



## Co-opoly and Co-opportunities

**Suggested Grade Level:** 6-8

**Time:** 2 - 45 min-1hr class periods

**Subject:** Social Studies, U.S. History, Kansas History, Economics, English Language Arts, Research, Informational Reading, Informational Writing, Family and Consumer Sciences, Interpersonal Relationships, Consumer Personal Management, Library and Informational Literacy, Agriculture, Agricultural Economics

**Overview:** This engaging two-day lesson integrates Social Studies, English Language Arts, Family and Consumer Sciences, Counseling, Library and Information Literacy, and Agriculture to introduce middle school students to the cooperative business model and the careers it offers. On Day 1, they will play *Co-opoly: The Game of Cooperatives* to understand the basic principles of cooperatives and compare them to regular businesses. On Day 2, students will use online tools to research agriculture-related careers and discover how cooperatives support local economies and improve the lives of community members.

### Objectives:

1. Summarize the three guiding principles of cooperative businesses: User-Owner Principle, User-Control Principle, and User-Benefit Principle.
2. Differentiate cooperatives from traditional for-profit businesses.
3. Demonstrate cooperative decision-making strategies as a team during the Co-opoly simulation.
4. Describe the importance of cooperatives in Kansas communities and rural economies.

### Background Information:

The cooperative business model is a unique and community-centered approach to doing business. Cooperative businesses are run and operated by—and for the benefit of—their members, rather than being controlled by a corporate hierarchy or outside investors. Members benefit directly from the services the cooperative offers and share in the co-op's success. Members benefit in two key ways from being part of a cooperative. First, the more they use the cooperative, the more services they receive. Second, their earnings from the cooperative are directly tied to the volume of business they conduct with it. In other words, *the more members put in, the more they get out*.

The cooperative business model is built on three core principles that distinguish it from traditional business models: the User-Benefits Principle, the User-Owner Principle, and the User-Control Principle. These principles help maintain the cooperative's integrity

and ensure that it serves the needs of its members. According to the User-Benefits Principle, members unite in a cooperative to secure exclusive benefits, such as high-quality supplies and market access, that they might not be able to obtain on their own. Each member benefits from the shared access and services the cooperative provides. Members also share in the cooperative's earnings when it profits through efficient operations and value-added products. These profits are then returned to the members. The User-Owner Principle emphasizes that the cooperative is owned by its members. They collectively own the cooperative's assets and are responsible for helping finance the business. This might include making financial contributions or reinvesting a portion of their earnings to support the cooperative's continued success. The User-Control Principle ensures that members also control the cooperative's activities. They do this by voting during membership meetings and electing a board of directors from within the membership. Typically, each member has only one vote, regardless of the amount of equity they own or the volume of business they conduct. Occasionally, high-volume users may be granted additional votes in recognition of their patronage, but such grants are carefully limited. This helps preserve the democratic nature and fairness of the cooperative (Frederick).

The cooperative business model is used in many industries, but three types are especially common. Agricultural cooperatives help farmers market, store, and process their crops while saving money by buying supplies together. Utility cooperatives provide electricity, internet, and phone service to rural areas that for-profit companies often do not reach. Financial cooperatives, like credit unions, help members save money, get loans, and learn about finances while keeping profits in the community. Other types of co-ops exist but are less common. Consumer co-ops provide members with better access to goods, such as healthy groceries. Business co-ops enable companies to collaborate and save money by sharing services. Housing co-ops are homes or apartments owned and managed by the people who live there. Worker co-ops are run by their employees, who share in the profits and decision-making. Multi-stakeholder cooperatives bring together diverse groups, such as farmers, shoppers, and neighbors, to work towards shared goals.

### **Kansas Industry Information:**

Kansas agricultural cooperatives play a vital role in the state's economy, particularly in the production, marketing, and transportation of major crops. Kansas leads the nation in winter wheat and grain sorghum production, accounting for 53% of the U.S. grain sorghum crop and a significant share of wheat (Kansas). These cooperatives help farmers and ranchers access markets and secure fair prices through collective bargaining, while also supplying essential inputs, including seed, fertilizer, fuel, feed, and crop protection products, to improve efficiency and profitability. Many Kansas co-ops operate grain elevators, fuel depots, and transportation services, providing critical infrastructure for managing harvests, reducing spoilage, and moving commodities to market. They also offer support services, including agronomic guidance, financial services, risk management tools, and technical expertise, helping producers make informed, strategic decisions.



A notable example is Mid Kansas Cooperative (MKC), which serves more than 15 counties and over 5,800 members. MKC handles millions of bushels of grain annually, receiving up to 10.5 million bushels of wheat, 2.9 million of grain sorghum, 6.3 million of corn, and 3.1 million of soybeans at its 38 grain locations. A significant portion of this grain is used in livestock feed. In addition to grain handling, MKC offers 24-hour fuel services and agronomy support to its members (National).

As of 2023, 96 agricultural cooperatives were operating in Kansas. These cooperatives reported sales of \$546,000 in beans and peas, \$19,844,000 in cotton, \$5,233,818,000 in grains and oilseeds, \$195,000,000 in livestock, \$1,161,142,000 in milk, \$736,000 in wool, \$521,426,000 in crop protectants, \$444,586,000 in animal feed, \$1,005,613,000 in fertilizer, \$1,384,908,000 in petroleum, and \$183,316,000 in seed. These figures underscore the substantial economic impact of agricultural cooperatives across the state. Furthermore, Dairy Farmers of America—the second-largest agricultural cooperative in the country by revenue—is headquartered in Kansas City, Kansas (Wadsworth). In addition to agriculture, cooperatives provide many essential services to rural communities. Electric cooperatives ensure that power reaches homes and farms, and credit unions provide affordable financial services. Other cooperatives help people work together to get goods, share resources, and more. Together, all of these co-ops support the economic health and resilience of rural Kansas.

### **Materials:**

#### *Day 1: Co-opoly*

- Co-opoly: The Game of Cooperatives [Co-opoly: The Game of Co-operatives](#)
- Whiteboard and markers
- Kansas Cooperatives List

#### *Day 2: Co-opportunities*

Per student

- Pencil
- Computer with internet access
- Task 2.2 Student Worksheet (Page 3)  
[naae.org/naae/document-server/?cfp=naae/assets/file/public/cooperative/task2\\_2co\\_opportunities.pdf](https://naae.org/naae/document-server/?cfp=naae/assets/file/public/cooperative/task2_2co_opportunities.pdf)

### **Instructional Format:**

1. Review background information.
2. Conduct an engagement exercise.
3. Review the vocabulary.
4. Complete the activity.
5. Lead a class discussion.

### ***Start Teaching Here~***

#### **Day 1 - Co-Oply**

#### **Engagement:**



Introduce this lesson by sharing this video with the class. TED-ed: [These companies with no CEO are thriving](#).

Ask students: Name some differences between cooperative and non-cooperative businesses off the top of their heads.

## Procedures:

### Activity

1. Before beginning this activity, take a moment to watch this video. Co-opoly The Game of Cooperatives: How to Play Co-opoly [How to Play Co-opoly](#)
2. Explain to your students that, unlike other businesses, a *cooperative* business (co-op) is owned and operated by its *members*, who are also the people who *use* its services.
3. Write the three main principles of a co-op on the whiteboard:
  - User-Owner Principle: Co-ops are owned by the members.
  - User-Control Principle: Members vote and make decisions.
  - User-Benefit Principle: The more members use the co-op, the greater the benefits.
4. Cite examples of co-ops in agriculture, electricity, and money (credit unions). You can use the *Kansas Cooperatives List* (included below) to find local cooperatives.
5. Explain that Kansas relies heavily on agriculture and has many rural areas where access to services can be limited. Cooperatives support this agricultural economy by providing farmers with access to supplies, equipment, and markets that they might not otherwise attain. In rural communities, electric cooperatives provide power to homes and farms, while agricultural cooperatives assist farmers in growing and selling their products. Credit unions are also important (especially in small towns) because they offer affordable financial services that help people remain financially stable and support local economic growth.
6. Split your students into groups of three to six.
7. Tell students they will now play a board game called Co-opoly. In this game, teams will act like cooperative members, making decisions together, solving problems, and sharing success.
8. Remind students: Winning takes teamwork! The goal is to collaborate and support the group's success.
9. As students play, please note that the game typically takes at least an hour to complete. However, you can stop them at any point to wrap up the game (recommended at around the 30-minute mark).

### Discussion

1. After the game, lead a class discussion. Call on different groups to share:
  - What was one challenge your team had to solve together?
  - How did your group make decisions?
  - Was everyone's voice heard?
  - Did your team win or lose?
  - What helped or hurt your progress?
  - What was your favorite part of working as a co-op?



## Day 2: Co-opportunities

### Engagement:

Begin the lesson by introducing students to one of the many careers found at a cooperative: an agronomist. Agronomists help farmers grow healthy crops by giving expert advice on soil, fertilizer, and planting strategies. They play a key role in agricultural cooperatives by supporting members with science-based solutions. To provide students with a real-world example, watch the short video "Agronomy Solutions Advisor, Brian Rhodes – Sunrise Cooperative" from the NAAE My Local Cooperative Media Library: <https://www.naae.org/mylocalcooperative/media-library/#cpvideos>. Review the Career Information section for more about agronomists, or explore additional career videos in the My Local Cooperative Media Library.

### Procedures:

Students need computer access to complete this activity.

### Activity:

Guide students through the instructions below. These instructions are available at <https://www.naae.org/mylocalcooperative/resources-for-educators/> under "Module 2: Cooperative Career Opportunities and Cooperatives in the Community, Cooperative Career Opportunities Task." You could also copy and paste this list to share with students.

1. Go to [www.agexplorer.com](http://www.agexplorer.com) and choose Career Finder at the top of the page.
2. Select Launch Career Finder.
3. Select Start Now at the bottom right corner of the page.
4. Choose Education and click on each gray icon to answer a question about your educational goals.
5. Select Return to Menu at the bottom right corner of the screen.
6. Choose interests and Skills, and click on each gray icon to answer a question about your interests.
7. Select Return to Menu at the bottom right corner of the screen.
8. Choose Career Aspiration and click on each gray icon to answer a question about what you would like to be doing for a career.
9. Select Return to Menu at the bottom right corner of the screen.
10. Choose Submit at the bottom right of the screen.
11. Record the four careers in Table 1 on the student worksheet.
12. Click the first career and review the description, responsibilities, and education requirements.
13. Summarize the description in Table 1.
14. Record three career responsibilities that interest you and the education required for entering that career field.
15. Repeat Steps 12 – 14 for the other three careers listed.
16. Select two of the four careers that you might find at a cooperative and record them in Table 2 on the student worksheet.



17. Explain why you might find this career at a cooperative. Record your explanation in the Cooperative Connection column in Table 2. Include the following in your explanation: The structure of the cooperative employing that career (marketing, purchasing, service), how the career supports the guiding principles of a cooperative, and how the career supports cooperative members.
18. Research and identify a cooperative where you could have that career.  
*Alternatively, use the Kansas Cooperatives List.*
19. Record the name and location of the cooperative in Table 2.
20. Complete questions 1 and 2.

### Vocabulary:

- **Cooperative:** A business owned and run by the people who use its goods or services
- **User-Benefits Principle:** Members benefit by getting essential services and earning a share of the cooperative's profits based on how much they use it.
- **User-Control Principle:** Members control the cooperative by voting on major decisions and electing leaders to manage it.
- **User-Owner Principle:** The people who use the cooperative also own it and help fund its operations, enabling it to grow and continue serving them.
- **Agricultural Economy:** an economic system centered on the production, distribution, and consumption of agricultural products, encompassing the entire food and fiber system from farm to consumer, and including the economic, environmental, and social factors involved in the sector.
- **Decision-making strategy:** the framework or approach used to make a choice or course of action by analyzing various options and selecting the one that best aligns with long-term goals, objectives, and a vision, especially in a business context.

### Career Information: Agronomist

Agronomists focus on crop and soil management, pest control, and sustainable farming practices. They work closely with farmers and agricultural businesses, including cooperatives such as Mid Kansas Cooperative (MKC), to enhance crop yields and promote environmental stewardship. A bachelor's degree in agronomy or a related field is required, along with licensure to practice. Common certifications include the Certified Crop Adviser (CCA) and Certified Professional Agronomist (CPAg), both offered by the American Society of Agronomy; these certificates are often required to become a practicing agronomist. Degree programs in agronomy are offered at universities such as Kansas State University (Bachelor of Science in Agronomy) and Fort Hays State University (Bachelor of Science in Agriculture with an emphasis in Crop Production).

**Assessment:** In table groups, have students discuss the differences between cooperative businesses and non-cooperative corporate businesses. After a few minutes, have a representative write their group's answer on the board. Briefly discuss answers as a class.



## **Kansas Standards:**

### ***Language Arts***

#### 6th Grade

##### Integration of Knowledge and Ideas

RI.6.7 Integrate information presented in different media or formats (e.g., visually, quantitatively) as well as in words to develop a coherent understanding of a topic.

RI.6.10 Use knowledge of language and its conventions when reading to improve comprehension.

RI.6.11 Determine or clarify the meaning of unknown and multiple-meaning words and phrases based on sixth-grade reading and content.

RI.6.11.a Use context to determine the meaning of a word or phrase.

RI.6.11.b Use common, grade-appropriate Greek or Latin affixes and roots to define the meaning of a word.

RI.6.11.c Consult reference materials both print and digital, to find the pronunciation of a word or determine or clarify its precise meaning or its part of speech.

W.6.1 Write arguments to support claims with clear reasons and relevant evidence.

W.6.1.b Support claim(s) with clear reasons and relevant evidence, using credible sources and demonstrating an understanding of the topic or text.

W.6.4 Produce clear and coherent writing in which the development, organization and style are appropriate to the task, purpose and audience.

W.6.7 Conduct short research projects to answer a question, drawing on several sources and refocusing the inquiry when appropriate.

W.6.9 Draw evidence from literary or informational texts to support analysis, reflection and research.

W.6.10 Demonstrate command of and use knowledge of the conventions of standard English grammar and usage when writing.

SL.6.1 Engage effectively in a range of collaborative discussions (one-on-one, in groups and teacher-led) with diverse partners on sixth grade topics, texts and issues, building on others' ideas and expressing their own clearly.

#### 7th Grade

##### Language in Reading: Informational

RI.7.10 Use knowledge of language and its conventions when reading to aid comprehension.

RI.7.11 Determine or clarify the meaning of unknown and multiple-meaning words and phrases based on seventh-grade reading and content.

RI.7.11.a Use context to determine the meaning of a word or phrase. RI.7.11.b Use common, grade-appropriate Greek or Latin affixes and roots to define the meaning of a word.

RI.7.11.c Consult general and specialized reference materials, both print and digital, to find the pronunciation of a word or determine or clarify its precise meaning or its part of speech.

W.7.1 Write arguments to support claims with clear reasons and relevant evidence.

W.7.1.b Support claim(s) with logical reasoning and relevant evidence, using accurate, credible sources and demonstrating an understanding of the topic or text.

##### Production and Distribution of Writing

W.7.4 Produce clear and coherent writing in which the development, organization and style are appropriate to task, purpose and audience.

##### Research to Build and Present Knowledge

W.7.7 Conduct short research projects to answer a question, drawing on several sources and generating additional related, focused questions for further research and investigation.

W.7.9 Draw evidence from literary or informational texts to support analysis, reflection and research.

W.7.10 Demonstrate command of the conventions of standard English grammar and usage when writing.

##### Speaking and Listening

SL.7.1 Engage effectively in a range of collaborative discussions (one-on-one, in groups and teacher-led) with diverse partners on seventh grade topics, texts and issues, building on



others' ideas and expressing their own clearly.

### 8th Grade

Language in Reading: Informational

RI.8.10 Use knowledge of language and its conventions when reading to aid comprehension of informational texts.

RI.8.11 Determine or clarify the meaning of unknown and multiple-meaning words or phrases based on eighth-grade reading and content.

RI.8.11.a Use context to determine the meaning of a word or phrase.

RI.8.11.b Use common, grade-appropriate Greek or Latin affixes and roots to define the meaning of a word (e.g., precede, recede, secede).

RI.8.11.c Consult general and specialized reference materials, both print and digital, to find the pronunciation of a word or determine or clarify its precise meaning or its part of speech.

W.8.1 Write arguments to support claims with clear reasons and relevant evidence.

W.8.1.b Support claim(s) with logical reasoning and relevant evidence, using accurate, credible sources and demonstrating an understanding of the topic or text.

W.8.4 Produce clear and coherent writing in which the development, organization and style are appropriate to task, purpose and audience.

Research to Build and Present Knowledge

W.8.7 Conduct short research projects to answer a question (including a self-generated question), drawing on several sources and generating additional related, focused questions that allow for multiple avenues of exploration.

W.8.9 Draw evidence from literary or informational texts to support analysis, reflection and research.

W.8.10 Demonstrate command of the conventions of standard English grammar and usage when writing.

Speaking and Listening

SL.8.1 Engage effectively in a range of collaborative discussions (one-on-one, in groups and teacher-led) with diverse partners on eighth grade topics, texts and issues, building on others' ideas and expressing their own clearly.

### ***History, Government, and Social Studies***

Standard 3: Societies are shaped by the identities, beliefs, and practices of individuals and groups

3.1 The student will recognize and evaluate how societies are shaped by the identities, beliefs, and practices of individuals and groups.

3.3 The student will investigate and connect how societies are shaped by the identities, beliefs, and practices of individuals and groups with contemporary issues.

Standard 5: Relationships among people, places, ideas, and environments are dynamic.

5.1 The student will recognize and evaluate dynamic relationships that impact lives in communities, states, and nations.

5.3 The student will investigate and connect dynamic relationships to contemporary issues.

### ***Library and Informational Literacy***

Anchor Standard 1: Inquire

8.1.1 Explore a range of resources related to one's information needs, personal interests and well-being.

8.1.2 Develop essential questions that go beyond fact finding.

8.1.4 Read and use evidence to support claims.

Anchor Standard 5: Explore

8.5.3 Apply an inquiry model to issues found in various nonacademic and academic situations.

Anchor Standard 6: Engage

8.6.1 Evaluate information for accuracy, validity, social and cultural context, and appropriateness for need.

### ***Family and Consumer Sciences***

3.0 Interpersonal Relationships: Demonstrate respectful and caring relationships in the family, workplace, and community.

3.2 Use appropriate communication strategies for the most effective outcomes in relationships through a variety of settings.



3.5 Demonstrate skills in leadership and teamwork that guide interpersonal relationships across various settings.

6.0 Consumer Personal Management: Evaluate management practices related to the human, economic, and environmental resources.

6.5 Analyze relationships between the economic system and consumer actions.

6.8 Demonstrate ability to make intelligent consumer choices.

### ***School Counseling***

#### **Academic Development**

Standard 1: The student will acquire the attitudes, knowledge and skills that contribute to effective learning in school and across the life span.

Benchmark 2: The student will achieve school success.

6-8.2. demonstrates independent, cooperative and collaborative skills to complete academic tasks.

#### **Career Development**

Standard 1: The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions.

Benchmark 1: The student will develop career awareness.

6-8.5. recognizes the value of all occupations.

Standard 2: The student will employ strategies to achieve future career goals with success and satisfaction.

Benchmark 1: The student will acquire career information.

6-8.3. explores career choices and career fields and clusters;

6-8.5. explores career choices through experiential activities (e.g., job shadowing, mentoring, career simulations).

Standard 3: The student will understand the relationship between personal qualities, education, training, and career success.

Benchmark 2: The student will apply skills to achieve career goals.

6-8.2. demonstrates appropriate interpersonal skills;

6-8.4. demonstrates teamwork.

#### **Social and Emotional Development**

Standard 1: The student will acquire knowledge, attitudes, and interpersonal skills to understand and respect self and others.

Benchmark 2: The student will acquire and use interpersonal skills.

6-8.5. demonstrates cooperation.

### **National Agricultural Literacy Standards:**

#### ***Food, Health, & Lifestyle***

- Explain how factors, such as culture, convenience, access, and marketing affect food choices locally, regionally, and globally (T3.6-8 d.)
- Identify sources of agricultural products that provide food, fuel, clothing, shelter, medical, and other non-food products for their community, state, and/or nation (T3.6-8 i.)
- Identify the careers in food production, processing, and nutrition that are essential for a healthy food supply (T3.6-8 j.)

#### ***Science, Technology, Engineering, and Mathematics***

- Identify science careers related to both producers and consumers of agricultural products (T4.6-8 g.)

#### ***Culture, Society, Economy, and Geography***

- Consider the economic value of agriculture in America (T5.6-8 a.)
- Explain how agricultural production and trade led to the development of industrialized societies (T5.6-8 c.)
- Highlight the interaction and significance of state historical and current agricultural events on governmental and economic developments (e.g., the building of railroads, the taxation of goods, etc.) (T5.6-8 f.)
- Identify farm ownership in relation to processor ownership (e.g.,



cooperatives, corporations, vertical integration) (T5.6-8 h.)

### Supporting Resources:

Kansas Cooperative Council: What is a Cooperative

<https://www.youtube.com/watch?v=8wP-88zLhHQ>

NCBA CLUSA: Differences Between Cooperatives and Other Enterprises [Differences Between Cooperatives and Corporations | NCBA CLUSA](#)

Types of Cooperatives Fact Sheet

**Author:** Marissa Cook, KFAC intern, Junior in Secondary Education at Kansas State University. Day 2 adapted from “Task 2.2 Co-opportunities” by NAAE.

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## Kansas Co-ops List

### Agricultural Co-ops

Abbyville (Reno)	Farmers Co-op Grain Co.	<a href="http://abbyvillecoop.com">abbyvillecoop.com</a>
Alma (Wabaunsee)	Alma Co-op Oil Assn.	<a href="http://almaco-op.com">almaco-op.com</a>
Anthony (Harper)	Anthony Farmers Co-op	<a href="http://anthonycoop.com">anthonycoop.com</a>
Arkansas City (Cowley)	Two Rivers Consumers Co-op Assn.	<a href="http://tworiversks.coop">tworiversks.coop</a>
Atwood (Rawlins)	Beardsley Equity Co-op Assn.	<a href="http://beardsleycoop.com">beardsleycoop.com</a>
Bartlett (Labette)	Bartlett Co-op Assn.	<a href="http://bartlettco-op.com">bartlettco-op.com</a>
Bazine (Ness)	Co-op Grain & Supply Co.	<a href="http://cgscoop.net">cgscoop.net</a>
Beloit (Mitchell)	AgMark, LLC	<a href="http://agmarkllc.com">agmarkllc.com</a>
Bremen (Marshall)	Central Plains Organic Farmers	<a href="http://centralplainsorganic.com">centralplainsorganic.com</a>
Cheney (Sedgwick)	CoMark Equity Alliance LLC (CEA)	<a href="http://ceagrain.com">ceagrain.com</a>
Colby (Thomas)	Hi-Plains Co-op Assn.	<a href="http://hi-plainscoop.com">hi-plainscoop.com</a>
Columbus (Cherokee)	Farmers Co-op Assn.	<a href="http://farmerscoop.coop">farmerscoop.coop</a>
Concordia (Cloud)	Cloud County Co-op Elevator Assn.	<a href="http://cloudcountycoopinc.com">cloudcountycoopinc.com</a>
Conway Springs (Sumner)	Farmers Co-op Grain Assn.	<a href="http://scoop.net">scoop.net</a>
Delphos (Ottawa)	Delphos Co-op Assn.	<a href="http://delphoscoop.com">delphoscoop.com</a>
Dodge City (Ford)	Pride Ag Resources	<a href="http://prideag.com">prideag.com</a>
Dodge City (Ford)	Servi-Tech, Inc.	<a href="http://servitech.com">servitech.com</a>
Ellis (Ellis)	Golden Belt Co-op Assn., Inc.	<a href="http://goldenbeltcoop.com">goldenbeltcoop.com</a>
Ellsworth (Ellsworth)	The Ellsworth Co-op	<a href="http://ellsworthcoop.com">ellsworthcoop.com</a>
Garden City (Finney)	Garden City Co-op, Inc.	<a href="http://gccoop.com">gccoop.com</a>
Girard (Crawford)	Producers Co-op Assn.	<a href="http://pcacoop.com">pcacoop.com</a>
Goodland (Sherman)	Frontier Ag, Inc.	<a href="http://frontieraginc.com">frontieraginc.com</a>
Gorham (Russell County)	United Ag Services, Inc.	<a href="http://www.unitedag.coop">www.unitedag.coop</a>
Great Bend (Barton)	American Plains Co-op	<a href="http://apcoop.com">apcoop.com</a>
Halstead (Harvey)	Farmers Coop. Elevator Co.	<a href="http://farcoop.com">farcoop.com</a>
Hays (Ellis)	Midland Marketing Co-op	<a href="http://midlandmarketing.org">midlandmarketing.org</a>
Hillsboro (Marion)	Co-op Grain Supply	<a href="http://cgsmc.com">cgsmc.com</a>

Holton (Jackson)	Jackson Farmers, Inc.	<a href="http://jacksonfarmers.com">jacksonfarmers.com</a>
Hope (Dickinson)	Agri Trails Co-op	<a href="http://agritrails.com">agritrails.com</a>
Isabel (Barber)	Farmers Co-op Equity Co.	<a href="http://fceisabel.com">fceisabel.com</a>
Iuka (Pratt)	Kanza Co-op Assn.	<a href="http://kanzacoop.com">kanzacoop.com</a>
Lansing (Leavenworth)	Leavenworth County Co-op Assn.	<a href="http://leavenworthcoop.com">leavenworthcoop.com</a>
Larned (Pawnee)	Pawnee County Co-op Assn.	<a href="http://pawneecountycoop.com">pawneecountycoop.com</a>
LeRoy (Coffey)	LeRoy Co-op Assn, Inc.	<a href="http://leroycoop.coop">leroycoop.coop</a>
McCune (Crawford)	McCune Farmers Union Co-op Assn.	<a href="http://mccunecoop.com">mccunecoop.com</a>
Moundridge (McPherson)	Producer Ag, LLC	<a href="http://produceraq.com">produceraq.com</a>
Mulvane (Sedgwick)	Mulvane Co-op Union	<a href="http://mulvanecoop.com">mulvanecoop.com</a>
Oberlin (Decatur)	Decatur Co-op Assn.	<a href="http://decaturcoop.com">decaturcoop.com</a>
Offerle (Edwards)	Offerle Co-op Grain and Supply Co.	<a href="http://offerlecoop.com">offerlecoop.com</a>
Osborne (Osborne)	Midway Co-op Assn.	<a href="http://midwaycoop.com">midwaycoop.com</a>
Ottawa (Franklin)	Ottawa Co-op Assn.	<a href="http://ottawacoop.com">ottawacoop.com</a>
Piqua (Woodson)	Piqua Farmers Co-op	<a href="http://piquacoop.com">piquacoop.com</a>
Randall (Jewell)	Randall Farmers Co-op	<a href="http://randallcoop.com">randallcoop.com</a>
Rozel (Pawnee)	Golden Valley, Inc.	<a href="http://goldenvalleycop.com">goldenvalleycop.com</a>
Sabetha (Nemaha)	Berwick Co-op Oil Co.	<a href="http://berwicksales.com">berwicksales.com</a>
Scott City (Scott)	Scott Co-op Assn.	<a href="http://scottCo-op.com">scottCo-op.com</a>
Seneca (Nemaha)	Ag Partners Co-op	<a href="http://agpartners.coop">agpartners.coop</a>
Sharon Springs (Wallace)	21st Century Bean Processors	<a href="http://21stcenturybeans.com">21stcenturybeans.com</a>
Sharon Springs (Wallace)	CHS United Plains Ag/CHS Quinter	<a href="http://chsinc.com">chsinc.com</a>
Smith Center (Smith)	Trinity Ag, LLC	<a href="http://trinityagllc.com">trinityagllc.com</a>
Spearville (Kiowa)	Alliance Ag & Grain, LLC	<a href="http://aagllc.com">aagllc.com</a>
St. Francis (Cheyenne)	St. Francis Mercantile Equity Ex.	<a href="http://stfrancisequity.com">stfrancisequity.com</a>
Sterling (Rice)	Central Prairie Co-op	<a href="http://centralprairiecoop.com">centralprairiecoop.com</a>
Stockton (Rooks)	Farmers Union Mercantile & Sh	<a href="http://stocktoncoop.com">stocktoncoop.com</a>
Sublette (Haskell)	Sublette Co-op, Inc.	<a href="http://sublettecoop.com">sublettecoop.com</a>

Ulysses (Grant)	Skyland Co-op/Skyland Grain	<a href="http://skylandgrain.com">skylandgrain.com</a>
Wheeler (Cheyenne)	Wheeler Equity Exchange	<a href="http://wheelerequity.com">wheelerequity.com</a>
Yates Center (Woodson)	SEK Co-op	<a href="http://sekcoop.com">sekcoop.com</a>

### Utility Co-ops

Altamont (Labette)	Twin Valley Electric Co-op	<a href="http://twinvalleyelectric.coop">twinvalleyelectric.coop</a>
Axtell (Marshall)	Nemaha-Marshall Electric Co-op	<a href="http://nemaha-marshall.coop">nemaha-marshall.coop</a>
Beloit (Mitchell)	Rolling Hills Electric Co-op	<a href="http://rollinghills.coop">rollinghills.coop</a>
Cedar Vale (Chautauqua)	Caney Valley Electric Co-op	<a href="http://caneyvalley.com">caneyvalley.com</a>
Cheney (Sedgwick)	Sedgwick County Electric Co-op	<a href="http://sedgwickcountyelectric.coop">sedgwickcountyelectric.coop</a>
Council Grove (Morris)	Flint Hills RECA	<a href="http://flinthillsrec.com">flinthillsrec.com</a>
Dighton (Lane)	Lane-Scott Electric Co-op	<a href="http://lanescott.coop">lanescott.coop</a>
Dodge City (Ford)	Victory Electric Co-op Assn.	<a href="http://victoryelectric.net">victoryelectric.net</a>
El Dorado (Butler)	Butler REC	<a href="http://butler.coop">butler.coop</a>
Fredonia/Lebo (Wilson/Coffey)	4 Rivers Electric Co-op	<a href="http://4riverselectric.com">4riverselectric.com</a>
Girard (Crawford)	Heartland Rural Electric Co-op, Inc.	<a href="http://heartland-rec.com">heartland-rec.com</a>
Hays (Ellis)	Midwest Energy	<a href="http://midwestenergy.net">midwestenergy.net</a>
Horton (Brown)	Brown-Atchison Electric Co-op Assn.	<a href="http://baelectric.com">baelectric.com</a>
McClouth/Topeka (Jefferson/Shawnee)	FreeState Electric Co-op Inc.	<a href="http://freestate.coop">freestate.coop</a>
Scott City (Scott)	Wheatland Electric Co-op, Inc.	<a href="http://wheatlandelectric.com">wheatlandelectric.com</a>
Solomon (Dickinson)	DS&O Rural Electric Co-op Assn.	<a href="http://dsoelectric.com">dsoelectric.com</a>
Troy (Doniphan)	Doniphan Electric Co-op Assn., Inc.	<a href="http://doniphan.net">doniphan.net</a>
Ulysses (Grant)	Pioneer Electric Co-op	<a href="http://pioneerelectric.coop">pioneerelectric.coop</a>
Wakeeney (Trego)	Western Co-op Electric Assn., Inc.	<a href="http://westerncoop.com">westerncoop.com</a>
Wamego (Pottawatomie)	Bluestem Electric Co-op	<a href="http://bluestemelectric.com">bluestemelectric.com</a>
Wellington (Sumner)	Sumner-Cowley Electric Co-op	<a href="http://sucocoop.com">sucocoop.com</a>

### Financial Co-ops (Credit Unions)

Arkansas City (Cowley)	Ark Valley CU	<a href="http://arkvalleycu.org">arkvalleycu.org</a>
Beloit (Mitchell)	Farmway CU	<a href="http://farmwaycu.com">farmwaycu.com</a>

Clay Center (Clay)	C & R CU	<a href="http://candrcreditunion.com">candrcreditunion.com</a>
Coffeyville (Montgomery)	Co-op CU	<a href="http://Co-opcu.com">Co-opcu.com</a>
Dodge City (Ford)	CU of Dodge City	<a href="http://cudodge.com">cudodge.com</a>
Emporia (Lyon)	CU of Emporia	<a href="http://cuofe.org">cuofe.org</a>
Garden City (Finney)	Golden Plains CU	<a href="http://goldenplainscu.com">goldenplainscu.com</a>
Goessel (Marion)	Crossroads CU	<a href="http://crossroadscreditunion.com">crossroadscreditunion.com</a>
Hoisington (Barton)	Kancolo CU	<a href="http://kancolocu.org">kancolocu.org</a>
Hutchinson (Reno)	Catholics United CU	<a href="http://cucukansas.com">cucukansas.com</a>
Hutchinson (Reno)	Bell CU	<a href="http://bellcu.org">bellcu.org</a>
Hutchinson (Reno)	Dillon CU	<a href="http://dilloncu.com">dilloncu.com</a>
Hutchinson (Reno)	Heartland CU	<a href="http://heartlandcu.com">heartlandcu.com</a>
Hutchinson (Reno)	Hutchinson Postal & Community CU	<a href="http://hutchpccu.com">hutchpccu.com</a>
Hutchinson (Reno)	Hutchinson Government Employees CU	<a href="http://hgecu.com">hgecu.com</a>
Hutchinson (Reno)	Morton CU	<a href="http://mortoncu.com">mortoncu.com</a>
Kansas City (Wyandotte)	KUMC CU	<a href="http://kumccu.org">kumccu.org</a>
Kansas City (Wyandotte)	Midwest Regional CU	<a href="http://mrcu.com">mrcu.com</a>
Kansas City (Wyandotte)	Reliance CU	<a href="http://reliancecu.org">reliancecu.org</a>
Leavenworth (Leavenworth)	Frontier Community CU	<a href="http://frontiercommunitycu.org">frontiercommunitycu.org</a>
Lenexa (Johnson)	Community America CU	<a href="http://communityamerica.com">communityamerica.com</a>
McPherson (McPherson)	McPherson Co-op CU	<a href="http://mcpersoncoopcu.org">mcpersoncoopcu.org</a>
Moundridge (McPherson)	Mid-Kansas CU	<a href="http://mkcu.com">mkcu.com</a>
Olathe (Johnson)	United Consumers CU	<a href="http://uccu.org">uccu.org</a>
Overland Park (Johnson)	B & V CU	<a href="http://bvcu.org">bvcu.org</a>
Overland Park (Johnson)	Corporate America Family CU	<a href="http://corporateamerica.org">corporateamerica.org</a>
Pittsburg (Crawford)	Kansas Teachers Community CU	<a href="http://ktcu.org">ktcu.org</a>
Salina (Saline)	Central Kansas Education CU	<a href="http://ckecusalina.com">ckecusalina.com</a>
South Hutchinson	Catholics United CU	<a href="http://cucukansas.com">cucukansas.com</a>
Topeka (Shawnee)	Azura CU	<a href="http://azuracu.com">azuracu.com</a>

Wichita (Sedgwick)	Campus Credit Union	<a href="http://campususcu.org">campususcu.org</a>
Wichita (Sedgwick)	Credit Union of America	<a href="http://cuofamerica.com">cuofamerica.com</a>
Wichita (Sedgwick)	Mid American Credit Union	<a href="http://midamerican.coop">midamerican.coop</a>
Wichita (Sedgwick)	Millennium Corporate Credit Union	<a href="http://millenniumcorporate.org">millenniumcorporate.org</a>
Wichita (Sedgwick)	Skyward Credit Union	<a href="http://skywardcu.org">skywardcu.org</a>
Wichita (Sedgwick)	Catholic Family Federal CU	<a href="http://cfcu.com">cfcu.com</a>

### Consumer Co-ops

Kansas City (Wyandotte)	KC Kosher Co-op	<a href="http://kckoshercoop.com">kckoshercoop.com</a>
Lawrence (Douglas)	The Merc Co+op	<a href="http://themerc.coop">themerc.coop</a>

### Business Co-ops

Hays (Ellis)	Sunflower Electric Power Corporation	<a href="http://sunflower.net">sunflower.net</a>
Topeka (Shawnee)	Kansas Electric Power Co-op Inc.	<a href="http://kepco.org">kepco.org</a>

### Housing Co-ops

Kansas City (Wyandotte)	The Homes Inc.	<a href="http://thehomesinc.com">thehomesinc.com</a>
Lawrence (Douglas)	People's Owned and Operated Collective Housing	<a href="http://peopleshousing.org">peopleshousing.org</a>
Lawrence (Douglas)	Village Co-op of Lawrence	<a href="http://villageCo-op.com">villageCo-op.com</a>
Lenexa (Johnson)	Village Co-op of Lenexa	<a href="http://villiageCo-op.com">villiageCo-op.com</a>
Manhattan (Riley)	Prairie Glen Townhouses Co-op	<a href="http://prairieglen townhouses.com">prairieglen townhouses.com</a>
Olathe (Johnson)	Park North Co-op	<a href="http://parknorthcoop.com">parknorthcoop.com</a>
Overland Park (Johnson)	Village Co-op of Overland Park	<a href="http://villageCo-op.com">villageCo-op.com</a>
Topeka (Shawnee)	Village Co-op of Topeka	<a href="http://villageCo-op.com">villageCo-op.com</a>
Wichita (Sedwick)	Seneca Village Townhouses	<a href="http://keymgmt.com">keymgmt.com</a>

### Multi-Stakeholder

Kansas and Missouri (general)	Farm & Home Co-op	<a href="http://farmandhomecoop.net">farmandhomecoop.net</a>
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## Types of Cooperatives

### Agricultural Cooperatives

As of 2019, there are 62 farmer (agricultural) cooperatives in the state of Kansas. These member-owned organizations enable local farmers to collaborate on marketing, storage, and processing of their crops and livestock. They also supply essential inputs, such as seed, fertilizer, and feed, and provide services, such as equipment sharing and agronomic support.

Examples:

Servi-Tech, Inc., Dodge City  
Mid-Kansas Co-op, Moundridge  
American Plains Co-op, Great Bend

### Utility Cooperatives

Utility co-ops were formed in the early 1900s to provide certain essential services to rural, underserved areas. They typically offer electricity, telecommunication, and water/sewage services. Members of a utility cooperative collectively own the cooperative that serves them and influence decisions regarding infrastructure and service quality.

Examples:

Nemaha-Marshall Electric Cooperative, Axtell  
Flint Hills RECA, Council Grove  
DS&O Rural Electric Cooperative Assn., Inc., Solomon

### Financial Cooperatives

Financial cooperatives, such as credit unions, are similar to banks. They provide personal and business banking, lending, and investment services. However, unlike traditional banks, their primary focus is on serving the needs of their members and community, rather than generating profits for shareholders.

Examples:

Golden Plains Credit Union, Garden City  
Azura Credit Union, Topeka  
Credit Union of Emporia, Emporia

### Consumer Cooperatives

Consumer cooperatives enable individuals to pool their purchasing power, thereby allowing them to access goods and services at lower prices and higher quality. One example of a consumer cooperative is a food cooperative, which is like a grocery store. Food cooperatives can help address food deserts, which are regions without easy access to nutritious food.

Examples:



KC Kosher Co-op, Kansas City  
The Merc Co+op, Lawrence

### **Business Cooperatives**

Business cooperatives are formed by organizations or companies in the same sector to purchase supplies, share services, or collaborate on projects. By collaborating, members reduce operational costs and gain greater market influence.

Examples:

Sunflower Electric Power Corporation, Hays  
Kansas Electric Power Cooperative Inc. (KEPCo)

### **Housing Cooperatives**

Housing cooperatives enable residents to collectively own and manage residential properties, including apartments, single-family homes, or senior housing. Members contribute to operating expenses and participate in the decision-making process.

Examples:

People's Owned and Operated Collective Housing (POOCH), Lawrence  
Prairie Glen Townhouses, Manhattan

### **Worker Cooperatives**

Worker cooperatives are owned and run by the employees. Members share profits and make key decisions together, thereby giving workers greater control over their work and the direction of the business. These cooperatives are less common – according to the United States Federation of Worker Cooperatives, there are no documented worker cooperatives in the state of Kansas as of 2025.

Examples:

Ward Lumber, Jay and Malone, NY

### **Multi-Stakeholder Cooperatives**

Multi-stakeholder cooperatives bring together diverse members (such as producers, consumers, and community members) who benefit in different ways. By collaborating, these groups address shared challenges, support local economies, and create value for all participants.

Examples:

Farm and Home Cooperative, Kansas and Missouri

