




**Northwestern Rural Electric
Co-operative Association, Inc.**

A Touchstone Energy® Cooperative 

2021

Annual Report





Photo by Rian Doubet

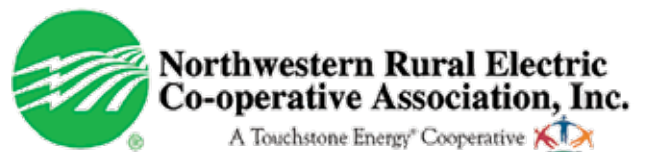
CONTENTS

- 3 In Memoriam
- 4 & 5 2021 Executive Report
- 6 Consolidated Financial Statements
- 10 Know the 2022 Nominees
- 11 Your Co-op Board of Directors
- 12 The Seven Cooperative Principles

Editor &
Graphic Designer: Amy Wellington
(awellington@northwesternrec.com)

This 2021 Annual Report was written, compiled and produced by the employees of Northwestern Rural Electric Cooperative Association, Inc. and its subsidiaries. Photos by Rian Doubet and Amy Wellington.

NORTHWESTERN REC
22534 Highway 86, P.O. Box 207
Cambridge Springs, PA 16403
Phone: 800-352-0014
www.NorthwesternREC.com
Monday - Friday, 7 a.m. to 3:30 p.m.



CONNECT WITH US



facebook.com/
northwestern.rec



@NWREC



youtube.com/c/Northwest-
ernRECCambridgeSprings



instagram.com/
northwesternrec

IN MEMORIAM

The following resolution will be presented on a plaque to the Sample family at the 86th Annual Meeting on Aug. 20, in honor of the late Michael Sample's service to the cooperative.

WHEREAS, Michael Sample has given distinguished service to Northwestern Rural Electric Cooperative Association, Inc. during his tenure as board member from August 2015 to January 2022; and

WHEREAS, Mr. Sample has exhibited exemplary leadership, enthusiasm, and dedication to the Cooperative during his tenure of service as a board member from August 2015 to January 2022; and as Board Secretary from January 2016 to January 2022; and has contributed to the betterment of the community; and

WHEREAS, his many contributions have been of especial value in the development and enhancement of the Cooperative and its membership during his tenure; and

WHEREAS, as Board Secretary, he has provided outstanding leadership and guidance to his colleagues and has given generously of his energy and talents to Northwestern Rural Electric Cooperative Association, Inc.;

NOW, THEREFORE, BE IT RESOLVED, that the Northwestern Rural Electric Cooperative Association, Inc., President & CEO and Board of Directors formally acknowledge and express profound appreciation, high commendation to Mr. Sample, for his years of service to the membership of the Cooperative.

BE IT FURTHER RESOLVED, that this resolution be spread upon the records of the minutes of the Northwestern Rural Electric Cooperative Association, Inc. and that a copy thereof be duly executed and transmitted to the Sample family.

I, Clarissa A. Schneider, Executive Secretary of the Northwestern Rural Electric Cooperative Association, Inc., do hereby certify that the above action was taken by the Board of Directors at its regular meeting held on February 25, 2022, at which a quorum was present and voting.

Clarissa A. Schneider, Executive Secretary

Northwestern Rural Electric Cooperative Association, Inc.

A Touchstone Energy® Cooperative 



One of 14 electric cooperatives
serving Pennsylvania and New Jersey

Northwestern REC

P.O. Box 207

22534 State Highway 86

Cambridge Springs, PA 16403

www.northwesternrec.com

BOARD OF DIRECTORS

Kathy Cooper-Winters, District 5
Chair

Lisa Chausse, District 9
Vice Chair

Marian Davis, District 8
Secretary

Earl Koon, District 2
Treasurer

Karl Ebert, District 1
Vacant, District 3

Robert G. Agnew, District 4

Kim Docter, District 6

David "Earl" Snyder, District 7

Lanny Rodgers, District 10

Staff

Ryan Meller, Interim President & CEO

Kathy Lane, VP & CFO

Thomas Dimperio, VP –

Information Technology

Kerri Fleet, HR Director

Chuck Hickernell, Director of

Corporate Safety & Compliance

Amy Wellington, Director of Communications

**Clarissa Schneider, Executive Secretary &
HR Assistant**

Main Access Number

1-800-352-0014

Emergencies/Outages

1-800-352-0014

FAX

814-398-8064

Office Hours

Monday through Friday

7 a.m. - 3:30 p.m.

Amy Wellington, Editor

2021 EXECUTIVE REPORT

THERE IS a quiet transformation happening across the nation. America's smaller communities are changing in remarkable ways — while holding steadfastly to the values that, for generations, have made them the places people choose to build a better life for themselves and their families.

To embrace the beauty of a simpler lifestyle. To live independently, yet also be part of a community that looks out for neighbors. To grow in new ways, in new directions. To feed the world, change the world and build the future.

America's rural communities may seem quiet, but scratch below the surface and you'll find a whole lot happening. There's a new energy here to go along with the more affordable, down-to-earth way to live that's been here all along. And the opportunities to create something new have never been greater.

Over the past couple of years, Northwestern Rural Electric Cooperative (REC) has worked with three communities to revitalize key aspects of their towns. Cambridge Springs, Edinboro and Titusville were participants in the co-op's Rural Rocks placemaking contest. Each received a \$45,000 grant and technical assistance from Zachary Mannheimer, a nationally renowned placemaking expert. Placemaking typically involves improving Main Street businesses and recreational areas to attract more interest in the community.

These are the communities served by America's electric cooperatives. You might think of us as the local electric company, and you'd be right: We're led by members like you, created by and for the communities we serve. Electric cooperatives are community-focused organizations that work to deliver affordable, reliable and sustainable energy to our members. And every co-op is as unique as the community that shaped it, changing over time as our communities grow and change.

Eighty-six years ago, several Crawford County farmers formed what is now known as Northwestern REC. We're local, and we're independent. But together, we're mighty: Across the country, local cooperatives work together and learn from one another to develop new technologies and infrastructure. In the process, we bring electricity to one in eight Americans and more than 19 million homes, businesses, farms, and schools in 47 states. Co-ops themselves provide 71,000 great jobs, invest billions in local economies every year, and are a driving force in helping attract and grow business and industry in rural America.

In 2021 alone, Northwestern REC donated an estimated \$45,000 for youth and civic sponsorships as well as \$4,000 in grants to local teachers. Many of our employees also volunteer on local boards and committees or coach youth athletics. Our communities are your communities.

Northwestern's forefathers had the ingenuity to build 17 substations that have more than met the demand on our system — even today. We strive to keep ahead of future changes in demand, just as our forefathers had. In addition to building tie lines between all but two substations, which allows us to transfer load from one substation to another, we are currently studying the demand electric vehicle (EV) charging stations will place on our system.

The popularity of EVs is growing, even in our little snow/rust belt. By installing a Level 2 charging station at the co-op headquarters in Cambridge Springs, we are able to gather valuable information that will help us determine what, if at all, we should set as a special EV rate. It will also help us better educate our members. Upgrading residential services from 100 to 200 amps to accommodate home charging stations could also require larger transformers on our end.



America's electric cooperatives aren't just economic engines. They're innovators, developing new ways to incorporate the benefits of cooperative solar, wind and other sources of renewable energy into a balanced energy mix. And we're always looking for new ways to help our members save energy, save money and take advantage of the technology that's changed the way we live.

Northwestern's electric rates have been stable since 2008. This has been possible because through Allegheny Electric Cooperative, Inc., our generation and transmission cooperative, we own approximately 60% of our generation (see power mix on page 9). All of that generation and the additional 6.6% from the New York Power Authority are 100% carbon free.

With such a strong and diverse power mix, we have been able to maintain our electric appliance rebate program. Members who install new and Energy Star®-rated appliances are eligible to receive various rebates. Again, with the increase in EVs, we have added electric vehicles and EV charging stations to

the list of eligible products.

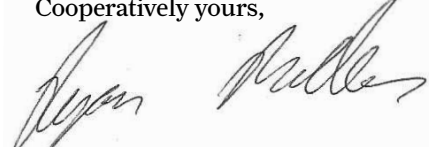
There has been a tremendous increase in member questions about solar installations. We have resident experts who can answer all your questions, but our No. 1 piece of advice is to do your research. Just as we say to our members, "Don't fall for the call," if someone calls demanding immediate payment or face disconnection, this saying applies to solar vendors, too. If it sounds too good to be true, then it most likely is too good to be true.

It's all part of the cooperative spirit that's always been one of the best things about living in our community. Neighbors looking out for neighbors. People working for the common good. Even as we celebrate our differences and individual achievements, we know we can't do everything alone — we're all in this together. And we are stronger and better for it.

That's community. That's what fueled the co-op movement so many years ago — and it's the source of our new energy today. The power of community is what being an electric cooperative is all about.

FIERCE LEADERS: Northwestern Rural Electric Cooperative (REC) Board Chair Kathryn Cooper-Winters sits with Interim President and CEO Ryan Meller, who replaced Bill Buchanan, former president and CEO, in April. Prior to this position, Meller was the chief operating officer for the co-op. He has been with Northwestern REC since 2011. Meller was unanimously chosen by the co-op's board to fill the interim role. In the next couple of months, Cooper-Winters and the board of directors will evaluate all their options for the CEO position.

Cooperatively yours,



Ryan Meller
Interim President & CEO



Kathryn Cooper-Winters
Board Chair

CONSOLIDATED FINANCIAL STATEMENTS

Northwestern Rural Electric Cooperative Association, Inc. and Subsidiaries

CONSOLIDATED BALANCE SHEETS

December 31, 2021 and 2020

CONSOLIDATED STATEMENT OF REVENUES & EXPENSES

Years ended December 31, 2021 and 2020

Assets	2021	2020	2021	2020
Property and equipment:				
Electric plant in service - at cost	\$ 132,080,714	\$ 129,388,734		
Construction work in progress	705,778	734,564		
	132,786,492	130,123,298		
Less accumulated provisions for depreciation	45,028,053	43,257,401		
Total electric plant	87,758,439	86,865,897		
Other assets and investments:				
Non-utility property, at cost	261,998	261,998		
Cash surrender value of life insurance	412,184	386,968		
Investments in associated organizations	12,944,315	10,736,817		
Certificates of deposit	258,816	236,707		
Board designated funds	1,424,176	1,423,704		
Total other assets and investments	15,301,489	13,046,194		
Current assets:				
Cash and cash equivalents	4,855,401	4,092,593		
Accounts receivable, less allowance for uncollectible accounts of \$156,146 and \$309,976 for 2021 and 2020, respectively	4,433,125	4,737,394		
Pole attachments and other receivables, less allowance for uncollectible accounts of \$393,960 and \$248,503 for 2021 and 2020, respectively	581,005	37,182		
Materials and supplies	669,942	613,740		
Other current and prepaid assets	77,772	109,844		
Total current assets	10,617,245	9,590,753		
Deferred charges	1,313,338	1,547,840		
	\$ 114,990,511	\$ 111,050,684		
Equities and Liabilities	2021	2020		
Equities:				
Memberships	\$ 64,890	\$ 66,945		
Patronage capital	13,044,864	13,616,222		
Other equities	48,831,498	44,214,348		
Accumulated other comprehensive loss	(398,210)	(474,787)		
Total equities	61,543,042	57,422,728		
Long-term debt:				
CFC notes, less current maturities	39,271,524	39,574,522		
Farmer Mac notes, less current maturities	4,956,700	5,438,352		
Capital Lease obligation, less current maturities	107,061	137,962		
Total long-term debt	44,335,285	45,150,836		
Non-current liabilities:				
Accumulated post retirement benefit obligation, less current portion	638,354	698,321		
Employee deferred compensation, less current portion	44,000	68,000		
Total other long-term liabilities	682,354	766,321		
Current liabilities:				
Current maturities of long-term debt	2,577,177	2,429,582		
Current maturity of capital lease obligation	30,901	29,606		
Current post-retirement benefit obligation & deferred comp	96,394	101,676		
Accounts payable:				
Purchased power	1,312,845	1,223,328		
Other	435,924	374,819		
Capital credits retirement funding liability	515,575	401,147		
Customer deposits	410,934	480,188		
Accrued interest	352,248	372,193		
Accrued payroll	346,005	327,507		
Accrued vacation liability	454,470	511,396		
Total current liabilities	6,532,473	6,251,442		
Total liabilities	51,550,112	52,168,599		
Deferred credits	1,897,357	1,459,357		
	\$ 114,990,511	\$ 111,050,684		
Operating revenues:				
Electric energy revenue	\$ 32,107,977	\$ 32,387,579		
Customers' forfeited discounts and penalties	24,631	24,632		
Rent from electric property	841,483	1,048,015		
Miscellaneous electric revenue	532,657	418,348		
Total operating revenues	33,506,748	33,878,574		
Operating expenses:				
Cost of power	14,306,904	13,855,230		
Distribution - operations	1,617,369	1,549,325		
Distribution - maintenance	4,052,517	4,346,011		
Consumer accounts	1,388,478	1,366,277		
Customer service and information	743,465	710,290		
Sales	163,835	147,879		
Administrative and general	3,386,291	3,529,791		
Depreciation and amortization	3,914,554	3,759,172		
Other	124,583	106,808		
Total operating expenses	29,697,996	29,370,783		
Operating margin before fixed charges	3,808,752	4,507,791		
Fixed charges:				
Interest on long-term debt	1,863,371	1,966,680		
Operating margin after fixed charges	1,945,381	2,541,111		
G & T and other capital credits	2,613,048	1,405,940		
Net operating margins	4,558,429	3,947,051		
Non-operating margins:				
Interest income	51,698	71,454		
Net gain on disposition of property	96,069	-		
Miscellaneous non-operating income (loss)	(73,629)	95,416		
Total non-operating margin	74,138	166,870		
Net margin	\$ 4,632,567	\$ 4,113,921		
Other comprehensive income (loss)				
Unfunded post-retirement benefit plans:				
Net actuarial gain	54,919	(18,181)		
Amortization of actuarial loss recognized	21,658	21,288		
Total other comprehensive income (loss)	76,577	3,107		
Total comprehensive income	4,709,144	4,117,028		

The consolidated financial statements of the cooperative for the year ended December 31, 2021, have been audited by Buffamante Whipple Buttafaro, P.C., Jamestown, N.Y. The audit resulted in a clean opinion stating that the financial statements presented fairly, in all material respects, the financial position of the cooperative and subsidiaries as of December 31, 2021, and results of their operations and cash flows for the year ended in accordance with accounting principles generally accepted in the United States of America.

The auditor's complete report is on file in the office of the cooperative and is available for inspection by the membership.

CONSOLIDATED FINANCIAL STATEMENTS

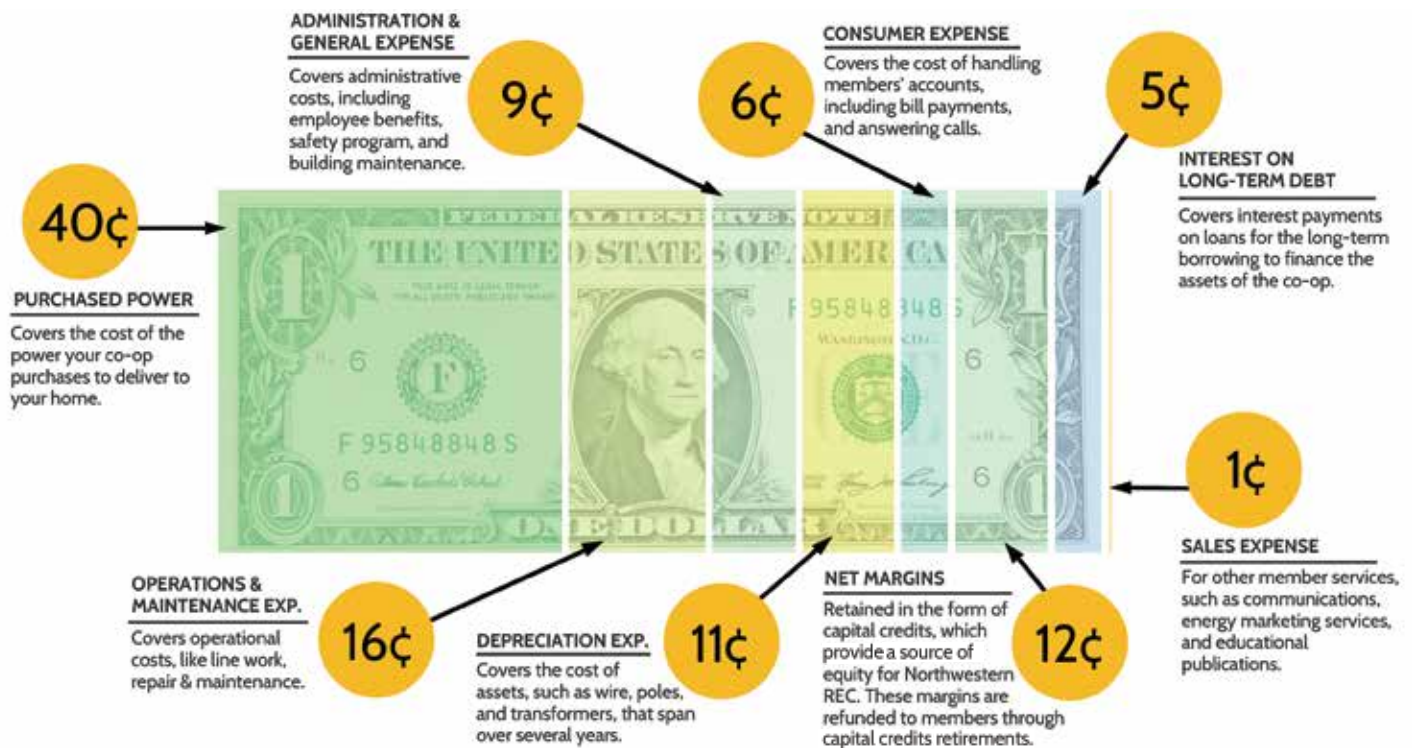
Northwestern Rural Electric Cooperative Association, Inc. and Subsidiaries

CONSOLIDATED STATEMENT OF EQUITIES

Years ended December 31, 2021 and 2020

	Memberships	Patronage Capital	Other Equities	Accumulated Other Comprehensive Loss
Balance, at December 31, 2019	\$ 68,750	\$ 13,573,294	\$ 40,598,024	\$ (477,894)
Membership fees cancelled	(1,805)	-	-	-
Net operating margins	-	3,947,051	-	-
G&T patronage capital credits received and allocated	-	231,691	(231,691)	-
Non-patronage source margins	-	(2,808,889)	2,808,889	-
Net non-operating margins	-	-	166,870	-
Retirement of capital credits	-	(1,326,925)	-	-
Equity payable upon liquidation	-	-	865,866	-
Gain on early retirement of estate capital credits	-	-	6,495	-
Total other comprehensive income	-	-	-	3,107
Change in donated capital	-	-	(105)	-
Balance, at December 31, 2020	\$ 66,945	\$ 13,616,222	\$ 44,214,348	\$ (474,787)
Membership fees cancelled	(2,055)	-	-	-
Net operating margins	-	4,558,429	-	-
G&T patronage capital credits received and allocated	-	231,993	(231,993)	-
Non-patronage source margins	-	(3,815,153)	3,815,153	-
Net non-operating margins	-	-	74,138	-
Retirement of capital credits	-	(1,546,627)	-	-
Equity payable upon liquidation	-	-	949,285	-
Gain on early retirement of estate capital credits	-	-	10,497	-
Total other comprehensive income	-	-	-	76,577
Change in donated capital	-	-	70	-
Balance, at December 31, 2021	\$ 64,890	\$ 13,044,864	\$ 48,831,498	\$ (398,210)

Where your co-op dollar is spent.

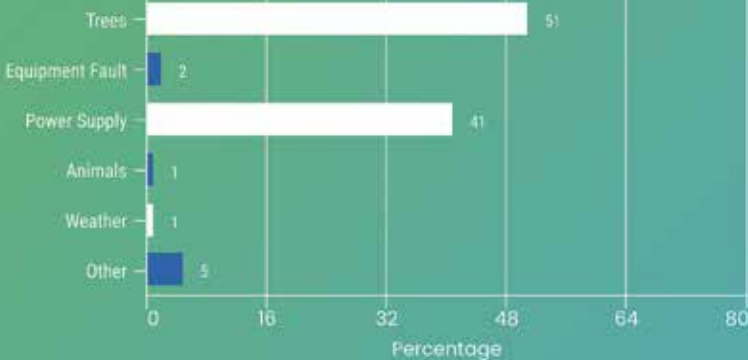


SAFETY IS TOP PRIORITY

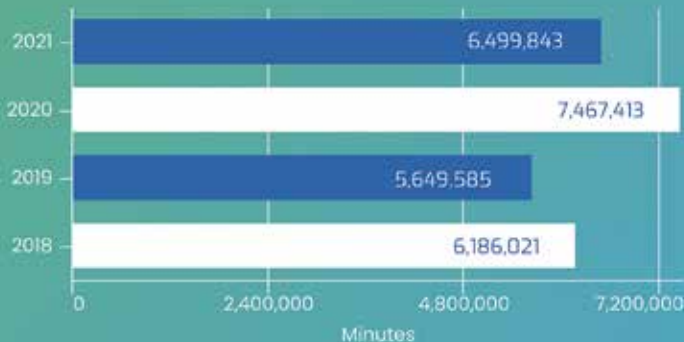


2021 Outage Report

Reason for Outage



Averted Outage Minutes



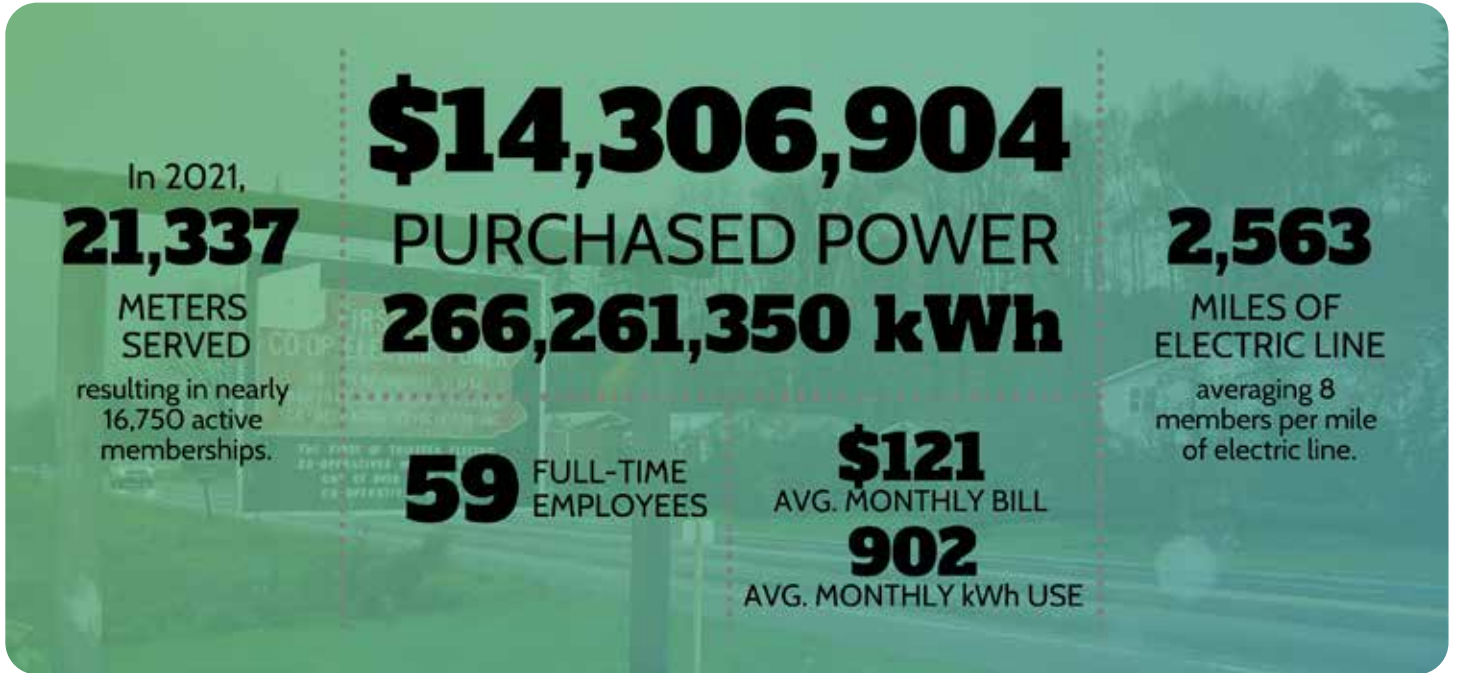
SAFETY IS TOP PRIORITY:

In the above photo, Justin Sullivan, Northwestern Rural Electric Cooperative's (REC) staking technician, demonstrates what could happen when a power line comes down on an automobile and someone touches the vehicle. This scenario is one of many that are demonstrated with the co-op's new mobile hot line trailer.

Since 2018, Northwestern REC has been committed to the Zero Contacts initiative, a national electric cooperative program. It is designed to provide cooperative CEOs, senior leaders, and field personnel with ideas and resources to help them eliminate serious injuries and fatalities due to electrical contact and enhance co-op safety efforts.

At the end of 2021, Northwestern REC's Safety Committee reported the co-op had met all of its safety goals since 2018. It was also reported the co-op stood at 752 days without a lost work-time incident.

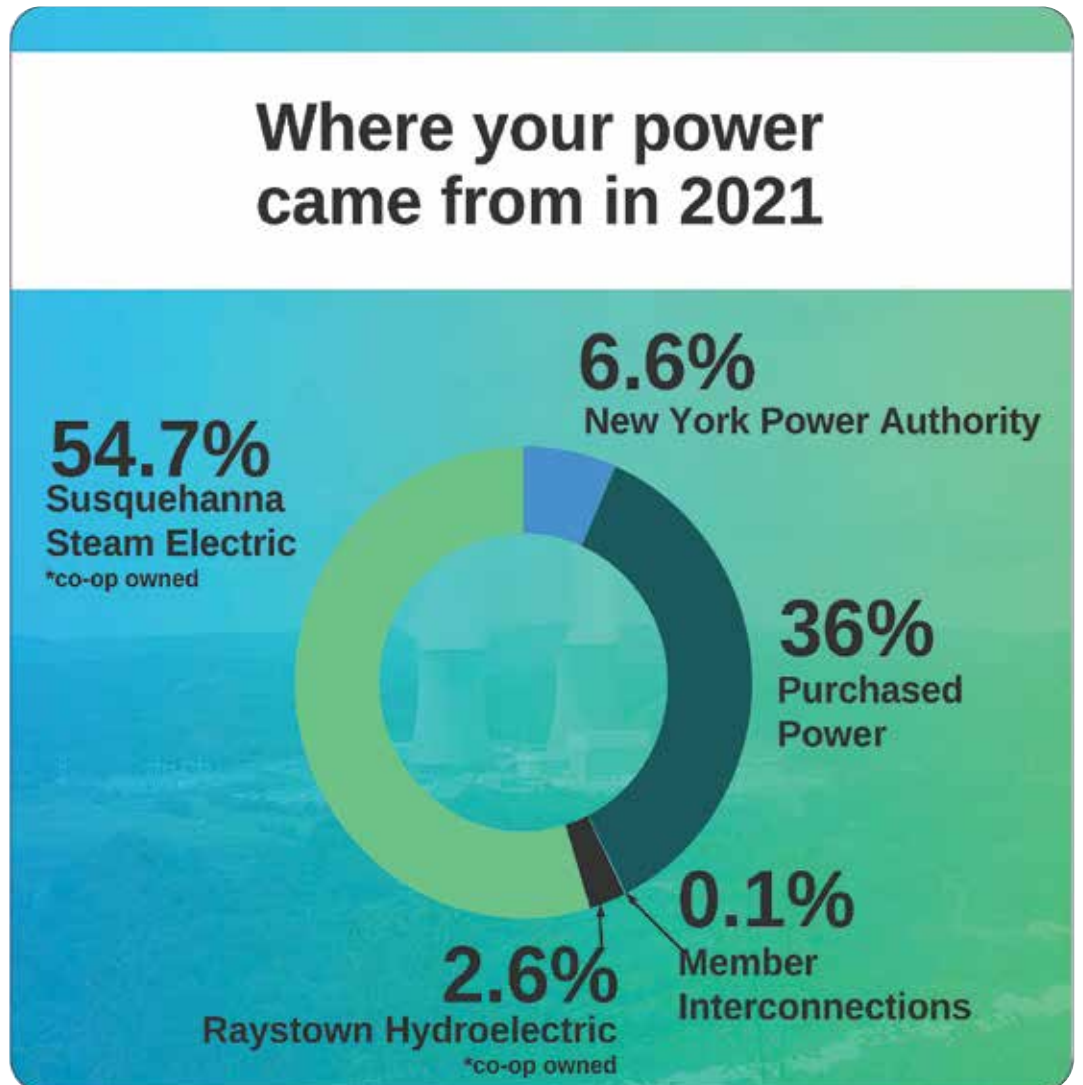
YOUR COOPERATIVE AT A GLANCE



STABLE RATES: Unlike investor-owned utilities in the area, Northwestern Rural Electric Cooperative's residential rates have not changed since 2008. Although there have been small increases in the cost-of-service charge since then, the co-op's rate has remained at \$.10104 per kilowatt-hour.

Through Allegheny Electric Cooperative, Inc. (Allegheny), your generation and transmission cooperative, the 14 co-ops in Pennsylvania and New Jersey own approximately 60% of their generation. This is possible as Allegheny owns 10% of the Susquehanna Steam Electric Station (nuclear plant) and 100% of the Raystown Hydroelectric Project.

The monthly cost of service charge is a set fee that covers tangibles, such as poles, transformers, wire, etc., whether any electricity is used or not. It is the cost of having electricity available to you at the flick of a switch.



KNOW THE NOMINEES



June Shelhamer
Franklin Township, Pa.

District 1: Springfield, Conneaut, Girard, Elk Creek and Franklin townships and Cranesville and Plateau boroughs in Erie County; and Monroe Township and City of Conneaut in Ashtabula County, Ohio.

June T. Shelhamer has been a member of Northwestern Rural Electric Cooperative (REC) since the day she was born and currently lives on the property she grew up on in Franklin Township.

Shelhamer served as the Franklin Township tax collector from 1978 until she retired on Jan. 1, 2022. During her time as an elected official, she sat on the Pennsylvania State Tax Collectors Board of Directors for several years in the 1990s. Throughout her working career, Shelhamer also owned and operated the Priority Pack and Ship store in Edinboro from 1993 to 2005. She also served as a controller at Beacon Lubricants, Inc. from 2006 until she retired in 2019 to care for her ailing husband, Gary, who passed away in November 2021.

Shelhamer has been a member of the Franklin Township Volunteer Fire Department for the past 40 years, where she dispatched calls for the fire police. Currently, she serves as the fire company's treasurer and helps raise funds.

She has one daughter, a son-in-law and two grandsons, one of whom is currently serving in the U.S. Navy. Her other daughter passed away in 2014. Along with her deceased daughter's husband, she also has a step-daughter-in-law and a step-granddaughter.

"I look forward to serving the residents of District 1," she says, "and working with the employees of Northwestern Rural Electric Cooperative to keep our electric rates as low as possible and our electric service the top-notch quality it has been for many years."



Earl Koon
Edinboro, Pa.

District 2: McKean, Washington, Waterford and LeBoeuf townships and Mill Village and Edinboro boroughs in Erie County.

Incumbent Director Earl Jesse Koon was born and raised in Edinboro on a farm where he still resides and continues the tradition of operating and maintaining the family farm.

Koon received a bachelor of arts degree in mathematics in 1975 from Edinboro University and a master's degree in business administration from Gannon University in 1979. Following college, he was employed by the Borough of Edinboro for five years as the code enforcement officer and then by Washington Township as the secretary/manager, a position he held for more than 17 years. He finished his career in the road construction industry, where he specialized in asphalt products for more than 20 years, in 2021.

Koon and his family have been members of Northwestern REC since its availability in the mid-1940s. He is a member of Oasis Lodge No. 416, where he served as master and treasurer. Koon is married and has two grown children, who

help on the family farm.



Candy Brundage
Corry, Pa.

District 3: Amity, Union, Wayne and Concord townships and Elgin and Union City boroughs in Erie County; and Spring Creek Township in Warren County.

Candy Hendricks Brundage was born and raised in Punxsatawney – the "Home of the Groundhog." After graduating from high school there in 1985, she discovered her love for criminal justice and law enforcement while working as a legal secretary at the Law Offices of Ferraro and Young.

In 1992, she entered the Pennsylvania State Police Academy in Hershey, Pa. Brundage enjoyed 25 1/2 years as a Pennsylvania State Trooper, First Class, working at Troop E, which covers Franklin, Warren, Meadville, Girard and Erie. Throughout her career, she worked several units, including patrol, crime, vice and gaming enforcement. While working, she obtained a bachelor of arts degree in criminal justice from Mercyhurst University, graduating summa cum laude in 2010.

During her time of service to the Commonwealth, Brundage spent 20 years as secretary for Swanson Memorial Lodge No. 48. In that role, she maintained membership rolls, prepared per-capita reports for state and national organizations, and prepared meeting minutes. She also was fortunate to attend several conventions over the years and has met many people in all facets of law enforcement.

Since retiring as a trooper, Brundage has been working part time as a library assistant for the Corry Public Library. To her, this library is a gem of the community with the most amazing staff.

Brundage and her husband, Todd, met while working at the same station in Corry and recently celebrated their 24th wedding anniversary. They have lived on co-op lines in the Corry area for all of those years.



Robert Agnew
Conneautville, Pa.

District 4: Beaver, Spring, Conneaut, Summerhill, Summit, Sadsbury and Pine townships and Conneautville Borough in Crawford County; and Pierpont, Richmond, and Monroe townships in Ashtabula County, Ohio.

A lifetime resident of Crawford County, Robert Agnew graduated from Linesville High School. He earned a bachelor's degree in business administration from Duquesne University, Pittsburgh.

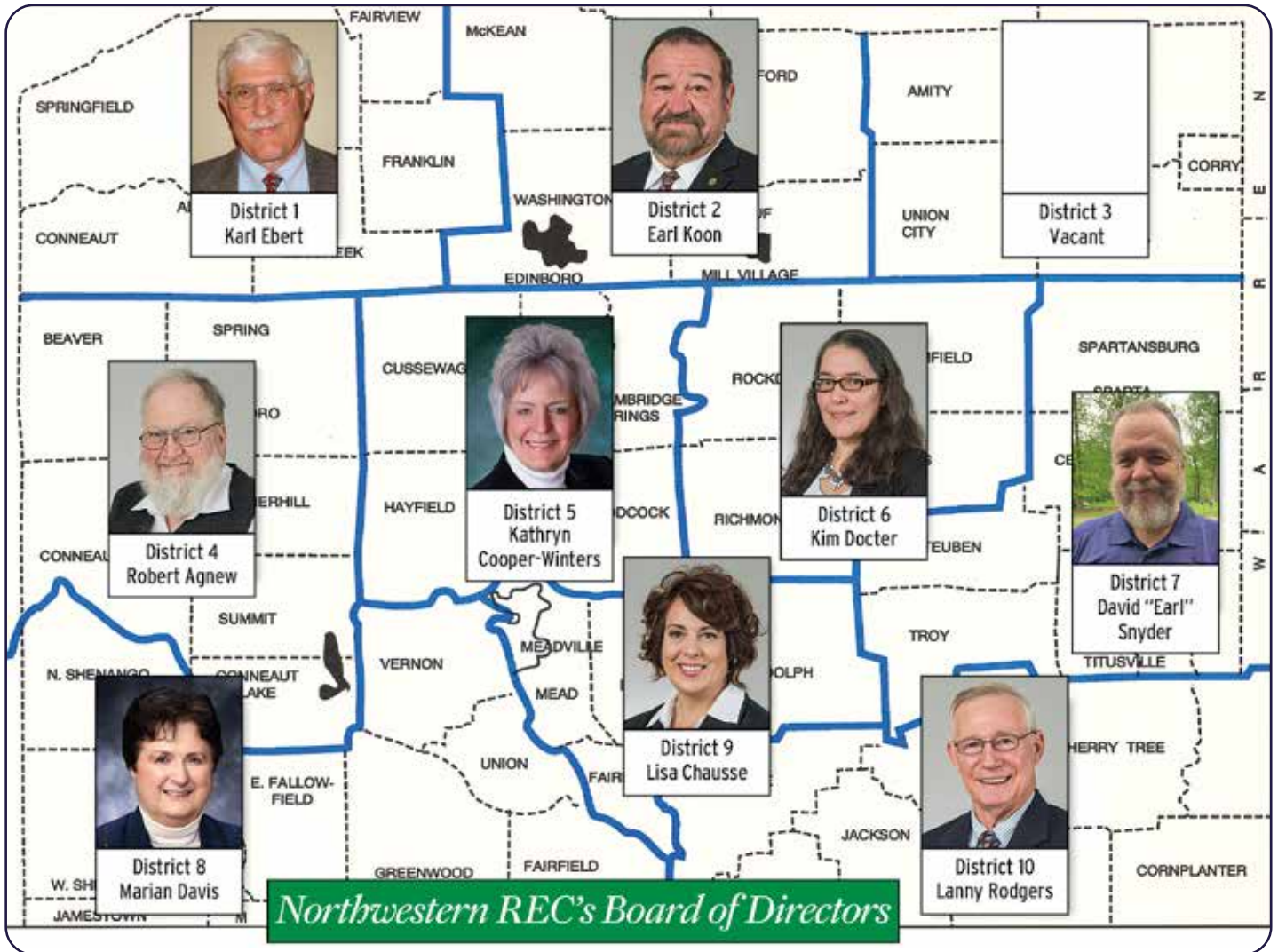
Agnew has served as a Northwestern REC board member since 1989 and became a Certified Cooperative Director in 1994 and a Credentialed Cooperative Director in 2006 through the National Rural Electric Cooperative Association.

He worked in the insurance and finance planning business from 1971 to 2000. He is actively involved with the Meadville Kiwanis Club and serves on the board of directors for the Conneaut Lake Joint Municipal Sewer Authority. The Agnews are members of the Harmonsburg Presbyterian Church.

Agnew resides in a 180-year-old remodeled farmhouse near Harmonsburg with his wife, Jean. The couple have been cooperative members since 1971, and have two adult children.

Ballots were mailed and emailed to members on June 21, 2022. You can vote electronically, via SmartHub or by mail. Contact us at 800-352-0014 if you haven't received a ballot. Voting ends on Aug. 17, 2022.

YOUR BOARD OF DIRECTORS



ANNUAL MEETING

THE 2022 ANNUAL MEETING IS OPEN TO THE PUBLIC, FOR THOSE WHO WANT TO STAY. THE ANNUAL MEETING DRIVE-THRU WILL BEGIN AT 9 A.M. AT NEW BEGINNINGS CHURCH OF GOD IN MEADVILLE. NO MEAL OR FAIR VOUCHERS WILL BE PROVIDED. THE MEETING WILL ALSO STREAM LIVE ON FACEBOOK AND YOUTUBE ON SATURDAY, AUG. 20, FROM 11 A.M. TO NOON.

UNDERSTANDING THE SEVEN COOPERATIVE PRINCIPLES

Cooperatives around the world operate according to the same set of core principles and values, adopted by the International Co-operative Alliance.

These principles are a key reason why America's electric cooperatives operate differently from other electric utilities, putting the needs of our members first.



VOLUNTARY AND OPEN MEMBERSHIP

Membership in a cooperative is open to all people who can reasonably use its services and stand willing to accept the responsibilities of membership, regardless of race, religion, gender or economic circumstances.



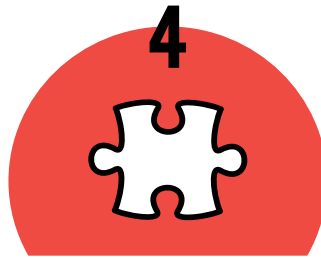
DEMOCRATIC MEMBER CONTROL

Cooperatives are democratic organizations controlled by their members, who actively participate in setting policies and making decisions. Representatives (directors/trustees) are elected among members and are accountable to them. In primary cooperatives, members have equal voting rights (one member, one vote); cooperatives at other levels are organized in a democratic manner.



MEMBERS' ECONOMIC PARTICIPATION

Members contribute equitably to, and democratically control, the capital of their cooperative. At least part of that capital remains the common property of the cooperative. Members allocate surpluses for any or all of the following purposes: developing the cooperative; setting up reserves; benefiting members in proportion to their transactions with the cooperative; and supporting other activities approved by the membership.



AUTONOMY AND INDEPENDENCE

Cooperatives are autonomous, self-help organizations controlled by their members. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control as well as their unique identity.



EDUCATION, TRAINING AND INFORMATION

Education and training for members, elected representatives (directors/trustees), CEOs and employees help them effectively contribute to the development of their cooperatives. Communications about the nature and benefits of cooperatives, particularly with the general public and opinion leaders, help boost cooperative understanding.



COOPERATION AMONG COOPERATIVES

By working together through local, national, regional and international structures, cooperatives improve services, bolster local economies and deal more effectively with social and community needs.



CONCERN FOR COMMUNITY

Cooperatives work for the sustainable development of their communities through policies supported by the membership.

THESE ARE
THE WORDS
WE LIVE BY.

