grocery feasibility study (Town of Poolesville, 2024). Black Yield Institute is a Baltimore-based nonprofit that excels in community organizing and participatory processes and facilitated the organizing behind Cherry Hill Co-op. As a Baltimore nonprofit, it can do what Columinate cannot by going directly to potential members in the community and assisting them in organizing and considering various options. National Co+op Grocers provides guidance to food co-ops as part of membership in its wholesale purchasing, but startups must already be in operation. All cooperative development organizations' websites provide helpful resources.

Analysis: Emerging Tensions, Synergies, and Gaps in the Ecosystem

This review of Maryland's food co-op ecosystem was written to give food co-op organizers a guided description of the elements and actors they may encounter or seek out while forming their community-owned enterprise. Through a conceptual framework that characterizes food co-op startup groups as a type of social enterprise, self-organization and peer-to-peer networking are emphasized over external elements of support (Figure 9). The following synthesis of the findings raises tensions and synergies for food co-op startups to consider.

Figure 9: Food Co-op Startup Ecosystem Conceptual Framework Reviewed



Emerging Tensions

The Scale of Community Organizing is One of Food Co-op Startups' Biggest Challenges: The nature of a food co-op startup is more like a social enterprise in that the level of community organization through civic volunteerism required for launch is significant - usually greater than other types of co-op startups. As confirmed in interviews, this means it may take many years for food co-ops to begin operations.

Experienced co-op developers note that the connection between community and the co-op must be strong, and the co-op must be responsive to the needs and values of the community it seeks to serve. In Maryland, what this has shown is that organizing that may have begun as interest in forming food co-ops, may end with other forms of enterprises. Or that the problems of low food access that might typically be addressed by a food co-op are solved in

other ways. Much depends on the organization's ability to organize and mobilize those in their community, as well as their skills to create a business model that aligns with the community's needs and capacities.

Food Markets Emerge from a Variety of Models: Organizing a market has taken various forms in various places in Maryland. Some begin as buying clubs, others as farmers markets, others from community development initiatives, and others as nonprofits or LLCs. Whether this is because the grocery business model requires so much capitalization that community members have been hesitant to take on that level of investment, or because workers or producers, rather than consumers, initiated the enterprise, a retail grocery food co-op is one among many ways that food markets can form. There may be something to learn from alternative types of enterprises, such as farmers market or farm stops, nonprofit ownership, LLC-to-ESOP (Employee Stock Ownership Plan) approaches. However, Maryland experience has shown that no matter the business structure, succeeding as a stable grocery business in this competitive "age of grocery giants" is an unpredictable feat (Steinman, 2019).

Financing is a Multi-Source Tension Requiring Specific Skills and Knowledge: Irrespective of the type of enterprise, the level of capitalization to launch a grocery market is high and usually comes from multiple types of sources, requiring either experienced and connected organizers, or technical assistance from experienced cooperative development organizations or consultants. Resourceful enterprises have also found ways to save money, cut costs, or create additional sources of revenue, but few of the recently opened operating retail markets or startup groups have yet gained the revenue momentum to consider themselves on firm financial ground.

Technical Assistance is Available but Startups Must Reach Out: In most cases, the food co-op startup must take the first step in reaching out to secure education, skills, and a process to navigate the complicated steps of launching a food co-op. Co-op development specialists, like FCI or KDC, are operating at a national or regional level, serving startups from many states. While the availability of free online resources helps to educate and orient food co-op organizers to the process, startups need to have the capacity to connect and maintain relationships with co-op developers to gain individualized support. Alternatively, BRED's approach of localized support allows it to be more pro-active in reaching out to potential startup groups and encouraging them to organize themselves. BRED can also connect startups with the many successful worker co-ops existing in the area, showing them proof of concept and giving them an immediate local network of resource people who startup organizers may access.

Technical Assistance Organizations Need to Diversify Funding Resources to Build a Resilient Co-op Ecosystem: The Trump administration and Congress's efforts to reduce federal funding calls into jeopardy co-op developers' reliance on USDA support. BRED's growth is also currently limited by the resource allocation provided by SEED Commons, but this is a resource that is dedicated to serving its members. The current political climate as well as the wave of national interest in building cooperative movements may provide an opportunity to develop more resilient independent funding strategies for co-op development.

Emerging Synergies

Peer-to-Peer Networks Create Powerful Synergies: MAFCA has acted as a lifeline to startup organizers who may feel isolated and needing direction. The members participating from well-established food co-ops go out of their way to encourage and support inexperienced volunteers on startup boards or committees. Unfortunately, MAFCA's geographic range from New York to Virginia for their bi-annual meetings limits the accessibility of the network to food co-op groups. FCI, KDC and BRED also have peer-to-peer networking programs that create community among cooperators and increase skills and resource knowledge within the groups.

Citizens and Local Public Leadership Can Be Aligned: Independent voices that speak to local governments can have an impact on government policy and increase recognition and visibility of food co-ops in Maryland. Individuals, researchers, community organizers, civil servants, and co-op developers have changed the course of town, city, and state policy toward investing political and financial capital in the cooperative movement. Maryland public leaders have been receptive to this cause.

Urban and Rural Collaboration Can Develop a Statewide Policy: Representatives from BRED and RMC worked together to get the Maryland Limited Worker Cooperative Association Act passed as law in 2025. This was a powerful example of advocating for cooperativism's ability to adapt to diverse environments and economies, allowing both urban and rural, Democrat and Republican representatives to get behind the new legislation.

Gaps in the Ecosystem

A review of the food co-op startup context and ecosystem reveal gaps or areas that would benefit from building stronger bridges among cooperative organizations and support networks. Key gaps include:

- The need for startups to consider themselves as social enterprises and to be recognized as such by those in policy and funding spheres.
- The need to strengthen self-organization of Maryland startups and established food co-ops through partnerships and local networks.
- The need for alternatives to the retail grocery business model that startups can readily achieve or that more specifically address other community healthy food access problems.
- The opportunity for food co-ops to activate their members and communities as "citizen consumers" and engage in cultivating a questioning, responsive, and knowledgeable source of referral and guidance about the food supply chain.
- The development of advocacy strategies to capitalize on co-ops' emerging visibility and recognition in Maryland that include voices from consumer and multistakeholder cooperatives as well as worker cooperatives.

The gaps listed are ones that food co-op startups could address themselves if they had the capacity and organization to do so. A large gap not covered by this project is the need to develop stronger connections to research institutions to build greater knowledge of Maryland food co-op startup needs and their support for local and regional food systems. Another is the general lack of knowledge about the history of cooperativism in Maryland by Marylanders that might change attitudes, misconceptions, and biases about cooperative enterprises.

Conclusion

The exercise of describing and synthesizing Maryland's food co-op startup experience in the context of a social enterprise conceptual framework has brought greater clarity to seemingly disparate co-op startup stories throughout the state. As they have in the past, communities seek ways to gain the food autonomy and food benefits that they feel they rightfully deserve. Maryland food co-op startups have faced tremendous hurdles, doubts, and resistance because the entrenched forces of capitalism have erased the confidence of communities' ability to control their own enterprises. In order for communities to create and develop their own co-ops, there must be an investment in their ability to collectively organize, lead, and make decisions. Communities must acknowledge that they are the ones that will bring about change and outside agencies must support them in ways that incentivize and encourage their autonomy and democratic self-governance.

Self-Identification of Food Co-op Startups as Social Enterprises

Identifying food co-op startups as social enterprises may more appropriately orient their functions as community organizing entities dependent on civic volunteerism, because the level of community mobilization, the reliance on volunteers to guide them, and the purpose of meeting community needs, are better aligned with this conceptual framework. Since it often takes years to establish a food co-op, food co-op startup groups should recognize themselves and be recognized by others as social enterprise entities *in themselves*, not just ad-hoc formations on the way to different organizational structures or management. More research could be done to connect the literature on social enterprise development in Europe and Canada to food co-op startups in the US. This might assist startups in receiving the recognition they need to fulfill their mission.

Creating "Complex Cooperative Networks of Experimentation and Innovation"

Of all the actions that might be indicated by this research project, there are two that may be most immediate to fellow Maryland food co-op startup organizers, experts, and advocates: 1) We need to get together, and 2) We need

to find new alternatives that serve our communities better than the fiercely competitive retail grocery business model.

This project found more food co-op businesses and initiatives in Maryland than anticipated, in varied circumstances and stages. However, very few co-op startups know each other or their experiences. It is encouraging that successful Maryland food co-op managers and board members wish to offer assistance to Maryland food co-op startups. Co-op developers at the local, regional, and national levels are also encouraging and interested in learning more about these startups. It seems evident, then, that a Maryland food co-op network would benefit those working to start food co-ops in their communities. It could also facilitate more structured interaction with other cooperative enterprises in Maryland, which would strengthen alliances and bring greater visibility to the variety of cooperatives existing in the State.

This research also uncovered Maryland startup stories ending in failure or stalled, or communities that had abandoned the cooperative model because it took too long or required too much financing. There is quiet recognition on the part of some of the expert co-op developers and food co-op people interviewed that operating as a grocery is a business model with many problems. Hannah of FCI, with their work on a Food Co-op Development Framework, emphasized the shift from "model" to "framework" to show there "is no one cookie-cutter way," while FCI is exploring development of alternatives to the grocery business model. Maryland experiences could contribute to the conversation about how alternative business models that promote cooperative identity might effectively serve the vision and values of the community. Baltimore's wealth of resources on worker co-ops as well as Bethesda's and rural Maryland's traditions of producer co-ops could expand food co-op startups' understanding of multi-stakeholder models. Maryland has much to offer if Maryland co-ops can come together to "create their own system in complex networks of mutual support and solidarity representing spaces of experimentation, innovation, resistance to challenges, or offering an alternative to the dominant practices and norms" (Rodrigues et al., 2024, p. 1).

Maryland's food co-op ecosystem is not yet developed but it has the legacy, the needs, and the civic interest necessary to build a better system. With a clearer vision of statewide ecosystem development, communities can feel more confident in embracing their own local social enterprise—a food co-op startup that aims to lead them on a journey to greater community, leadership, and resource autonomy and invests in the well-being of Maryland's citizens.

References

Ayres, L. (2018, October 31). The Montgomery Farm Women's Cooperative Market - [National Farmers Union]. *Women Farmers Weekly*. https://nfu.org/2018/10/31/markets-and-infrastructure-the-montgomery-farm-womens-cooperative-market/

Baltimore City Department of Planning. (2024). *Our Baltimore, Your Baltimore: A Comprehensive Plan for the City of Baltimore*. City of Baltimore. https://planning.maryland.gov/Documents/OurWork/PBP/compplans/24_CMP_BaltCity.pdf

Barr, K. (2023). *How to Start a Farm Stop: A Pattern Language for Local Food Systems*. Maize Books. https://doi.org/10.3998/mpub.12891197

Beer, C. (2018). *CCM Special Meeting Minutes* [Meeting Minutes].

Beishenaly, N. (2023). *Entrepreneurial ecosystems for cooperatives* (p. 24) [Prepared by Nazik Beishenaly for the UNDESA expert group meeting on cooperatives in social development, 30 May–1 June 2023]. UN DESA. https://social.desa.un.org/sites/default/files/inline-files/BEISHENALY_Paper.pdf

Black Yield Institute. (2024). *Reaching for Autonomy: Unearthing Food Apartheid in Cherry Hill* (p. 66). Black Yield Institute. https://blackyieldinstitute.org/reports/

Blottenberger, D. (2024, December 5). Cooperative Partnership Increases Equitable Access to Healthy Foods in Western Pennsylvania [USDA Rural Development]. *Success Stories*. https://www.rd.usda.gov/newsroom/success-stories/cooperative-partnership-increases-equitable-access-healthy-foods-western-pennsylvania

Borzaga, C., Galera, G., Franchini, B., Chiomento, S., Nogales, R., & Carini, C. (2020). *Social enterprises and their ecosystems in Europe – Comparative synthesis report*. Publications Office of the European Union. https://doi.org/10.2767/567551

BRED. (n.d.-a). *Baltimore Roundtable at Work*. Baltimore Roundtable. Retrieved June 5, 2025, from https://www.baltimoreroundtable.org/news

BRED. (n.d.-b). *Capital*. Baltimore Roundtable for Economic Democracy. https://www.baltimoreroundtable.org/borrow

Catonsville Cooperative Market. (2017). *Catonsville Cooperative Market Brick and Mortar Business Plan* [Internal Report].

Catonsville Cooperative Market, B., Board of Directors, & ByLaws Steering Committee. (2019). *Catonsville Cooperative Market ByLaws*. *Unpublished Material*, 1–19.

Catonsville Co-op Market. (2024, March 2). *Catonsville Cooperative Market 2024 Annual Meeting* [Power Point Slides]. https://static1.squarespace.com/static/57d8a49946c3c4b5d570989b/t/65f33f0a4bbd862669ba68f1/1710440203585/Final+Annual+Meeting+-+2024+Presentation+.pdf

Catonsville Co-op Market. (2025, April 26). *Catonsville Co-op Market 2025 Annual Meeting Presentation* [Power Point Slides]. Catonsville Co-op Market 2025 Annual Meeting, Catonsville, Maryland. https://docs.google.com/presentation/d/1dgqHkEVAdOAdBYgd7huS0hlfAPp61KLk/edit?usp=sharing&ouid=100905712389239894578&rtpof=true&sd=true

Center for a Livable Future. (n.d.). *About Us*. Center for a Livable Future. Retrieved May 18, 2025, from https://clf.jhsph.edu/about-us

Charles County Economic Development Department (Director). (2025, May 1). *Oasis Market wins 2025 MEDA Award* [Facebook video].

Cherry Hill Food Co-op. (n.d.). *Cherry Hill Food Co-op*. https://snail-lizard-flzt.squarespace.com/

Common Market. (2024, December 12). *Your Co-op | Common Market*. https://www.commonmarket.coop/about/your-coop/

Common Market Co-op. (2025, April 30). *The Vision | Common Market*. About. https://www.commonmarket.coop/about/the-vision/

Cooperative Community Development. (n.d.-a). *Cooperative Community Development—Our Story*. https://www.ccdgroup.org/about

Cooperative Community Development. (n.d.-b). *Projects*. https://www.ccdgroup.org/projects-3

Corso, S. (2024, May 14). Is the Farm Stop Revolution Upon Us? *Modern Farmer*. https://modernfarmer.com/2024/05/is-the-farm-stop-revolution-upon-us/

Crook, M. C. (1982, August). *The Farm Women's Market*. The Montgomery County Story. https://montgomeryhistory.org/wp-content/uploads/2015/05/Farm-Womens-Market.final_.pdf

Curl, J. (2010). The Cooperative Movement in Century 21. *Affinities: A Journal of Radical Theory, Culture, and Action*, *4*(Number 1), 12–29. file:///Users/maryannslaptop/Downloads/alecsmech,+Journal+manager,+Curl-Affinities-v2.pdf

Davis, C. (2025, January 9). *Position Statement*. Maryland State Legisature.

Davis, C., Giszpenc, N., & Giunta, N. (2024, May 9). *There's a Co-op for That! Webinar* [Zoom webinar]. https://us02web.zoom.us/rec/play/xNqPZNaK2CA051iSq1jARjZlESx5Su-MTt2YnmuqHt8E6cq6SdLbLf5TJ3yW1Ox12ymIiW-XMG_isM.VeAikja4E5rbv-sp?eagerLoadZvaPages=sidemenu.billing.plan_management&accessLevel=meeting&canPlayFromShare=true&from=share_recording_detail&continueMode=true&componentName=rec-play&originRequestUrl=https%3A%2F%2Fus02web.zoom.us%2Frec%2Fshare%2FIKSQeG03hh2YF00ZGGPGYm_QKrvZat8ninUwC7NnvCugOnvYFL2K95qk7ZwFuBe3.pSJLcVcSRSQkvoxR

Duda, J. (n.d.). *An ecosystem for economic democracy | Seed Commons*. Seed Commons | A Community Wealth Cooperative. Retrieved June 5, 2025, from https://seedcommons.org/projects/an-ecosystem-for-economic-democracy

Eastern Shore Food Co-op—LocalHarvest. (n.d.). Retrieved May 3, 2025, from https://www.localharvest.org/eastern-shore-food-co-op-M72381

Economic Development Team. (2024, October 24). *Oasis Fresh Foods Market Grand Opening Ends Two-Decade Food Desert | Charles County Economic Development*. Charles. https://www.meetcharlescounty.com/blog/2024/10/24/default/oasis-fresh-foods-market-grand-opening-ends-two-decade-food-desert/

Facebook. (n.d.). Retrieved May 18, 2025, from https://www.facebook.com/MidAtlanticFoodCooperativeAlliancemafca

Fadulu, L. (2020, November 27). A nonprofit hoped to bring grocery stores to food deserts. Residents are still waiting. *The Washington Post*. https://www.washingtonpost.com/local/dc-news/good-food-markets-dc/2020/11/27/1b54fc78-2932-11eb-9b14-ad872157ebc9_story.html

First, D. (2024, March 22). Locally and nationally, food co-ops are on the rise. Here's why. *The Boston Globe*. https://www.bostonglobe.com/2024/03/22/lifestyle/food-co-ops-on-rise-nationally-locally/

Fiscal and Policy Note, House Bill 15, Maryland General Assembly 2025 (2025). https://mgaleg.maryland.gov/2025RS/fnotes/bil_0005/hb0015.pdf

Food Co-op Initiative. (n.d.-a). *FAQ – FCI*. Retrieved April 15, 2025, from https://fci.coop/faq/

Food Co-op Initiative. (n.d.-b). *FCI Peer Learning Groups*. Food Co-Op Initiative. Retrieved June 3, 2025, from https://fci.coop/events/peer-groups/

Food Co-op Initiative. (n.d.-c). *Startup Development Framework: Strengthening Communities through Cooperation*. Food Co-op Initiative. Retrieved June 4, 2025, from https://fci.coop/framework/

Food Co-op Initiative. (2023a). *Food Co-op Initiative strategic plan 2024-2029*. Food Co-op Initiative. https://fci.coop/about-us/strategic-plan/

Food Co-op Initiative. (2023b, August). *FCI Peer Learning Groups Q&A*. Food Co-op Initiative. https://docs.google.com/document/d/19tBbkBwFuZjprAwzSuBXpwAuctj319mjuN6EjEhLsdw/edit?tab=t.0

Food Co-op Initiative. (2024, December). *FCI Newsletter 2024 - Q4*. Food Co-op Initiative. https://fci.coop/fci-newsletter-2024-q4/

Food Co-op Initiative. (2025a). *Up and Coming Startup Food Co-op Conference*. Food Co-Op Initiative. https://upandcoming.coop/

Food Co-op Initiative (Director). (2025b, May 8). *Intro to the Food Co-op Development Framework* [Youtube Video]. https://www.youtube.com/watch?v=cfxnbs4W-KM

Food Co-op Initiative. (n.d.-d). *QuickStart: Startup board training from FCI*. FCI Classroom. https://fci-classroom.com/quickstart-home-page/

GLUT Food Co-op. (2015, February 13). *Mission & History*. Glut Food Co-Op -- 301-779-1978. https://glut.org/mission/

Hannah, J. (2024, October). *Food Co-op Initiative NEWS*. https://crm.fci.coop/civicrm/mailing/view?reset=1&id=724

Hannah, J. (2025, April). Co-ops are built for moments like these. *Food Co-Op Initiative News*. https://fci.coop/april-2025/

Higgins, D. M. (2022, March 12). *Indian Head Approves Supplemental Funding for Oasis Fresh Foods Market—The Southern Maryland Chronicle* [News site]. The Southern Maryland Chronicle. https://southernmarylandchronicle.com/2022/03/12/indian-head-approves-supplemental-funding-for-oasis-fresh-foods-market/

Hoewing, L. (2023, March 31). Idea for grocery co-op surfaces at twon meeting as town readies FY2024 budget for enactment. *The Monocacy Monocle*, 1, 24. https://monocacymonocle.com/images/issues_2023/MM_2023-03-31.pdf

Hoover, M., & Abell, H. (2016). The cooperative growth ecosystem: Inclusive economic development in action. *DAWI & Project Equity*, *55*(Generic), 1–56.

Human City Creative (Director). (2025, March 20). *The Main Ingredient: An Aliquippa Food Story* [Youtube Video]. https://www.youtube.com/watch?v=synvVldDyTg&t=590s

Hunter, N. (2025, February 12). *BRED 2024 Impact Report*. Baltimore Roundtable. https://www.baltimoreroundtable.org/news/bred-2024-impact-report

Indian Head Food Co-op. (n.d.). *Indian Head Food Co-op* [Facebook]. Retrieved June 6, 2025, from https://www.facebook.com/IHfoodcoop

Indian Head Food Co-op. (2019, September 29). *Indian Head Food Co-op: First Community Meeting* [Facebook]. Events. https://www.facebook.com/events/533780997428028

Indian Head Food Co-op. (2021, November 21). *Indian Head Food Co-op is feeling thankful* [Facebook]. https://www.facebook.com/search/top?q=indian%20head%20food%20co-op

Jackson, E. (2019). *Cherry Hill Food Co-op Readiness Report* (p. 40). Black Yield Institute. https://blackyieldinstitute.org/wp-content/uploads/2021/05/Cherry-Hill-Food-Co-op-Readiness-Report-FINAL.pdf

Keystone Development Center. (n.d.-a). *How to Pay*. https://kdc.coop/how-to-pay/

Keystone Development Center. (n.d.-b). *Our Services*. Retrieved June 4, 2025, from https://kdc.coop/our-services/

Latimer, J. (2017). *Valley Co-op moves to City's Farmer's Market*. DC News Now. https://www.dcnewsnow.com/news/valley-co-op-moves-to-citys-farmers-market-2/amp/

Maryland Limited Worker Cooperative Association Act, Pub. L. No. CH 198, 15 HB 23 (2025). https://mgaleg.maryland.gov/2025RS/fnotes/bil_0005/hb0015.pdf

Member List. (n.d.). Retrieved May 18, 2025, from https://groups.google.com/g/mafca/members

Misiaszek, C., Buzogany, S., & Freishtat, H. (2018). *Baltimore City's Food Environment: 2018 Report* (p. 54). Johns Hopkins Center for a Livable Future. https://clf.jhsph.edu/sites/default/files/2019-01/baltimore-city-food-environment-2018-report.pdf

mma. (2022, April 19). First-class team behind new Indian Head grocery store [Oasis Fresh Food Market]. *News*. https://oasisindianhead.com/2022/04/19/first-class-team-behind-new-indian-head-grocery-store/

Nwanevu, O. (2024, September 12). The baristas who took over their café: Baltimore's 230-year-old tradition of workplace democracy is experiencing a revival. *In These Times*.

Oasis Fresh Foods Market. (n.d.). *Supporters*. https://oasisindianhead.com/#supporters

O'Connor, T. (n.d.). *Opinion: Science-based food policies: What works, what doesn't*. Foodtank: The Think Tank for Food. https://foodtank.com/news/2019/05/opinion-science-based-food-policies-what-works-

Pestoff, V. (2017). The Social and Political Dimensions of Co-operative Enterprises. In *The Oxford Handbook of Mutual, Co-Operative, and Co-Owned Businesses* (First, pp. 76–94). Oxford University Press.

Reid, S. (2022). *Buying Clubs & Online Markets* (FCI Action Guide:, pp. 1–8). Food Co-op Initiative. https://fci.coop/wp-content/uploads/2022/04/FCI-buying-club-guide.pdf

Renner-Wood, L. (2019, October 7). *Community hears case for co-op grocery*. SoMdNews.Com. https://www.somdnews.com/independent/news/local/community-hears-case-for-co-op-grocery/article_3f5e9ced-77dc-5487-a8ee-86088556d7c4.html

Rodrigues, J. M., Novkovic, S., & Miner, K. (2024). *Complex Networks for Cooperative Economies*. International Centre for Co-operative Management and British Columbia Co-operative Association. https://www.smu.ca/webfiles/ComplexNetworksforCooperativeEconomies.pdf

Rural Maryland Council. (2023, May 12). Rural Maryland Council celebrates signing of House Bill 695- Rural Maryland Prosperity Investment Fund- Allocation of Grants (Rural Community Improvment Act of 2023 [Press Release]. *Rural Maryland Council*. https://rural.maryland.gov/2023/05/12/rural-maryland-council-celebrates-signing-of-house-bill-695-rural-maryland-prosperity-investment-fund-allocation-of-grants-rural-community-improvment-act-of-2023/

Spigel, B., & Harrison, R. (2018). Toward a process theory of entrepreneurial ecosystems. *Strategic Entrepreneurship Journal*, *12*(1), 151–168. https://doi.org/10.1002/sej.1268

Steinman, J. (2019). *Grocery Story: The Promise of Food Co-ops in the Age of Grocery Giants* (1st edition, p. 281). New Society Publishers.

The Rural Maryland Council. (n.d.). *About Us*. Rural Maryland Council. Retrieved May 19, 2025, from https://rural.maryland.gov/the-rural-maryland-council/

Torres, M. (Director). (2024, December 13). Charles County town gets it's first grocery store in 25 years [WUSA9-TV Youtube]. In *WUSA9 Maryland News*. WUSA9. https://www.youtube.com/watch?v=b3dMeEgN0K4&t=138s

Torres, M. (Director). (2025, April 4). Independent grocery store ended a decades-long food desert in Maryland, but tariffs could threaten progress [Televised news reel]. In *WUSA9 Maryland News*. https://www.wusa9.com/article/news/local/maryland/local-maryland-grocery-store-ended-a-decades-long-food-desert-in-one-community-but-tariffs-could-threaten-progress/65-927bd6f5-675c-4a33-bdf4-8071eef937c2

Town of Poolesville. (2024, June). *Poolesville Maryland Comprehensive Plan, Chapter 12: Sustainability* [Official Website]. Town of Poolesville Maryland. https://www.poolesvillemd.gov/557/Chapter-12-Sustainability

USDA Rural Development. (2022). *Cooperative Development Centers* [Excel]. https://www.rd.usda.gov/sites/default/files/cooperative_development_centers_february2022.xlsx

Walker, J. (2023, November 29). *'Food desert' vs. 'food apartheid': Which term best describes disparities in food access?* News. https://seas.umich.edu/news/food-desert-vs-food-apartheid-which-term-best-describes-disparities-food-access

Wynn, M. (2024, October 7). Governor visits Indian Head market set to break food desert. *Southern Maryland News*.