



RISING TIDE
CO-OP

**SUSTAINING
OUR COMMUNITY
SINCE 1978**

**"COOPERATIVES ARE POWERFUL TOOLS FOR STRENGTHENING LOCAL ECONOMIES—
MEANING THE NETWORK OF PEOPLE, BUSINESSES, AND RESOURCES WITHIN A COMMUNITY.
THEY HELP KEEP BENEFITS ROOTED WHERE MEMBERS LIVE AND WORK, SUPPORTING JOBS,
SERVICES, AND OVERALL COMMUNITY WELLBEING."**

2025 IMPACT

Dear Friends and Fellow Member-Owners,

Nothing we accomplished in 2025 happened because of a plan on whiteboard. It happened because of you. It happened because our community kept showing up, staff kept caring, and farmers kept growing food worth believing in. What we did this year, we did in service of that. We invested in new refrigeration coolers and freezers throughout the store, upgraded our heating and cooling systems, and made ongoing repairs to where our staff works and our community gathers. These aren't glamorous investments. They're the kind that say: we take care of what we've been given. We take care of the people inside these walls. And we take care of you.

Here is what a community looks like when it decides to own something together: \$11 million in sales. Over \$5.4 million returned to the Maine economy through employee wages and benefits, Maine services, and purchases from local producers. More than five million dollars, not extracted, not sent elsewhere, not absorbed into a distant supply chain, but invested right here, in the people and places that make this region worth living in. That's not a metric. That's a value made visible.

We are proud of this year. We are also clear-eyed about how much further we can go. The opportunity in front of Rising Tide, to deepen our roots in the local food system, to serve this community with even more care and intention, is one of the most meaningful things I get to be a part of. I don't take that for granted for a single day. Thank you for trusting us with it. Here's to what we build next.

With deep gratitude,

Mike Runco
General Manager

Dear Neighbors,

Rising Tide is a retail grocery store owned by more than 6,000 shareholders. We exist to strengthen our community and the local economy. Our community includes our member-owners, our customers, our employees, our local farmers and suppliers, our greater community, and our community partners.

Governance of Rising Tide is by an active and engaged board that adheres to the cooperative principles first established by the Rochdale Society of Equitable Pioneers in 1844 and most recently updated by the International Co-operative Alliance in 1995. The seven cooperative principles are: (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; and (7) Concern for community.

Highlights for 2025 include another profitable year, member-owner dividends, and continued investment in equipment and facilities, and an exciting new partnership with a local financial institution, Ancorum Credit Union. We also bid a grateful farewell to Heather Burt, our long-time General Manager, whose leadership strengthened Rising Tide's mission and lasting commitment to our community.

We are grateful for the continued support of our community — it is what makes Rising Tide possible.

Ed Ross
President, Board of Directors

Ed Ross
President

Sam MacGown
Vice President

Sean O'Neill
Treasurer

Sofia Doe
Secretary

Jane Bjerklie-Barry

Elizabeth Jane Dunn

Leifa Gordon

Patricia Matrai

Deb Singer

IN 2025 RISING TIDE CO-OP SOLD...

1,903
UNITS OF
MAINE MAPLE SYRUP

3,453
POUNDS OF
MAINE HONEY

5,096
MAINE WELLNESS PRODUCTS

9,400
POUNDS OF
MAINE BLUEBERRIES

13,105
POUNDS OF
MAINE CHEESE

22,410
HOUSE-MADE SCONES



2,908
POUNDS OF
MAINE TOFU

3,783
GALLONS OF
MAINE RAW MILK

5,684
MAINE SEEDLINGS

8,557
LINCOLN COUNTY NEWS NEWSPAPERS

13,926
POUNDS OF
MAINE CARROTS

49,120
LOAVES OF
MAINE BREAD



37,817
POUNDS OF
MAINE MEAT

MORE THAN
\$640,067
WORTH OF
MAINE PRODUCE

BY PURCHASING PRODUCTS PRODUCED IN MAINE, UTILIZING SERVICES BASED IN MAINE, AND HIRING PEOPLE WHO LIVE IN MAINE...

RISEING TIDE CO-OP
INVESTED

\$5,432,040

BACK INTO THE
**MAINE
ECONOMY
IN 2025**

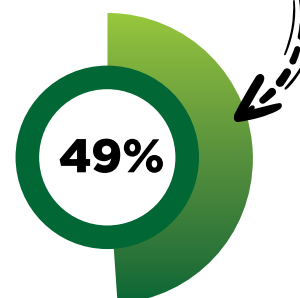
\$2,659,252
MAINE PURCHASES

\$267,652
MAINE SERVICES

\$2,505,136
WAGES & BENEFITS

UP \$279,650 SINCE '24!

THIS PERCENT OF
GROSS SALES
STAYED IN MAINE!*



* NOT INCLUDING DONATIONS AND SPONSORSHIPS

COOPERATIVE PRINCIPLE #6: COOPERATION AMONG COOPERATIVES FINANCIAL SERVICES FOR A BETTER LOCAL FOOD SYSTEM

In 2025, RisingTide Co-op paid over \$156,000 in fees to accept credit cards for purchases. Most of the credit cards used were issued by large for-profit banks with no commitment to Maine.

To keep that money circulating locally, RisingTide has partnered with Ancorum Credit Union (formally 5 County Credit Union) in Bath to create the RisingTide Co-op Visa Rewards Card. Ancorum is a local cooperative institution that shares RisingTide's commitment to the cooperative model AND building a stronger local food system.

As a state chartered credit union, Ancorum is a financial cooperative owned by its over 30,000 members. Also, of all the credit unions and banks in Maine, Ancorum does more to build a better local food system. They provide critical financing – often not easily available elsewhere – to many of the farms who supply RisingTide. They are also one of the largest corporate users of Bumper Crop certificates for use at farmers markets and an active and significant supporter of many key Maine institutions including MOFGA, Maine FarmlandTrust, and many others.

Based on feedback from our member-owners, we are aiming to offer members a RisingTide Co-op Visa Reward Card in October. The card will work just like a conventional Visa card with cash back rewards, extra points for shopping at RisingTide and specials on merchandise for cardholders. Also, Ancorum will pay (or pay back!) to RisingTide a portion of those pesky interchange fees – keeping those dollars local!



STATEMENT OF INCOME

2025

2024

Gross Sales	\$11,158,895	\$10,937,441
Cost of Goods Sold	\$7,145,640	\$7,012,725
Personnel Expenses	\$2,586,625	\$2,416,633
Occupancy Expenses	\$201,433	\$197,530
Depreciation	\$226,269	\$147,895
Operating Expenses	\$356,740	\$385,125
Administration/Promotions	\$269,379	\$320,290
Discounts	\$92,264	\$90,994
Governance*	\$12,016	\$23,378
Net Other Income	\$(4,045)	\$28,797
Provisions for Income Taxes	\$(90,567)	\$18,500
Net Income	\$173,917	\$390,168

*Board member gift card stipends (\$145/\$90 for officers/members per quarter), meals at meetings, professional development and the Annual Gathering

BALANCE SHEET

Current Assets	\$1,599,350	\$1,804,038
Property & Equipment	\$2,436,587	\$2,071,651
Other Assets	\$148,705	\$146,395
Total Assets	\$4,184,642	\$4,022,084
Current Liabilities	\$590,156	\$603,224
Long Term Liabilities	\$686,255	\$769,861
Member Equity	\$2,761,231	\$2,577,999
Total Liability & Equity	\$4,184,642	\$4,022,084

CASH FLOW STATEMENT

Net Cash from Operations	\$435,928	\$524,915
Net Cash from Investing	\$(632,205)	\$(454,567)
Net Cash from Financing	\$(76,678)	\$(23,249)
Net Change in Cash	\$(272,955)	\$47,099
Cash at Beginning of Year	\$540,304	\$493,205
Cash at End of Year	\$267,349	\$540,304

Note: Based on Reviewed Financials

COOPERATIVE PRINCIPLE #8: CONCERN FOR COMMUNITY EVERYONE DESERVES HEALTHY FOOD

ROUNDING UP AT THE REGISTER SUPPORTS



This program raises funds to purchase goods from local farmers and producers to feed our neighbors in need.



Rising Tide's SHARE program provides a 10% discount on all eligible purchases for those who qualify, every day of the week.

Any Rising Tide member-owner who participates in at least one of the following programs is eligible: SNAP, WIC, Pell Grants, Maine Head Start, Maine Low Income Home Energy Assistance Program (LIHEAP), MaineCare (SCHIP), and Maine Temporary Assistance for Needy Families (TANF).

Member-ownership requires a \$10 equity payment once per year.

Please let us know if that is a hardship.



Through Farm Fresh Rewards, SNAP/EBT shoppers receive a 50% point-of-purchase discount on any eligible fruit, vegetable, legume, or seedling. This includes fresh, frozen, and dried products with no added sugars, salts, or fats.

Courtesy of Good Shepherd Food Bank

This is one discount that can be stacked on sales items!



COOPERATIVE PRINCIPLE #8: CONCERN FOR COMMUNITY

DONATIONS, SPONSORSHIPS & COMMUNITY PARTNERS

AMERICAN LEGION
 ANCORUM CREDIT UNION
 AVIAN HAVEN
 BANGOR SAVINGS BANK
 BATH SAVINGS INSTITUTION
 BEE AWARE
 BOOTHBAY HARBOR REGION CHAMBER OF
 COMMERCE
 BRISTOL CONSOLIDATED SCHOOL
 CARING FOR KIDS
 CENTER FOR TEACHING & LEARNING
 CLASSICAL UPRISING
 CLC YMCA
 CO-OP SPIRIT
 COASTAL KIDS PRESCHOOL
 COASTAL RIVERS CONSERVATION TRUST
 COASTAL WOMEN'S CONNECTION
 COMMUNITY HOUSING IMPROVEMENT PROJECT
 COMMUNITY PLATE
 COMMUNITY REUSE PROJECT
 CONGREGATIONAL CHURCH OF BRISTOL
 COOPERATIVE DEVELOPMENT INSTITUTE
 COOPERATIVE MAINE BUSINESS ALLIANCE
 DAMARISCOTTA MILLS FISH LADDER
 RESTORATION
 DAMARISCOTTA PUMPKINFEST & REGATTA
 DAMARISCOTTA REGION CHAMBER OF COMMERCE
 DAMARISCOTTA-NEWCASTLE LIONS CLUB
 DaPONTE STRING QUARTET
 DARLING MARINE CENTER
 DOWNEAST DOG NEWS
 ECUMENICAL FOOD PANTRY
 EDGECOMB EDDY SCHOOL
 FARMS AT THE Y
 FINDING OUR VOICES
 FOOD CO-OP INITIATIVE
 FRANCIS PERKINS NATIONAL MONUMENT
 GOOD SHEPHERD FOOD BANK
 GREAT SALT BAY SCHOOL
 GROWING TO GIVE
 HEALTHY KIDS
 HEALTHY LINCOLN COUNTY
 HEARTWOOD REGIONAL THEATER COMPANY
 HEARTY ROOTS
 HERBAL HUMMINGBIRD HUB
 INN ALONG THE WAY
 JEFFERSON AREA COMMUNITY FOOD PANTRY
 JEFFERSON SCHOOL
 KIEVE WAVUS EDUCATION
 LAND PEACE FOUNDATION
 LINCOLN ACADEMY
 LINCOLN COUNTY FISH
 LINCOLN COUNTY FOOD INITIATIVE

LINCOLN COUNTY HISTORICAL ASSOCIATION
 LINCOLN COUNTY UNITY & COMMUNITY PRIDE
 LINCOLN THEATER
 MAIN STREET MUSIC THERAPY
 MAINE FARMLAND TRUST
 MAINE FEDERATION OF FARMERS' MARKETS
 MAINE FFA ASSOCIATION
 MAINE FOOD CONVERGENCE PROJECT
 MAINE ORGANIC FARMERS AND GARDENERS
 ASSOCIATION
 MAINE PUBLIC BROADCASTING NETWORK
 MAINE SCHOOL GARDEN NETWORK
 MAINEHEALTH
 MARINE MAMMALS OF MAINE
 MEDOMAK VALLEY HIGH SCHOOL
 MIDCOAST CONSERVANCY
 MIDCOAST FRIENDS
 MIDCOAST HUMANE
 MILLER SCHOOL
 MOBIUS INC.
 MORRIS FARM
 NATIONAL AUDUBON SOCIETY'S SEABIRD
 INSTITUTE
 NEIGHBORING FOOD CO-OP ASSOCIATION
 NEW HOPE MIDCOAST
 NOBLEBORO HISTORICAL SOCIETY
 NORTH NOBLEBORO COMMUNITY ASSOCIATION
 PEMAQUID BEACH TRIATHALON
 ROCK COAST ROLLER DERBY
 ROTARY CLUB OF DAMARISCOTTA-NEWCASTLE
 SALT BAY AREA HEAD START
 SALTWATER ARTISTS GALLERY
 SHEEPSHOT VALLEY CHILDREN'S HOUSE
 SHEEPSHOT VALLEY CHORUS
 SKIDOMPHA LIBRARY
 SOUTH BRISTOL SCHOOL
 STEPPING STONE HOUSING
 STUDIO B
 TAPESTRY SINGERS
 TWIN VILLAGES FOOD BANK FARM
 VEGGIES TO TABLE
 VILLAGES OF LIGHT
 WABANAKI ALLIANCE
 WABANAKI PUBLIC HEALTH AND WELLNESS
 WALDO THEATER
 WALDOBORO FOOD PANTRY
 WALDOBORO WOMAN'S CLUB
 WATERSHED CENTER FOR THE CERAMIC ARTS
 WHITEFIELD ELEMENTARY SCHOOL
 WHITEFIELD FOOD PANTRY
 WHITEFIELD LIONS CLUB
 WISCASSET COMMUNITY CENTER
 WOOLWICH CENTRAL SCHOOL



44 NORTH COFFEE
ABRAHAM'S GOAT FARM AND CREAMERY
AIRLINE BREWING CO.
ALLAGASH BREWING CO.
ALPINE APIARY
AMOLITTA PASTA
APRÈS
ATLANTIC BAKING CO.
ATLANTIC SEA FARMS
AVENA BOTANICALS
BALFOUR FARM
BANDED BREWING CO.
BAR HARBOR FOODS
BATTERY STEELE BREWING
BAXTER BREWING CO.
BEE WELL
BEGIN AGAIN FARM
BHOMI DEVI SEEDS
BISSELL BROTHERS
BIXBY CHOCOLATE
BLACK EARTH FOREST FARM
BLACK HORSE FARM
BLUE BARRENS FARM
BLUE FISH FARM
BLUE LOBSTER URBAN WINERY
BLUEBIRD HILL FARM
BLUET
BONDESON FARM
BOOTHBAY CRAFT BREWERY
BOOTHBAY HARBOR DOG TREATS

FAT FRIAR'S MEADERY
FEDCO SEEDS
FIELDS FIELDS BLUEBERRIES
FLORA CULTURE
FOGTOWN BREWING COMPANY
FOUNDATION BREWING CO.
FOX FAMILY POTATO CHIPS
FREEDOM'S EDGE CIDER
FRONTIER MAPLE SUGARWORKS
FUZZY UDDER CREAMERY
GAGNE FOODS
GEARY BREWING CO.
GLOBECOMAIN
GO-EN FERMENTED FOODS
GOLDEN FLEECE
GOOD DEEDS
GOOD SHEPHERD'S FARM
GOOD TERN CO-OP
GORANSON FARM
GRACIE'S GARDEN
GRAMPA'S GARDEN
GRANDY ORGANICS
GRAZE
GREEN BEE
GRINDSTONE NECK OF MAINE
GRYFFON RIDGE SPICE
MERCHANTS
HARVEST MAINE
HEALING HOME FOODS
HEART SPARK FARM AND FORAGE
HEIWA TOFU

JYANG-LEE'S KITCHENS
KATE'S CREAMERY
KIMCHI BEYOND COMPARE
KING HILL FARM
KOUNTRY KETTLE
LAKIN'S GORGES CHEESE
LINCOLN COUNTY NEWS PUBLISHING CO.
LITTLE LAD'S
LITTLE RED CUP TEA CO.
LOST & FOUND FARM
LUCKY PIGEON BREWING CO.
MAGIC MOON SOAP COMPANY
MAGICAL LABORATORIES
MAINE BEER COMPANY

MOLÄSSA
MOM'S MUNCHIES
MONGR.NET
MOOSE CROSSING GARDEN CENTER
MORNING DEW FARM
MORSE'S SAUERKRAUT
MUMBAI TO MAINE
MYSTIC COVE DRINKS
NAPPI DISTRIBUTORS
NATIONAL DISTRIBUTORS
NATIVE MAINE
NIGHT MOVES BREAD
NORTH ATLANTIC NATURALS
NORTH SPORE
NORTHEAST SPECIALTY FOODS

RED HOUSE FARM
RED KETTLE FOODS
RISING TIDE BREWING CO.
ROCK CITY COFFEE ROASTERS
ROOT WILD KOMBUCHA
ROSARIO'S FRESH PESTO
RUN AMOK MEAD
SANDY'S SIMPLY DELICIOUS
SASANOVA BREWING
SCHLOTTERBECK & FOSS
SEAL COVE FARM
SEALYON FARM
SEBAGO BREWING CO.
SEWALL ORCHARD
SHEEPSHOT VALLEY BREWING
SHORT CREEK FARM
SHOVEL AND SPOON
SILVER MOON CREAMERY
SINGING PASTURES
SINLESS POP
SLAB SICILIAN STREET FOOD
SLOW RISE FARM
SMALL GOOD
SOLO PANE E PASTICCERIA
SONNENTAL DAIRY
SOOTHING LOTION
SPARKPLUG FARM
SPARKY'S APIARIES
SPARROW FARM
SPECKLED AX
SPRING DAY CREAMERY
STONECIPHER FARM

**RISEING TIDE CO-OP IS PROUD TO CARRY PRODUCTS FROM THESE MAINE VENDORS,
52 OF WHICH ARE RIGHT HERE IN LINCOLN COUNTY**

BOOTHBY'S ORCHARD AND FARM
BOREALIS BREADS
BOUCHARD FAMILY FARMS
BOWDEN'S EGG FARM
BRAZEN BAKING
BREAD LADY BAKERY
BRICKYARD BRANDS
BROAD ARROW FARM
BUCKWHEAT BLOSSOM FARM
BUDDY BROWN/LYDIA'S EGGS
BUNKER BREWING CO.
CALDWELL FAMILY FARM
CELLARDOOR WINERY
CENTRAL DISTRIBUTORS
CHOW MAINE
CHUH MATCHA
COASTAL LOCKER-ROOM
COASTSIDE BIO RESOURCES
COFFEE BY DESIGN
COLD SPRING RANCH
COLVARD & CO.
COMMUNITY HARVEST
COPPER TAIL FARM
CREAMY ACRES CREAMERY
CROOKED FACE CREAMERY
CROWN O' MAINE DISTRIBUTION
CRUMB BAKERY
CUSHNOC BREWING CO.
DANDELION SPRING FARM
DANICA DESIGN CANDLES
DE MON JARDIN
DEAR DAIRY ICE CREAM
DEMETRA BREAD
DENTAL LACE
DEVENISH WINES
DHARMA FARM
DIGGABLES PUFFS
DOWN EAST MAGAZINE
DUCKTRAP RIVER OF MAINE
DULSE & RUGOSA
EARTH SPIRAL APOTHECARY
EASTERLY WINE
EIGHTEEN TWENTY WINES
EVELYN DEAN ARTS
EWING FRUIT CO.

thank you!

HERBAL REVOLUTION
HERRING BROTHERS MEATS
HIGHLAND FOODS
HOLLY FARMS
HOLMES + HUDSON
HOOTENANNY BREAD
HOOTIN' GLUTEN FREE BAKERY
HUMAN NATURE OF MAINE
IRONWOOD FARM
JOYFUL SPIRIT

MAINE COAST SEA VEGETABLES
MAINE CRISP CO.
MAINE GRAINS
MAINE GRAVY
MAINE MADE RELIEF
MAINE MEDICINALS
MAINE MOMS LIVING WELL
MAINE ROOT
MAINE SHELLFISH COMPANY
MAIZ COLUMBIAN STREET FOOD
MANNAFEST MUSHROOMS
MANTIS MEDICINE
MARIN SKINCARE
MAST LANDING BREWING CO.
MATTIE ROSE TEMPLETON
MBINGO MOUNTAIN COFFEE
MIDCOAST VEGAN
MISTY BROOK FARM
MOFGA

NORTHERN MAINE CHAGA
NOVA FOODS
OAKHURST DAIRY
OAKLANDS FARM
OCEAN'S BALANCE
ORONO BREWING CO.
OXBOW BREWING CO.
OYSTER CREEK MUSHROOM CO.
OYSTER RIVER WINEGROWERS
P.B. HONEY
PAPOU'S KITCHEN
PARIS FARMERS UNION
PEAK ORGANIC BREWING CO.
PEMBERTON'S GOURMET FOODS
PINE STATE BEVERAGE
PINE TREE POULTRY
PINEHURST SOURDOUGH
PINELAND FARMS DAIRY CO.
PLANET BOTANICALS
PLEASANT RIDGE PROVISIONS
PLUCKED FRESH SALSA
PORT CLYDE FRESH CATCH
POSIES IN THE PINES
QUARTER MOON FARM
RAGGED COAST CHOCOLATES
REBEL HILL FARM
RECLAIMED WILD CO.

STONEWALL KITCHEN
STRAWBERRY HILL FARMS
STRAW'S FARM
SUMMER DAWN ORGANICS
SUMMIT SPRING
SUNSET ACRES FARM & DAIRY
SUNSHINE APOTHECARY
SWALLOWTAIL FARM AND CREAMERY
SWAN'S HONEY
SWEET MONKEY BUSINESS
TARBOX FARM
TEMPEST IN A TEAPOT
TERN COFFEE ROASTERS
THE GOOD CRUST
THE MAINE PIE CO.
THE MILK HOUSE DAIRY FARM AND CREAMERY
THE ORIGINAL JOJOBA COMPANY
THE SCONE GODDESS
THE WHOLE ALMOND
THIRTY ACRE FARM
THREE LITTLE BUDS FARM
TIDE MILL ORGANIC FARM
TOOTIE'S TEMPEH
TORTILLERIA PACHANGA
TRILLIUM SOAPS
UNDERGROUND BEETS
UNION BAGEL CO.
VACATIONLAND DISTRIBUTORS
VALLEY BEVERAGE
VITAMIN SEA SEAWEED
WHITE DUCK FARM
WICKED JOE ORGANIC COFFEES
WICKED WINES & GREAT BEERS
WILD FOLK FARM
WINTER HILL FARM
WOODFIELD FARM
WOODLAND FARMS BREWERY
WYMAN'S
YORK HILL FARM
YOST FARMS
ZEN BER HONEY TEA
AND MORE!

RISEING TIDE CO-OP | 323 MAIN ST, DAMARISCOTTA, ME | WWW.RISINGTIDE.COOP