



Member/Owner Handbook

Congratulations!

You are now a member/owner of Oneota Community Co-op (OCC). You have joined thousands of others as investors in a locally-owned business that has served and sustained Northeast Iowa since 1974.

What is a Co-op?

The Statement of Cooperative Identity

A cooperative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise.

Cooperatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. In the tradition of their founders, cooperative members believe in the ethical values of honesty, openness, social responsibility and caring for others.

The cooperative principles are guidelines by which cooperatives put their values into practice.

Why join the Co-op?

Cooperative member/ownership benefits the business as well as its member/owners. It provides us with equity to make major purchases or improvements. Co-op member/owners gain many benefits as well as rights and responsibilities. Your participation and commitment enliven the Co-op and help to make it a true community organization. Patronage dividends may be given in profitable years at the discretion of the board of directors.

Member-owner benefits:

- Help sustain a locally-owned and operated business that puts money back into the local economy.
- Receive 10%* off for the first 30 days after sign-up.
- Receive 12 annual monthly discounts worth 5% off an unlimited quantity of most items* in the store.
- Receive a 5% discount on Mondays* if you are 60 years of age or older.
- Receive 10% off Wellness products** on the third Wednesday of every month.
- Save 15% storewide** during Owner Appreciation Days

- Note: discounts extend to people utilizing the same kitchen.
- Member/owners save substantially through our special order program. Enjoy a special order case discount on most Grocery, Bulk, Wellness and Produce special orders. (Case quantities vary and sale items do not qualify for an extra case discount.)
- Share in the success of the Co-op through your owner patronage dividend - in years where there is sufficient profit. Patronage dividends are given at the discretion of the board of directors.

- Have access to information on the Co-op's financial status.
- Run for a seat on the Oneota Co-op Board of Directors.
- Vote in board elections and on referenda. (Share payments must be current.)

* Excludes Co-op Deals, milk, eggs, wine, beer, fresh breads & pastries, & Deli items.

** Excludes Co-op Deals, other store-discounted items, and special-order case orders.

Local Foods

The Co-op supports our community and encourages sustainable growth of local, organic farming and responsible environmental practices. As a member/owner in, and shopper of, the Oneota Co-op, you help build the strength of the Co-op. Boosting the local economy is essential to a community-owned grocery store like Oneota Community Co-op. That's why we actively seek products grown or produced in our area and pay fair prices to our local farming partners. Our definition of 'local' is 'any product that is grown, produced, roasted, processed or packaged within approximately a 100 mile radius of the Co-op. Delivery of many items is made available through partnership with Iowa Food Hub. We also support the efforts of Decorah Farmers Market and Decorah Community Food Pantry.



The Cooperative Principles

1 VOLUNTARY AND 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 (board members) are accountable to the membership. Members have equal voting rights – one member, one vote.

3 MEMBER ECONOMIC PARTICIPATION

Members contribute equitably to, and democratically control, the capital of their cooperative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any of the following purposes: developing their cooperative, possibly by setting up financial reserves; benefiting members in proportion to their transactions at the cooperative; and supporting other activities approved by the membership.

4 AUTONOMY AND INDEPENDENCE

Cooperatives are independent, self-help organizations controlled by their members.

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 these organizations. They inform the general public about the nature and benefits of cooperation.

6 COOPERATION AMONG COOPERATIVES

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

7 CONCERN FOR COMMUNITY

While focusing on members needs, cooperatives work for the sustainable development of their communities through policies accepted by their members.



As a member-owned consumer cooperative, the organizational goals of the Oneota Community Food Co-op originate from our commitment to the seven internationally recognized Principles of Cooperation and reflect our concern for our community.

Our Co-op's History

The Oneota Co-op got its start in 1972 with an informal group of people making trips to Iowa City and Minneapolis to purchase natural foods in bulk. The group went on to form the Oneota Food Buying Club in 1973. Food was stored in members' homes, but interest and participation in the buying club grew and 1974 saw the incorporation of the Oneota storefront at 1007 Paine Street in Decorah. At that time only members (now termed member/owners) were allowed to shop, and all were required to volunteer in the store. "Oleville," the nickname given to the store in honor of landlord Ole Youmans, was a distribution network for honey, whole grains, organically-grown beans and products not otherwise locally available.

In 1978 the Co-op moved to the second floor of the Old Army at 421 West Water Street, Decorah. Benefit dances were held to raise funds for the move, and sales were extended to include non-members in order to increase business. The ordering, inventory control, cashiering and bookkeeping soon became too much for one person to handle. In 1981 the board of directors accepted a proposal for a collective management to replace the previous arrangement of one store manager. Fluctuating between four and six members, the new system offered an opportunity for diverse leadership to represent a broad public interest.

The inconvenience of the Old Army's upstairs location, combined with continued sales growth, led to the relocation of the Co-op in 1984 to 521 West Water Street. In 1987 the board approved a proposal instituting the current membership share system. The proposal called for members to purchase one share of stock, valued at \$140, to be paid in full or in annual installments of \$20. This new system replaced an annual membership fee and provided financial resources with which to approach lending institutions seeking backing for capital improvements.

In 1994, the Co-op moved to 415 West Water Street. During the 13 years spent at this location, membership grew from 200 to 2,000 and sales grew from roughly \$430,000 to \$2 million/year.

The Co-op moved to its current location at 312 West Water Street in January 2008. The store today spans roughly 6,000 square feet and features a large selection of local, organic and natural products, such as fresh produce, meat, cheese, bulk, packaged and frozen foods, nutritional supplements, body care items, books, gifts and a delicious deli. It has grown from a small buying club of a few like-minded individuals to a diverse group of over 5,000 member/owners.



Our current storefront - 312 West Water Street



4



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CO-OP DELI

Our in-house Deli is open from 9 a.m. to 8 p.m. daily. Stop in for a morning pastry or hot breakfast sandwich with coffee or tea. Our hot made-to-order sandwich options are available from 11 a.m. to 2 p.m. daily. The Deli Grab-n-Go case remains open throughout business hours and features a selection of green salads, composed salads, dips, spreads, to-go entrees, cold sandwiches and desserts. Our Deli Hot Slide offers sandwiches daily as supplies last. Options are available for those seeking vegetarian, vegan and/or gluten free options. Although we are not a gluten-free kitchen, we take precautionary measures to keep our foods made without gluten from cross contaminating with foods containing gluten. We take this responsibility very seriously, and our staff are trained on techniques to avoid contamination.

The Co-op Deli is committed to sourcing fresh, local and/or organic ingredients whenever possible and in season. We source meat and cheese products locally as supply is available with the bulk of our cheeses coming from Wisconsin and our turkey from Ferndale Market in Cannon Falls, Minnesota. The meat products we source are free of non-naturally occurring nitrates and do not contain artificial colors, flavors or any binders. If you are a local producer or know of a local producer who is looking to sell to the Co-op please contact us to see if you/they are a good fit. The Deli is always looking for a consistent supply

of produce, red meat and poultry products, cheese and vegetables/ grains. The Deli department is also committed to waste reduction and excessive waste. The department composts all of the non-animal protein scraps, purchases recyclable plastic to-go containers and provides reusable flatware and glass/cups for in-house consumption. As part of our waste reduction strategy we only prepare sandwich ingredients on an as needed basis. This ensures you the freshest ingredients possible. This reduces the Co-op's waste, and waste is not sustainable for the planet - or the Co-op.

Dine inside or out

Guests are welcome to dine in our Deli seating area. You will find napkins, utensils and cups you may fill with water at no cost. Recycling tubs are provided for containers. We also provide seasonal, storefront outdoor seating. The Co-op is located next to Water Street Park, which is owned by the City of Decorah. This downtown space also is a perfect place to dine. Free free to stop in at the Deli and take your lunch 'to go' right next door!



Organizational Ends Policy

As a member-owned consumer cooperative, the organizational goals of the Oneota Community Co-op originate from our commitment to the seven internationally recognized Principles of Cooperation and reflect our concern for our community.

The Oneota Community Co-op serves primarily members, customers, and the OCC staff, but also its service extends outward to the following:

- vendors and suppliers,
- the larger community of cooperatives,
- the wider regional community.

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.

Oneota Co-op Annual Report

We welcome member/owners to view the Oneota Co-op Annual Report (AR). This document is generated each spring. Our AR contains profit/loss figures, equity/owner updates, community donation amounts, annual local sales percentage and communication from the board, general manager and co-op managers. Copies are available in our Deli seating area and at oneotacoop.com - Our Store - About - Board of Directors - Annual Report.



Round Up at the Register

Oneota Community Co-op Organizational End number seven: "Our members are diverse and engaged, working together and sharing time, energy, and resources to build a resilient and thriving local community."



Oneota Community Food Co-op

MISSION

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.

MEMBER/OWNERSHIP

Everyone is welcome to become a member/owner of the Oneota Community Food Co-op. By being a member/owner of the Co-op, you become an owner of a local business, have a say in how it's run, support local education and outreach programs and join a vital part of the NE Iowa community.

A full equity investment in the Oneota Co-op is \$140. This investment may be paid all at once or in \$20 yearly installments until paid in full. Yearly installment payments are due on the first of March each year until the full equity of \$140 is achieved. Your share is fully refundable. To request a refund of your share at any time, simply fill out a membership refund request form available either at our Front End registers or online at www.oneotacoop.com.

DECLINING BALANCE OPTION

Co-op member/owners are welcome to add credit to their individual accounts for ease of shopping. Let a friendly cashier know at our Front End registers that you'd like to add to your declining balance. You, and those within your household, will then be asked if you wish to pay with your declining balance upon check out or offer another form of payment and reserve that balance for other needs. This has been an especially useful tool for decades.

Member/owners are able to budget their Co-op investment and household members (including children) are easily able to pick up needed items.

Individuals also may "gift" declining balance amounts to other member/owners. This community-building option is commonly used during times of hardship or joy, illness, transition or passing of a loved one within our member/owner community.

Inside our Co-op

At the Oneota Community Food Co-op, we aim to accommodate diverse diets while supporting environmentally sound food production and contributing to healthy lifestyles. Through open communication with Co-op member/owners, we seek to create a product mix that represents basic nutritional needs, special dietary concerns, alternatives to questionable products and the wants and needs of our member/owners and all those who shop Co-op.

GROCERY

This department contains packaged foods, gluten-free items, sweeteners, cleaning products, pre-packaged supplies and pet options.

PRODUCE

The Co-op has a large selection of fruits and vegetables, with a focus on local and organic produce. We thank Co-op shoppers for their decision to support our local food economy.

BULK

Bulk herbs and spices, grains, flours, nuts, cereals, nut butters, snacks and dried fruits are just some of the items you'll find in NE Iowa's largest bulk department. Buying from the bulk area allows the shopper to purchase only the quantity needed. Special order purchasing in bulk quantities also is welcome for shoppers interested in purchasing items in 25# and 50# quantities. Buying in bulk may reduce packaging, energy and generated waste, especially when shoppers refill their own clean containers. Reusable containers also are available for purchase in-store.

WELLNESS

Find a wide selection of high-quality nutritional supplements and body care items in the Co-op Wellness department. Our Wellness staff stocks the finest multi-vitamins, fish oils, digestive enzymes, herbal tinctures, lotions, shampoos, deodorants, toothpastes and essential oils from our trusted suppliers.

GLUTEN
FREE ITEMS



LOCAL
ITEMS



LOOK FOR THESE SHELF SIGNS

ALL-COMMUNITY SALES

Co-op deals

Shoppers watch for rotating sales cycles of Co-op Deals savings. Cycles commonly switch every two weeks.

Oneota Community Food Co-op

SALE

These are in-store sales that run Wednesday through the following Tuesday. They occur most frequently, but not always, within our Fresh department.

Co-op basics

This initiative offers everyday low prices on popular grocery and household staples. Field Day and Cadia brand products are often in this category.

while supplies last
flash sale

Watch for these discounted, short-term sales. Flash sales may occur in all store departments.