



nging River Electric's dedicated team of employees and directors remain **driven to serve** the needs of our members and communities. Our commitment to providing safe, reliable electric service at the lowest possible cost continues to be our focus, no matter the weather conditions.

In 2024, your electric cooperative's membership and meter counts moved upward. Planning for improvements and additions to our electric distribution system is essential for maintaining reliable electric service, meeting future energy needs, and anticipating how extreme temperatures and high demand may put stress on the system. Our engineers are working on a new longrange plan and construction work plan to guide us.

As part of our electric infrastructure, fiberoptic lines continued being incorporated into our daily duties. These fiber lines not only provide highspeed internet service for our subsidiary Singing River Connect to use, but they also provide a way to communicate directly with our substations. In many cases, this real-time communication led to more efficient outage response times for our members. We are excited to see this project expand and reach all 45 of our substations in 2025.

Singing River Electric supported its communities throughout 2024 with programs providing education, assistance, and value to members, such as the Cooperative Days of Service projects, Neighbors Helping Neighbors Community Grant Program, and several youth education programs.

Our members drive every decision we make and are the reason our **cooperative exists.** To us, you're more than a customer – you are a member. As we reflect on the accomplishments of the past year, we remain eager to provide the high level of service you expect and deserve.

Brian Hughey

GENERAL MANAGER AND CEO





"Our commitment

to providing safe, reliable electric service at the lowest possible cost

> continues to be out focus,

no matter the weather conditions."













Cooperative AFFILIATES





WHOLESALE POWER PROVIDER

STATEWIDE TRADE ORGANIZATION



For 86 years, Singing River Electric has provided reliable electric service to its members.

Our mission is to provide safe and reliable electric service at the lowest possible cost while promoting energy efficiency and enhancing the lives of the members and communities we serve.

637	78,858	79,927	81,111
021	2022	2023	2024





NATIONAL SERVICE ORGANIZATION



NATIONWIDE ALLIANCE

Minuen BY ELECTRIC SERVICE **RESTORING POWER AFTER WEATHER EVENTS**

Vevere weather was a common occurrence throughout Singing River Electric's service area in 2024 with thunderstorms bringing heavy rain, damaging wind gusts, frequent lightning, and flooding. As usual, Singing River Electric linemen, dispatchers, and other personnel responded to the outages caused by the weather and restored all power to members quickly and efficiently.

Hurricane Francine made landfall in Louisiana's Terrebonne Parish as a Category 2 storm on September 11, 2024. Singing River Electric's service area began experiencing gusty winds and heavy rain that evening as a result. Our linemen responded to outages until tropical storm-force winds prevented them from continuing. Power restoration began again before daylight on September 12 with all power being restored by early afternoon. Outages from Francine were primarily caused by wind blowing trees and limbs onto the power lines. Fortunately, there were few broken poles. During the twoday storm, Singing River Electric had 178 outages with 5,306 member meters affected.

Singing River Electric conducted its annual review of the Emergency Preparedness Plan in coordination with the opening of the 2024 hurricane season. Employees walked through the plan phases starting with actions to take when a storm enters the Gulf of Mexico until linemen have all power outages restored. This plan has guided Singing River Electric through countless hurricanes, thunderstorms, and tornadoes.







EXTREME COLD

During January 2024, Singing River Electric's service area experienced temperatures well below normal, even dropping to 17 degrees on January 17. With our heaters running nearly continuously to keep our homes warm in this extreme cold, the energy demand from our members set new records for Singing River Electric. Through advanced planning, distribution system upgrades, and proper right-of-way clearing practices, Singing River Electric's distribution system performed exceptionally well. In addition, our wholesale power provider, Cooperative Energy, met our record peak demand with adequate generation and transmission service to our substations.

APPRENTICESHIP PROGRAM

Singing River Electric began an apprenticeship program for newly hired apprentice linemen in July 2024, standardizing skills and training for daily work practices. While on-the-job training is most important, the apprenticeship program allows for further training of lineman skills and safe work practices.

The program consists of four levels, and each level lasts one year. Apprentices complete training workbooks with a test at the end, have job tasks checked by their foremen, attend training schools held throughout the state, and undergo a field test where they perform the skills they learned.

POLE, LINE, AND **METER READING INSPECTIONS**

Our employees inspected lines and nearly 28,500 poles in 11 substation areas during 2024, noting if they are in good shape or in need of replacement. Meter reading inspections occur on a three-year rotation to ensure meters are reading correctly so that members are billed accurately. This proactive maintenance strengthens our electric system and our ability to provide safe, reliable electricity.



EMPLOYEE SAFETY TRAINING



Singing River Electric employees attended monthly safety meetings to review practices to keep them safe in the field and in the office. Part of safety training was annual CPR and first aid certification. Linemen and engineering staff attended a transformer training course which provided a refresher on transformer safety and effective installation.

4 2024 ANNUAL REPORT | DRIVEN BY SERVICE







SCADA SYSTEM

Singing River Electric continued building its SCADA (supervisory control and data acquisition) system which uses software and fiber lines to collect and analyze real-time data from its substations. Our engineers and technicians commissioned substations for SCADA to verify communication to and from our offices and checked safety features and controls on all substation devices. In these commissioned substations, our electronics technicians converted meter readings so they travel over the fiber network instead of the radio system. Member benefits from SCADA include speeding outage restoration times, improving reliability, and receiving more information to perform proactive system maintenance.

Minen BY MEMBER SERVICE MORE \$5 MILLON IN CAPITAL CREDITS RETIRED FOR MEMBERS

major benefit of being an electric cooperative member is the retirement of capital credits. In 2024, Singing River Electric's board of directors approved a retirement of more than \$3.5 million in capital credits to our membership; this represented capital credits for the year 1998. Our generation and transmission cooperative, Cooperative Energy, also returned capital credits totaling \$1.56 million to our membership for the year 1994.

As a member, you have a share in the earnings of your not-for-profit electric cooperative. Singing River Electric's rate revenue is used to operate, make payments on loans, and make improvements to the electric system. Any remaining revenue is allocated to members in the form of capital credits. The amount of capital credits assigned to a member is based on the amount of electricity used during a particular year. When funding is available, Singing River Electric's board of directors can approve retiring a portion of a member's capital credits in the form of a bill credit or check; the same applies for Cooperative Energy.



Singing River Electric Cooperative



Making payments and accessing your account through Singing River Electric's automated phone system is even more secure. Members now need a personal identification number (PIN) to gain access to their account by phone. To set your PIN, follow the prompts while using the automated phone system or call our office to speak to a member service representative.



Thanks to the added security of the PIN, Singing River Electric can now accept checks by phone and set up recurring payments with a checking account. Note: a PIN is not required to report a power outage.

The auto attendant phone options were updated so members can more easily speak to a member service representative and can switch from one menu to another with ease.

ENERGY EFFICIENCY

Throughout 2024, Singing River Electric shared information to help members lower their energy use and in turn lower their electricity bills. Tips covered seasonal weather tips for air conditioning and heating use, tracking energy use through the SmartHub app, online calculators on singingriver.com, heat pump rebates, and the Comfort Advantage energy-efficient home building program. This information was readily available on our Facebook, X, and Instagram pages, the Today in Mississippi magazine, and our website's Ways to Save section.











commissionings



CREW FOLLOW FRIDAY

On alternating Fridays throughout the year, Singing River Electric's public relations department gave members a glimpse of our linemen working

in the field. Whether running service to a new home or upgrading existing lines and equipment, our linemen are skilled at getting the job done safely and efficiently to meet our members' needs.



MEMBER SAFETY

The safety of our members is a priority for Singing River Electric. Electrical safety tips are shared year-round with special emphasis in May during Electrical Safety Month and during hurricane season with generator and downed power line safety.



Our employees shared safety messages with school children using the Safety City demonstration and showing why avoiding power lines is smart.

Singing River Electric participated in a public safety campaign with Cooperative Energy and 10 other Mississippi electric cooperatives. Through a variety of advertisements, safety messages about overhead power lines, underground power lines, working around power lines, and more reached members and directed them to be aware everywhere.com for more information.



ZERO-INTEREST LOAN TO MISSISSIPPI EXPORT RAILROAD



Singing River Electric facilitated a \$2.36 million United States Department of Agriculture (USDA) Rural Economic Development zero-interest loan for Mississippi Export Railroad. The short-line railroad, which operates in Singing River Electric's service area, will

use the loan to build a railcar repair shop at the Helena Industrial Park in Moss Point, Miss. Singing River Electric awarded the funds in August 2023, and Mississippi Export Railroad announced the project at its Gold Spike groundbreaking ceremony in May 2024. Up to 24 new full-time jobs are expected within the first five years of operation.

Priven BY COMMUNITY SERVICE COOPERATIVE DAYS OF SERVICE

oining electric cooperatives from across the state, Singing River Electric participated in Cooperative Days of Service, held annually in January in conjunction with Dr. Martin Luther King's birthday. "All labor that uplifts humanity has dignity and importance and should be undertaken with painstaking excellence," King stated.

For the sixth year, SRE employees volunteered for community service projects and kicked off 2024 spending time improving our local communities.

The first project included moving playground equipment from the Lucedale Municipal Park in George County. The park was going through a major renovation including extensive foundation work, irrigation, and eventually, all new playground equipment. Employees helped dig up old equipment buried deep in concrete and then moved the pieces to two other area parks.

The second project involved packing and moving books for the Jackson-George Regional Library System. The Pascagoula branch's genealogy department and law library had to remove all contents from the buildings so renovations could begin.

For the third project, employees gave the Greene County Rural Events Center announcers and entry booth a fresh coat of paint and made sure all the RV electrical outlets were in good working condition.



COOPERATIVE YOUTH LEADERS

Three high school juniors representing Pascagoula High School, Perry Central High School, and St. Martin High School attended the Cooperative Leaders Workshop in Jackson and the 2024 National Rural Electric Cooperative Association's Youth Tour of Washington, D.C. While in D.C., the students visited historic sites, monuments, museums, the U.S. Capitol, and other attractions. The Cooperative Youth Leaders program is fully funded by participating Mississippi electric cooperatives as a commitment to mold future leaders who will impact their state and local communities.

MISSISSIPPI STATE FLAG DONATIONS

Singing River Electric presented Mississippi state flags to all Greene County schools. The flag



design, approved by voters in 2020, includes a white magnolia blossom encircled with 20 white stars, one gold star, and the words "In God We Trust." A special treat when presenting the state flag to Leakesville Elementary was the first-grade class reciting the pledge of allegiance to the Mississippi flag.

MISSISSIPPI ARBOR DAY



To commemorate Mississippi Arbor Day, 2nd graders at George County's Benndale Elementary and 3rd graders at Pascagoula's Cherokee Elementary learned about the benefits of trees and helped plant trees on their school grounds. While National Arbor Day is

celebrated in April, Mississippi recognizes Arbor Day on the second Friday of February because late winter is the best time to plant new trees in our region; this increases the survival rate by giving young trees time to establish their root system before spring begins.





\$16,575.43 AWARDED IN NHN GRANTS

Seven non-profit organizations received Neighbors Helping Neighbors Community Grants from Singing River Electric in 2024. Recipients included CASA of Southeast Mississippi for a public address system, Benndale Elementary for a washer and dryer, Gulf Coast Center for Nonviolence for a front gate and refrigerator, McLain Attendance Center for robotics kits, Pascagoula River Audubon Center for new signage, Resurrection Catholic School for musical instruments, and George County Baseball Diamond Club for a field house awning.



SHARING CAREER OPPORTUNITIES

Singing River Electric wants to attract and retain top talent, and career fairs provide opportunities to go into the



community and build relationships with prospective employees. Human resources employees and others from various departments visited high schools and colleges during seven career fairs held in 2024. At the Pathways2Possibilities Career Fair, employees demonstrating linework, member service scenarios, and fiber internet splicing worked with 8th graders to help plant seeds early for career possibilities.

RENEW OUR RIVERS

Singing River Electric employees joined Mississippi Power and Singing River Federal Credit Union for the Renew Our Rivers event, removing more than six tons of debris and trash from the lower Pascagoula River in October 2024.



Thisen BY **FIBER INTERNET SERVICE**

YOU'VE BEEN $P(\neg R \Delta I) F$

Singing River Connect adds value to fiber internet plans

eing a Singing River Connect subscriber is different from being a customer at any other internet service provider. Singing River Connect is owned by Singing River Electric, a cooperative, which means we focus more on people than profits. When we saw the opportunity to upgrade our subscribers at no extra charge to them, deciding to do it was easy.

In July 2024, Singing River Connect announced revised residential fiber internet packages.

New speed offering

Singing River Connect's Speed Fanatic (2 Gig) package was created for subscribers who have more demanding internet needs

and those who want to extend internet service to outdoor areas or a secondary structure such as a pool house or shop, all with the help of a fiber representative to design the home network.

Two existing package upgrades

Singing River Connect gave our Everyday Scroller package subscribers a free speed upgrade from 100 Mbps to 300 Mbps. As subscribers connect more devices and branch out into cameras and smart home devices, having the 300 Mbps speed and bandwidth lets them continue expanding their internetbased possibilities.

The second upgrade added the ProtectIQ and ExperienceIQ enhanced mobile app features to the Entertainment Enthusiast (1 Gig) and Speed Fanatic (2 Gig) plans for free. As subscribers connect more devices, the need to protect and control their home network grows. ProtectIQ provides peace of mind protection from viruses, web threats, and intrusions across all devices on the network. ExperiencelQ helps manage screen time, ensure kidfriendly content, prioritize devices, and monitor internet use.

Fanatic . 2 Gig . \$129.95

- Heavy streaming on multiple devices
- Intense gaming with no lag
- Personalized top-tier service and installation
- Best plan for secondary structure and outdoor applications
- A static IP address
- Complimentary 24/7 service calls
- Advanced parental controls with Experience IQ mobile app feature
- Peace-of-mind security with ProtectIQ mobile app feature
- Up to 2,000 Mbps with equally fast upload and download speeds

Entertainment Enthusiast . 1 Gig. \$84.95

- Moderate streaming
- Multiplayer gaming
- 4K movie streaming on multiple devices
- Work from home without interruptions
- Advanced parental controls with Experience IQ mobile app feature
- Peace-of-mind security with ProtectIQ mobile app feature Up to 1,000 Mbps with equally fast upload and
- download speeds

Everyday Scroller · 300 Mbps · \$59.95

- Light streaming
- Online gaming
- Video chatting
- Web browsing/email
- Up to 300 Mbps with equally fast upload and download speeds

FREE ProtectIQ and ExperiencelQ enhanced mobile app features for all 1 Gig and 2 Gig plan subscribers

24/7 TECH SUPPORT

24/7 Technical Support SR Singing Rive

Tech support is only a call away - 877-636-1702 ready to help Singing River Connect subscribers any time – day or night.

Fiber internet means fast, reliable, and NO

BUFFERING! Contact us if your internet is not working correctly - we will make it right. Singing River Connect partnered with a Mississippi-based tech support provider in April 2024 to provide first-class assistance to our subscribers.

COMMUNITY PRESENCE

Just like Singing River Electric, Singing River Connect is dedicated to serving our communities. Being your trusted local provider meant visiting Vancleave High School and East Central High School football games to talk fiber internet, bringing coffee and donuts to local schools and teachers, and sponsoring the Jackson County Sherrif Department's golf tournament – just to name a few places we visited with Singing River Electric members and Singing River Connect subscribers in 2024.

LEARNING LABS

At 2024 Learning Lab events held in Richton, Lucedale, and Vancleave, attendees received valuable information about streaming movies and TV shows, cybersecurity, Wi-Fi calling, smart home devices, and the My SR Connect app's enhanced app features ExperiencelQ and ProtectIQ - all to show how to use fiber internet to its fullest. Our favorite part is visiting with our subscribers and potential subscribers one-onone and answering their questions.

Singing River Connect partnered with Jackson County to provide free SmartTown Community Wi-Fi at Lum Cumbest Park in Hurley. During the East Central Civic Association's Old Fashion Day event on March 23, 2024, our employees helped attendees access the park's SmartTown Community Wi-Fi. Signs bearing QR codes are placed throughout the park so visitors can download a profile and stay connected to free, secure Wi-Fi while attending sporting events and other activities. SmartTown Community Wi-Fi is also available at Jackson County's horse arena in Vancleave.





Security Day



STREAMING E-NEWSLETTER

Singing River Connect introduced its new monthly subscriber e-newsletter, StreamNow Insider, in October 2024.



StreamNow Insider keeps our subscribers in the loop about the latest film and television series premieres and provides a streaming guide to help choose what to watch next. Our online streaming tool, available at gostreamnow.com/singing-river, will help you find the best streaming services for your household.



SMARTTOWN COMMUNITY WI-FI



SmartTown Community Wi-Fi extends the Concern for Community cooperative principle to the fiber internet side of our business and lets all park visitors experience what true high-speed fiber internet is.



Consolidated Balance Sheets AT DECEMBER 31, 2024 AND 2023

ASSETS

	2024	2023
UTILITY PLANT:		
Electric plant in service	\$451,855,690	\$424,717,103
Internet plant	6,113,959	4,616,878
Construction work in progress	112,343,270	70,191,004
Less: accumulated provision for depreciation	(121,675,299)	(114,711,629)
Net utility plant	448,637,620	384,813,356
OTHER ASSETS AND INVESTMENTS:		
G&T and other capital credits	82,938,234	79,671,621
Economic development loan receivables	2,173,026	2,344,904
Other investments	201,358	171,110
Total other assets and investments	85,312,618	82,187,635
CURRENT ASSETS:		
Cash and cash equivalents	15,357,331	14,846,311
Temporary cash investments	1,610,000	1,556,000
Accounts receivable		
Customers, less provision for doubtful accou	ints 9,612,897	9,790,551
Federal Emergency Management Agen	ncy 4,455,051	4,567,494
Other	1,373,374	457,777
Unbilled revenue	8,379,718	9,148,882
Prepaid power	5,900,000	12,000,000
Materials and supplies	13,462,248	15,944,775
Other current assets	60,838	49,871
Total current assets	60,211,457	68,361,661
DEFERRED CHARGES:		
Deferred tax asset	4,754,655	2,363,976
Total deferred charges	4,754,655	2,363,976
TOTAL ASSETS	\$598,916,350	\$537,726,628

LIABILITIES AND EQUITIES

	2024	2023
QUITIES:		
Memberships	\$320,865	\$316,935
Patronage capital	214,926,046	207,109,573
Accumulated other comprehensive		
income (loss) - unrecognized components of net periodic benefit costs	4,298,254	6,042,641
Other equities	27,113,075	24,857,279
Retained deficit	(11,489,626)	(5,943,463)
Total equities	235,168,614	232,382,965
IONCURRENT LIABILITIES:		
Notes payable	319,744,048	262,296,420
Capital lease obligations	-	65,157
Accumulated postemployment benefit obligation	13,144,098	12,373,755
Less: current maturities	(12,355,115)	(10,482,294)
Total long-term debt	320,533,031	264,253,038
CURRENT LIABILITIES:		
Current maturities on notes payable	11,437,918	9,433,098
Current maturities on capital lease obligations -		65,157
Postemployment benefit obligation, current po	rtion 917,197	984,039
Accounts payable		
Purchased power	10,655,212	10,095,830
Trade	5,089,287	8,912,47
Member deposits	5,831,959	5,962,189
Accrued liabilities		
Payroll and compensated absences	3,745,319	3,127,334
Interest	1,190,744	1,033,423
Other	640,479	589,740
Total current liabilities	39,508,115	40,203,28
DEFERRED CREDITS:		
Energy bill credits	3,000,000	-
Consumer energy prepayments	706,590	887,344
Total deferred credits	3,706,590	887,344
	\$598,916,350	\$537,726,628



OPERATING REVENUE:

Residential Commercial and industrial (1,000 kva or Commercial and industrial (over 1,000 l Public highway and street lighting Other electric revenue Internet revenue

Total operating revenue

OPERATING EXPENSES:

Cost of power Cost of internet Distribution expenses - operations Distribution expenses - maintenance Consumer accounts expenses Administrative and general expenses Depreciation expense

Total operating expenses

OPERATING MARGINS BEFORE FIXED CH

FIXED CHARGES:

Taxes

Interest on long-term debt Other interest

Total fixed charges

OPERATING MARGINS AFTER FIXED CHA

G&T AND OTHER CAPITAL CREDITS

NET OPERATING MARGINS

NON-OPERATING MARGINS (LOSS)

INCOME TAX BENEFIT

NET MARGINS FOR THE YEAR

2024 \$141,479,703 40,855,125 7,570,799 494,456	2023 \$129,391,768 38,008,443 7,192,129
40,855,125 7,570,799	38,008,443 7,192,129
7,570,799	7,192,129
101 156	
474,430	435,824
6,054,648	5,849,238
7,825,334	3,452,833
204,280,065	184,330,235
131,726,715	121,872,007
603,567	466,076
12,639,235	8,059,526
16,253,708	13,144,025
6,766,791	6,847,330
11,242,936	10,249,189
16,248,148	13,397,918
22,793	17,809
195,503,893	174,053,880
8,776,172	10,276,355
10 5 42 0 91	7 010 201
	7,019,301
10,574	532,208 7,551,509
(1,903,283)	2,724,846
5.663.424	5,353,131
3,760,141	8,077,977
1,234,302	915,287
1,234,302 2,390,680	915,287 <u>1,307,142</u>
	204,280,065 131,726,715 603,567 12,639,235 16,253,708 6,766,791 11,242,936 16,248,148 22,793 195,503,893 8,776,172 10,563,081 116,374 10,679,455 (1,903,283) 5,663,424

Board OF Directors

Singing River Electric's board of directors is made up of members from three geographic districts. These directors help manage the business and affairs of our electric distribution cooperative. Directors are elected at the Annual Membership Meeting held in June and serve a three-year term. Singing River Electric's bylaws, available at singingriver.com, provide information on board candidacy and elections.

Kristal Sisson PRESIDENT, Educator, District 3

Ronald R. Wilson VICE PRESIDENT, Retired Shipyard Director and Engineer, District 2

Cary E. Williams TREASURER, CPA/Financial Planner, District 1

Edward H. Thornton SECRETARY. Retired Business Owner. District 3

Robert Steele COOPERATIVE ENERGY BOARD REPRESENTATIVE Retired Business Owner, District 1

Travis Baxter Retired Shipyard Supervisor, District 2

Stanley R. Busby Greene County maintenance supervisor, District 1

Howard Davis Retired Civil Engineer, District 3

Roy Grafe Retired Mechanical Engineer, District 2

Mark W. LaSalle Biologist, District 3

Amanda Seymour Board Attorney



Brian Hughey • General Manager and CEO Jeff Catlett • Sand Hill District Manager Stephanie Chisholm • Executive Assistant Chad Cochran · Gautier Manager of Operations Tom Davis • Director of Engineering Nick DeAngelo • Manager of Business Operations Jason Havard · Safety Manager Tammy Hultz • Chief Financial Officer John Mason • Manager of Engineering Amanda Parker • Manager of Public Relations and Marketing Robb Smith • Manager of Information Technology Courtney Weatherford · Manager of Human Resources





One of the greatest cooperative acts is sending linemen to assist with power restoration after severe weather and natural disasters. During 2024, Singing River Electric linemen lived out the 6th Cooperative Principle - Cooperation Among Cooperatives several times.

Hurricane Helene

An 11-man Singing River Electric crew traveled to Florida in late September to restore power outages after Category 4 Hurricane Helene. The linemen first traveled to Talquin Electric Cooperative based in Quincy, Fla., where 55% of their 57,000 meters were without power after the storm. The crew then traveled further east to help Central Florida Electric Cooperative based in Chiefland, Fla., who had more than 18,000 of their 35,231 meters without power.

Hurricane Milton

For the second time during the 2024 hurricane season, Singing River Electric linemen traveled to Florida to help fellow electric cooperatives in need. On October 10, an 11-man crew first went to Clay Electric Cooperative, based in Keystone Heights, Fla., where 34,911 of their 195,523 meters were without power after Hurricane Milton. After finishing power restoration at



Cooperation Among Cooperatives

Clay Electric, the linemen drove south to Glades Electric Cooperative based in Moore Haven, Fla. Glades Electric had 11,686 of their 18,000 meters without power the morning after the storm and 75 broken poles caused by tornadoes.

Helping Magnolia Electric Power

After restoring power for Singing River Electric members during a weekend of thunderstorms, a 13-man team traveled to Magnolia Electric Power on December 30 to help do the same for their members. Magnolia Electric, headquartered in Summit, Miss., reported around 11,000 without power and 59 broken poles in their southwest Mississippi service area after severe weather. Singing River Electric's linemen worked in Franklin County along the damage path of a tornado to set new poles and hang power lines.

Our linemen are always eager to put their skills to use to restore power for fellow electric cooperative's members.



Singing River Electric exists to serve our members by providing affordable, reliable energy to our local communities. As a cooperative, Singing River Electric operates according to the seven cooperative principles.



4TH PRINCIPLE Autonomy and Independence



IST PRINCIPLE Voluntary and Open Membership



5TH PRINCIPLE Education, Training, and Information



2ND PRINCIPLE Democratic Member Control



6TH PRINCIPLE Cooperation Among Cooperatives

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3RD PRINCIPLE Members' Economic Participation



7TH PRINCIPLE Concern for Community



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