

Berkshire Co-op Market

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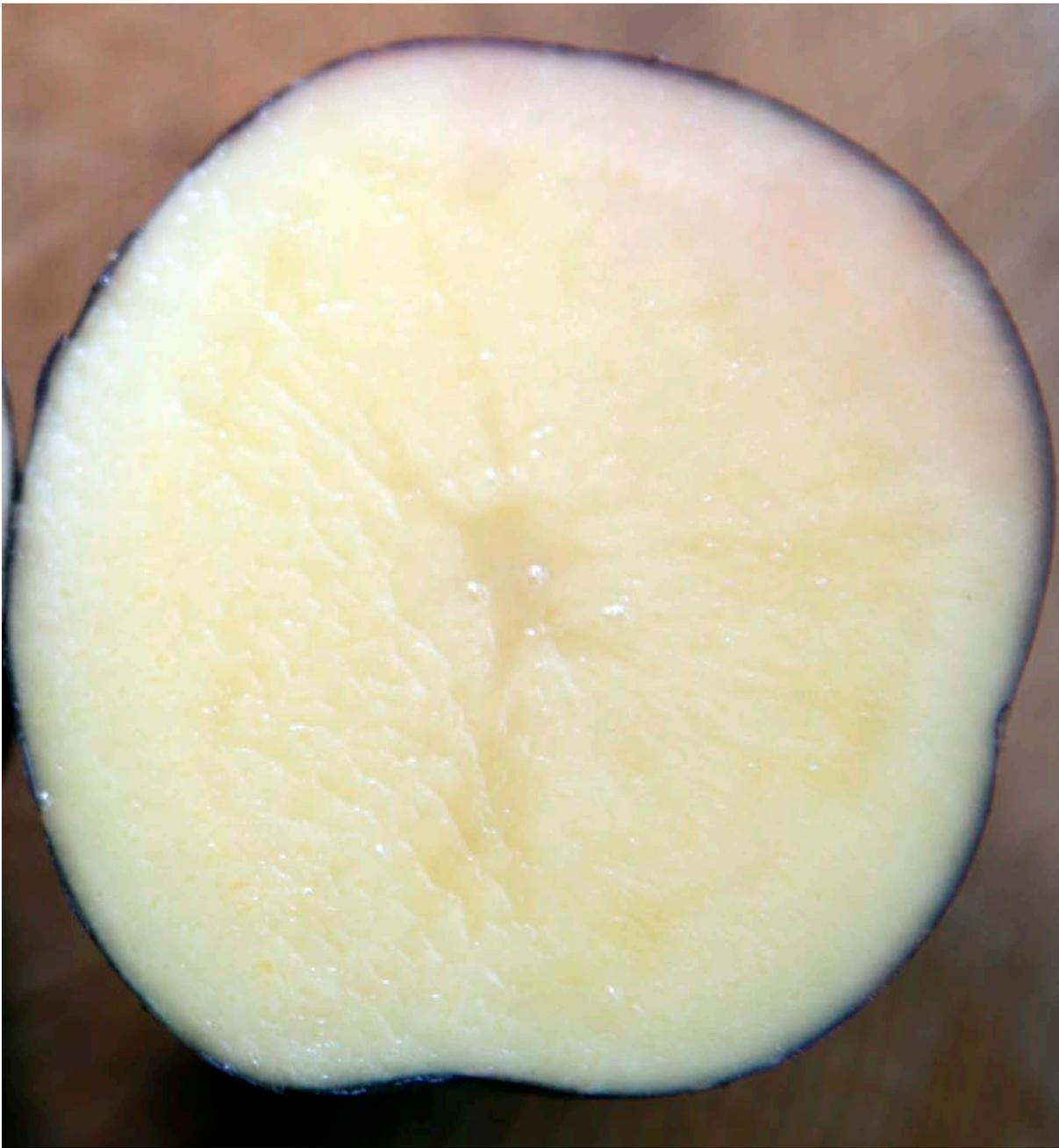
# ANNUAL REPORT



2014

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## Our Ends

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The Berkshire Cooperative Association cultivates a sustainable local/regional economy and cooperatively builds a vibrant community. To this end, the Berkshire Cooperative Association:

- E1. Operates a financially successful, community-oriented natural food store that specializes in conscientiously selected fresh food and meals, with reasonably priced options
- E2. Flourishes
- E3. Is a model of social and environmental stewardship
- E4. Is accessible, welcoming, inclusive and innovative
- E5. Fosters the growth of local/regional food systems
- E6. Develops an informed and engaged community
- E7. Promotes healthful living
- E8. Supports a sustainable environment

## The Cooperative Principals & Values

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### Principals

- 1. Voluntary and Open Membership
- 2. Democratic Member Control
- 3. Member Economic Participation
- 4. Autonomy and Independence
- 5. Education, Training and Information
- 6. Cooperation among Cooperatives
- 7. Concern for Community

### Values

- |                     |                       |
|---------------------|-----------------------|
| Self-Help           | Solidarity            |
| Self-Responsibility | Honesty               |
| Democracy           | Openness              |
| Equality            | Social Responsibility |
| Equity              | Caring for Others     |

# Report From the Board President

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**Daniel Seitz**

Like many cooperative grocery stores, Berkshire Co-op Market is something of a cross between a not-for-profit organization and a regular for-profit business. On the one hand, we need to make a profit in order to purchase products, pay our employees, pay the rent, and cover myriad other expenses associated with running a grocery store. On the other hand, we provide a range of services to our community, including offering educational activities such as cooking classes in schools and making charitable donations to a number of local organizations. Our triple bottom line means that we are committed to being financially sound, environmentally conscious and socially responsible in how we conduct the business. That's why we do things like support local farmers, follow the living-wage guidelines, and avoid selling GMO-adulterated products.

Even in the best of years, it's challenging to balance the Co-op's financial goals with its commitment to serving the community. Despite the challenge, we have for many years been able to make a modest annual profit. This year, however, we experienced a loss of around \$60,000. This means that the leadership team and board of directors will focus on a number of important

areas in the coming year. We commit to being even more vigilant in controlling costs and ensuring that rising wholesale costs are reflected in the retail prices we charge, and we will review our community programs to see how we can best channel our resources. As part of our fiduciary responsibility, the board arranged for a financial audit this year; we were happy to learn that our financial systems are sound and reliable.

Our financial indicators also tell us that our decision to expand the Co-op is the right one. Our sales per square foot of space are far higher than the industry average, which means that we could sell a lot more than we currently do if we had a bigger store. This would, in turn, enable the Co-op to operate with a greater economy of scale. Our General Manager, Art Ames, is in the process of negotiating an agreement with the Community Development Corporation to relocate the Co-op to the 100 Bridge Street property. If the negotiation is successful—and if we are able to secure the necessary financing—we hope to see construction begin as soon as late spring or early summer 2015, assuming that the site preparation is complete.

While the board's focus for the coming year will be on relocation, we also plan to continue our efforts to increase our knowledge base and expertise, to find a variety of opportunities to connect with the Co-op owner community so that we can learn more about your needs and aspirations for the Co-op, and to refine our policies and procedures in order to further strengthen the governance process. At this annual meeting, we are recommending some bylaws changes that will make it easier for owners to vote. And in order to encourage more people to seek a seat on the board of directors, we are planning to lengthen the time period during which owners can apply to run.

On behalf of the board, I thank Art Ames and the rest of the managers and staff members for their tremendous commitment and contributions to the Co-op's ongoing success. I would also like to thank my colleagues on the board for the many hours they volunteer and, finally, thank you, our owners. The Co-op exists—and impacts our community in many positive ways—because of your patronage, values and commitment.

A handwritten signature in black ink, appearing to read "Daniel Seitz". The signature is fluid and cursive, with a long horizontal stroke at the end.



## Snapshots: Top Sellers

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### PREPARED FOODS



Hot Bar • 31,863 lbs.  
Salad Bar • 13,743 lbs.  
Bowls of Soup • 25,083

### NATIONAL PRODUCE



Bananas • 45,984 lbs.  
Avocado • 35,049  
Lemons • 17,434

### LOCAL PRODUCE



Heirloom Apples • 14,665 lbs.  
Sweet Corn • 10,911 ears  
Peaches • 4,036 lbs.

### CO-OP CAFE



Heirloom Apples • 14,665 lbs.  
Sweet Corn • 10,911 ears  
Peaches • 4,036 lbs.

### BULK FOODS



Filtered Water • 17,544 gal.  
Rolled Oats • 9,631 lbs.  
Basic Brown Rice • 4,658 lbs.

# Report From the General Manager



**Art Ames**

Every year presents itself with unique challenges and accomplishments and Fiscal Year 2014 was no exception. To start, way back in September of 2011, we restructured our management team. We eliminated the store manager position and elevated four managers into separate but equal areas of oversight responsibilities, essentially creating a collective team approach while maintaining the clarity of a traditional hierarchy that includes myself as the General Manager. Although somewhat unorthodox, this subtle change has proven to be a success and we continue to find ourselves working with other cooperatives interested in similar team adjustments. More of our staff is now included in cross-department decision making and our roles have been clarified.

The four management positions included Communications Manager, Business Manager, Fresh Foods Manager, and Non-Perishables Manager. Last year, we changed the structure again with minor adjustments as we prepared to push forward with expansion plans, and, just this week, we added a Floor Manager role, while subtly changing the collaborative upper management structure.

All the while, our amazingly proactive Board of Directors continues to represent the needs and desires of our owners. It remains their responsibility to narrow down all that we wish to accomplish through a series of Ends Statements that summarize a broad direction and focus for our greater community (see "Our Ends" on page 1). It remains my role to interpret these same Ends Statements, be sure that all of us agree, and provide the link between our Board and our operational staff. Our leadership team, with my direction, refines the broader statements into actual programs, policies, and procedures. At various levels and stages, we also include all stakeholders including our local growers, local businesses, other community interests and, to complete the circle, you, our owners.

Because our Ends play such an important role in this cooperative and how it runs, I will summarize the past year through the lens of each individual statement. I'd also like to remind you that our Fiscal Year runs from July 1st to June 30th

The Berkshire Cooperative Association cultivates a sustainable local/regional economy and cooperatively builds a vibrant community. To this end, the Berkshire Cooperative Association:

E1. Operates a financially successful, community oriented natural food store that specializes in consciously selected fresh foods and meals, with reasonably priced options.

The Co-op had a challenging financial year. We totaled over \$8.5 Million once again, but actually experienced a drop in sales of about 2%. In 2012, Great Barrington had been labeled the "best small town in America" and consequently, tourism was at an all-time high. This year, while still a good one, customer traffic was down. We admittedly didn't respond quickly enough in some areas, and yet continued to support the community at increased financial levels. Consequently, we ended up in the red by a small amount for the year. Since the end of the fiscal year, we have continued to make appropriate adjustments, and once again are in the black.

We continue to focus on whole, fresh foods. This is the section where we can practice what we preach, using local wholesome ingredients and offering high-quality local, fresh and sustainable vegetables and proteins. Additionally, we place a heightened emphasis on wellbeing as indicated by our Wellness Department. Take a look at average department percentage of total sales for our co-op compared to that of conventional markets (right).

| Departments      | BCM   | Conventional |
|------------------|-------|--------------|
| Produce          | 16.7% | 12.4%        |
| Meat & Seafood   | 6.4%  | 13.2%        |
| Cheese           | 5.6%  | 2.3%         |
| Fresh Foods      | 18.4% | 8.8%         |
| Packaged Grocery | 28.1% | 43.3%        |
| Wellness         | 12.6% | 3.6%         |
| Other            | 10.6% | 18.4%        |

In other news, we took advantage of constantly improving internal systems in all departments, selectively adjusting our margins to find a better balance between raising prices and remaining sensitive to affordability. We made product decisions by listening and adapting to your suggestions and comments. And we continued to focus on food policy by adapting our stance on a variety of issues including the presence of GMOs in our food system. Actually, as food prices rose, particularly in Produce due to a variety of droughts and floods, we did not raise our prices as we should have, based on costs. Consequently, our total margin results for the fiscal year were down, which also contributed to our year end loss.

## E2. Flourishes

FY2014 started with a bit of a whimper. We had robust sales and very healthy growth during the summer of FY13, breaking new sales and profit records First quarter sales in FY13 were up just over 9% and we set a record for total sales in a quarter with just about \$2.3 Million. This year, we came back down to reality, and underperformed based on my projected budget. For the first time in 9 years, sales declined. The summer quarter is typically our most profitable, and in FY14, we did not have a good quarter, and never totally recovered. Lesson learned. The rest of the year panned out pretty much as planned. In the end, we did \$8,430,320 in total sales. That total represented a 2.5% decrease from the year before. We missed our projected budget by a higher amount, close to 5%. We have 188 more owners now than we did at the end of FY 2013 and owner interest continues to grow. The average sales per customer grew a bit from \$29.87 to \$29.99 per visit yet our customer count decreased by 2.2%.

## E3. Is a model of social and environmental stewardship

We strive to be a model and understand that we also have a long way to go and are consistently looking to improve. Environmentally, we have changed out most packaging, containers and in-store supplies to reflect the best balance. Our paper (never plastic) bags are now 100% post-consumer waste, and with our "take a box" program, the amount of new bags that we need to purchase continues to decline. Thank you to every one of you for helping us create far less waste than any comparable grocer by supporting our endeavors and altering your own shopping habits. By working together as a co-op community, we are creating a different level of social stewardship. By the way, we now use 86% fewer bags than when we originally initiated our 10 cents charged per bag program even though our sales have grown by over 20% in the same period. Congratulations to us all!

This year, the town has transitioned to a more environmentally sensitive program, and as a result, all other Great Barrington stores now practice what we've been doing for years. Frankly they all also now charge a dime per bag, and I feel guilty about that. It's my opinion that they did this because "they could". Whereas our co-op donates those funds to non-profits, the other grocers use the funds to offset supply costs. We did try to arrange for all grocers to follow our donation lead and combine efforts to truly make a financial difference, but our efforts did not receive a receptive audience.

We instituted the Owner Tab program in answer to your desire to loosen the stranglehold that the nameless banking industry has on us in the form of absurd credit card and debit card fees. I'm not referring to our local banks, cooperative banks and credit unions, but to the largest national banks that do not reinvest in our communities in any way. To date, over 100 owners are enrolled. Operationally, we continue to pledge that ALL of the funds that we save in banking fees will be reinvested in our community programs.

In FY 2014, credit card fees cost us an astounding \$106,577. Yes, you read that right; over \$100,000. In FY2013, those same fees were \$107,115. For the first time in years, our fees dropped, or a bit more than \$5,000. We can do much better and will try and continue to partner with you, our owners, to enroll more people and get more involved with our fight against nonsensical banking fees.

Working together for a common goal, we will indeed make a difference and serve as a model for other like-minded stores, many of whom are now watching what we can accomplish before themselves jumping into the fray.

## E4. Is accessible, welcoming, inclusive, and innovative

We realize that this is becoming more of a challenge as sales and store traffic increase. It's simple; we need a bigger boat. Our kitchen now runs 22 hours a day, we receive major deliveries six days a week. We try and refrain from stocking shelves during peak hours and we are constantly moving things around to try and give you the room that you need and deserve to shop and socialize. You already know that we are busy working on a relocation plan that will

either expand our current facility or move it a short distance into a new building. Once that project is complete, access will become an advantage and cease to be a challenge.

While we all have our faults, I am confident that you will agree that the relationship that we have built amongst our staff and owners/shoppers is second to none. An employee survey told us that 87.6% of our staff enjoys working at the co-op. And the most recent customer survey reported an 85% overall satisfaction rate. I'm of the opinion that much of that satisfaction is because of the relationship that we share with all of you as our owners. Thank you!

We continue to address the issue of affordability through programs such as 'The Basics', enhanced choices in the bulk department, and focusing on fresh produce rather than less optimal frozen foods.

#### E5. Fosters the growth of local/regional food systems

We must grow more food locally to satisfy the needs of our community today and moving forward. It remains our strong belief that the need to be more self-sustainable as a community will be not just desirable but crucial in the years to come. We face peak oil, absurd new weather patterns that affect production, and the eroding safety of our national food system.

To this End, every one of our departments is focusing more on local and house-made wherever possible. This year, we directly and quietly lent local farmers \$36,000 in no interest/minimal paperwork loans for projects intended to create more storage or to enhance their growing season. We have partnered with The Carrot Project to expand this concept and farmers now have access to their Greater Berkshire Agricultural Fund for potential loans and financial support. Is it working? If you base it on our sales results, it's working in a big way.

Local sales for a normal grocery store: 6% (Yes. You read that right).

Local sales from an NCGA co-op: 20%

FY2013 local sales at our co-op: 29.5% \$2,551,022

FY2014 local sales at our co-op: 29.8% \$2,672,011

Our total declined declined by \$220,855, and yet local sales increased by \$120,989.

We are amongst the top in local sales percentages when compared to co-ops all over the country. That is even more remarkable when you consider that some of those co-ops are in states with full-year growing seasons.

#### E6. Develops an informed and engaged community

You are indeed the living proof that we are part of an informed and engaged community. First time shoppers and guests recount familiar stories of fellow customers approaching them to offer advice on product selection. There's an interactive willingness to share knowledge and personal preferences here at our co-op that I've never seen before. I want to thank all of you for the proactive approach you take every day that you shop in our co-op. It truly is unique, and I hear quite often from occasional out of town shoppers that they wished they had a "store like this" in their own neighborhood. We offer you a variety of ways to engage, continue to improve the information offered in our newsletters and e-mail blasts, and publicly post our food policy and financial results, and your children bump into our outreach staff in the classroom or in our DIY programs here at the Co-op.

We continue to update you particularly on food issues, and because of your support, we are comfortable to try and take the lead with other cooperatives nationally in the fight to slow the progress of the introduction of GMO foods into our system. Once again, our success is dependent on all of us working together toward a common purpose. As long as you are willing to purchase alternative products at the co-op, we will continue to ban the introduction of new "and improved" products from traditional manufacturers. I admit my frustration that even amongst other co-ops, we are considered "radical" in our approach to the GMO issue, because we will not bring in any new product unless vetted to be GMO free.

#### E7. Promotes Healthful Living

Through the product selection, merchandising, sampling and space allocation for products, we endeavor to carry sufficient selection to allow our shoppers to eat healthily. We continue to provide alternatives to commonly allergenic foods and do our best to keep up with current trends in nutrition and diet.

We reset our freezers to better represent these values, giving a full door to meat and seafood for local and affordable products and choosing to concentrate on frozen fruits, vegetables whole grain and gluten-free options in the remaining eight doors. In prepared foods, we continue to reduce sugar and sodium in our recipes and strive to offer delicious food that is also healthy and able to satisfy all of our stakeholders.

Our outreach programs continue to thrive, especially in the schools and among our local grade schools age children. Our Education & Outreach Coordinator spends part of almost every work day helping to teach local students about nutrition, cooking, cooperation and healthful living through cooking classes that are taught in schools all over the county.

#### E8. Supports a sustainable environment

In our operational decision making, we are directed to use and adopt practices that preserve environmental resources. Furthermore, we will support and embrace other activities through other organizations and efforts that work toward sustainability. I've addressed much of this in other parts of this report. I'd like to add a couple to thoughts here. Aside from maintaining an excellent recycling program, we also reduce and reuse whenever possible. Food is rarely wasted, even the scraps are given to local farmers for compost. We recently replaced much of our lighting to save electricity and will be doing more of that work this winter.

At the seafood counter, we have fully embraced the Fishwise sustainable seafood program and no longer offer any seafood options that they classify as harmful to the ecosystem. We use Berkshore as our major seafood supplier. Wes and his team ONLY source products off the Massachusetts day boats, which means that the fish we are carrying has not sat in storage for weeks even on the fishing boats!

Additionally, we have launched our Stem the Tide GMO policy that restricts the introduction of new non-organic products with GMO at risk ingredients. This has become a popular idea with other Co-ops and, at the time of this report, we had enlisted 14 other Co-ops that represent \$192 Million in total annual sales to join the effort. Honestly, most of that success came last year, and this year I will dedicate more time to reviving the cooperative effort to ensure purity of product in our food supply.

#### Summary

Indeed we have a long way to go. However, the connection between our board, staff, owners, and community has never been stronger. We'll all need to make sure that we remain so as it appears obvious that self-reliance and sustainability will take on more relevance in the years ahead.

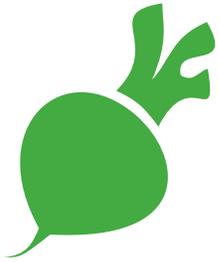
This last year, we strengthened that foundation and began to work toward our expansion/relocation plan, even as we lost a small amount of money. I reiterate that while this is not something I am happy to see. I am proud that we gave back more in funds in resources to our community than ever before, continued to offer free training and professional assistance to many locally owned businesses, and continued to offer our employees a living wage program. This coming year, we'll hit expansion full speed ahead. If we are indeed going to be able to contribute to our community, we will need to strengthen our infrastructure. While some of what we hope to accomplish may initially seem daunting, our staff is much more than capable and they actually reflect our owner base. As the world around us changes, we will embrace our own change, learn from each other, and share our common vision. I remain honored to be part of it.





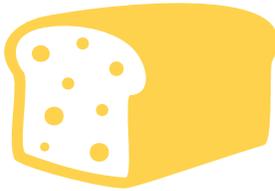
# Snapshots: Local Purchasing

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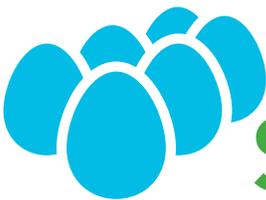
TOTAL PURCHASES:  
LOCAL PRODUCE FARMS

**\$235,956**



TOTAL PURCHASES:  
LOCAL BREAD

**\$177,607**



TOTAL PURCHASES:  
LOCAL EGGS & DAIRY

**\$151,021**



TOTAL PURCHASES:  
LOCAL GROCERY ITEMS

**\$256,464**

NOTE: These numbers only reflect direct purchases. Products purchased through regional distribution companies are not included here.

BERKSHIRE COOPERATIVE ASSOCIATION, INC.  
STATEMENTS OF ASSETS, LIABILITIES AND OWNERS' EQUITY -  
INCOME TAX BASIS  
JUNE 30, 2014 AND 2013

ASSETS

| <u>CURRENT ASSETS</u>             | <u>2014</u>         | <u>2013</u>         |
|-----------------------------------|---------------------|---------------------|
| Cash and cash equivalents         | \$ 185,192          | \$ 379,454          |
| Employee and other receivables    | 8,209               | 4,944               |
| Loans receivable - Other          | 69,306              | 68,159              |
| Inventory at cost                 | 298,324             | 347,650             |
| Prepaid expenses                  | <u>56,738</u>       | <u>20,668</u>       |
| Total current assets              | \$ 617,769          | \$ 820,875          |
| <br>                              |                     |                     |
| <u>PROPERTY AND EQUIPMENT</u>     |                     |                     |
| Property and equipment            | \$ 1,147,089        | \$ 1,126,871        |
| Less accumulated depreciation     | <u>524,181</u>      | <u>498,979</u>      |
| Total property and equipment      | \$ 622,908          | \$ 627,892          |
| <br>                              |                     |                     |
| <u>OTHER ASSETS</u>               |                     |                     |
| Restricted cash                   | \$ - 0 -            | \$ 15,000           |
| Investments in other cooperatives | 104,286             | 80,078              |
| Relocation project                | 38,887              | -0-                 |
| Other assets                      | <u>1,006</u>        | <u>3,113</u>        |
| Total other assets                | \$ 144,179          | \$ 98,191           |
| <br>                              |                     |                     |
| <u>TOTAL ASSETS</u>               | <u>\$ 1,384,856</u> | <u>\$ 1,546,958</u> |

LIABILITIES AND OWNERS' EQUITY

|   |                     |                     |
|---|---------------------|---------------------|
| <u>CURRENT LIABILITIES</u>                        |                     |                     |
| Accounts payable                                  | \$ 287,275          | \$ 322,091          |
| Gift certificates payable                         | 29,188              | 16,200              |
| Sales, payroll and corporate income taxes payable | 20,443              | 32,225              |
| Patronage dividend payable                        | - 0 -               | 20,437              |
| Accrued payroll and compensated absences          | 68,350              | 64,518              |
| Other accrued expenses                            | 13,663              | 11,426              |
| Current portion of long-term debt                 | <u>73,483</u>       | <u>70,522</u>       |
| Total current liabilities                         | \$ 492,402          | \$ 537,419          |
| <br>  |                     |                     |
| <u>LONG-TERM LIABILITIES</u>                      |                     |                     |
| Long-term debt - net of current portion           | <u>37,832</u>       | <u>111,229</u>      |
| Total liabilities                                 | \$ 530,234          | \$ 648,648          |
| <br>  |                     |                     |
| <u>OWNERS' EQUITY</u>                             | <u>854,622</u>      | <u>898,310</u>      |
| <br>  |                     |                     |
| <u>TOTAL LIABILITIES AND OWNERS' EQUITY</u>       | <u>\$ 1,384,856</u> | <u>\$ 1,546,958</u> |

BERKSHIRE COOPERATIVE ASSOCIATION, INC.  
STATEMENTS OF OPERATIONS - INCOME TAX BASIS  
JUNE 30, 2014 AND 2013

|   | <u>2014</u>         | <u>2013</u>         |
|---|---------------------|---------------------|
| Net Sales                                       | \$ 8,434,305        | \$ 8,653,304        |
| Cost of Sales                                   | <u>5,209,618</u>    | <u>5,250,389</u>    |
| Gross Profit                                    | \$ 3,224,687        | \$ 3,402,915        |
| <br><u>Operating Expenses</u>                   |                     |                     |
| Advertising                                     | \$ 69,156           | \$ 84,925           |
| Amortization                                    | 107                 | 107                 |
| Bank charges and miscellaneous                  | 1,786               | 7,082               |
| Credit card processing fees                     | 106,577             | 109,868             |
| Consulting fees                                 | 4,153               | 21,078              |
| Depreciation                                    | 25,202              | 63,990              |
| Discounts                                       | 121,782             | 119,224             |
| Donations                                       | 22,046              | 17,640              |
| Dues and subscriptions                          | 17,442              | 21,191              |
| Employee benefit programs                       | 142,391             | 126,587             |
| Governance                                      | 36,733              | 30,751              |
| Insurance – liability and workers’ compensation | 35,003              | 32,195              |
| Legal and professional fees                     | 23,938              | 21,550              |
| Licenses, permits and fees                      | 928                 | 694                 |
| Linen service                                   | 17,505              | 16,460              |
| Marketing expense                               | 28,433              | 29,657              |
| Meals and entertainment                         | 1,900               | 1,211               |
| Office and postage expenses                     | 28,054              | 25,982              |
| Other employee costs (including discounts)      | 86,292              | 78,869              |
| Payroll tax expense                             | 183,160             | 181,067             |
| Rent  | 132,500             | 131,050             |
| Repairs and maintenance                         | 95,526              | 91,454              |
| Salaries and wages                              | 1,923,954           | 1,870,641           |
| Supplies  | 67,601              | 68,776              |
| Taxes - other                                   | 762                 | 542                 |
| Training and education                          | 24,931              | 13,554              |
| Travel and vehicle expenses                     | 27,428              | 11,517              |
| Utilities                                       | <u>86,665</u>       | <u>82,518</u>       |
| operating expenses                              | <u>\$ 3,311,955</u> | <u>\$ 3,260,180</u> |
|   |                     | Total               |
| (Loss) Savings from Operations                  | \$( 87,268)         | \$ 142,735          |
| <br><u>Other Income (Expense)</u>               |                     |                     |
| Interest income                                 | \$ 2,890            | \$ 2,482            |
| Dividend income                                 | 28,148              | 15,899              |
| Interest expense                                | <u>( 6,102)</u>     | <u>( 8,982)</u>     |
| Total other income (expense)                    | <u>\$ 24,936</u>    | <u>\$ 9,399</u>     |
| Net (Loss) Savings before Taxes                 | \$( 62,332)         | \$ 152,134          |
| Provision for Income Taxes                      | <u>( 2,163)</u>     | <u>27,445</u>       |
| Net (Loss) Savings                              | <u>\$( 60,169)</u>  | <u>\$ 124,689</u>   |



# Snapshots: Community Outreach

## 1% WEDNESDAY UPDATE

Since the beginning of the year, we have been donating 1% of Wednesday sales to local community organizations each month. Here's a list of who got what when.

|           |                                |            |
|-----------|--------------------------------|------------|
| JANUARY   | Volunteers in Medicine         | \$852.66   |
| FEBRUARY  | GB Fairgrounds                 | \$787.11   |
| MARCH     | Greenagers Front Lawn Food     | \$860.96   |
| APRIL     | Center for Eco Technology      | \$1,239.36 |
| MAY       | GB Trails & Greenways          | \$1,031.20 |
| JUNE      | Berkshire Organics SEEDS       | \$951.77   |
| JULY      | Construct Inc.                 | \$1,275.83 |
| AUGUST    | Berkshire Habitat for Humanity | \$986.74   |
| SEPTEMBER | Berkshire Grown                | \$1,103.01 |
| OCTOBER   | The People's Pantry            | ?          |
| NOVEMBER  | Community Health Programs      | ?          |

**2014 TOTAL SO FAR: \$9,088.64**

WHEN AND HOW WE DECIDE

1% Wednesday recipients are chosen as part of our Board of Directors Election. Votes will be counted at Annual Meeting on November 1. If you have a suggestion for an organization to be included on the ballot, please contact us at [community@berkshire.coop](mailto:community@berkshire.coop).

## EDUCATION PROGRAMS

**16** SCHOOLS AND COMMUNITY CENTERS VISITED

**227** CLASSES TOUGHT TO LOCAL YOUTH

**3,405** STUDENTS REACHED

**TOTAL DONATIONS** **\$22,046**

FISCAL YEAR 2014 (7/1/13 to 6/30/14)



