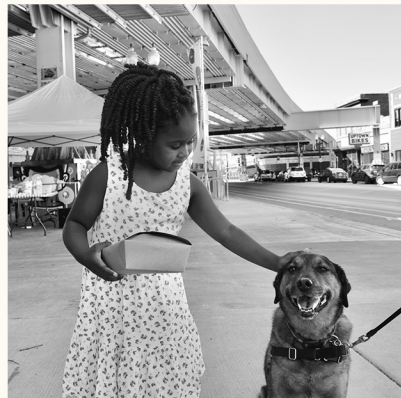
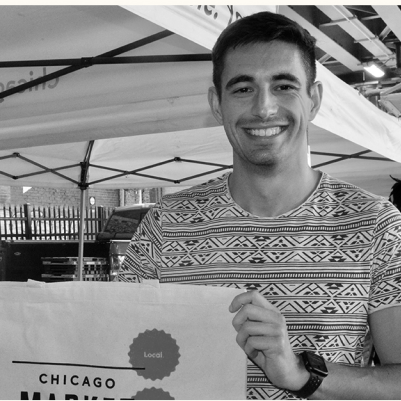

CHICAGO MARKET

A COMMUNITY

CO
OP

Annual
Report
2022.



chicagomarket.coop

A Message from Chicago Market's Board President

I am so honored to be able to address more than 2,250 Owners here in 2022.

You'll excuse me, I trust, for starting with something which (*technically*) occurred **after** the end of the '21-'22 fiscal year — but, frankly, it would be impossible for me to write this letter without speaking to the Chicago Community Development Grant we were awarded in July. This grant of more than FIVE MILLION dollars has absolutely catapulted us forward in the move from concept to reality of an opened Chicago Market! We are now in deep conversations with banks and other lending institutions to finalize our funding and get construction started. There are still opportunities to invest in your Market and if you are interested in learning more about our preferred share offerings, do let us know. We'd love to speak with you further about them.



The grant is not **only** a huge financial boost, but it is also a significant vote of confidence from the City and truly speaks volumes about what we are building and their support of this amazing organization. We could not have done it without an amazing volunteer team (Board, Owners, and community volunteers), our GM, along with the support of Alderman Cappleman, Alderman Osterman, as well as the whole Uptown Chamber and Uptown United team. I cannot possibly state enough how proud I am of our team in this effort!

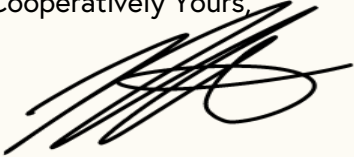
Before we get into more of the reports of amazing progress and continued successes of the past year, I wanted to take a moment to announce a program that is near and dear to all our hearts. We feel that this program will be an ongoing, long-term contribution to our drive to make food access, AND Co-op ownership itself, available to all. With that, I am pleased to announce the launch of the Chicago Market Ownership Grant Program. This program has already been seeded with \$10k thanks to a generous donation from one of our Owners — and is a significant step forward in our drive to ensure that **everyone** in our community (Uptown and beyond) has the opportunity to participate in the amazing democratic organization that is our Co-op. There are more details on p. 8, and we will share more details soon about organizations in the community who will be partnering with us on the program — but we are extremely excited to launch this. Programs like this are, and will continue to be, at the heart of what we do — and are yet another avenue to ensure that **all are ALWAYS welcome** at Chicago Market!

While 2022 has been an extremely productive year, and took us leaps and bounds further forward with the project and project funding - I must admit I'm particularly excited about what our next year holds. Not only will we be **opening our doors** and shopping the aisles of **our** store together, but December 2023 also happens to be the 10 year anniversary of the incorporation of Chicago

Market and the 100 year anniversary of the opening of Chicago Market's home, the Gerber Building. I see many many reasons to celebrate coming up in our very near future!

The work is far from over (much of the hardest work is only just beginning) but we have never had a more clear path to success than now! I thank you all for your ongoing confidence, support, and involvement in accomplishing our vision of building a better food community which is local, sustainable, connected — and is, most importantly, **yours!**

Cooperatively Yours,



Matthew L .Ruffi
Board President
September 22, 2022

A Message from Chicago Market's General Manager

Hello, Cooperators!

I want to sketch out our current and upcoming work so you know where your project is headed.

We are working on the final steps to get our funding fully secured. First, we are finalizing the terms surrounding the \$5.2 million TIF grant with the City now. The grant will provide substantial resources and takes a great deal of risk out of our project! However, those awarded funds will not be delivered to us until after we have substantially completed our buildout, so we've planned for a short to medium term funding source to compensate for that (which we are identifying now). Second, multiple potential primary lenders are in talks with us, and we are confident that we can get the money we need when we need it to stay on schedule. This work will take through the end of the year, possibly continuing into early



next year. But the main (and very exciting!) point is we have line of sight on the full amount of funding needed to build your store!

If you would like to buy preferred shares, donate, or contribute capital in other ways, let us know. Also, Founding Owners can Level Up on our website. Every dollar of capital contributed right now is truly helpful in ensuring that we stay on track and avoid delays due to supply chain issues.

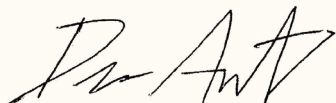
There is substantial work in preparing for construction this winter. The basement area is being remediated with some work being complete and more coming and, in the next couple months, we will have the fireproofing and waterproofing completed for our sub-level. Over the next quarter, we will finish our construction documents and bids, place orders for equipment, and work toward permits, and building our contracting team. Then, this winter, we will begin principal construction. While that proceeds through most of 2023, I will be parallel-pathing many other items necessary to be ready to open — from internal staffing plans to coordinating with farmers for next year's planting. We expect that, barring a major unforeseen complication, we will open the store in the last quarter of 2023.

We have developed a really excellent schematic and store plan which will be able to accomodate the business levels we anticipate and more. Features such as a teaching kitchen/learning center will solidify the property as a gathering place and vibrant community resource. The thing I think everyone will love is that the space will be built to feel like a co-op AND like the community in which it is embedded. We have found ways to honor the architectural history of the site while fully realizing our own brand. Further, we are still working on programs like decor, and would love to get your feedback as we seek input into final decisions on the look and feel of the coming store.

There will be avenues to volunteer as we progress, so expect some requests to appear in your inbox from time to time in the next calendar year.

I am very grateful to have been your General Manager for the past year and a half now and look forward to the future, together, as Chicago Market opens here in Uptown!

In cooperation,

A handwritten signature in black ink, appearing to read 'Dan Arnett', with a stylized, cursive script.

Dan Arnett
General Manager
September 22, 2022

Year in Review

The Project

In August of 2021, the Board **finalized our Mission Transition Plan**, a document for use during our transition to full policy governance of our General Manager. The Mission Transition Plan lets the Board give our GM authority to get things done, while also giving us clear expectations about what he needs to achieve. It sunsets once the store is open and we'll move fully to the Policy Register. ([read more](#))

In the fall of 2021, the Board hired Praxis Group and participated (along with volunteers) in two workshops: Exploring Power & Privilege + Creating a Culture of Feedback; and Anti-Oppression 101. These workshops gave us a shared understanding for our commitment to Diversity, Equity, and Inclusion (DE&I) work, which is ongoing.

The fall of 2021 also had us running our first phase of our capital campaign that offered Preferred Share investment to Owners (Series A) as well as non-Owners who are accredited investors (Series B). Our efforts in this campaign phase were focused on Owners and we raised \$207,555.

In November of 2021 **we released draft renderings** provided by StoreMasters of what our future store can look like and welcomed feedback. They will see changes as we move to final store design, but they are a means to discussion and gathering input and they have served us well on easels in our space when visitors tour and consider joining as Owners or participating as investors. ([read more](#))

In January of 2022, we again met with the State Historic Preservation Office (SHPO) to ensure that our updated store design plans meet with their approval. They continue to be enthusiastic supporters of our use of this historic space and have approved our plans.

In February of 2022, the Board **finalized our Policy Register** ([read more](#)), the governance documents that define the relationship between the Board and the General Manager and empower them to work toward our Ends while staying within our Executive Limitations:

Ends — These are short statements about the overall goals of the Co-op. What do we Owners want our store to be and to accomplish? This gets captured in the Ends statements and guides our GM. (If you've shopped other co-ops you'll know the Ends are often proudly displayed in the store.)

Executive Limitations — These are the guardrails within which the GM must operate. They are framed with negative, "thou shalt not" language as they are "limitations".



In March of 2022, the Board **voted to authorize an Ownership Grant Program** that will offer Ownerships to members of our community who would like to participate as Owners but need an option with no out-of-pocket cost. We use \$125 in donated funds to offer an Ownership. This pays for half of the cost of being an Owner and makes them an active Owner. The balance up to \$250 is paid over time through any patronage refunds earned.

Our program puts three of the Seven Cooperative Principles into action:

Everyone is welcome (P1).

Owners participate financially (P3).

And as Owners, they participate in steering the Co-op (P2).

Our community partners select Ownership grant recipients for us.

Donate options will be live on our website soon.



We were also pleased to be **nominated in March for the Best of the Best Award** at the Up & Coming food cooperative conference. All three nominees were Chicago cooperatives — Wild Onion Market and Southside Food Co-op were also nominated.

"Awarded for an exceptional use of an existing co-op development best practice by a startup food co-op during the development process that illuminates the way forward for peer co-ops to use best practices to reach new levels of success."

Although we did not receive the award, we want to give kudos to our friends at Wild Onion Market who were chosen.

In May of 2022 we **opened the Uptown Farmers Market** for its second year (see full impact report below). We started the season by offering de-escalation training to the Board and volunteers. Thanks to Owner Sean McGill for volunteering to lead this training workshop.

In May we also **signed a renegotiated lease amendment with the CTA** for the historic Gerber building that will be our home. The new amendment gives us additional time for our project planning as well as expanded use of the basement for offices, restrooms, and some storage so that we can maximize the sales space on the first floor.

We resumed capital campaign fundraising with a short campaign in May of 2022 and total new investments in this phase totaled \$29,948.24. We also began Series B pitches to accredited investors, foundations, and larger organizations during this period and this work is ongoing.

On July 18, 2022 we received terrific news from the City of Chicago. In response to our TIF application and our Chicago Recovery Plan Grant application, **the City announced we would receive over \$5.2 million in funding to open our store.** ([read more](#))

July also saw **our GM's first local farm visit**. Building our Co-op means we need farm relationships in place to provide an exceptional amount of local food, so we took our GM Dan Arnett out to visit Marty Travis at Spence Farm. Marty is a food system thinker and has for years been building a network of around 80 farmers, most within an hour or so of him in Fairbury, IL, who he markets and delivers for. This group, Down at the Farms, commits to sustainable growing practices and together they offer delicious local food, 52 weeks of the year and they look forward to working with us. ([read more and see photos](#))

In August of 2022 **we began the first on-site physical work** in our building. Our lease with the Chicago Transit Authority (CTA) includes the basement portion of our building and our store

design plans call for transforming that lower level into storage space, restrooms, offices, and conference rooms. Step one in the process occurred in August with contractors onsite to complete some initial pre-construction activities in the basement, including removal of leftover plaster and steel from the CTA's Wilson station rehab project, clean-up of mold and mildew from water intrusion, and dehumidification of the space. ([read more](#))

Our final schematic drawings of our floor plan were due to the CTA on August 31, 2022 and were submitted on time.

Owner Growth

We've welcomed 181 new Owners to Chicago Market since our last Annual Meeting in September of 2021. This brings us to a total of 2,257 Owners.

The rate at which new Owners choose Cultivating Ownership has remained higher than our historic rate during the past year. Previous to 2020, the rate of Cultivating Owners was 15%. In the past year, the Cultivating rate has been 24%.

We've also welcomed 20 Level Ups since September 2021 — Founding Owners may at any time Level Up their Ownership to Cultivating on the website to strengthen the Co-op's capital position and in return be recognized in the store.

In January 2021 our All Are Welcome Ownership option went live on the website. All Are Welcome is a payment plan path to Founding Ownership that is stretched over five years. This lower financial barrier is intended to strengthen our community by making a seat at the table more accessible. We've welcomed 14 All Are Welcome Ownerships to date.

Diversity, Equity, and Inclusion (DEI)

Chicago Market is committed to social justice and to diversity, equity, and inclusion (DEI) issues throughout the organization. In fall 2021, Board members, General Manager Dan Arnett, and several volunteer leaders participated in a series of two workshops facilitated by Chicago-based Praxis Group. Entitled *Exploring Power & Privilege + Creating a Culture of Feedback* and *Anti-Oppression 101*, the workshops allowed us to create a common understanding of core equity concepts and establish a foundation for continued work towards increasing inclusiveness and a sense of belongingness for all members of our community.

In addition to investing time and resources in expert-led workshops, our attendees to the annual Up & Coming conference for new co-ops participated in sessions for Black-led cooperatives and other equity-related presentations to bring back learnings. Examples of

our work in the DEI area this year include a de-escalation training for Uptown Farmers Market volunteers held in May 2022, implementation of accessibility improvements to how we present visuals in our email and social media content, and the launch of a donor-funded Ownership grant program to allow individuals to become Owners of the Co-op with no out-of-pocket costs.

We have also strengthened our partnerships with community organizations through our events and programs, such as hosting a community health fair with state Senator Mike Simmons' office in October 2021, including numerous tabling and outreach opportunities for partner organizations at the Uptown Farmers Market, and joining Chicago's LGBTQ+ community in celebrating Pride month in June.

The Board is additionally seeking to ensure our governing documents and materials fully reflect the Co-op's dedication to social justice, inclusiveness, and belongingness. For example, we are proposing an amendment to our Bylaws to add diversity, equity, and inclusion to the list of key principles that we adhere to in our cooperative enterprise. The Board is also working to finalize a new "value" centered on social justice to add to our current list of public-facing values — Relationships, Ownership, Sustainability, Accountability, and Joy.

Initiatives and Events

- **SHOP**

In April we discontinued our award-winning SHOP program ([Startup Innovator Award 2021](#)). Over the life of the program, it grossed more than \$17,000 and over \$15,000 of that went straight to farmers. SHOP offered access to local foods and a sales outlet for farmers and food producers at a difficult time in the pandemic. With peoples' access to food changing as restrictions eased and our farmers market in place, it was the right time to sunset this successful program.

Events

Our Events team continues to be extremely busy, planning over 50 events for us in the past year.

Online events included:

- Virtual Screening of *The Co-op Wars*
- Virtual Q&A for *The Co-op Wars*
- Virtual Co-op Café (2)
- So, You Want to Be a Board Member (3)

In-person events:

- Tabling at 2021 Argyle Night Music
- Build a Better Market Coffee Talk
- Community Health Fair (in partnership with Senator Mike Simmons' office)
- Thanksgiving Pop-Up Market
- Holiday Pop-Up Market at Winter Walk on Wilson
- Tabling at Collective Resource Compost events (2)
- Uptown Art Fair (2 days)
- Themed Open Houses: Mini Book Sale, Game Day, Fall Fest, Personal Care Product Drive, Dog Day, Halloween, Store Design Concept Gallery, Sustainability, Community Seed Swap (with Peterson Garden Project), World Fair Trade Day (with Chicago Fair Trade), Pride Parade Day (11)
- Hosted "Reggae Night" in partnership with Uptown Gallery
- Tabling at Uptown Farmers Market (27)
- Tabling at 2022 Argyle Night Market (8)
- Hosted Red Line Service's Art History Series event
- Hosted Taste of Uptown check-in station

Uptown Farmers Market 2022 Season

Chicago Market continues to produce and host the Uptown Farmers Market from May to November, making use of our parking lot and offering the community a place to gather and shop for fresh local foods. The farmers market is supported in part by a \$5000 grant from Uptown United.

Some highlights of this season:

- 15-20 vendors each week
- Higher average attendance over 2021
- High SNAP/Link use (433+ transactions from over 145 shoppers)
 - ~\$7200 spent to date
 - ~\$7200 given out in Link Match to date, which doubles purchasing power for local fruits and vegetables
 - SNAP grants came in higher than expected at \$15,500 (\$3000 in Link Up Illinois SNAP support grant and \$12,500 in Link Up Illinois Link Match grant)

Link Up Illinois is a program of Experimental Station. You can learn more at www.linkupil.org.
- There has been music/entertainment most weeks.
- We've featured improved signage throughout the market noting sustainability measures in place, explaining use of SNAP/Link Match, and profiling each vendor.

- The Uptown Sidewalk Social beer garden partnership with the Uptown Chamber and Uptown United has been a popular addition to the market.
- We've had a stronger commitment to sustainability this year with compost and recycling in place onsite and compostable bags available for vendors via sponsorship funds. Vendor feedback on our compostable bags has been very positive.
- We made a concerted effort for sponsorship funding this season with good success — over \$6400 in sponsorship dollars — driving savings in budgeted costs and funding market improvements like free tote bags, compostable bags, and raffle costs. Our sponsors:
 - Irpino Real Estate, Swedish Hospital, Alexis Zimmerman State Farm (tote bags)
 - Alexandra Bernardi Realtor (compostable bags)
 - Wagnolia Vet (Pups of Uptown social posts)
 - Alexis Zimmerman State Farm, Platform 4611 (weekly Raffle)
 - Becovic
- We made a stronger commitment this year to welcoming community partners with free opportunities to table/participate at the market:
 - Baba Bags
 - Chinese Mutual Aid Association – Dim Sum Uptown 5K
 - Christopher House (students come chalk sidewalks on market days)
 - Cleanslate by Cara
 - Cornerstone Community Outreach
 - Gigi's Playhouse
 - Heartland Alliance Health
 - One Northside
 - Alexis Zimmer State Farm
 - Swedish Hospital (bike helmet giveaway)
 - Tutoring Chicago
 - Uplift Community High School
 - Vietnamese Association of Illinois

P6: Learning from the Co-op Community

One of the strengths of the cooperative model is the free sharing of information among co-ops (Cooperative Principle #6) and the Board and volunteers alike are connected and learning from our co-op community all the time. We attend regular peer calls facilitated by the Food Co-op Initiative (FCI).

Four of our Board members and our GM attended this year's Up & Coming Food Co-op Conference in Madison, WI. Our GM presented a workshop entitled *Food For All: A Practitioner's Guide* and Dr. Leslie Jenkins attended a conference track for Black-led co-ops.

Volunteering

It's been an exciting year for Chicago Market and we wouldn't be where we are without our volunteers! A huge focus of the last year has been continued fundraising efforts — efforts that were only successful due to our dedicated volunteers. From completing grants and proposals, to calling Owners during our Build A Better Market campaign, to recruiting and welcoming new Chicago Market Owners — it was volunteers who made the calls, wrote the proposals and helped us win the grant that will help to open the store!

Chicago Market had over 70 active volunteers over the last year, contributing thousands of hours to fundraising and beyond — at the Uptown Farmers Market, hosting de-escalation training, assisting with onboarding new Owners, planning and executing events and more. And as we transition from an idea to a store you can walk into, we've had some questions about the future of volunteering with Chicago Market. The short answer is — *we still need you!* Volunteers, including our volunteer Board, will continue to be in charge of most of the organizational efforts until the store opens.

As a volunteer-driven democracy, nothing Chicago Market has done (or will continue to do) would be possible without our volunteers. So thank you to each and every one of you. We can't wait to shop together!

Board of Directors

In September 2021 Owners elected new Board members: Chris Burns, Leslie Jenkins, and John Law.

Chicago Market's Board elects its officers annually, and in the fall of 2021, it elected Matthew Ruffi, president; Dana McKinney, vice-president; Lee Herman, treasurer; Chris Burns, secretary.

Director Bob Kunze's term ends this year and the Board is extremely grateful for his service to the Co-op. Bob has taken a critical role leading our TIF funding application process, as well as moving other grant applications forward and managing needed environmental assessment processes. He will continue in a volunteer capacity as we finalize our TIF agreement with the City. Thank you, Bob.

Having taken a job with the City's Department of Planning and Development which represented a possible conflict of interest for that department, John Law stepped down from the Board in January. We thank him for his time with us and continued volunteering.

Ownership Refunds

The Board has made the policy decision that because store opening and bank financing are nearing, we need to continue to suspend Ownership refunds to preserve Owner equity for the buildout of our store. The Board reviews this policy quarterly and posts the most recent policy on the [Documents](#) page of our website.

Parking Lot Use

We have a number of organizations and individuals who rent parking spaces from us on a daily basis. We currently have 34 spaces rented. We have also maximized use of our lot for things like the Uptown Farmers Market, overflow parking for local organizations, and for our own event needs.

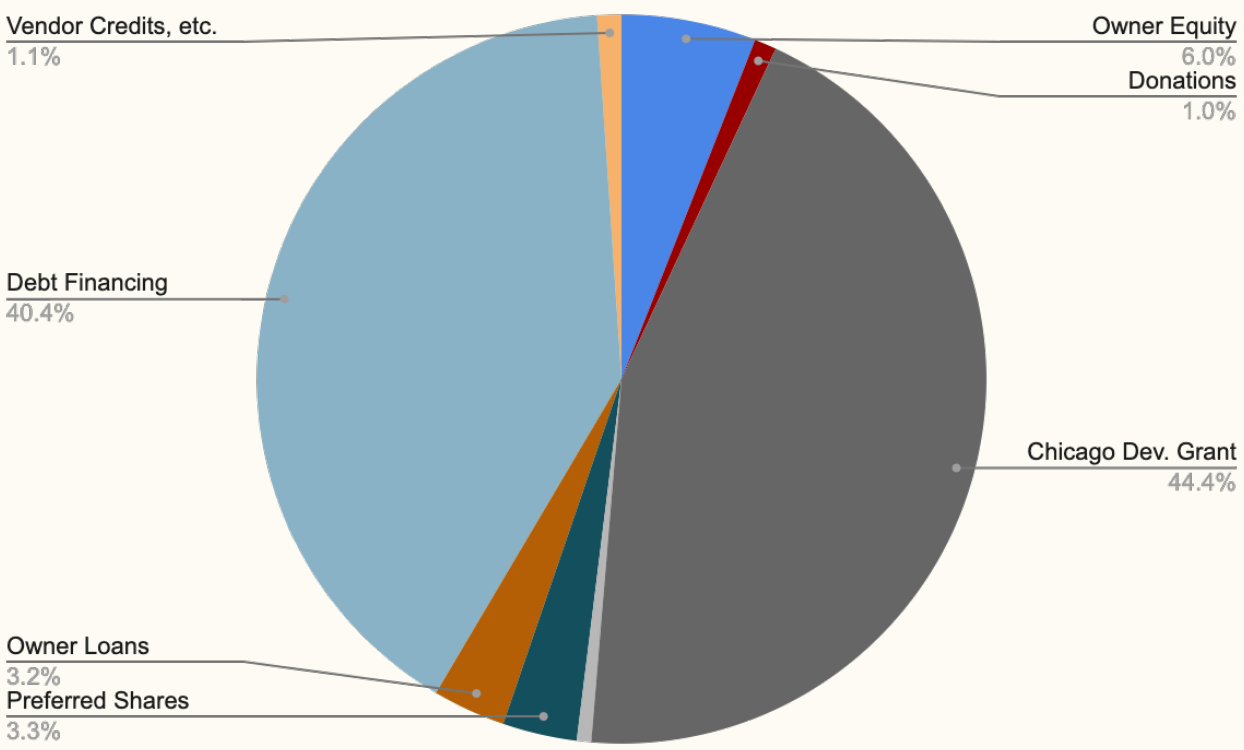
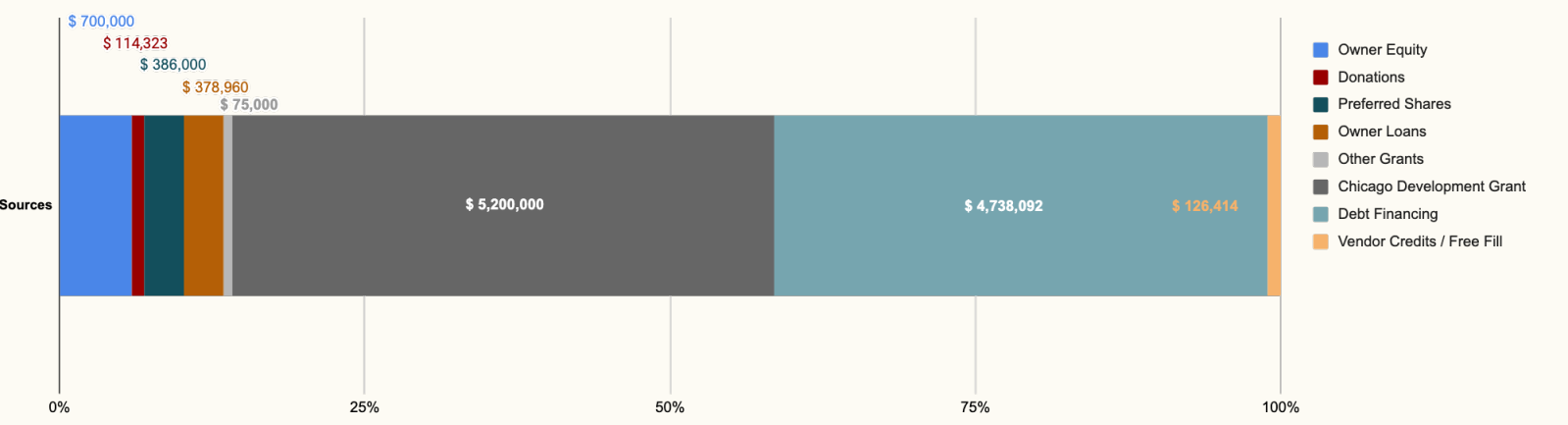
Thank You

We are proud to be members of Uptown United and the Uptown Chamber of Commerce, and of the Andersonville Chamber of Commerce and thank them for their ongoing support.

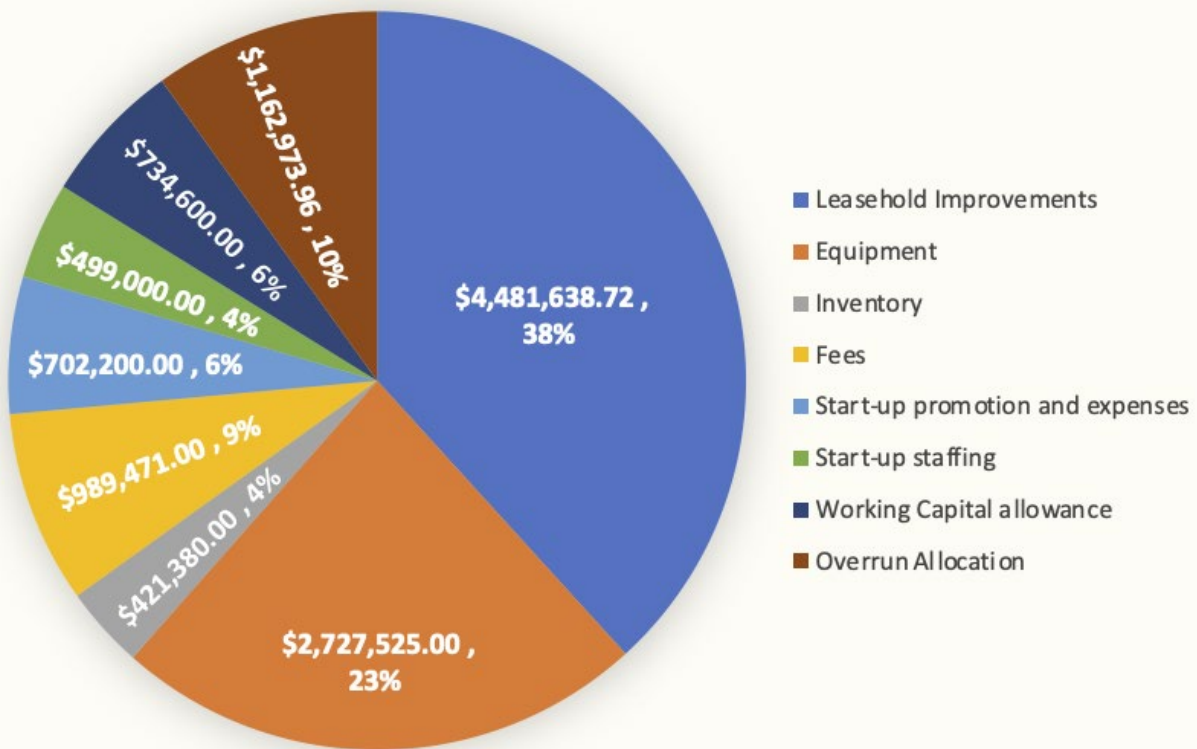
Funding and Financial Statements

As Chicago Market moves to the next phase of store development, including build-out of the store, funding requirements will increase significantly. As you have heard, Chicago Market will receive ~\$5.2 million from a City of Chicago TIF (Tax Increment Financing) grant. Your General Manager and Board are in discussion with several banks for financing a similar amount. With existing Owner Contributions, loans, and investments, TIF monies, and bank financing, Chicago Market has identified active funding sources for almost the entire \$12 million cost to get the store open, as shown in the charts below. (TIF listed as Chicago Development Grant below).

Chicago Market Sources



Chicago Market Uses (Expense Categories)



Chicago Market Financial Statements are presented on the following pages. Thanks to new Owners (welcome!) and investors in Preferred Shares, cash was replenished to help cover increased expenses in the 2021-2022 fiscal year. Chicago Market rented spaces in the parking lot which brought in additional revenue. Major expenses included store design, General Manager salary, and legal fees for the Preferred Shares offering.

Balance Sheet as of June 30, 2022

Assets

Total Cash	\$537,549
Total Fixed Assets (includes right of use)	\$1,506,463
Total Other Assets (security deposit)	\$50,000
Total Assets	\$2,096,238

Liabilities and Equity

Current Liabilities

Ownership Grant Fund	\$10,000
----------------------	----------

Total Current Liabilities

\$10,000

Long-Term Liabilities

Lease and Rent Liability	\$1,498,014
--------------------------	-------------

Owner Notes Payable	\$304,874
---------------------	-----------

Total Long-Term Liabilities

\$2,108,255

Total Liabilities

\$2,118,255

Equity

Owner's Contribution	\$643,960
----------------------	-----------

Retained Earnings	\$(950,274)
-------------------	-------------

Net Income	\$(186,704)
------------	-------------

Preferred Shares

Preferred Shares - Series A	\$406,000
-----------------------------	-----------

Preferred Shares - Series B	\$65,000
-----------------------------	----------

Total Preferred Shares

\$471,000

Total Equity

\$(22,017)

Total Liabilities and Equity

\$2,096,238

Profit and Loss July 1, 2021 to June 30, 2022

Income

Revenues

Grocery Sales	\$2,321
---------------	---------

General Merchandise Sales	\$306
---------------------------	-------

Chicago Market Merchandise Sales	\$10
----------------------------------	------

Parking	\$27,295
---------	----------

Total Revenues

\$29,932

Uptown Farmers Market Fees	\$2,995
----------------------------	---------

Total Income

\$32,927

Cost of Goods Sold	\$3,887
--------------------	---------

Gross Profit

\$29,041

Expenses

Selling, Marketing, & Advertising Expense	\$10,843
-------------------------------------------	----------

Bank Charges (includes credit card fees)	\$2,930
------------------------------------------	---------

Conference Training Expenses	\$5,649
------------------------------	---------

Dues (Chambers of Commerce)	\$565
-----------------------------	-------

Charitable Contributions	\$250
Insurance	\$3,301
Accounting Fees	\$1,715
Professional Fundraising Services	\$37,207
Feasibility Study	\$4,811
Repair and Maintenance	\$117
Administrative	\$298
Taxes and Licenses	\$390
Technology Fees	\$7,723
Utilities	\$748
Payroll	\$125,105
Uptown Farmers Market	\$13,083
Total Expenses	\$324,787
Net Operating Income	\$(295,747)
Other income	
Interest Income (Expense)	\$(21,387)
Processing Fee Income	\$2,083
Donations	\$7,047
Grant Income	\$86,889
Uptown Farmers Market Sponsorship Donations	\$6,775
Uptown Farmers Market Grant Income	\$17,500
Total Other Income	\$112,408
Other Expenses	\$3,365
Net Income	\$(186,704)

Statement of Cash Flows July 1, 2021 to June 30, 2022

Operating Activities	
Net Income	\$(186,704)
Accounts Receivable	\$(2,225)
Ownership Grant Fund	\$10,000
Net Cash provided by operating activities	\$(178,929)
Investing Activities	
Operating Lease - Right of Use	\$253,185
Security Deposits	\$(25,000)
Net Cash provided by investing activities	\$228,185
Financing Activities	
Operating Lease Liability	(\$253,185)
Owner's Contribution	\$50,963
Shareholder Notes Payable	\$(2,500)
Preferred Shares - Series A	\$123,536
Preferred Shares - Series B	\$9,449
Net cash provided by financing activities	\$(56,497)
Net Cash Increase for Period	\$(7,241)
Cash at beginning of period	\$484,445
Cash at end of period	\$477,205

Please Support Our Business Owners (we keep an [updated list on our website](#))

Amanda Skrip - Natural Foods Chef + Wellness Consultant	Gobez Coffee	Pang Organic Tea
Andersonville Farmers Market	Green City Market	Pastoral Artisan Cheese Bread & Wine *
Becovic	Green Sheep Water	Phil Circle Music
Big Jones	Herby Living	Pokiology
Bike Home Chicago Real Estate	Hewn Bakery	Platform 4611
Bootleg Bâtard	Homegrown Wrappings Gift Company	Printed Canvas
Breslin Farms	Jeanette's Cookies	Ravenswood Event Center
Bueno Properties Inc	Jeppson's Malort	Rivendell Theatre Ensemble
Building Block Toys	Jo Snow Syrups	Sauce & Bread Kitchen
Candid Wines	Joel Berman Architecture & Design	Scratch Goods
Chicago Fair Trade	Khepri Renewal	Simple Farmer Wines
Chivari P.C. Attorneys at Law	Le Parfait	SoFo Tap
Citypads	Lindsey Collier Real Estate	Soulful Beginnings Community Outreach
Clayco	Logan Square Kitchen	Stewart School Lofts
Collective Resource Compost	Mad Unicorn Eats	Swedish Hospital
Cornerstone Community Outreach	Mara Baker Studio	Bitter Ex Bitters Company
Dank and Glazed Goods	Metropolis Coffee	The Kola Nut Collaborative
Earth First Farms	Most Motivated	The Levantine Kitchen
Edward Collins-Fanner	My Buddy's	The Public Barber
Ext.54 (PR)	Natural Investments - Sylvia Panek	The Vogel Team
FarmLogix	Neighbor in the Know *	Two Door Group at Compass
Farpoint Development	New Acropolis Chicago	Uncommon Ground
Fat Cat Chicago	New Food Studio	Uptown Arcade *
Fernandez Films	No Bones Beach Club	Vincent
First Financial Credit Union (Chicago Market Owners are eligible to open accounts at FFCU)	No Cover, LLC	WasteNot Compost
Gardeneers	Organic Bread of Heaven	Wellbeing Personalized Healthcare
		Yoga Body Elements

* denotes no longer in business