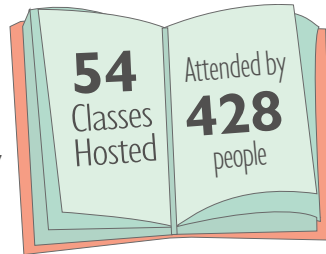




2025 Annual Report



292 New Owners,
now part of our
community of **7577**



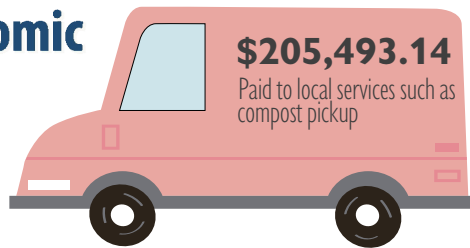
RIVER MARKET CO-OP CULTIVATES A HEALTHY COMMUNITY THROUGH...

1 Equitable economic relationships



\$5,038,212.03

BACK INTO OUR COMMUNITY through our purchases of goods, supplies & services.



\$905,726.20

Paid to **LOCAL** farmers and food suppliers



2 Positive environmental impacts



78,000 lbs composted
(food waste + packaging)

3 Inclusive, socially responsible business practices

\$5,744,700 Owner points redeemed
\$85,547 in Owner purchases

\$19,107.45 donated to our **ROUND UP Program**



\$5,669 Raised for our
growers grazers makers bakers **GRANT PROGRAM**



River Market Financial Statements

Profit & Loss July 2024 through June 2025

	Jul '24 - Jun 25	Jul '23 - Jun 24	\$ Change	% Change	% of Income
Ordinary Income/Expense					
Income					
4000 · Sales	7,949,648.83	7,615,315.31	334,333.52	4.39%	100.0%
Total Income	7,949,648.83	7,615,315.31	334,333.52	4.39%	100.0%
Cost of Goods Sold	4,880,853.18	4,644,471.00	236,382.18	5.09%	61.4%
Gross Profit	3,068,795.65	2,970,844.31	97,951.34	3.3%	38.6%
Expense					
6000 · Labor Costs	1,952,566.61	1,696,774.47	255,792.14	15.08%	24.56%
6100 · Sales & Marketing	48,149.36	58,300.61	-10,151.25	-17.41%	0.61%
6200 · Occupancy	438,880.91	401,850.32	37,030.59	9.22%	5.52%
6300 · Equipment Exp	62,716.29	64,412.71	-1,696.42	-2.63%	0.79%
6400 · Owner Expenses	168,576.19	141,019.41	27,556.78	19.54%	2.12%
6500 · Overhead	334,491.05	326,468.35	8,022.70	2.46%	4.21%
Total Expense	3,005,380.41	2,688,825.87	316,554.54	11.77%	37.81%
Net Ordinary Income	63,415.24	282,018.44	-218,603.20	-77.51%	0.8%
Other Income/Expense					
Other Income					
7000 · Other Income	170,961.82	36,998.30	133,963.52	362.08%	2.15%
Total Other Income	170,961.82	36,998.30	133,963.52	362.08%	2.15%
Other Expense	76,910.49	96,317.07	-19,406.58	-20.15%	0.97%
Net Other Income	94,051.33	-59,318.77	153,370.10	258.55%	1.18%
Net Income	157,466.57	222,699.67	-65,233.10	-29.29%	1.98%

Balance Sheet As of June 30, 2025

	Jun 30, 25	Jun 30, 24	\$ Change	% Change
ASSETS				
Current Assets				
Checking/Savings	249,891.49	401,693.69	-151,802.20	-37.79%
Other Current Assets	1,046,077.65	582,900.30	463,177.35	79.46%
Total Current Assets	1,295,969.14	984,593.99	311,375.15	31.63%
Fixed Assets				
1400 · Equipment	116,008.72	112,255.62	3,753.10	3.34%
1450 · Furniture & Fixtures	2,196.21	2,903.39	-707.18	-24.36%
1500 · Building	82,325.12	59,180.32	23,144.80	39.11%
Total Fixed Assets	200,530.05	174,339.33	26,190.72	15.02%
Other Assets	1,577,591.39	1,688,499.44	-110,908.05	-6.57%
TOTAL ASSETS	3,074,090.58	2,847,432.76	226,657.82	7.96%
LIABILITIES & EQUITY				
Liabilities				
Current Liabilities				
Accounts Payable				
2000 · Accounts Payable	289,664.16	248,446.81	41,217.35	16.59%
Total Accounts Payable	289,664.16	248,446.81	41,217.35	16.59%
Other Current Liabilities	157,444.89	90,757.76	66,687.13	73.48%
Total Current Liabilities	447,109.05	339,204.57	107,904.48	31.81%
Long Term Liabilities	1,314,511.96	1,361,503.19	-46,991.23	-3.45%
Total Liabilities	1,761,621.01	1,700,707.76	60,913.25	3.58%
Equity				
3275 · C-Shares	253,300.00	258,800.00	-5,500.00	-2.13%
3276 · C Shares Dividend Paid	-144,134.16	-131,994.16	-12,140.00	-9.2%
3300 · Class A Capital Stock	75,309.75	72,329.75	2,980.00	4.12%
3400 · Class B Capital Stock	527,396.25	506,458.25	20,938.00	4.13%
3450 · Donated Capital	12,212.08	10,212.08	2,000.00	19.59%
3600 · Retained Earnings	238,761.16	16,061.49	222,699.67	1,386.54%
3700 · Owner Equity	192,157.92	192,157.92	0.00	0.0%
Net Income	157,466.57	222,699.67	-65,233.10	-29.29%
Total Equity	1,312,469.57	1,146,725.00	165,744.57	14.45%
TOTAL LIABILITIES & EQUITY	3,074,090.58	2,847,432.76	226,657.82	7.96%