

# 2025 ANNUAL REPORT



**5,500+ OWNERS**

**ONEOTA  
COMMUNITY  
FOOD  
COOPERATIVE**  
DOWNTOWN DECORAH

**1 SHARED MISSION**



# A PRINCIPLED FOUNDATION

## BY NATE FURLER, GENERAL MANAGER



We're about a quarter of the way through 2026 and the landscape has changed dramatically from a year ago. The majority of 2025 saw significant sales growth that outpaced our 3% budget expectations. Quarter one saw 10.08% growth compared to 2024, followed by quarter two at 8.56% year over year, and quarter three at 9.31%. Quarter four saw a slowing of sales growth, with sales 3.75% ahead of 2024 during those same months. Food co-ops across the country saw similar trends, many exceeding our own reality here in Decorah. It was a surge we haven't seen in over a decade and it leads me to wonder both why it occurred, and how we could harness and foster its continuation.

The net profit goal for the Cooperative is one half of one percent. Though profit size is not why we exist, it is a critical piece of our survival and perpetuity. We cannot continue to exist if we don't pay our bills. However, we fail to exist (regardless of profitability) if the ideals embedded in the Cooperative Principles and our own organizational Ends no longer serve as our guide to conducting ourselves in our community, and ultimately in this world.

It's not easy to keep the Principles and Ends in the forefront of one's mind these days. The struggles locally, as well as globally, do not favor their existence, let alone their transcendence. Yet they persist - and as a result the "good" grows. Through the various work we do in pursuit of our North Star - our Ends, our Mission, and the Principles - we make a difference. Join us in the journey.

### MISSION STATEMENT

The mission of the Oneota Community Co-op is to build vibrant communities and ecosystems by providing organic, locally produced, and bulk foods, as well as other products and services that are sustainable for those who consume and produce them.

### ORGANIZATIONAL ENDS

Because the Oneota Community Co-op exists as an institution grounded in the cooperative principles, there will be the following:

1. Our organization provides organic, local, and sustainably produced products to the greatest extent possible.
2. We support building thriving local food systems and encourage the expansion of locally-grown food sources.
3. Our organization supports achieving a healthy lifestyle, and guides the community in understanding how healthy, responsibly sourced food and products benefits themselves and the planet.
4. Our organization promotes and exemplifies cooperative principles of business.
5. Our business model, financial practices, and physical facility are rooted in principles of sustainability.
6. Our employees feel valued, fairly compensated, and engaged in meaningful work.
7. Our members are diverse and engaged, working together and sharing time, energy, and resources to build a resilient and thriving local community.

# COOPERATIVE PRINCIPLES

## 1. VOLUNTARY & OPEN MEMBERSHIP

Cooperatives are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

## 2. DEMOCRATIC MEMBER CONTROL

Cooperatives are democratic organizations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. Members have equal voting rights – one member, one vote.

## 3. MEMBERS' ECONOMIC PARTICIPATION

Members contribute equally to, and democratically control, the capital of their cooperative. A cooperative business returns margins to their patrons. Any margins (or profits) are credited to each member's capital credit account. Each member's share of the capital credits for the year depends on the amount each individual paid into the cooperative during that year and on the total margins of the cooperative for the year. Capital credits are retained for a number of years and the money is used as operating capital. Retaining capital credits reduces borrowing needs. Capital credits are paid to all people who were members in a certain year. Each year members receive a notice showing the amount of capital credits that have been credited to their account for the past year.

## 4. AUTONOMY AND INDEPENDENCE

Cooperatives are autonomous, self-help organizations controlled by their members. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their cooperative autonomy.

## 5. EDUCATION, TRAINING, AND INFORMATION

Cooperatives provide education and training for their members, elected representatives, managers and employees so they can contribute effectively to the development of their cooperatives. They inform the general public about the nature and benefits of cooperatives.

## 6. COOPERATION AMONG COOPERATIVES

Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional, and international structures.

## 7. CONCERN FOR COMMUNITY

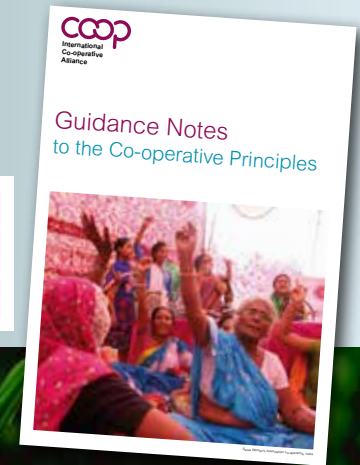
While focusing on member needs, cooperatives work to improve the quality of life in the areas they serve.

I invite you to explore this extensive examination of Cooperative Principles published by the International Cooperative Alliance [www.ica.coop/sites/default/files/2021-11/ICA%20Guidance%20Notes%20EN.pdf](http://www.ica.coop/sites/default/files/2021-11/ICA%20Guidance%20Notes%20EN.pdf)

The wisdom in this document continues to guide both board members and co-op staff.

In cooperation,  
Nate

Scan  
to view





# LEARNING TO LEAN INTO OUR COOPERATIVE PRINCIPLES

BY PIPER WOOD, BOARD PRESIDENT

2025 was a big year for the Oneota Co-op Board! With the momentum from Oneota Co-op's 50th anniversary in 2024, we welcomed 2025 as a United Nations International Year of the Cooperative with three new board members and big ideas for how we could "skill up" our board and engage our community. In a time where tariffs and rising costs created uncertainty for our co-op, our board leaned into our guiding cooperative values and organizational Ends to support the strong foundation of Oneota Co-op, and continue investing in a vision of cooperation built by our members over 50 years ago.

Throughout the year, board members made deep investments in training and connected to peer cooperatives across the region. Using designated board funds, we spent time strengthening our financial know-how with a Cooperative Finance Basics Course from the [University of Wisconsin's Center for Cooperatives](#). This training enabled us to frame important questions and make informed decisions about Co-op finances, which feels crucial to our work as we weather the uncertainties of the current market. In addition to building our financial literacy, we dove deep into a multi-part decision making training offered by [Aorta Co-op](#), a national worker-owned facilitation cooperative. In June, I had the great fortune to attend the [Consumer Cooperative Management Association's](#) annual conference on behalf of the Co-op, where I connected with co-op leaders and board members from across the country. Through these investments and our

continued board education, we hope to be effective thought partners for co-op leadership, and responsive to the needs of member-owners.

In addition to supplemental trainings, we devoted time in 2025-2026 to our charter committees, Board Development and Member Linkage. These two committees are foundational to our board's work, keeping us engaged in member feedback and board strategy at the same time.

## 25-26 BOARD DEVELOPMENT COMMITTEE PROJECTS:

- Reached out to peer cooperatives to discuss information sharing and best practices related to board development projects like staff representation on the board
- Restructured board meetings to dedicate time each month to pressing discussion topics



"I'm really pleased with the 'Principles in Practice' miniseries that came out of 2025. Connecting with other cooperatives, and having robust community discussion about the cooperative principles was such an uplifting exercise and it was encouraging to see such engagement at these events."

Steph Hughes, Member Linkage Committee

## 25-26 MEMBER LINKAGE COMMITTEE PROJECTS:

- Continued building connections to member-owners through co-op potlucks!
- Hosted our four-part 'Principles in Practice' series in conjunction with the 2025 UN Year of the Cooperative, where we connected our Co-op's story and values to other cooperatives throughout the region, which culminated in a community conversation about Cooperative Principle #7, Concern for Community



"We're continuing to refine our meeting agendas to not only meet our obligations of oversight via policy governance but also to dig into deeper questions about the membership, our role in the wider community, and how to better support operational leadership. It's exciting and I'm grateful to be part of this engaged, competent, and passionate board."

- Hannah Breckbill, Board Development Committee





# 7 COOPERATIVE PRINCIPLES

1. Voluntary & Open Membership
2. Democratic Member Control
3. Member Economic Participation
4. Autonomy & Independence
5. Education, Training, & Information
6. Cooperation Among Cooperatives
7. Concern for Community

Local graphic recorder Kristin Eggen captured our Principles in Practice discussion during our session on Cooperative Principle 7: Concern for Community

We've had a bit of turnover on our board this year, which required our board to appoint Co-op member owners to board seats between election cycles, per our bylaws. (5.10 VACANCIES. *In the event of a vacancy on the Board for any cause other than term expiration, the remaining directors may choose to appoint a replacement from among the members to complete that director's term, or the position may be filled for the remainder of the term by adding an additional slot to be elected by the membership in the regular annual board election.*) As a result, we welcomed Erin Shaw to the board in September 2025. In the 2026 election, Hannah Breckbill and Flannery Cerbin-Bohach received the highest number of votes, fulfilling the two open seats on the board. We had a board member step off the board after the 2026 election was underway; as a result, the member-owner with the third highest votes in the 2026 election, Brennan Allsworth, was appointed to fill the vacancy. I am grateful for the work of each of our board members this year, and excited for what lies ahead with this group!

A message that we heard over and over again, through conversations at potlucks, in the aisles of the Co-op, during our 'Principles in Practice' community conversation, and at our board meetings? In times of intense tumult, uncertainty, and grief: community is everything. As we look back on the past year, and look toward the continued work of our board and Oneota Co-op, we remain committed to connecting to and uplifting our thriving regional community however we can. For us, this takes many shapes, from supporting local food infrastructure through the Grow the Good grant, coming together to build strong systems for a resilient co-op, or simply sharing a meal with neighbors at a Co-op potluck. We're all trying our best to choose community wherever we can, and I am grateful that Oneota Co-op leads by example as a thriving vision of what is possible when we put people and principles first.

In the hopeful spirit of cooperation,  
 Piper Wood  
 Oneota Community Food Cooperative Board President

## Oneota Co-op POTLUCKS

We will continue to host monthly potlucks in 2026 as a way to come together in the community. These potlucks are open to everyone, and we hope to see you there! Bring yourself, your friends, and a dish to share to any of the gatherings listed below! As always, we invite all co-op members to share their feedback with board members, in 1:1 conversation, during the member comment periods at board meetings, or at potlucks throughout the year!

\*Potlucks are typically held the THIRD THURSDAY of each month in Decorah  
 (Check our website & social media for additional details)

April 16	6 PM	Good Shepherd Lutheran Church - 701 Iowa Ave
May 21	6 PM	Phelps Park Shelter #4 - Phelps Park, 613 Park St
June 18	6 PM	South Bear School - 2248 South Bear Road
July 16	6 PM	1000 River Street
August 20	6 PM	Phelps Park Shelter #4 - Phelps Park, 613 Park St
September 17	6 PM	Humble Hands Harvest - 2741 Hidden Falls Road
October 15	6 PM	Good Shepherd Lutheran Church - 701 Iowa Ave
November 19	6 PM	Good Shepherd Lutheran Church - 701 Iowa Ave
December 17	6 PM	Good Shepherd Lutheran Church - 701 Iowa Ave



# Abbreviated PROFIT & LOSS

	2025	2024	2023
<b>SALES</b>	\$5,948,690	\$5,517,733	\$5,321,543
Cost of Goods Sold	\$3,709,480	\$3,432,923	\$3,279,362
<b>GROSS MARGIN</b>	\$2,239,210	\$2,084,810	\$2,042,181
<b>Operating Expenses:</b>			
Personnel	\$1,414,348	\$1,313,262	\$1,227,722
Depreciation & Amortization	\$143,033	\$134,921	\$125,148
Facilities	\$183,039	\$182,405	\$185,875
Marketing	\$42,741	\$84,601	\$47,069
Supplies	\$77,020	\$68,645	\$66,148
Interest	\$27,860	\$27,578	\$33,758
Discounts	\$120,299	\$96,091	\$94,141
Patronage Dividend	\$0	\$0	\$0
Other Operating Expenses	\$249,677	\$199,350	\$170,484
<b>PROFIT ON OPERATIONS</b>	(\$18,738)	(\$22,044)	\$91,836
<b>Non-Operating Revenues &amp; Expenses:</b>			
Less Board Expenses	\$24,978	\$29,653	\$25,333
Plus Other Revenues	\$56,292	\$58,346	\$24,405
<b>EARNINGS BEFORE INCOME TAXES</b>	\$12,576	\$6,649	\$90,909
Income Taxes	(\$11,981)	(\$3,374)	\$24,870
<b>EARNINGS AFTER INCOME TAX</b>	\$24,557	\$10,023	\$66,039

# BUILDING OUR BALANCE SHEET

	2025	2024	2023
<b>Assets</b>			
Cash	\$353,189	\$594,645	\$467,334
Other Current Assets	\$498,731	\$352,024	\$340,084
Other Assets	\$1,456,107	\$1,557,034	\$1,614,411
<b>Total Assets</b>	<b>\$2,308,028</b>	<b>\$2,503,703</b>	<b>\$2,421,829</b>
<b>Liabilities</b>			
Current Liabilities	\$381,199	\$1,020,118	\$339,021
Long-Term Liabilities	\$522,629	\$115,692	\$734,568
<b>Total Liabilities</b>	<b>\$903,828</b>	<b>\$1,135,810</b>	<b>\$1,073,589</b>
<b>Equity</b>			
Owner Shares	\$609,904	\$598,154	\$588,523
Preferred Stock	\$64,200	\$64,200	\$64,200
Retained Earnings	\$601,562	\$591,539	\$525,500
Retained Patronage Dividends	\$103,978	\$103,978	\$103,978
Net Income	\$24,557	\$10,023	\$66,039
<b>Total Equity</b>	<b>\$1,404,200</b>	<b>\$1,367,893</b>	<b>\$1,348,240</b>
<b>Total Liabilities+Equity</b>	<b>\$2,308,028</b>	<b>\$2,503,703</b>	<b>\$2,421,829</b>



## 2025 BY THE NUMBERS

**Annual Sales: \$5,948,690**

**Total number of employees: 58**

**Employees working 30 hours per week or more (full-time): 20**

**Total number of owners who have equity with us: 5,656**

**Percentage of sales to owners: 75.71%**

**Number of new owners: 135**

**Total owner investment: \$609,903.88**

**Total donations to our community: \$37,812.05**

**Sales of local product: \$1,457,203.37 (24% of total store sales)**



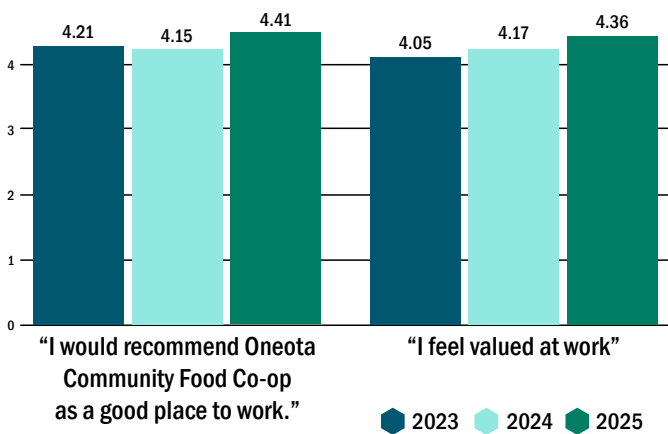
# CO-OP EMPLOYEES INDICATE OVERALL SATISFACTION IN ANNUAL STAFF SURVEY

## BY NIKI SANNESS, FINANCE & H.R. MANAGER

Each year, we conduct a staff survey to assess employee satisfaction, identify our strengths and weaknesses as an employer, and ensure compliance with policies on staff treatment and compensation. Every staff member who has worked with us for at least 60 days is given the opportunity to anonymously provide feedback during our annual survey.

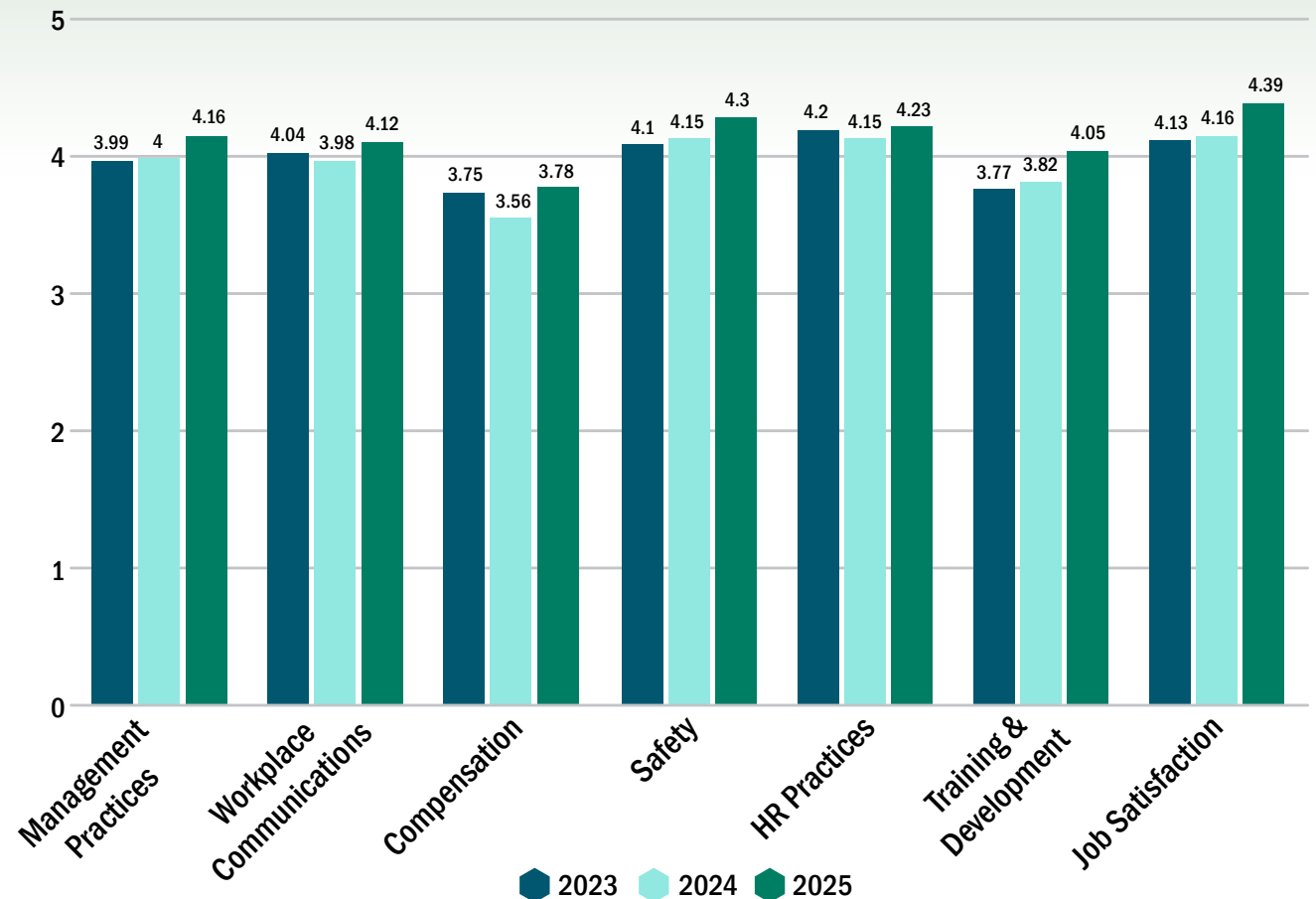
The survey consists of 38 questions across 7 categories. A score of 3.50 or higher indicating relative satisfaction. Over 4.0 indicates very high satisfaction and lower than 3 indicates outright dissatisfaction.

As you can see from both graphs, we continue to make progress in our employee satisfaction efforts. We've experienced improved results in EVERY category! Seeing results like this helps to illustrate that we are making great strides with Oneota Co-op organizational End 6: "Our employees feel valued, fairly compensated, and engaged in meaningful work."



The only category reporting less than a 4 is compensation (which includes benefits). A 3.78 score is still very good and indicates high satisfaction. As compensation was our lowest scored category, Co-op management spent a significant amount of time analyzing our wages. We typically compare our wages

with comparisnal data from the US Bureau of Labor Statistics and other NCG co-ops. This year we also benchmarked against Economic Research Institute data. Analysis from all three sources revealed that our wages are competitive for comparable retail positions.

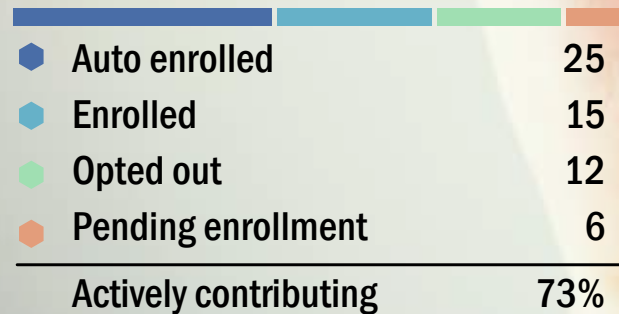


## What are some of the HR projects we worked on in 2025?

### RETIREMENT BENEFITS

We opened up our retirement benefits to ALL employees. The Co-op now matches 3% of all employees' contributions who elect to participate. At the end of 2024, we had 11 folks participating in our retirement match. At the end of 2025 we had a 73% participation rate.

Efficiencies were also realized in HR benefits administration, where we digitalized and streamlined insurance and 401(k) enrollment processes (beginning with the 2025 enrollment).



Auto enrolled	25
Enrolled	15
Opted out	12
Pending enrollment	6
<hr/>	
Actively contributing	73%

### TRAINING AND IMPROVING EFFICIENCIES

In 2025 we consulted heavily with Organic Produce and Retail Consultant Mark Mulcahy. Mark is a consultant with nearly 40 years of experience in independent and cooperative grocers. Mark made several visits to Oneota Co-op, focusing primarily on efficiencies in our Fresh department as well as training (fresh employees as well as our management team). Early 2026, he led a well-received all staff training event.



## What's expected in our next year?

A lot of time will be spent preparing for, training and learning the new POS, as well as updating policies, SOPs and processes to take advantage of the new capabilities it will have.

We intend to have an outside wage review performed in 2026 to obtain a third party opinion on compensation.

And finally, we have plans to update the employee handbook and several other outdated policies. We have an intern with us in the HR department (Kylie F. from our front end department) for the next few months. I am excited to see how much we can get accomplished with her assistance!

We've got a lot of big projects and goals for 2026. Working together makes them seem achievable.



# 2025 CO-OP GIVING

Oneota Co-op's monthly Round Up at the Register campaigns are intrinsically tied to our community service commitment. This directive is outlined in International Cooperative Principle Number Seven, "Concern for Community," and our organizational End seven, "Our members are diverse and engaged, working together and sharing time, energy, and resources to build a resilient and thriving local community."

We thank Co-op shoppers for their generosity as we work to support our area nonprofit organizations and the communities they serve. In 2025, your Round Up contributions raised \$34,826.10 for 26 organizations representing diverse services throughout our region. We welcome you to view them, and your contributions, on this year's graph. We also thank the number of applicants who applied.

The Co-op also provides additional donations to numerous others on an annual basis. This includes youth organizations and many community/area events. Information about how to request a donation or apply as a Round Up at the Register recipient may be found at [www.oneotacoop.com/about-us/community/](http://www.oneotacoop.com/about-us/community/). The Co-op remains committed to serving its neighbors. We'll continue to give - and explore new ways to carry out this portion of our Mission and Organizational Ends in the months, and years, to come.



## Round UP

<b>JAN</b>	<b>OCC &amp; IFH GROW THE GOOD GRANT</b>	<b>\$1,217.79</b>
<b>JAN 2</b>	<b>NEIGHBORS HELPING NEIGHBORS</b>	<b>\$1,294.69</b>
<b>FEB</b>	<b>ONEOTA FILM FESTIVAL</b>	<b>\$1,077.69</b>
<b>FEB 2</b>	<b>ONEOTA VALLEY COMMUNITY ORCHESTRA</b>	<b>\$1,135.93</b>
<b>MAR</b>	<b>HSNEI</b>	<b>\$1,396.35</b>
<b>MAR 2</b>	<b>IOWA FOOD HUB</b>	<b>\$1,217.79</b>
<b>APR</b>	<b>DRIFTLESS WATER DEFENDERS</b>	<b>\$1,437.37</b>
<b>APR 2</b>	<b>FRIENDS OF DECORAH PUBLIC LIBRARY</b>	<b>\$1,482.54</b>
<b>MAY</b>	<b>NAMI NORTHEAST IOWA</b>	<b>\$1,432.09</b>
<b>MAY 2</b>	<b>DECORAH KID'S LUNCH CLUB</b>	<b>\$1,547.12</b>
<b>MAY 3</b>	<b>SUSTAINABLE IOWA LAND TRUST</b>	<b>\$1,569.11</b>
<b>JUNE</b>	<b>PORTER HOUSE MUSEUM</b>	<b>\$1,300.18</b>
<b>JUNE 2</b>	<b>LANSING IOWA FOOD TRUST</b>	<b>\$1,457.97</b>
<b>JULY</b>	<b>THUNDER RODE</b>	<b>\$1,413.87</b>
<b>JULY 2</b>	<b>LIVE ON WINNEBAGO</b>	<b>\$1,629.18</b>
<b>AUG</b>	<b>NEW MINOWA PLAYERS</b>	<b>\$1,325.15</b>
<b>AUG 2</b>	<b>NORTH EAST IOWA MONTESSORI</b>	<b>\$1,118.41</b>
<b>SEPT</b>	<b>STEP UP REACH OUT - NEIBH</b>	<b>\$1,360.76</b>
<b>SEPT 2</b>	<b>DECORAH PRIDE</b>	<b>\$1,247.30</b>
<b>OCT</b>	<b>WINN. CO. CELEBRATION OF LIFE</b>	<b>\$1,254.57</b>
<b>OCT 2</b>	<b>SPECTRUM NETWORK</b>	<b>\$1,212.74</b>
<b>NOV</b>	<b>WINNESHIEK ENERGY DISTRICT</b>	<b>\$1,026.38</b>
<b>NOV 2</b>	<b>DECORAH COMMUNITY FOOD PANTRY</b>	<b>\$1,625.81</b>
<b>NOV 3</b>	<b>DECORAH CHORALE</b>	<b>\$1,280.80</b>
<b>DEC</b>	<b>HELPING SERVICES OF NEIA</b>	<b>\$1,509.61</b>
<b>DEC 2</b>	<b>NISSE PRESCHOOL</b>	<b>\$1,254.90</b>

**2025 ROUND UP TOTAL:**

**\$34,826.10**

# 2025 ROUND UPS





# VALUE BRANDING, PRICE STRATEGIES, TRENDS & MORE

BY TANYA O'CONNOR, MARKETING MANAGER



*Kaija Kjome*  
graphics coordinator

Marketing dedicated significant time to price perception in 2025. We are tasked with awareness of our competitors' products, product attributes, and pricing. Knowing the details of conventional carrots at Fareway vs. organic carrots we might carry from Sweet Season Farm, for example, determines how this information gets communicated to the shopper. The Co+op Deals items we place in our decorahnews.com ad, on social media, and on in-store signage are always at a competitive, or outright best price, in town. Often, this results in marketing's engagement with grocery and fresh on price discussions.



Aspects of this are daily work, and we'll continue to build on this. We love to tell the story of our cooperative business and values in so many different ways - but it's essential we create

an environment where products are accessible to as many people as possible. If we do not, our mission is not lived, nor is it heard.

The National Co+op Grocers CX (customer experience) survey informs us that the pandemic rise in shoppers choosing in-store "value" brands shows no signs of decreasing. For us, this is reflected in our "basics" items. The NCG Co+op Basics program offers an "everyday low price" on dozens of items throughout the Co-op on a daily basis. Many of these items are Field Day-branded products. The growth



of the Co+op Basics program in the past several years is a direct NCG response to shopper's focus on value as it relates to price, as well as the rising impact of store-specific branded products. Co+op Basics are a very valuable part of

Oneota Co-op's product offerings and necessary for our price perception efforts. Basics grew from \$163,790.63 of overall sales in 2024 to \$173,022.11 in 2025.

National Co+op Grocers continues to prioritize, and update, its Inclusive vendor listing. This initiative supports businesses owned and operated by a racially minoritized individual or group, woman or women, LGBTQIA+ individual or group, person(s) with disabilities, and/or veteran(s). A diverse supply chain promotes innovation, a healthier competitive environment, customer choice,



equitable distribution and a more just society. Information on our Inclusive vendors is made available to shoppers through signage and vendor highlights.

Current SPINS data points toward something we're increasingly aware of: shoppers are profoundly impacted by digital media. Seventy-five percent of consumers say they're open to a trusted AI personal shopper. Social media trends - specifically via reels and Tik Tok video - find their way into the store. The dietary trend of protein rich diets, most specifically protein powders and protein-enhanced shelf stable grocery products, continues to be reflected in shopper requests and purchases.

Wellness is seeing especially strong sales in magnesium and fiber supplements. Wellness staff have experienced shoppers telling them that they're in need of additional fiber specifically because of the high protein diet they're consuming. The Ayurvedic

adaptogen shilagit has become popular, and most recently, five shoppers within two days requested astaxanthin. Astaxanthin is a carotenoid pigment active in seafood sought for anti-inflammatory and antioxidant benefits. Of note is that younger shopper demographics increasingly seek supplements within foods (in lieu of capsules); pre and probiotic and nutrient-infused drinks (fortified with turmeric, or collagen, for instance) are just one example of this trend.

We attended both last year's Marketing Matters conference and Convergence events. It's great to meet new vendors, share stories with peers, and learn about industry trends, store operations, and more. Retail "loyalty" programs were discussed

at both events - either in the context of a formal session, or in informal peer conversations during meals/gatherings. Shoppers expect loyalty rewards and this expectation has only increased since the pandemic. Oneota Co-op, for example, currently offers quarterly owner appreciation events, a monthly member discount, a senior Monday discount, and deli punch cards. As National Co+op Grocers continues to develop its own shopper loyalty program (release date currently unknown) we will continue discussing what will work best for our co-op. We know from previous experience that digital coupons are effective. The execution of this possibility is just one of the many opportunities and efficiencies that ECRS may offer in our future.



OCC Board members in attendance at the Decorah Community Earth Day Festival. Oneota Co-op serves on the planning committee and is a sponsor of this annual event. The 2025 festival was held Saturday, April 26. Join us for the 2026 festival on Saturday, April 25, 9 to noon at Winneshiek County Fairgrounds.

Equal Exchange's Sarah Boyd served as a keynote speaker at NCG's 2025 Convergence event; NCG marketing targets included price perceptions efforts.



Kacy (left) and Sophia (right) pictured during an "Evening at the Museum" networking event in St. Paul, August, 2025.



# A FEW DETAILS ON ONEOTA CO-OP'S UPCOMING NEW POS SYSTEM

BY THERESA KLEVE, INFORMATION TECHNOLOGY MANAGER

Much of my time as IT manager in 2025 was spent preparing the Co-op for our new point of sale (POS) system, ECRS/Catapult. This has involved attending numerous calls and Zooms with our NCG ECRS rep to prepare us for the transition. We've reached out to our fellow co-ops across the country, who have been helpful in sharing their ECRS experiences and recommendations. I've worked on product standardization in our current POS which will help smooth our upcoming transition. Here are a few things that having an updated POS system will look like at the Co-op:

*A preview of our new ECRS POS screen (left) in comparison with our current COPOS system (right):*



Member :	Discount :	Net Sale :	35.18
Date : Wed 03/25/26		Tax :	1.23
Time : 9:53 AM TK		Total Sale :	36.41

Line	Item Description	Tax?	Price	Qty	Extension
1)	PIZZA AGAINST PEPPERONI	No	12.47	1	12.47
2)	RTD COFFEE BLUE HOUND COLD BREW	No	4.23+DI	1	4.28
3)	SP WAT BUBBLR BL		59+DI	1S	1.64
4)	O CABBAGE GREEN (		59/1b	0.50	0.80
5)	L BOUQUETS EUCALY		99	1	15.99

[Payment Method]	
Cash .....	0.00
Check .....	0.00
Credit Card(s) .....	0.00
Gift Card(s) .....	0.00
EBT/SNAP .....	0.00
IOU .....	0.00

[PAYMENT TOTAL]	[PAYMENT METHOD]	[FUNCTION KEYS]
Total : 36.41	Cash :	F1 Items F5 Record Sale
Tender :	Check :	F2 Payments F6 Quit
Due ---> 36.41	Other :	F3 Discounts F7 Member
	IOU :	F4 Other F8 Coupons

## A SAMPLING OF THE FEATURES THAT OUR NEW POS WILL BRING:

- Updated register visuals with touchscreen
- New credit card machines
- Check readers at each register, allowing instant check verification during the transaction.
- The driver's license reader allows us to simply scan a license to verify age.
- EBT and Double up Food bucks POS integration
- Digital loyalty program options
- New gift cards
- Enhanced shelf tag options
- New system-generated product label options
- Enhanced perpetual inventory systems
- Ordering from our largest vendors directly through the system
- Staff training modules via "Catapult University"
- Remote access as/if necessary

Brand	ATLANTIC SPICE	Our Price	\$5.29	Pricing Section (Price Level 1 - Base Price)
Item Name	Apple Oil		1 OZ - \$5.29 per OZ	Price Per/Size
Barcode (Item ID)	000000020107			
	O1 NG		L	Health Attributes Section



(Pictured above) An example of ECRS/ Catapult at another food co-op.

**greentree**  
co-op market

SELL BY

**VEGAN BREAKFAST**

Scrambled Tofu (Tofu\*, Nutritional Yeast\*, Turmeric\*, Coriander\*, Cumin\*, Black Pepper\*, Olive Oil\*), Saba (Tomatoes\*, Onions\*, Jalapenos\*, Cilantro\*, Cider Vinegar\*, Lime Juice\*, Garlic\*), Vegan Cheese (Dairy Oat Cream&trade; blend (water, oat flour, pea protein, cultures, enzymes), Coconut oil, Tapioca starch, Expeller pressed safflower oil, Corn starch, Less than 2 percent of: Konjac flour, Fruit and vegetable juice (for color), Yeast extract, Annatto (for color), Salt, Dextrose, Tricalcium phosphate, Xanthan gum, Lactic acid, Natural flavors.), Taler Tots\*(Potatoes\*, Soybean Oil\*, Salt, Apple Juice Concentrate\*, Citric Acid\*), Field Roast Vegan Sausage (Filtered Water, Vital Wheat Gluten, Expeller Pressed Safflower Oil, Unsulfured Dried Apples, Yeast Extract (Yeast, Salt, Sugar), Wheat Protein Isolate (Wheat Gluten, Trisodium Phosphate, Malic Acid, L-Cysteine), Pure Maple Syrup, Onion Powder, Barley Malt Extract, Garlic, Spices, Sea Salt, Black Pepper, Ground Ginger, Nutmeg, Natural Smoke Flavor.)  
\*ORGANIC

ALLERGENS: SOY, TREE NUTS, WHEAT, GLUTEN

NET WT UNIT PRICE  
null \$5.990 / ct

9156

<b>South Hill</b> Old Time Cider 750 ml	Unit Price: 0.02 per ml. Our Price: \$14.79
<b>Produce</b> Organic Bananas	Co-top basics 99¢/lb
<b>Abes</b> Mini Cornbread Pound Cake 3.18 oz.	Unit Price: 0.81 per oz. Our Price: \$2.59
<b>Woodstock</b> Mixed Berries 10 oz.	Unit Price: 0.68 per oz. Our Price: \$6.79
<b>Field Day</b> Organic Fire Roasted Garlic Salsa 16 oz.	Unit Price: 0.25 per oz. Co-top basics \$3.99





# THE ART OF PURCHASING

BY KACY OURADA, GROCERY MANAGER



*Krystal Weiss*  
assistant grocery manager

How do products get on the shelf at your local food co-op? The answer to this question is an integral part of any co-op product buyer's job.

Shopper satisfaction is a cornerstone of the Co-op. Our shoppers choose us when they could decide to shop at another big-box store, so we have a responsibility to ensure they can get what they need when they need it. Thus, everyday we ask ourselves: how will we maintain full shelves amidst growing out of stocks?

Eggs in particular were hard to keep in stock for the entire first quarter of 2025. Local State Line eggs were often out of stock. We've found other local vendors that we regularly stock now, like Jen's Hens, Circle JD and duck eggs from Frieden Hof Farm. We've had fairly regular out of stocks from Organic Valley as well. Our neighbors at WWHomestead Dairy have helped us fill stocking gaps with milk.

There's a lot of factors behind supply out of stocks. Import tariffs contribute, as does climate change and labor shifts. Sometimes there's a product re-branding. Sometimes it's our supplier, and sometimes it's a

manufacturer that is responsible for items that are out of stock. Often it's specific popular varieties within one product line and not the whole line itself.

So - what do we do? It's the responsibility of the Co-op management team to solve these issues and provide you with a quality shopping experience. We know that the most recent NCG customer experience report tells us that availability of product and the customer service experience are the two biggest shopper priorities.

Purchasing really is an art. First we need to make sure that any product we want to bring in contains quality ingredients. We are also interested in the business practices of any product we put on our shelves. Next, we need to figure out where we can purchase the item. Does this vendor have it, or does this one? What is the price comparison between the two different options? Is it an item we'll be able to get regularly, or will it be another item that is out of stock often? And lastly, but very important in a small rural area with multiple grocers - how do we compare in price to those retailers in our midst?

Once we finally get it in store, then we need to be sure we have juuuust the right amount at any given time. Has this item been stocked recently? What do we have in backstock? Do I need to order a case or can we make it until the next order without running out? I don't want to order too much and have an overabundance in backstock for the next month. What are shoppers thinking about this sale? Are they going to stock up or pass?

These are all questions that go through any buyer's mind each time they have to order. Finding a balance between having enough product and too much product is a very fine line. Ensuring that all of our backstock products are looked at each day can be a challenge depending on staff availability.

If you find that your favorite product is out of stock, please reach out and ask us what measures we're taking to keep it in stock. Co-op staffers stand by what our customers know and love us for - local, organic, and quality ingredient options, and we'll keep working hard to make these items available to you.



# IT'S BEEN A GOOD YEAR IN THE CO-OP DELI

BY MISSY PALMER, PREPARED FOODS MANAGER



*Luigi Rausch*  
assistant prepared foods manager

One of the larger accomplishments of your Co-op deli in 2025 is that we regained sustainable financial footing. This has been a long process over the past several years, and it feels great to say that the Deli has now fully balanced its costs effectively. Our margin is stable and we are able to contribute to the overall success of the Co-op.

The Deli started using new price-management software in late 2024 and throughout 2025. This has been really helpful. Parsley software helps us calculate our cost of manufacturing an item precisely. Each recipe is evaluated per ingredient, cost, and amount. This is the data that informs the price you see reflected on your purchases. We appreciate that deli shoppers have been understanding of 2025 price increases. It's nice to see the evidence that quality ingredients are valued through our consistent sales numbers. Our local vendor info is now posted in the Deli. Overall, 2025 was our best year financially since the Co-op closed its hot bar at the beginning of the pandemic.

Deli staff are friendly,  
hard working,  
dedicated,



adaptable, and reliable. Their efforts have made many new Deli items possible this year. We've now got housemade chicken noodle soup, local Koreana sushi, an Italian salad, egg salad, pumpkin muffins and more. Shoppers requested that our Oneota-branded granola (made by our Deli staff) be available in bulk, and we've adjusted to make this possible too. We've been able to bring back old favorites like lasagna and the tuna, swiss and rye sandwich. We're working hard to keep things consistent and well stocked. Overall, we've had less out of stocks on ingredients than we did in the past few years.

"Housekeeping" tasks involved regular equipment maintenance (such as our oven fans) and working to implement an improved monthly/weekly cleaning schedule that fits our needs. Our challenges are consistency and affordability, especially when



it comes to produce. But these are welcome challenges - they're expected in the Deli business, and we're able to meet them. And while we aren't doing regular catering, we've been able to squeeze in a couple of events and sandwich orders for local businesses.

I'm really proud to work in my own town in a place that I love and serve people I love. Please know that we listen to your customer requests, and we implement them when we can. Lastly, I am really grateful for our Deli staff members. They go above and beyond on a consistent basis. They're always on board for seeking new efficiencies and ways to do things well. They get along with each other, they're adaptable, and I'm really excited to see what our next year together will bring.





# “TOOLS” FOR OUR TOOLBOXES

BY TORI DAUN, FRONT END MANAGER

I was once told to take every opportunity to learn new skills. It allows you to have more “tools” in your work toolbox that can be utilized in helping others. It has been great advice and over the past year I have added a few new “tools” to my tool box.

I now oversee the online and call-in orders, making sure they get fulfilled and processed on time. This has allowed our IT manager, Theresa, to be able to put more of her time into preparing for our new POS system being implemented this summer. I, too, will be undergoing training in preparation for this big transition.

I’ve also been training in the Fresh department. Having this “tool” will allow me to assist them when and as needed. Eventually, I will then be able to facilitate our front end cashiers assisting the fresh department with facing, culling, and stocking produce during any “down” time.

The only way I have even been able to do these things is because of the amazing staff we have working at the Co-op - many of whom have added “tools” to their own boxes.

## **CASHIER TASKS AND CUSTOMER SERVICE GOALS**

The Co-op has four cash-closers that are all current, or former, Luther/NICC students. This role consists of being responsible for overseeing staff and resolving any customer questions and store issues when a manager is not present. They also are responsible for closing the store down at night, making sure the doors are locked, completing closing tasks throughout each department, and ensuring our registers are closed. We currently have three staff members who are cross-trained in both the center store and front end, and one staff member who is cross-trained in our center store, front end, and wellness departments.

When not waiting on customers, front end cashiers can also be found assisting the center store in restocking, cleaning, and facing shelves. These staff members might also help print shelf tags as needed, or repackage bulk food items. This is a big help when we have call-outs or staff taking time off as well during busy events or holidays.

The Co-op is committed to our cashiers providing exceptional customer service. This includes fielding shopper calls, pleasantly putting people in touch with the right department to answer their questions, and helping shoppers fill out special order requests. Your cashiers also sign up new members, acquaint SNAP shoppers with Double Up Food Bucks, and fulfill our round up mission by asking customers to round up. These staffers also let you know about upcoming sales and Co-op events. They are truly our “front end ambassadors.”

I feel a large part of the Co-op’s success is due to the staff it has working in it. We are all bringing our “tools” to assist each other in providing the best customer service experience each time, for each person who comes through our doors. And that makes all the difference.

# Focus on Food Equity

## & THE DOUBLE UP FOOD BUCKS PROGRAM



Healthiest State  
INITIATIVE

Double Up Food Bucks (DUFB) is a program created by the Iowa Healthiest State Initiative (IHSI). DUFB allows Supplemental Nutrition Assistance Program (SNAP) recipients to earn dollars toward fresh fruits and vegetables at purchase. In January, 2025, IHSI announced an increase in the daily match for DUFB from \$10 to \$15 per day.

DUFB online registration also launched, allowing SNAP users in Iowa to enroll either online or in-person at a participating location. Our front end staff received training in facilitating digital signups and transactions. In 2025, 76 Fareway stores in Iowa, including ours in Decorah, became part of the DUFB program. This currently puts Oneota Co-op and Fareway as the only Decorah participants.

During 2025's financial insecurities, the standard DUFB quarterly expiration dates were rolled back to help food insecure Iowans. The November 2025 government shutdown spurred IHSI to implement a Double Up Food Bucks Emergency Fund as well.



Here are some of the benefits the IHSI lists as “triple wins” for this program:

1. Iowa Families: Double Up Food Bucks stretches food dollars on fresh fruits and vegetables for food insecure families.
2. Iowa Economy: Double Up Food Bucks are spent only at Iowa-owned grocery stores and farmers' markets, keeping dollars in the local economy.
3. Iowa Farmers: Double Up Food Bucks helps produce farmers gain new customers and earn more money.

Oneota Co-op is happy to be one of 172 sites in 79 Iowa counties participating in the DUFB program. Your Co-op distributed \$5,927.30 dollars worth of DUFB during 2025; we redeemed \$5,864.55. (Note that the redemption total may include DUFBs a shopper received at another participating location, but spends them at the Co-op). Our SNAP sales total for 2025 is \$66,987.74. New DUFB enrollments in Iowa in 2025 totaled 15,000. The DUFB economic impact for our state was \$866,250. We invite you to read the 2025 Iowa Healthiest State Initiative Annual Report at [www.iowahealthieststate.com/news/2025-annual-report](http://www.iowahealthieststate.com/news/2025-annual-report). We remain committed to putting forth our best effort to serve our SNAP shoppers here at the Co-op.

**2025 DUFB**  
**@ THE ONEOTA CO-OP**

Distributed - \$5,927.30 | Redeemed - \$5,861.55



# IN GOOD HANDS

BY GRETCHEN FOX SCHEMP, WELLNESS MANAGER

It has been a wild ride in our Wellness Department over the last 12 months!

We introduced new wellness staff in our review last year and I am happy to say that Sophia Root has since taken the position of our Wellness Assistant Manager. After being “baptized by fire” in all things related to running a department of a few thousand items (no joke!), Sophia bravely jumped into taking this all on as I stepped away for three months to have a much-needed knee replacement. Taking on a department of this size after just a few months of employment was a fiercely brave move on her part. Sophia brought patience, intelligence, willingness to learn and her own brand of style to the table. With the addition of the lovely Lillian Grouws to our team, I felt confident that between Sophia, Lillian, and long-standing treasure Hannah McCargar, our membership and customers would be in good hands.

I’m excited to announce that we have a dedicated body care buyer for the Wellness department again. Sophia’s knowledge and general interest in the area made her a perfect fit for this position. It has been many years since we have had dedicated staff for this area. Over the years, the evolution of the department has taken many forms - the most recent with me at the helm of most of the ordering. While this was all good for a period of time, it felt important to breathe new life into the area. Sophia provided just that! She has brought eyes on products and new ideas to expand upon. We sent Sophia to

Convergence, the big NCG wellness and grocery shindig, in August of 2025 and her knowledge and excitement has continued to grow ever since.



*Pictured: Oneota Co-op Wellness Assistant Manager Sophia Root (center) with Botanical Lucidity’s Alexander Larson and founder Kayla Emmons at the National Co+op Grocers Convergence Conference, August 2025.*

While we all like to see familiar faces, it is also refreshing to have new staff that are passionate about what we do here at the Co-op. I hope that you will welcome the next generation of Co-op caregivers and give them the same grace I was given to learn, try new things, and grow. As I look at two decades of work with Oneota Co-op, I can’t help but wax sentimental about all the mentors who gave me so much by way of knowledge, trust, autonomy and even friendship over the years. As you’re reading this,



*Wellness staff members Sophia Root, Lillian Grouws and Hannah McCargar enjoying some great local eats at Blazing Star in downtown Decorah. Photo by Gretchen Fox Schempp.*

I am likely returning to work from my second knee replacement or will be soon. The team of amazing women that held it together have surely done it well again and I am so grateful. It is really something special to work in a place that holds space for you while you heal and welcomes you home when you return. To my team and our membership, you are what makes me return.

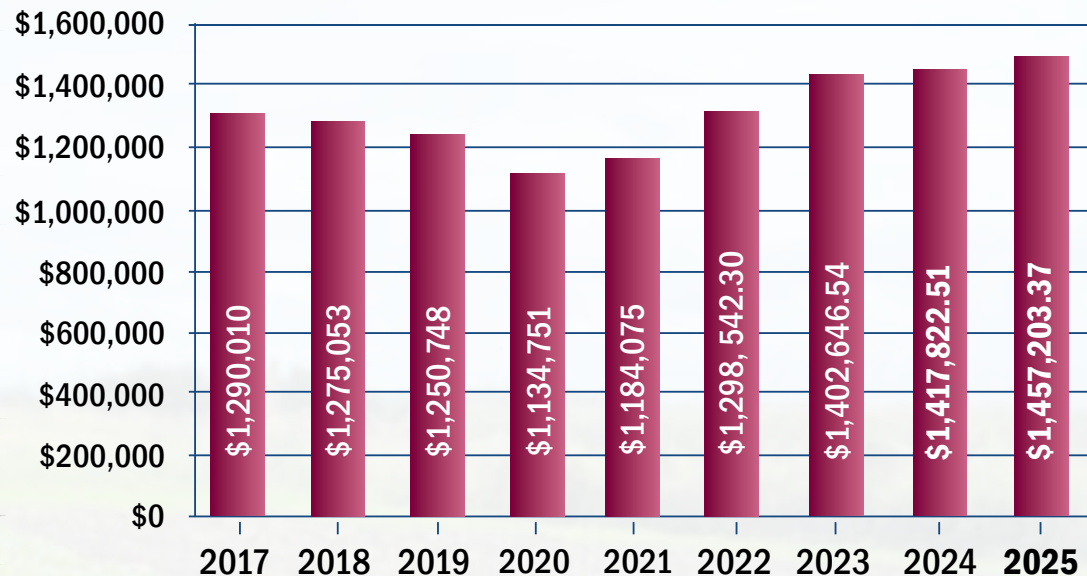


# OUR COMMITMENT TO LOCAL

Photo courtesy Sweet Season Farm- Calmar, IA



## ANNUAL LOCAL SALES



**2024 Percentage Total Store Sales = 26%**

**Sales in Dollars = \$1,417,822.51**

**2025 Percentage Total Store Sales = 24%**

**Sales in Dollars = \$1,457,203.37**

# MARK MULCAHY

The Co-op contracted Organic Produce and Retail Consultant Mark Mulcahy to visit us in May of 2025. Mark is a founder of Rising Stars, a leadership development training program, and a consultant with nearly 40 years of experience in independent and cooperative grocers. Mark's visit focused primarily on efficiencies in our Fresh department. Mark also held a management team training session, and in early 2026 facilitated an all staff event and our annual local growers' meeting. While staffing in our Fresh department will experience changes, Mark's insights are ones we will incorporate into future Co-op employee training and overall operations. Learn more about Mark's work at [www.organicoptionsconsulting.com](http://www.organicoptionsconsulting.com).

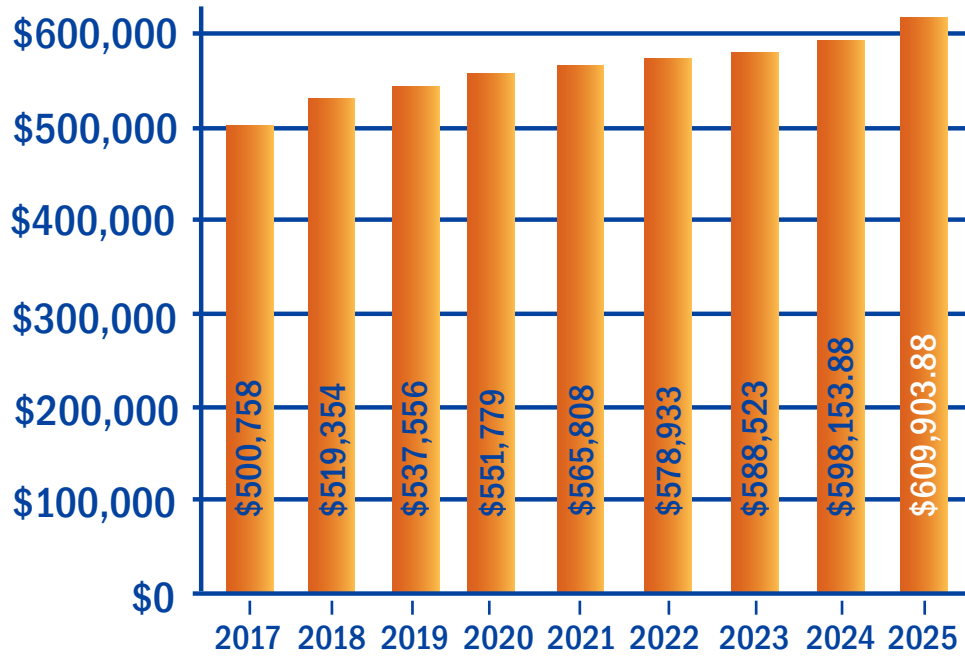
Former Fresh manager Angie Graham (now serving the Co-op as fresh purchasing coordinator) reflected on Mark's contribution to Oneota Co-op in the following testimonial:



“In preparation for transition within our Fresh department (consisting of produce, meat, and cheese), we had the great fortune of welcoming Mark Mulcahy for an extended period of onsite consulting. It was a pivotal month for our staff during which numerous obstacles arose, and Mark's presence brought clarity, confidence, and a deep sense of steadiness to our team. What stood out most for me, however, was Mark's profound wisdom regarding people and situations while continuously modeling patience and professionalism. Mark helped the team move with purpose and discover new efficiencies, while displaying a generosity of spirit that cannot be matched. Whether you are after deep produce knowledge or someone to breathe fire back into your mission, Mark Mulcahy is the one to have in your corner.”

Angie Graham, Oneota Co-op Fresh  
Purchasing Coordinator

# OWNER SHARE EQUITY



TOTAL # OF OWNERS

**2025: 5,656**

**2024: 5,550**

**2023: 5,495**

**2022: 5,428**

**2021: 5,322**

**2020: 5,228**

**2019: 5,103**

**2018: 4,943**



OUR OWNERSHIP  
CONTINUES TO  
**GROW**



# A TASTE OF TOP 2025 SELLERS

## Produce

Local asparagus	345.95 lbs
Local cabbage (red, green)	2,563.71 lbs
Local bulk carrots	1,557.63 lbs
Local cucumbers	525.78 lbs
Local La Reyna queso dip (16 oz)	308 units
Local La Reyna salsa roja (16 oz)	236 units
Local leeks	212.58 lbs
Local bok choy	201.56 lbs
Local beets	1,189.15 lbs
Local Sweet Season Farm romaine heads	332 units
Local Patchwork Green Farm salanova salad mix	707.12 lbs
Local kohlrabi	818.57 lbs
Local scallions/green onions	1,391 bunches
Local Cowsmo soil (45 lb bags)	442 units
Local onions (red, white, yellow, cipollini)	1,648.99 lbs
Local spinach	985.07 lbs
Local squash	2,769.72 lbs
Local sweet potatoes (orange, purple)	8,121.71 lbs
Local cherry tomatoes (pints)	2,216 pints
Local tomatoes (heirloom, roma, hydroponic, slicer)	1,703.39 lbs
Local Seed Savers Exchange seeds	2,355 units
Local River Root Farm seedlings	3,681 units
Local Wapsie Pines holiday trees	89 units
Organic avocados	16,880 units
Organic bananas	31,255.33 lbs
Organic apples	21,508.23 lbs
Organic potatoes	13,990.63 lbs

## Bread

Local lfe	1,604 units
Local bread	9,325 units
Local Millwork Sourdough whole wheat	1,961 units
Local Millwork Cinnamon bread	1,037 units

## Dairy

Local WW Homestead Dairy	16,500 oz
Cottage cheese	2,665 units
Local Organic Valley milk	640 oz
Meister cheese	1,261 units
Organic Stoneyfield yogurt	1,433 units
Brown Cow yogurt singles	3,958 units
Eggs	14,330 dozen

## Bulk

Water	23,834.50 gallons
Bulk coffee	3,828.42 lbs
Bulk fruit	4,581.3 lbs
Bulk nuts	6,852.45 lbs
Bulk organic oatmeal	1,893.92 lbs
Bulk spices	1,338.81 lbs
Bulk rice	2,602.39 lbs

## Deli

Rotisserie chicken	1,308 units
Falafel sandwiches	1,591 units
Hot sandwiches	23,661 units
Cold sandwiches	19,263 units
Local Koreana sushi	921 units
Hot soup	2,721 units
Cookies	8,463 units
Muffins	5,767 units
Scones	2,843 units
Croissants	4,056 units
Oneota Co-op granola repack	661.37 lbs

## Meat Alternatives

Tofu	3,062 units
Other plant-based meats	4,739 units

## Packaged Grocery

SoGo beef sticks	9,045 units
All beef sticks	13,700 units
All packaged coffee	3,869 units
Cans of beans	622 units
Kombucha	10,561 units
Local Whole Grain Milling chips	2,004 units
Local Green's Sugarbush maple syrup	138.18 lbs
Local Highlandville honey	1,954 units
Chocolate bars	31,428 units
Cans of Muir Glen tomatoes	4,423 units
Field Day packaged grocery	42,857 units
Gin Gins	144.70 lbs

## Meat/Fish

Local Ferndale Market whole turkeys	1,471.81 lbs
Local Jewel Enterprizes turkey	209.01 lbs
Local Rock Cedar Ranch beef	201.37 lbs
Local Yellow Table Farm lamb	171.45 lbs
Thousand Hills Cattle Co. beef	6,025 units
Local Driftless Provisions meats	3,919 units
Local Highlandview Farm	1,954 units
Local Beard Family Farm	693.56 lbs
Local Tree-Range Farm chicken breasts	438.37 lbs
Local Tree-Range Farm chicken thighs	194.35 lbs

## Frozen

Local SnoPac Fruit & Veg	8,321 units
Frozen pizzas	2,332 units
Talenti	2,114 units
Red's burritos	2,283 units
Stacy's tortillas	1,470 units