Wellspring Cooperative

A Business Case Study for Building a Wellbeing Economy

By **PivotAll**

Case Study Summary

This case study reveals the challenges and learnings from a co-op developer in Springfield, Massachusetts, that aims to bring new opportunities to workers in marginalized neighborhoods. In this case study we cover several key considerations when starting a co-op developer organization or a co-operative itself, including value alignment, establishment of organizational routines, securing market demand, time-consuming processes, and more.

About the Case Study Subject

Wellspring Co-operative: co-op developer

The Wellspring Co-operative Corporation, co-founded by Emily Kawano and Fred Rose, is a community-based co-operative development organization. Its mission is to build a solidarity economy ecosystem including a network of mutually supportive for-profit, worker-owned co-ops businesses in marginalized neighborhoods in the greater Springfield, Massachusetts region. These co-ops provide on-the-job training, employment, and wealth creation opportunities for low-income and unemployed residents of the city[1].

About PivotAll

PivotAll: Pivoting Businesses to a Purpose-Driven Economy

At PivotAll (pi·vuh·tl), we are working to pivot from "business-as-usual" to "business-that-benefits" all. We believe in transforming traditional business models into ones that prioritize social and environmental impact. Our team works closely with founders to identify areas where they can pivot their operations to benefit not just their bottom line but also the communities they serve. Together, we can create a sustainable future.

[1] https://wellspringcoop.org/about/overview

Acknowledgements

PivotAll is grateful to the Wellspring team for their trust and partnership throughout the process of producing this case study. Special thanks to Emily Kawano, co-founder of Wellspring, for being so generous with her time and effort in helping us bring this story to the business world.

PivotAll also acknowledges that the residence and place of business of Wellspring are situated on the ancestral and unceded homelands of the Wabanaki (Dawnland Confederacy) and the N’dakina (Abenaki / Abénaquis) peoples.

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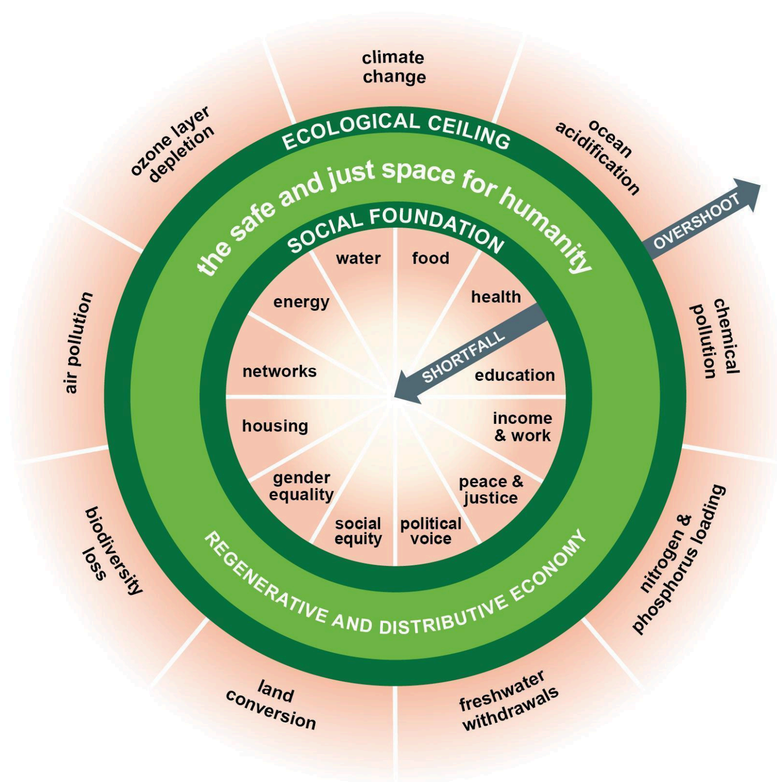
What do we mean by a 'Wellbeing Economy'?

A “wellbeing economy” describes an economic system that is *intentionally designed* to prioritize wellbeing for all. This kind of economy stands in stark contrast to growth-based economic models, which the United States and most other countries across the world have officially pursued since the 20th century as economic policy.

Growth-based economies prioritize the growth of a single indicator called gross domestic product (GDP). This is a number that measures national income, or the sum of all monetary transactions within the formal economy, over a certain time period, typically a year.



The “Doughnut” model for designing and assessing a wellbeing economy, developed by economist Kate Raworth.

Unlike a wellbeing economy, a growth-based economy is not intentionally designed to prioritize wellbeing. As a result, even as GDP grows, key social and ecological indicators – from life expectancy to biodiversity – are suffering both nationally and globally. This is because GDP is just an aggregate number; it provides too little information, excluding what matters to us while ignoring what causes harm. Under such a system, businesses are rewarded for prioritizing power and profits at the expense of the common good.

That’s why PivotAll is inspired by fields of research – such as degrowth, post-growth, and doughnut economics – that align with the vision of an economy centered on shared wellbeing rather than abstract growth targets. In many ways, the wellbeing economy already exists in small pockets all over the United States. We see it in creative and innovative business models, alongside business owners who have figured out how to do the right thing for their workers, their communities, and the environment. We hope business case studies such as this one can inspire other businesses to pivot from business-as-usual to business-that-benefits all. The wellbeing economy will be here before we know it.

Case study introduction

Wellspring is a nonprofit organization that aims to develop a local solidarity economy ecosystem, including a network of mutually supportive, for-profit worker co-operatives to create employment and wealth-building opportunities for low-income residents of the greater Springfield area. Springfield and Holyoke, Massachusetts, have among the lowest adult employment rates among New England cities. Inspired by the Evergreen Co-operative[2] model in Cleveland, Wellspring built on an anchor institution model to develop local worker co-operatives designed to meet purchasing needs of large anchor institutions, mainly hospitals and colleges, in Western Massachusetts, such as Baystate Health and the University of Massachusetts Amherst.

Wellspring Harvest

According to Wellspring's market research, the city's major institutions spent over $1.5 billion annually, yet less than 10% of this spending stayed in Springfield[3]. Strikingly, almost none of these funds reached the low-income neighborhoods directly neighboring these same institutions. Wellspring partners with these large organizations to reroute financial flows into the local economy, for all its residents. With this purpose, Wellspring has created a network of co-operative businesses:

1) *Wellspring Upholstery* was the first co-operative at Wellspring. It was a full-service shop that provided high-quality and affordable re-upholstery services for institutions such as hospitals and colleges/universities. Wellspring Upholstery did not survive the pandemic,

[2] See https://www.evgoh.com/, retrieved April 16, 2026

[3] https://wellspring+.org/structure-governance/, retrieved April 2nd, 2026

when anchor institutions had to prioritize issues that were more urgent than furniture reupholstery.

2) *Wellspring Harvest*[4] is the second co-operative at Wellspring and the first commercial hydroponic greenhouse in the City of Springfield, covering 10,400 square meters, and producing lettuce varieties, basil and other herbs. In 2021, they diversified their commercial channels through a fresh mobile market that aimed to expand its healthy food access.

3) *Catalyst Co-operative Healing*[5] is a mental health co-operative that provides psychotherapy for adults, children, and families. The organization challenges dominant models of care through the use of somatic practices, mindfulness coaching, organizational consulting, and facilitated workshops

4) *Chronic Trips*[6] is an outdoor adventure co-op, providing day adventures, overnight adventures, coaching & training, and specialized teambuilding. They also develop and guide custom adventures.

5) *Natural Living Landscapes*[7] is a landscaping co-operative that provides ecological, high-quality residential and commercial gardening & landscaping, including the use of regenerative practices, i.e., practices that regenerate previously degraded ecosystems. More specifically, they provide professional gardening services (hourly), lawn maintenance & organic fertilization (fee-based), and design & plant installation.

6) *Energia*[8] is a comprehensive solution for building performance upgrades across residential, municipal, and commercial structures. By leveraging utility-sponsored incentives, the company significantly reduces project costs, helping clients save both energy and money.

7) *Recovery Through Innovation* is a co-op that works with youth to prevent or address substance abuse. The founders were also part of Jumping Jack Hoops and the vision is to integrate hula hoop therapeutic workshops into Recovery Through Innovation's activities.

8) *Wellspring Construction*[9] is a women-owned construction co-operative. They are specialized in complete home renovations (kitchen, bathrooms, basement conversions, and full interior/ exterior makeovers), accessory dwelling units (adding a backyard cottage, garage conversion), and custom carpentry and additions.

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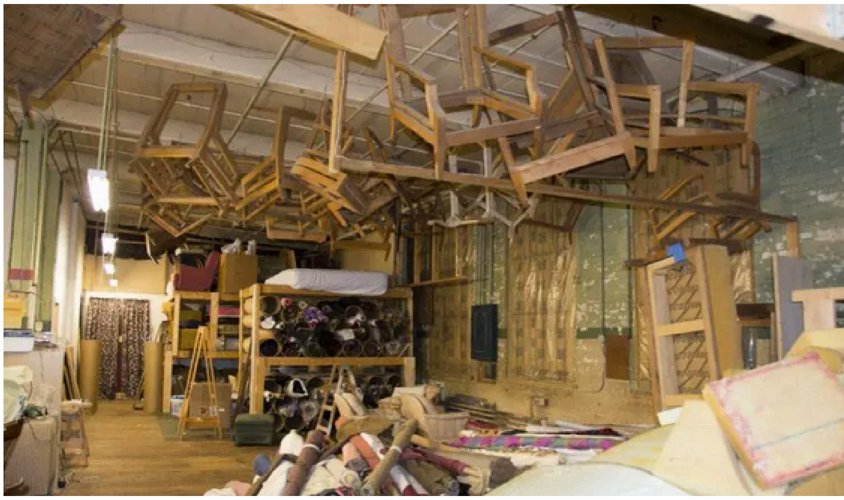
[4] See https://wellspringharvest.com/about-wellspring-harvest/the-cooperative-model/
[5] https://www.catalystch.com/
[6] https://www.chronictrips.com/
[7] https://naturallivinglandscapes.com/
[8] https://www.energiaus.com/
[9] https://wellspringcoop.org/news/transform-your-home-with-wellsprings-construction-co-op/

BOX 1: Launched in 2009, the Evergreen Co-operative Initiative was designed to revitalize Cleveland's economy by leveraging the purchasing power of local "anchor institutions," such as universities and hospitals. By identifying the specific service needs of these large centers—ranging from industrial laundry to clean energy—the initiative creates stable, living-wage jobs and wealth-building opportunities within low-income neighborhoods. This model effectively transforms institutional spending into a tool for community development, addressing the financial hardships of a post-industrial city.

The initiative has seen rapid success through diverse ventures like a LEED-certified industrial laundry, a solar energy company, and a massive five-acre hydroponic greenhouse. These co-operatives don't just provide employment for hard-to-place workers; they also keep capital circulating within the local economy. By reallocating funds to the community rather than outside vendors, Evergreen's alternative business model helps rebuild the urban fabric and restore long-term economic vitality[10].

How Wellspring began

Wellspring started as a co-operative developer from 2013 to 2014. Based on Solidarity Economy principles, and building on Evergreen Co-operative's anchor institution model, the co-founders started by trying to understand anchor institution purchasing needs with an interest in developing co-ops to meet those needs and support local purchasing. Ironically, the first co-operative incubated by Wellspring did not emerge out of an identified anchor institution need, but instead was an opportunity to build a co-op where some people from the local jail's in-house upholstery shop could find a job upon their release. Wellspring developed a feasibility study, a business plan, raised capital, found a location, hired a skilled master upholsterer to be the manager and finally hired the trainees. Wellspring Upholstery launched at the end of 2013. It turned out that there was actually a substantial anchor institution demand for upholstery and Wellspring Upholstery served colleges and hospitals almost exclusively, with only occasional residential jobs.



Wellspring's first co-op, Wellspring Upholstery Co-operative

Another Wellspring co-operative built *from soup to nuts* was a greenhouse named Wellspring Harvest. In this instance, Springfield's anchor institutions—particularly the hospitals—were keen on sourcing healthy food for their patients. They specifically required a highly controlled, sterile environment

[10] Source: Pantoja & Southwick. 2017. Wellspring Harvest: Health Impact Assessment. Harvard Graduate School of Design

for vegetable production. Establishing this co-operative took approximately two years, from 2016 to 2018, a period spent finalizing the feasibility study and business plan, securing suitable urban land, constructing the greenhouse, and hiring the workforce. Leveraging $1.5 million from community investors through a Direct Public Offering (DPO), this project converted an industrial brownfield into a thriving hydroponic greenhouse. Its sustainable, chemical-free operations have expanded significantly since 2018, supplying major retailers, hospitals and schools and achieving a production milestone of 340,000 units by 2022.[11]

Not every Wellspring co-operative followed the same path. Besides *Wellspring Upholstery Co-operative and Wellspring Harvest,* the other members of the network either had a team that was interested in starting up a co-op, or were a pre-existing co-op that came to Wellspring for support. Some businesses wanted to transition from conventional business structures to a co-operative model. Additionally, not all co-operatives start with the same level of business experience. While some are well-equipped, others struggle with basic operational tasks—such as using computers, filling out forms, or relying solely on text messages rather than email. As a result, some co-operatives are highly autonomous while others require significant support from an intermediary organization like Wellspring.

BOX 2: The Solidarity Economy (SE) is a grassroots-led framework for economic development that prioritizes people and the planet over profit. It is a systemic transformation that views the economy as an interconnected part of our social and natural ecosystems rather than an isolated machine.

The SE is built on five foundational pillars:

1) Equity: Promoting equity in all dimensions such as race, gender, and class, etc.

2) Democracy: Ensuring social and economic decision-making is collective, in elections as well as in the workplace, communities and the public sector.

3) Sustainability: Operating within the limits of the global ecosystem,

4) Pluralism: Rejecting "one-size-fits-all" solutions in favor of local, diverse approaches, and

5) Solidarity: Replacing competition with co-operation, solidarity, mutualism

The solidarity economy calls for building beyond capitalism to **create** a more cooperative, just, democratic, and sustainable world.

[11] https://wellspringharvest.com/about-wellspring-harvest/

The services: One-on-one technical assistance, worker Co-op Bootcamp and mutual support

Wellspring delivers its support through two core pillars: hands-on mentorship that addresses financial, legal, and operational hurdles of an individual co-operative, and the Co-op Boot Camp, a 14-week training designed to immerse participants in the fundamentals of the co-operative model, from governance structures to the basics of business management.

Functional support to co-operatives (one-on-one Technical Assistance (TA))

Whatever the path that led to a connection with Wellspring, co-ops are welcome to join the Wellspring Co-operative Network. Support can include:

- Coaching on the development of a business plan
- Raising funds
- Recruiting staff and experts
- Providing training
- Helping/directing towards funding
- Consulting
- Sharing resources and staff

<u>Co-op Boot Camp:</u>

Wellspring delivers a 14-week course that covers a basic introduction to co-operatives as well as the nuts and bolts of developing a co-op business.

Introduction to co-ops (4-week).
Topics include:

- What is a co-operative
- Different types of co-operatives

Building a co-op business (10-weeks)
Topics include:

- Business model canvas
- Governance

- How co-operatives support social and economic justice
- How co-operatives perform
- Skills required to operate a co-operative

- Management
- Legal
- Human resources
- Marketing
- Sustainability
- Financials and raising capital

However, the value Wellspring offers goes far beyond these concrete services.

Mutual support

While less tangible than other offerings, mutual support is a primary form of Wellspring's value creation. One way this manifests is through labor mobility. For example, when the upholstery shop faced layoffs, workers had the opportunity to rotate into positions at the greenhouse. Resource sharing is another key benefit—the greenhouse truck, for instance, is frequently utilized by other businesses as needed. Additionally, members benefit from collective problem-solving and shared experiences, which help them navigate their specific operational challenges.

Moreover, as Emily explained, several co-operatives would have folded multiple times without Wellspring's intervention. According to her, traditional startups typically face a failure rate of 75% to 80% within their first five years, a baseline that often applies to co-operative startups as well. Meanwhile Wellspring's portfolio is far more stable, with Emily citing the casualty rate as *"nowhere near 75-80%*." Essentially, the development organization acts as a support ecosystem, providing the necessary conditions for resilience during a business's most critical stages.

Beyond this, Wellspring's founders believe that their training and co-operative development efforts will create a spillover effect within the community, contributing to a broader transformative vision.

The process: Recruitment, development and membership models

Purpose driven recruitment

Co-ops in the greater Springfield and Holyoke are welcome to join the Wellspring Co-op Network (WCN) by agreeing to the terms of membership. There are three general pathways through which co-ops become part of WCN.

- *Wellspring-led co-op development:* Wellspring leads in the development of a feasibility study, business plan, and establishment of the co-op. This is exemplified by the case of *Wellspring Harvest and Wellspring Upholstery.*

- *Bottom up co-op development:* Support the incubation of a new co-op that comes to Wellspring for assistance, whether requesting 1:1 TA or by attending the Co-op Boot Camp (CBC). For example, the primary initiator of *Natural Living Landscapes* attended the CBC.

- *Existing co-ops who are values and mission aligned*. An example of this is *Energia*.

Co-operative development

In discussions with PivotAll, Emily emphasized, "*Co-op development is really hard and slow.*" When Wellspring started engaging Springfield's anchor institutions, it took time and effort to build a relationship with these organizations. This process includes identifying the right person in purchasing departments, what they purchase, and from where they source. One must also understand the quantities needed so the co-operative can create a financial forecast that makes it a viable business. If the co-operative needs infrastructure, this is also time-consuming. For example, it took at least a year to find the land to build *Wellspring Harvest's* greenhouse. Between developing the feasibility study and business plan, raising funding for the project, and building the infrastructure, the entire project took more than two years. This demonstrates the essentiality of realistic and detailed planning.

Co-operative membership model

Today, Wellspring enables people to become a worker-owner immediately without a probationary period. When Wellspring first started, any potential member was expected to work for a year to then apply to become a worker-owner. Wellspring adjusted this strategy based on inspiration from Northeast Biodiesel, one of the co-operatives that was part of this network. According to Emily, people feel more invested if they become part of the organization from the beginning, participating in the regular meetings and in investment decision-making. However, this is not a guarantee that worker-owners stay in the co-operative.

Wellspring includes guardrails if things are not working out. As Emily explained: "*We create the relationship where just because you are a worker-owner, doesn't mean you can't be asked to leave*." Most of these cases have involved workers who have consistently called out at the last minute, sometimes not even calling in. While every effort is made to accommodate personal and family challenges, the realities of a competitive capitalist business environment make it difficult to operate when scheduling or availability becomes inconsistent—even under understandable circumstances. This is a major challenge when working in communities where people are living in precarity.

Financials, operations, and approach to growth

Financials

Wellspring currently relies on grants, donations, and some SBTA (Small business technical assistance) funding from the state. They don't charge any fee to co-operatives. At the co-operative level, the goal is to be for-profit, explaining the strategy of leveraging anchor institutions to provide stable demand. When necessary, Wellspring assists co-operatives with a funding process. For instance, Wellspring helped Natural Living Landscapes raise funds via Kickstarter, enabling them to invest in essential equipment, including a truck, to facilitate their daily operations.

Operations

Wellspring was designed to align with the needs of anchor institutions, including hospitals, colleges and other locally rooted nonprofit organizations that can connect with and support the work of Wellspring Co-operatives when possible. The organizations currently serving as anchor institutions are: Baystate Health, Sisters of Providence Health System, Springfield Technical Community College, University of Massachusetts Amherst and Western New England University.

However, the initial hypothesis regarding stable demand from the anchor institutions has proven to be less straightforward than expected. Market dynamics significantly affect the co-operative model. With respect to Wellspring Harvest, Emily explained, "*The hospital is not our major customer as the institutional prices are pretty low."* Wellspring Harvest's main customers are supermarkets and smaller markets like co-op and farm stores.

Increased competition is also a challenge. Emily explained: *"...when we did our feasibility study, there were no other hydroponic greenhouses in the area. Since then, other large scale hydroponic agribusinesses have been established, with no priority on creating good jobs; many are highly automated, which makes it hard to compete*." In an industry with razor-thin profit margins, Wellspring Co-operative and Wellspring Harvest continue to seek new paths to profitability.

Approach to growth

Wellspring's approach to growth may be defined in terms of territorial expansion, organizational scope, or the growth of each co-operative.

- In **territorial terms**, Wellspring is grounded in place in the Massachusetts Lower Connecticut River Valley, primarily in the cities of Springfield and Holyoke. They have considered expanding into neighboring towns in the Lower Valley like Chicopee or West Springfield, both of which are struggling de-industrialized cities. Consistent with a postgrowth approach, Wellspring has no intention of trying to expand their worker co-op development model in other places beyond those limits. However, Wellspring members are open to sharing their learnings with anyone interested in building a similar organization.

- In terms of **Wellspring's scope**, the founders envision extending their activity to build a local solidarity economy ecosystem, broadening the mission to include community initiatives that align with Wellsprings' vision. The solidarity economy is centered on empowering individuals to shape the economy through participatory democracy and decentralized planning, and its foundation rests on the pursuit of equity, sustainability, pluralism, and deep-rooted solidarity, which aligns with the principles of a wellbeing economy. For Wellspring, key components of this enhanced vision range from promoting the broad essentials of a solidarity economy such as the Lower Valley Community Land Trust, mutual aid, community gardens and 'community production.' Community production involves "*people getting together outside of a business structure to produce goods and services to meet their own needs. For example, people could learn how to repair their own shoes,*" or use a 'fab lab.' As Emily explains, a fab lab focuses *"on the digital fabrication so that people can get in on the ground floor [of this technology]"* with the promise that *"it can support local production of pretty much anything, within the next 10, 15, 20 years*."

- In terms of the **co-operatives' growth**, the Wellspring founders aim the co-operatives to grow to a certain scale that enables them to have long-term stability, becoming profitable enough to survive and to capture economies of scale. This also implies qualitative growth, which means the evolution of the co-operative business models to adapt to the market needs. The case of Jumping Jack Hoops is illustrative. According to Emily, they are now morphing from the hula hoop into a new area of innovative recovery activities especially for young people to steer away from addictions.

Box 3: Distinction between wellbeing economy and the solidarity economy

According to Emily, although there is common ground between the wellbeing economy and the solidarity economy and many opportunities to partner, one distinction between these two frameworks is that the wellbeing economy may include strategies to reform capitalism, whereas the solidarity economy holds that the capitalist system is inherently inequitable, undemocratic, competitive, and ultimately unsustainable and that therefore we must build beyond capitalism.

Other challenges and opportunities

Developing organizational routines and capabilities

Creating consistent routines is a major hurdle for Wellspring. Given their commitment to inclusivity, the co-operatives welcome members from diverse backgrounds, including formerly incarcerated and unhoused individuals. This often means that many participants are unfamiliar with the formal routines necessary for democratic governance. Meetings— a cornerstone of a co-operative's democratic process—are an example of this organizational challenge. "*People were not used to meetings at all. A lot of people felt like it was just a complete waste of time... It was like pushing a rock uphill all the time. There was a lot of resistance.*" This was a key realization for Emily and Wellspring's founders. Many individuals sought employment primarily for the job itself, rather than out of a desire to participate in the broader social change Wellspring aimed to achieve through the co-operative model.

Basic capabilities were challenging in some instances, including issues with numeracy, computer literacy, language barriers, and even the simple task of filling out forms. More sophisticated capabilities required for management positions also emerged as a critical challenge, as there are few people with both management skills and experience of working in a co-op environment. It is also difficult to know, despite the best process of assessing a candidate, how they will actually work out. It can take quite a while before major and irremediable weaknesses emerge. Therefore, expanding the pool of skilled co-op managers, and providing targeted training for diverse roles proved essential to the successful operation of the co-operatives.

Acknowledging the complexity of manufacturing-based co-operatives

One co-operative formerly in Wellspring was a biodiesel plant that manufactured biodiesel from plant waste. This co-operative joined Wellspring after over a decade in existence and after initially raising millions of dollars to buy the property and build the factory. Unfortunately, the *Biodiesel project* recently folded.

A major challenge is learning how to manage co-operatives that are heavily focused on manufacturing. Manufacturing co-operatives differ significantly from service-related co-operatives in terms of complexity and required capabilities. In the biodiesel project, it took several years to develop a product that met technical specifications. Although the fuel successfully passed testing at a commercial laboratory, it failed to meet the IRS[12] biofuel certification standards, missing on three of the eight required counts. This certification is essential for obtaining a critical tax credit. Coordinating with suppliers emerged as an additional challenge. Emily recalled: "*I thought the greenhouse was complicated, but biodiesel was much, much, much more complicated*." Ultimately, understanding and managing these technical complexities is critical. As Emily noted: "*To the extent that we are trying to build our own economy, we do need to be able to do these kinds of things.*" Without this oversight, projects risk exhausting both capital and workforce to the point where they are no longer viable.

Incentives: Owning a business vs. a co-op

"*Why would you want to be in a co-op? There are some advantages*[13]*, right? But…for the most part, it's going to be a lot easier just to operate your own shop.*[14]"

Emily illustrated the tension between owning a business versus a co-op by using the example of a construction co-operative. To work as a general contractor, specific skills and certifications are required. An individual possessing these credentials could easily start their own private

[12] https://www.irs.gov/
[13] Empowering employees through democratic ownership and profit-sharing, fostering dignified jobs, equitable wealth creation, and resilient local economies. See: https://institute.coop/about-worker-co-ops/benefits-worker-cooperatives
[14] Interview with Emily Kawano, 2026.

business, manage their own subcontractors, and maintain full control. Therefore, finding a qualified professional willing to choose the co-operative model is not a given, especially considering that forming a worker-owned co-operative is time-consuming and fraught with challenges. Furthermore, being in a co-operative—as opposed to owning a private firm—requires navigating complex power dynamics. Even when decisions are made democratically, some co-operatives still require supervisory roles. The need to manage internal tensions arising from a horizontal structure may dissuade those who would prefer to have total autonomy over their activities.

Takeaways for entrepreneurs and business owners

Wellspring offers a few lessons to the business world:

While for-profit worker co-operatives can drive meaningful social change, Wellspring shows that their success depends on addressing several key challenges during the startup phase:

- Value alignment: What are the core values and primary interests of the co-operative members? Are they aligned with co-operative principles and practices?
- Organizational practices: How does the organization establish the necessary practices and training to ensure members build their knowledge and capacity to run a successful co-op business, uphold democratic governance, and create an ownership culture?
- Meeting demand: What are the core procurement priorities of local anchor institutions? Do they place a premium on the social impact of community-based worker-owned co-operatives, or is their primary focus on cost-competitiveness?
- Incentives for members: What are the incentives for individuals who are needed by the co-operative, but who might also have the opportunity to launch their own businesses and maintain control through a traditional hierarchical structure? What unique value proposition does a co-operative offer to them?

Additionally, the inherent challenges of building a co-operative must be carefully evaluated:

- The time-consuming nature of these processes must be managed carefully to avoid losing momentum during the organization's development.
- Co-operatives must meet specific business requirements, such as obtaining specialized certifications or adhering to industry regulations. Fulfilling these standards often demands significant additional time and capital investment.
- It is essential to increase awareness of the value co-operatives provide to both customers and society. Building this reputation helps co-operatives become the preferred choice for local markets and anchor institutions.

Finally, increasing impact requires an assemblage of diverse strategies:

- Scaling a co-operative developer organization can involve diverse approaches that remain rooted in the organization's core values. This includes scaling within a defined geographic area to maintain a place-based identity, while simultaneously sharing the business model so it can be replicated in other regions. Furthermore, co-operatives under the Wellspring umbrella pursue a "sufficient growth" strategy to achieve long-term stability, financial sustainability, and the benefits of economies of scale.
- By maintaining a clear purpose, an organization like Wellspring can pivot to create new avenues for local social impact. This includes promoting the solidarity economy by developing and leveraging community-based initiatives centered on 'just production,' 'mutual aid,' and emerging technologies.

The bigger picture

Wellspring aims to contribute to the transition toward a wellbeing and solidarity economy by promoting local, worker-owned co-operatives in marginalized areas of its community. By incubating and creating a network—primarily of co-operatives, but also encouraging community-led initiatives aligned with solidarity economy values—they expect to foster a network of organizations that are financially self-sustaining by serving the needs of anchor institutions and the local economy. While purpose guides their strategy and operational decisions, the reality is challenging. Despite good intentions, worker-owned co-operatives must navigate bureaucracy, regulations, cultural barriers, and market dynamics to survive and thrive. For any company aiming to contribute to this transition, staying mindful of these critical challenges is essential.

Pursuing this mission reveals a final, core challenge: affordability. Transitioning toward an inclusive economy requires internalizing environmental and social costs—a move that complicates competition with traditional firms that rely on externalized costs and economies of scale. This conflict between ethical values and financial viability is a common hurdle for organizations sharing this vision. It is an unresolved dilemma that necessitates a community of practice to find sustainable solutions.