

DIY Cooperative

Suggested Grade Level: 9-12

Time: 2 - 45-minute class periods

Subject: Social Studies, Kansas History, Modern Global Issues, Industrialization, English Language Arts, Writing, Presenting, Speaking and Listening, School Counseling, Career Development, Social and Emotional Development, Agriculture, Agricultural Economics, Agricultural Business

Overview: In this lesson, students will explore the cooperative business model and its role in supporting agricultural communities through shared ownership, benefits, and decision-making processes. Working in small groups, students will design their own cooperative business based on core co-op principles and present it to the class. They will also utilize the Kansas Cooperatives List to identify and categorize actual cooperatives in their state, thereby deepening their understanding of how cooperatives function within the local economy.

Objectives:

1. Summarize the cooperative business model.
2. Demonstrate respectful and cooperative teamwork in a small group setting.
3. Present a hypothetical cooperative business that demonstrates understanding of cooperative principles, structure, and member roles.
4. Identify the benefits that cooperatives have for local economies and agricultural systems.

Background Information:

The concept of cooperatives originated in the mid-1800s, a period of economic hardship for the working class in England. In 1844, a group of 28 weavers and artisans in Rochdale formed what is widely regarded as the first successful consumer cooperative in the world. Known as the Rochdale Pioneers, they opened a small store selling essential goods, including flour, sugar, and butter. What distinguished their cooperative was its structure, which emphasized shared ownership, democratic control, and equitable distribution of benefits. In the United States, cooperatives gained popularity after the Civil War, especially in rural farming areas where people struggled to access markets and supplies. The Grange, founded in 1867, helped farmers purchase goods in bulk, share equipment, and collectively market their crops. In the 20th century, laws like the Capper-Volstead Act of 1922 protected the rights of farmers to form marketing cooperatives without violating antitrust laws. Cooperatives expanded into nearly every

sector—marketing, supply, services, housing, electricity, and banking—especially in rural and underserved areas, and many still operate according to the Rochdale principles today (Frederick).

In general, there are eight broad types of cooperatives: Agricultural, Utility, Financial, Business, Consumer, Worker, and Multi-Stakeholder. Agricultural cooperatives help farmers market, store, and process crops, and provide supplies and services needed for production. Utility cooperatives provide electricity, broadband, and phone service, especially in rural areas. Financial cooperatives, such as credit unions, offer member-owned banking and lending services that prioritize the needs of their members over those of outside investors. Consumer cooperatives help members purchase goods at better prices, while business cooperatives allow organizations in the same sector to pool resources for joint purchasing or shared services. Housing cooperatives let members collectively own and manage their residences. Worker cooperatives are businesses owned and controlled by employees who share in decision-making and profits. Multi-stakeholder cooperatives are formed when different groups (such as producers, consumers, and community members) work together to meet shared needs and mutually benefit.

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 individually. 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



adaptable across many industries. Farmer-owned cooperatives help farmers market, store, and process their crops while lowering costs through shared purchasing. Consumer-owned rural utility cooperatives provide electricity, broadband, and phone service to rural areas that for-profit companies often underserve. Financial cooperatives, such as credit unions, offer credit and financial services (Co-ops).

Financially, cooperatives are structured to benefit their members rather than outside investors. When a co-op earns more than it spends, the surplus—called net margin—is either returned to members in the form of cash patronage or recorded as allocated equity, the portion of earnings credited to individual members but temporarily held by the co-op to support operations and capital needs. Over time, co-ops may repay allocated equity to members, often according to a set schedule or as finances permit. In contrast, unallocated equity is a portion of the net margin that is not tied to any specific member. The cooperative retains it as a general reserve to strengthen the business, invest in infrastructure, or manage risk. While allocated equity directly benefits individual members, unallocated equity supports the co-op as a whole. Because co-ops exist to serve their users, they follow a single taxation model, meaning either the cooperative or the member is taxed on earnings, not both. They also adhere to the principle of limited return, which ensures that benefits are distributed according to how much a member uses the co-op, rather than how much they invest (UW). These financial practices help cooperatives stay rooted in fairness, transparency, and community service, while remaining economically sustainable.

Kansas Industry Information:

Cooperatives are deeply woven into Kansas's economic landscape. In the early 20th century, Kansas communities increasingly turned to the cooperative model to gain fairer access to markets, supplies, and services. Agricultural cooperatives help farmers and ranchers market their crops and livestock, often securing better prices through collective bargaining and shared resources. Many also supply essential inputs such as seeds, fertilizers, fuels, feed, and crop protection products—often at competitive prices—thereby enabling producers to operate more efficiently and profitably. Kansas cooperatives operate grain elevators, fuel depots, and transportation services that are vital to managing harvests, reducing spoilage, and bringing commodities to market. Co-ops also provide agronomic support, financial services, risk management tools, and technical expertise to help producers make informed, strategic decisions. The movement gained significant momentum in the 1930s and 1940s with the rise of rural electric cooperatives, spurred by the Rural Electrification Act of 1936, which helped bring power to remote Kansas communities ignored by private utilities (Kansas). In 1944, the Kansas Cooperative Council was formed to advocate for and support the



cooperative model statewide (Kansas). The Kansas Cooperative Council reports that the cooperative system supports billions in annual sales, wages, and investments, creating a powerful economic multiplier in both rural and urban areas. Co-ops are locally owned, meaning profits often stay in the community. They provide stable employment, community leadership, and reinvestment in infrastructure, innovation, and services, thereby supporting long-term sustainability and competitiveness in Kansas agriculture. By operating in nearly every Kansas county, co-ops also contribute to the local tax base, helping fund schools, roads, and essential public services. Today, Kansas is home to many cooperatives. Kansas students have likely interacted with a cooperative without even realizing it. Families who purchase fuel or grain from a local co-op, receive electricity from a rural electric cooperative, or use a credit union for banking are participating in cooperative businesses.

Materials:

Per group

Day 1: Cooperative Planning

- Cooperative Planning Worksheet (found at the end of this lesson)
- Technology with Internet access
- Kansas Cooperatives List
- Types of Cooperatives Fact Sheet (found at the end of this lesson)

Day 2: DIY Cooperative Continued

- Cooperative Planning Worksheet (from the day 1 activity)
- Drawing supplies (paper, pens/pencils, markers, or digital software)

Day 1: Cooperative Planning

Instructional Format:

1. Review Background Information and Kansas Connections.
2. Conduct an engagement exercise.
3. Lead a class discussion.
4. Complete the activity.

Engagement: Introduce this lesson with a hypothetical story. Imagine you want to start a YouTube channel or a podcast. You'll need cameras, microphones, editing software, and a studio space. That equipment costs hundreds or thousands of dollars, likely more than you can afford on your own. So, how do people make it happen? One way is by teaming up. When people pool their money, equipment, skills, and time, they can start a business together that none of them could do alone. This is precisely what cooperative companies do. They're businesses owned and controlled by the people who use them. Co-ops let members share the costs and the work, and then share the rewards.



Then, play this video for the class. Young Cooperatives: The Story of the Rochdale Pioneers. [The Story of the Rochdale Pioneers](#).

Procedures:

Discussion

Explain that the Rochdale cooperative followed a set of guiding principles, which became the foundation for all cooperatives and are still used today. List and define the User-Owner Principle, the User-Control Principle, and the User-Benefits Principle on the board.

- User-Benefits Principle: Members receive economic benefits, such as access to goods, services, or markets, and share in profits in proportion to their use of the co-op.
- User-Control Principle: Members control the cooperative by voting to elect a board, with most co-ops granting each member one vote, regardless of how much they use or invest.
- User-Owner Principle: The cooperative is collectively owned by its members, who provide the capital needed to run the business through their investments or retained earnings.

Then, play this short video to help students understand patronage distribution and democratic ownership. Kansas Cooperative Council: What is a Patronage

<https://www.youtube.com/watch?v=3ohW8guOerA>

Explain that after the Civil War, groups like The Grange helped farmers organize to get better prices, share resources, and advocate for rural communities.

- “If a group of farmers owns most of the grain elevators or supply stores in a town, how is that different from a monopoly?” (Allow time for students to share their thoughts and guide them toward the idea that co-ops are member-run and exist to serve, not dominate.)

Explain that in 1922, the Capper-Volstead Act gave farmers legal protection to form marketing cooperatives without violating antitrust laws. This helped them stay competitive and independent.

Introduce the Rural Electrification Act of 1936, which provided funding and support to bring electricity to rural areas. Private companies wouldn't serve sparsely populated areas, so the act helped local communities form rural electric cooperatives.

Play this short video for the class. Thumb Electric Cooperative: How Do We Get REA Electricity <https://www.youtube.com/watch?v=FWEQKWCopQ8>



- “How do you think the Rural Electrification Act helped communities in Kansas?” (Guide students to understanding that they modernized farms, schools, and homes and supported the growth of many rural electric cooperatives that still serve Kansas today.)
- “What jobs do cooperatives bring to communities?” (Help students see that Cooperatives created careers that support local agriculture in Kansas.)

Describe a career example: a Grain Operations Manager at a cooperative oversees the storage, handling, and shipping of grain from farmers. This role is essential for maintaining the co-op's operations and supporting local agriculture. When we form our own co-ops in a moment, think about the kinds of roles, like a Grain Operations Manager, that would be important to your business.”

Activity

1. Divide the class into groups of at least three students each.
2. Hand out the Cooperative Planning Worksheet and the Types of Cooperatives Fact Sheet (found below).
3. Explain that for the next two days, each group will act as a team of individuals starting their own cooperative business. They will have the opportunity to decide what kind of cooperative they want to form. Explain that the goal of this activity is to work together to benefit all members, just like a real co-op.
4. Then, instruct your students to pick their member roles. Each student must select a role that provides a valuable contribution to the co-op or to the other members of their group. This could be a product, a skill, or a service.
5. Students will spend the remainder of the class period brainstorming ideas for their cooperative and completing their Cooperative Planning Worksheet. Encourage them to use the Internet to research and provide the Kansas Cooperatives List for local examples.

Day 2: DIY Cooperative Continued

Instructional Format:

1. Complete the activity.
2. Conduct an assessment exercise.

Engagement:

Instruct students to regroup and retrieve their Cooperative Planning Worksheets. Host a check-in discussion with the class on their progress on their worksheets.

- What challenges are you experiencing within your group?



- How do you work through those challenges?

Procedures:

Activity

Remind your students that their co-op presentation **MUST** include:

- A name and motto that reflect mission and values.
- A mission statement that explains the purpose of the cooperative and how it benefits its members.
- Rules and standards that guide how the cooperative operates (e.g., how decisions are made, how benefits are shared).
- A logo that visually represents the cooperative.
- A brief explanation of how the co-op follows the 3 Cooperative Principles.

Provide students with paper, markers, or digital tools to create their logos and presentations.

1. Allow groups 30-35 minutes to work collaboratively to plan their presentations.
2. After a set time, allow groups to present their work. Presentations should be limited to about 2-4 minutes.

Vocabulary:

- **User-Benefits Principle:** Members receive economic benefits, such as access to goods, services, or markets, and share in profits in proportion to their use of the co-op.
- **User-Control Principle:** Members control the cooperative by voting to elect a board, with most co-ops granting each member one vote, regardless of how much they use or invest.
- **User-Owner Principle:** The cooperative is collectively owned by its members, who provide the capital needed to run the business through their investments or retained earnings.
- **Capper-Volstead Act:** grants farmers the legal right to form cooperatives for the collective marketing, processing, and sale of their products without violating antitrust laws.
- **REA (Rural Electrification Act):** New Deal law that gave low-interest federal loans to rural communities to form electric cooperatives and build power infrastructure.
- **Grange:** Agriculture cooperative stores in the 1860s
- **Rochdale:** An urban consumer cooperative in England in 1844.
- **Cash Patronage:** Cash received by patrons for patronage to the cooperative.
- **Allocated Equity:** Profits set aside for individual members to be paid out later.



- **Unallocated Equity:** Profits kept by the co-op (not assigned to individuals) to grow the business.
- **Single Taxation:** Either the member is taxed or the cooperative is taxed, but not both.
- **Limited Return:** Members earn benefits based on use rather than on the amount of money they invested.

Career Information: Grain Operations Manager

A Grain Operations Manager at a cooperative oversees the storage, handling, and shipping of grain from farmers. They manage daily tasks such as receiving grain, testing grain quality, supervising workers, and maintaining accurate records. They also collaborate with sales teams to help farmers get the best prices. This role is essential for maintaining the co-op's operations and supporting local agriculture. It usually requires some college or technical training and is a good fit for people who enjoy managing projects and working with others.

Assessment:

To conclude this lesson, students will use the Kansas Cooperatives Map to identify real cooperatives in their state. Using the Internet, students will research local cooperatives and the services and products they provide. Their job is to:

- Choose one cooperative
- Write down the co-op's name and location
- Write one or two sentences explaining their choice

Kansas Standards:

Language Arts

9th-10th Grade

Language in Reading: Informational

RI.9-10.11 Determine or clarify the meaning of unknown and multiple-meaning words and phrases based on grades 9–10 reading and content.

W.9-10.1 Write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant and sufficient evidence.

Production and Distribution of Writing

W.9-10.4 Produce clear and coherent writing in which the development, organization and style are appropriate to task, purpose and audience.

W.9-10.5 Develop and strengthen writing as needed by planning, revising, editing, rewriting or trying a new approach, focusing on addressing what is most significant for a specific purpose and audience.

W.9-10.6 Use technology, including the internet, to produce, publish and update individual or shared writing products, taking advantage of technology's capacity to link to other information and to display information flexibly and dynamically.

Research to Build and Present Knowledge

W.9-10.7 Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating



understanding of the subject under investigation.

W.9-10.9 Draw evidence from literary or informational texts to support analysis, reflection and research.

Language in Writing

W.9-10.10 Demonstrate command of the conventions of standard English grammar and usage when writing.

Range of Writing

W.9-10.12 Write routinely over extended time frames (time for research, reflection and revision) and shorter time frames (a single sitting or a day or two) for a range of tasks, purposes and audiences.

Speaking and Listening

SL.9-10.1 Initiate and participate effectively in a range of collaborative discussions (one-on-one, in groups and teacher-led) with diverse partners on grades 9-10 topics, texts and issues, building on others' ideas and expressing their own clearly and persuasively.

SL.9-10.1a Be prepared to discuss, having read and researched material; explicitly draw on that preparation by referring to evidence from texts and other research on the topic or issue to stimulate a thoughtful, well-reasoned exchange of ideas.

SL.9-10.1b Work with peers to set rules for collegial discussions and decision-making, clear goals and deadlines and individual roles as needed.

SL.9-10.2 Integrate multiple sources of information presented in diverse media or formats evaluating the credibility and accuracy of each source.

Presentation of Knowledge and Ideas

SL.9-10.4 Present information, findings and supporting evidence clearly, concisely and logically such that listeners can follow the line of reasoning and the organization, development, substance and style are appropriate to purpose, audience and task.

SL.9-10.5 Make strategic use of digital media in presentations to enhance understanding of findings, reasoning and evidence and to add interest.

SL.9-10.6 Adapt speech to a variety of contexts and tasks, demonstrating command of formal English when indicated or appropriate.

11th-12th Grade

Integration of Knowledge and Ideas

RI.11-12.7 Integrate and evaluate multiple sources of information presented in media or formats as well as in words in order to address a question or solve a problem.

RI.11-12.9 Analyze foundational documents of historical and literary significance for their themes, purposes and rhetorical features.

Language in Reading: Informational

RI.11-12.11 Determine or clarify the meaning of unknown and multiple-meaning words and phrases based on grades 11–12 reading and content.

Writing

W.11-12.1 Write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant and sufficient evidence.

Production and Distribution of Writing

W.11-12.4 Produce clear and coherent writing in which the development, organization and style are appropriate to task, purpose and audience.

W.11-12.5 Develop and strengthen writing as needed by planning, revising, editing, rewriting or trying a new approach, focusing on addressing what is most significant for a specific purpose and audience.

W.11-12.6 Use technology, including the Internet, to produce, publish and update individual or shared writing products in response to ongoing feedback, including new arguments or information.

Research to Build and Present Knowledge

W.11-12.7 Conduct short as well as more sustained research projects to answer a question (including self-generated question) or solve a problem; narrow or broaden the



inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.

W.11-12.9 Draw evidence from grades 11-12 literary or informational texts, to support analysis, reflection and research.

Language in Writing

W.11-12.10 Demonstrate command of the conventions of standard English grammar and usage when writing.

Range of Writing

W.11-12.12 Write routinely over extended time frames (time for research, reflection and revision) and shorter time frames (a single sitting or a day or two) for a range of tasks, purposes.

Speaking and Listening

SL.11-12.1 Initiate and participate effectively in a range of collaborative discussion (one-on-one, in groups and teacher-led) with diverse partners on grades 11-12 topics, texts and issues, building on others' ideas and expressing their own clearly and persuasively.

SL.11-12.1a Be prepared to discuss, having read and researched material; explicitly draw on that preparation by referring to evidence from texts and other research on the topic or issue to stimulate a thoughtful, well-reasoned exchange of ideas.

SL.11-12.1b Work with peers to promote civil, democratic discussions and decision-making, set clear goals and deadlines and establish individual roles as needed.

SL.11-12.1c Propel conversations by posing and responding to questions that probe reasoning and evidence; ensure a hearing for a full range of positions on a topic or issue; clarify, verify or challenge ideas and conclusions; and promote divergent and creative perspectives.

SL.11-12.1d Respond thoughtfully to diverse perspectives; synthesize comments, claims and evidence made on all sides of an issue; resolve contradictions when possible; and determine what additional information or research is required to deepen the investigation or complete the task.

SL.11-12.2 Integrate multiple sources of information presented in diverse formats and media in order to make informed decisions and solve problems, evaluating the credibility and accuracy of each source and noting any discrepancies among the data.

SL.11-12.3 Evaluate a speaker's point of view, reasoning and use of evidence and rhetoric, assessing the stance, premises, links among ideas, word choice, points of emphasis and tone used.

Presentation of Knowledge and Ideas

SL.11-12.5 Make strategic use of digital media in presentations to enhance understanding of findings, reasoning and evidence and to add interest.

SL.11-12.6 Adapt speech to a variety of contexts and tasks, demonstrating a command of formal English when indicated or appropriate.

Language in Speaking and Listening

SL.11-12.7 Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.

SL.11-12.8 Acquire and use accurately general academic and domain-specific words and phrases, sufficient for the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when considering a word or phrase important to comprehension or expression.

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.

3.2 The student will analyze context and draw conclusions of 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.

3.4 The student will use their understanding of how societies are shaped by the identities, beliefs, and practices of individuals and groups to make a claim or advance a thesis using evidence and argument.



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.

5.2 The student will analyze the context and draw conclusions about dynamic relationships.

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

5.4 The student will use their understanding of dynamic relationships to make a claim or advance a thesis using evidence and argument.

School Counseling

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.

9-12.5. The student recognizes the value of all occupations.

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

9-12.2. The student demonstrates how personal characteristics influence career choices.

9-12.5. The student understands how changing societal and economic needs influence employment trends and requires lifelong learning (e.g., Department of Labor trends, labor forecasts).

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.

9-12.3. The student demonstrates critical thinking skills to solve problems and make informed decisions, applies problem-solving and decision-making skills.

9-12.4. The student demonstrates essential knowledge and employability skills (e.g., dependability, integrity, punctuality, and interpersonal skills).

Social and Emotional Development

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

Benchmark 1: The student will acquire and use self-knowledge.

9-12.1. The student demonstrates appropriate social behavior.

9-12.2. The student uses personal strengths and assets.

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

9-12.1. The student demonstrates effective communication skills.

9-12.3. The student applies appropriate interpersonal skills.

9-12.4. The student demonstrates respect for diversity.

Benchmark 3: The student will appreciate perspective and emotions of others.

9-12.4. The student displays the ability to assume various roles within diverse groups.

Standard 2: The student will make decisions, set goals, and take necessary action to achieve goals.

Benchmark 1: The student will acquire knowledge and skills to make decisions and set goals.

9-12.1. The student sets goals and implements a plan to achieve goals.

National Agricultural Literacy Standards:

Science, Technology, Engineering, and Mathematics

- Describe how agricultural practices have contributed to changes in societies and environments over time (T4.9-12 b.)
- Provide examples of how processing adds value to agricultural goods and fosters economic growth both locally and globally (T4.9-12 g.)

Culture, Society, Economy, & Geography

- Describe essential agricultural careers related to production, consumption, and regulation (T4.9-12 d.)



- Discuss the relationship between geography (climate and land), politics, and global economies in the distribution of food (T5.9-12 f.)
- Evaluate and discuss the impact of major agricultural events and agricultural inventions that influenced world and U.S. history (T5.9-12 g.)

Supporting Resources:

Agriculture and Natural Resources: Co-op 101: Historic Foundations

<https://youtu.be/uwtoYSxlnX4?si=8sjEhwEZA6rLiMQ>

Agriculture and Natural Resources: Co-op 101: Economic Benefits

<https://www.youtube.com/watch?v=M6HEU-01Diw&list=WL&index=3>

Thumb Electric Cooperative: Life on the Farm Before REA

<https://www.youtube.com/watch?v=jaFEVPWAmnY>

USDA: Co-ops 101: An Introduction to Cooperatives rd.usda.gov/files/cir55.pdf

Vulk Coop: How to Start a Cooperative in 3 Minutes

<https://www.youtube.com/watch?v=aF8yM2oYbRE&list=WL&index=5>

Taking Care of Business - a 10-minute DVD that helps students understand the difference between sole proprietorship, partnership, corporation, and cooperatives, which can be ordered from National Ag in the Classroom.

<https://agclassroom.org/matrix/companion-resources/505/>

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Cooperative Planning Worksheet

Names: _____ **Class:** _____

Cooperative Name: _____

Describe the product or service your cooperative will provide. Why is it needed?

List the members of your group and what role each one plays in the cooperative.

1. _____
2. _____
3. _____
4. _____
5. _____

Write how your co-op will follow each of the three principles.

1. _____
2. _____
3. _____

Propose three additional rules your members must follow.

1. _____
2. _____
3. _____

Write 1–2 sentences that describe your cooperative’s purpose and values.



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 cooperatives were established in the early 1900s to provide 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

