

Ownership Benefits

As a Member-Owner of Harvest Co-op, YOU:

- Are an owner of a vibrant local community-owned organization!
- Receive an annual refund proportional to your patronage during any profitable year
- Are invited to the Annual Harvest Co-op Owner Dinner and business meeting.
- Have “member-only” coupons.
- Save 10% on Member Appreciation Days
- Free parking nights and weekends at both stores with your Harvest Parking Pass
- Vote in the Board of Directors' election (one vote per ownership.)
- Run for the Board of Directors or serve on one of the committees.
- Receive Community Cardsaver discounts on goods and services from local businesses
- Your partner or spouse may use your membership to shop for your household.
- 10% discount on cases special ordered
- Place free Classified Ads emailed to members monthly



Open to the Public: Everyone Can Shop, Anyone Can Join...

Being a Co-op means we follow the Seven Principles of Cooperation:

- open and voluntary membership
- democratic member control
- limited interest on capital
- equitable distribution of profits
- education
- cooperation among cooperatives
- concern for community

**581 Massachusetts Avenue
Cambridge, MA 02139
617.661.1580**

**57 South Street
Jamaica Plain, MA 02130
617.524.1667**

www.harvest.coop

BE A **MEMBER
OWNER** AT
HARVEST
CO-OP MARKETS

Cambridge • Jamaica Plain



Bringing Good Food &
Good People Together

HARVEST is a Member-Owned
natural food store.



Bringing Good Food & Good People Together

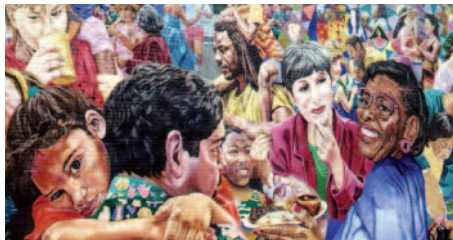
Harvest Co-op is member owned, and has been since 1971. In today's competitive natural foods marketplace where national chains dominate, the Co-op stands out because it is owned and controlled by its local owners.

Your membership supports organic and sustainable agriculture, local farmers and food producers, and fair trade businesses. Your ownership and shopping dollars help keep Harvest financially healthy. Being an owner also helps the stores purchase equipment and pay for renovations.

Member-Owner Responsibilities



- Shop the Co-op – Make Harvest your primary grocery store
- Promote the Co-op – Bring in your friends and neighbors
- Support with Capital – Keep up to date on your equity payments
- Understand Co-op Principles – It's what (besides you!) makes us unique
- Attend member-owner meetings, get involved and VOTE!



“The Potluck” by David Fichter adorns the outer wall of Harvest Co-op, Cambridge, in Central Square

How to Join

Equity Membership



Full Equity Membership is \$200, but to become an Equity member you just need to make an initial \$25 equity deposit when you join. Equity is then payable in \$25 installments annually, payable into your refundable equity account on the anniversary of your joining.

Owners who have \$200 in equity, or are current with their equity installments receive full membership benefits, including an annual refund proportional to your patronage during any profitable year. See the Member - Owner Application for details.

Annual Membership

Annual Membership is \$25 annually, with all the benefits Equity Member-Owners receive, but without building an equity account. \$25 annual dues are payable on the anniversary of joining Harvest.



To ensure you receive your rebate, always use your Harvest member card when shopping.



Harvest Co-op, Jamaica Plain on South Street

What is a Patronage Rebate?

A Patronage Rebate distributes Harvest's profits – for years when the co-op makes a profit – to its members. This rebate system is based on both a member's purchases during the year, and Harvest's annual net income. For many years, our co-op distributed expected profits through discounts at the register. While the register discount provides immediate rewards to members, it is unwise because it distributes profit without knowing if a profit exists. A rebate system is a more financially sound method of rewarding members for patronage because it distributes profits that are earned during the year.

How is the Patronage Rebate calculated?

Once the fiscal year ends, financial statements are prepared and the General Manager reports the results to the Board of Directors. Profit for the year is divided into member and non-member profit based on their percentages of total sales. The portion of profits allocated to members is rebated to the members, with the Board deciding how much of rebate allocated to members will be in cash and how much will be added to a deferred patronage rebate account to be rebated at a later time. At least 20% of the member rebate must be rebated in cash.