

使政策  
公开

# A GUIDE TO WORKER CO-OPS IN NYC

纽约市工人合作社指南



MAKING  
POLICY  
PUBLIC



# What's a "worker co-operative"?

## 何謂“工人合作”？


**ALSO KNOWN AS A WORKER CO-OP**

也可被称为工人合作社

An illustration showing two hands holding a rectangular sign. The hand on the right is wearing a red sleeve, and the hand on the left is wearing a yellow sleeve. The sign has a light beige background with a subtle paper texture.

It's a business  
owned + controlled

这指的是一家企业的拥有与控制，

An illustration showing two hands holding a rectangular sign. The hand on the left is wearing a yellow sleeve, and the hand on the right is wearing a red sleeve. The sign has a light beige background with a subtle paper texture.

by the people  
who work there.

都是透过它自己的员工来进行。

## WHAT MAKES WORKER CO-OPS SPECIAL?

是什么使工人合作社如此特别？



### WORKER-OWNED

工人拥有

All workers invest their money and/or time. Everyone shares in the business' profits.

所有的工人投入资金和/或时间。每个人都可以分享公司的利润。



### WORKER-CONTROLLED

工人控制

All decisions are made by the people who do the work—every worker gets a vote.

所有的决定都是由工人自己决定 - 每个工人都有投票权。



### CAN I WORK IN ONE?

我能够在其中的一家企业工作吗？

Yes! Anyone can—people from ALL education backgrounds and ALL immigration statuses work in co-ops.

可以!任何人都可以 - 来自所有教育背景和所有移民身份的人都可以在工人合作社工作。

**ANY BUSINESS CAN BE A  
WORKER CO-OP, INCLUDING:**  
任何业务项目都可以是工人合  
作社，包括：





# How are worker co-ops different from other businesses?

工人合作社与其他企业有何不同？

WHO MAKES THE DECISIONS?



谁作出决定？

WHO CONTROLS WAGES?



谁控制工资？

WHO SETS THE SCHEDULE?



谁安排时间表？

WHAT ARE THE BUSINESS GOALS?



谁设定企业业务目标？

WHAT ARE THE WORKER BENEFITS?



工人的福利是什么？

WHO CONTROLS WORKING CONDITIONS?



谁控制工作环境条件？

WHO'S RESPONSIBLE FOR THE RISKS OF THE BUSINESS?



谁负责企业的风险？



**TYPICAL BUSINESS**  
典型企业

Owner  
所有者

Owner  
所有者

Owner & boss  
所有者 & 上司

Make money; other goals are set by owner  
挣钱;其他目标由所有者设定

Benefits required by the law, like sick leave. Other benefits are decided by the owner.  
法律要求的福利,如病假。其他福利由所有者决定。

Owner & boss  
所有者 & 上司

Owner  
所有者



**WORKER CO-OP**  
工人合作社

Worker-owners meet regularly to make decisions together  
工人所有者定期会面,共同作出决定

Worker-owners control their own wages  
工人-所有者控制自己的工资

Worker-owners decide schedules together  
工人-所有者一起决定时间表

Make money; other goals are set by worker-owners  
挣钱;其他目标由工人-所有者设定

Benefits required by the law, like sick leave. Worker-owners can decide on other benefits, like vacation time and holiday pay.  
法律要求的福利,如病假。其他福利由工人-所有者决定,如假期和公立假日工资。

Worker-owners control their own working conditions  
工人-所有者控制自己的工作条件

Shared by worker-owners  
由工人-所有者共享

Just like other businesses, worker co-ops have to: 就像其他企业一样,工人合作社必须:

**WORKER CO-OPS ARE LEGAL BUSINESSES!**  
工人合作社是合法企业!



Follow all the laws that apply to them, like having special licenses  
遵循适用于他们的所有法律,如拥有特殊许可证或执照



Pay federal, state, and local taxes  
支付联邦,州,和地方税



Provide certain benefits, like sick leave  
提供一些福利,如病假



# How do you start a worker co-op?

## 您如何创建一个工人合作社？

It can take a year or more to create a co-op and start making money—and there are lots of ways to do it. Here's one example.

创建一个工人合作社并开始赚钱可能需要一年或更长时间，而且有许多方法去做。这是一个例子。



### 1 GET INVOLVED 参与其中

Maria hears from a friend about a new worker co-op starting in her neighborhood. She goes to a meeting at a local community organization that's helping start the co-op. After meeting other worker-owners from the neighborhood, Maria decides to join.

玛丽亚从朋友那里听到社区开始了一个新的工人合作社。

她去参加了一个本地社区组织的会议，关于如何帮助开始一个合作社，在与社区其他工人-拥有者会面后，玛丽亚决定加入。



### 2 DO RESEARCH AND FIND START-UP FUNDING 研究和寻找启动资金

Her first job is surveying the community to see if there's a need for the business. She also researches business competition and helps the co-op raise money to start out.

她的首要工作是对社区进行问卷调查，看看是否对这个企业有需求。她同时还研究商业竞争，并帮助合作社筹集资金。



### 3 CREATE A BUSINESS PLAN 创建企业计划

Everyone works together to figure out the costs of running the business. They create a business plan that shows how they'll make money.

每个人共同努力算出经营企业的成本。

他们制定一个企业计划显示他们如何赚钱。



### 4 CREATE A MANAGEMENT PLAN 创建管理计划

Everyone works together to decide how the business will be managed. They hire an office manager, open a bank account, and set up book-keeping. With the help of a lawyer, worker-owners start making important legal decisions, like how the co-op will be incorporated as a business.

每个人共同努力决定如何管理企业。他们聘请一个办公室经理，开设一个银行账户，和设立簿记。

在律师帮助下，工人-拥有者开始作出重要的法律决定，例如合作社将如何纳入成为注册企业。



### 5 PLAN FOR CUSTOMER SERVICE AND MARKETING 规划客户服务和营销

Worker-owners create customer service guidelines to make sure clients will be happy. Maria helps create a website for the co-op. Others help make a logo, brochures, and other marketing materials.

工人-拥有者创建客户服务指南，确保客户满意。

玛丽亚帮助创建合作社网站。其他人帮助制作企业标志，宣传单张和小册子，以及其他营销材料。



### 6 LAUNCH THE BUSINESS! 企业开启

Worker-owners keep promoting the business and signing up new clients. They also create new trainings and other learning opportunities, so everyone can develop skills to do their jobs. Everyone meets to evaluate what's going well and what needs to be fixed. There's a lot of work to do, but Maria's proud of the co-op's progress.

工人-拥有者不断推动业务和注册新客户。

他们同时创造新的培训和其他学习机会，每个人都可以开展自己的工作技能。

每个人面谈评估哪些方面做得好，哪些需要改善。虽然有很多工作要做，但是玛丽亚为合作社取得的进步而感到自豪。

**YOU DON'T HAVE TO START A WORKER CO-OP TO JOIN ONE!**  
您不必启动一个工人合作社才能加入！

In NYC, there are community organizations that help new worker-owners join or start worker co-ops. See the back page to learn more!

在纽约市，有些社区组织帮助新工人-拥有者加入或创建合作社。详情查看后页了解更多！

## ? WHERE DOES MONEY TO START WORKER CO-OPS COME FROM? 开启工人合作社的资金从哪里来？



Bank loans  
银行贷款

Money invested by worker-owners  
工人-拥有者投资

Money from private investors  
私人投资者的钱

Loans or grants from organizations that support co-ops  
支持合作社的组织贷款或捐赠

Money from fundraising websites  
资金筹集网站

## ? WHAT IS INCORPORATION? 什么是注册？



It's how a co-op is classified as a legal business, and affects things like paying taxes and sharing profits. This guide uses a Limited Liability Company (LLC) worker co-op as an example. It's a legal partnership where people share ownership and management of the business.

合作社是如何划分为合法企业并影响税收和分享利润。本指南以有限责任公司(LLC)工人合作社为例。这是一个合法的伙伴关系，人们分享企业的所有权和管理。



# WHAT'S A DAY ON THE JOB LIKE FOR A WORKER-OWNER? 工人-拥有者的一天大概会是怎样?

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## HOW CAN I JOIN A CO-OP? 我要如何才能加入合作社?

Here's what the process usually looks like:  
1. Have an interview  
2. Complete a training period. (Sometimes called a "candidacy" or "probation" period.)  
3. Get reviewed by other worker-owners  
4. Worker-owners vote to accept your membership

加入合作社的流程通常是:  
1. 面试  
2. 完成培训期。(有时候被称为“候选人”或“试用期”。)  
3. 由其他工人-拥有者审查  
4. 工人-拥有者投票接受您的会员资格

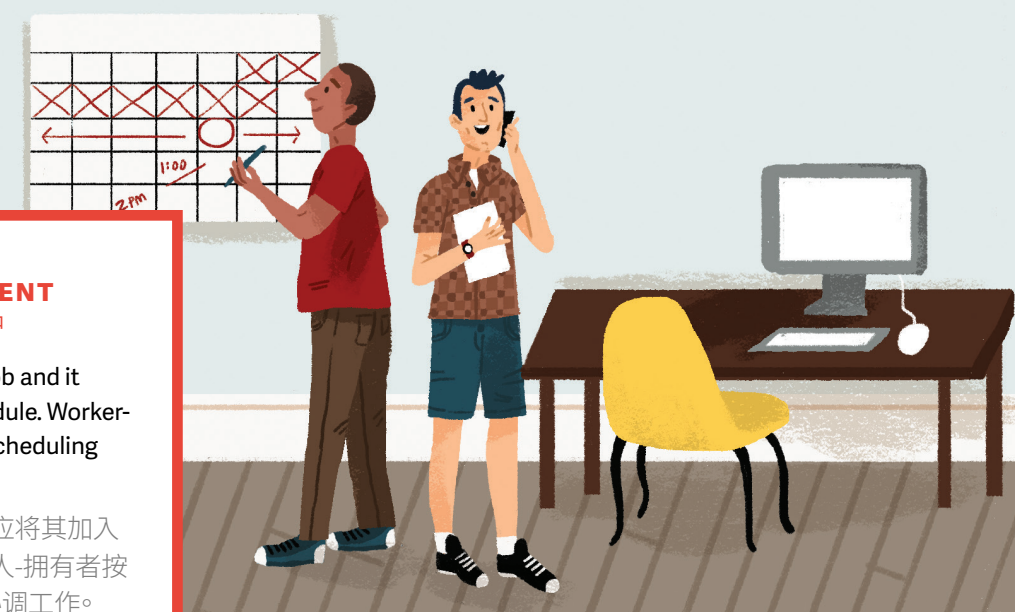


1

## BOOK A CLIENT 预定客户

A client calls to book a job and it gets added to your schedule. Worker-owners decide on how scheduling works together.

一旦客户预约了服务,应将其加入您的日程表中,再由工人-拥有者按照时间表决定如何协调工作。

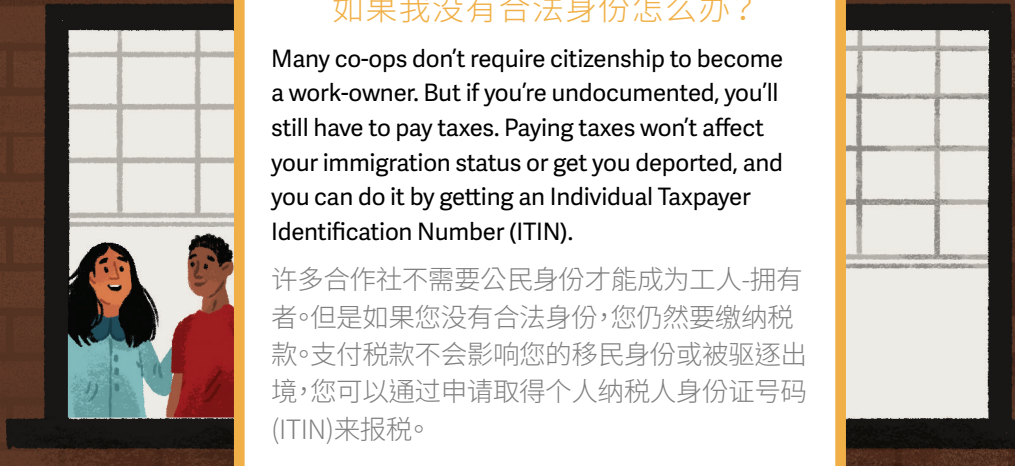


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## WHAT IF I'M UNDOCUMENTED? 如果我没有合法身份怎么办?

Many co-ops don't require citizenship to become a work-owner. But if you're undocumented, you'll still have to pay taxes. Paying taxes won't affect your immigration status or get you deported, and you can do it by getting an Individual Taxpayer Identification Number (ITIN).

许多合作社不需要公民身份才能成为工人-拥有者。但是如果您没有合法身份,您仍然要缴纳税款。支付税款不会影响您的移民身份或被驱逐出境,您可以通过申请取得个人纳税人识别号(ITIN)来报税。



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## DOES IT COST MONEY TO BE A PART OF A CO-OP? 要成为合作社的一份子是否需要资金?

Worker-owners share the costs of running the co-op. In some co-ops, worker-owners pay "dues," which are fees that help cover costs. In others, costs are taken out of worker-owners' wages.

工人-拥有者共同负担合作社的运营成本,在某些合作社里,是由工人-拥有者支付“会费”,用于支付成本费用。在其他合作社,成本费用由工人-拥有者的工资里扣除。

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## WHAT HAPPENS TO THE CO-OP'S PROFITS? 合作社的利润如何分配?

It depends on how the co-op is set up. Usually, profits go to pay the co-op's expenses first. Then worker-owners share the rest.

这将取决于合作社是如何成立的,通常的情形,利润首要是支付合作社的开销,然后工人-拥有者共享其余的利润。

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## WHAT ARE CO-OP COMMITTEE MEETINGS? 什么是合作社委员会会议?

Committees are small groups that meet regularly to talk about business issues, like how to promote the co-op and what kind of trainings worker-owners need. Then they make recommendations about how to improve things.

委员会是由小组成员定期开会讨论企业业务的问题,例如如何宣传推广合作社的业务,还有讨论工人-拥有者需要向类型的技能培训,然后委员会成员们提出改善的建议方案。



2

## GET PAID! 获得报酬

This co-op pays worker-owners their wages. In some co-ops, clients pay worker-owners directly.

这家合作社支付工人-拥有者工资,而有些合作社则是由客户直接支付给工人-拥有者酬劳。

In some co-ops, everyone makes the same wages. In others, some make more than others. Worker-owners decide together how much people make.

在某些合作社,每个人赚取相同的报酬,也有些合作社中,会有一些人得到高于其他人的酬劳。基本上是由工人-拥有者们共同决定每个人应该得到多少薪资。



3

## PAY YOUR TAXES 缴纳税款

Worker-owners are required to pay taxes on their income. The co-op reports income to the IRS for tax purposes.

工人-拥有者必须依据他们的收入纳税,而合作社是以税收的目的将收入报告给国税局。



5

## ATTEND A CO-OP MEETING 参加合作社会议

Decisions are made at regular, in-person meetings. Attending these meetings is part of the job.

决策都是经过人们定期而且出席会议所达成的决定,所以参加会议应是工作的一部分。



4

## ATTEND REGULAR TRAININGS 参加定期培训

Regular trainings help worker-owners learn how to do their jobs, gain new skills, and learn about other parts of the business. Worker-owners create and organize trainings together.

定期培训帮助工人-拥有者学习如何做好工作,获得新技能,了解企业的其他部分。工人-拥有者一同创建和组织培训。



6

## VOTE ON A BUSINESS DECISION 企业决策投票

Worker-owners have decision-making power over all parts of the business, like management rules, how to hire new people, and where profits go.

工人-拥有者对企业的各个部门都有决策权,例如管理规则,如何聘请新人,以及如何分配利润。

Some co-ops make decisions by "consensus" or a "majority vote." That means everyone has to vote and agree on major decisions. Others share decision-making with a board of directors, a smaller group of decision-makers that represents the co-op. The board is elected by and often made up of worker-owners.

一些合作社通过“协商一致”或“多数票”作出决定。这意味着每个人都必须投票决定并同意所有重要的决定。其他的合作社与董事会分担决策权,由一小群人代表该合作社决定。董事会由工人-拥有者选举产生,通常由工人-拥有者成员组成。

7

## PICK UP SUPPLIES 支付供应开销

Worker-owners share profits—and they share costs, too. That means money that comes into the co-op also has to pay for supplies, professional services, and other business costs.

工人-拥有者分享利润,并分担成本。这意味着投入到合作社的资金同时也必须支付用品,专业服务,和其他业务费用。



8

## PROMOTE THE CO-OP 推广合作社

A big part of your job is helping promote the business—it's up to worker-owners to find new customers and keep work coming in.

您的工作中很重要的一部分是在帮助合作社推广提升业务,这将取决于工人-拥有者要开发新客户并确保生意接连不断。







# What's next?

## 下一步是什么？

### LEARN MORE ABOUT STARTING OR JOINING A WORKER CO-OP

了解更多有关成立或是加入工人合作社

There are organizations in New York City that help start worker co-ops and find people to join them. Contact these organizations to learn more:

纽约市有一些组织会帮助成立工人合作社以及寻找人们加入合作社，可以联系以下的组织来了解更多详情：

#### CENTER FOR FAMILY LIFE

家庭生活中心  
[cflsp.org](http://cflsp.org)  
(718) 633 4823

#### GREEN WORKER COOPERATIVES

绿色工人合作社  
[greenworker.coop](http://greenworker.coop)  
(718) 617 7807

#### MAKE THE ROAD NEW YORK

纽约之路  
[maketheroad.org](http://maketheroad.org)  
(718) 565 8500

#### THE WORKING WORLD

工作世界  
[theworkingworld.org/us](http://theworkingworld.org/us)  
(646) 257 4144

### ACCESS RESOURCES AVAILABLE TO WORKER COOPERATIVES

获取工人合作社有效的资源管道

These organizations provide information and resources for worker cooperatives, including financing and legal help:

这些组织为工人合作社提供资讯和资源，包括融资和法律援助：

#### NYC NETWORK OF WORKER COOPERATIVES

纽约市工人合作社网络  
[nycworker.coop](http://nycworker.coop)  
(212) 678 2397

#### NEW YORK CITY WORKER COOPERATIVE COALITION

纽约市工人合作联盟  
[workercoop.nyc](http://workercoop.nyc)

#### NYC SMALL BUSINESS SERVICES

纽约市小型企业服务  
[nyc.gov/sbs](http://nyc.gov/sbs)  
(212) 618 6714

**MAKING POLICY PUBLIC** is a program of the Center for Urban Pedagogy (CUP). CUP partners with policy advocates and graphic designers to produce foldout posters that explain complicated policy issues, like this one. [makingpolicypublic.net](http://makingpolicypublic.net)

“政策公开化”是城市教育学中心所制定的一个计划。CUP 与政策倡导者和平面设计师合作，制作折叠海报来解释复杂政策问题，例如此项目。[makingpolicypublic.net](http://makingpolicypublic.net)

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#### THE CENTER FOR URBAN PEDAGOGY (CUP)

is a nonprofit organization that uses the power of design and art to increase meaningful civic engagement. [welcometoCUP.org](http://welcometoCUP.org)

城市教育学中心是一个利用了设计和艺术的力量，来提升意义深远的民众参与的非营利机构：[welcometoCUP.org](http://welcometoCUP.org)

**CENTER FOR FAMILY LIFE (CFL)**, a program of SCO Family of Services, is a neighborhood-based family and social services organization with deep roots in Sunset Park, Brooklyn.

[sco.org/programs/center-for-family-life/](http://sco.org/programs/center-for-family-life/)

家庭生活中心(CFL)，是SCO家庭服务的一个计划，是一个以社区为基础的家庭和社会服务机构，根深蒂固的扎根在布鲁克林日落公园区。[sco.org/programs/center-for-family-life/](http://sco.org/programs/center-for-family-life/)

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Center for  
Family Life  
in Sunset Park  
SCO Family of Services