



Central England Co-operative

INTERIM REVIEW 2022



Creating a sustainable Society for all

Our Family of Businesses



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MESSAGE FROM OUR PRESIDENT

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About Us

We are a **successful, independent, community-based co-operative** owned by our Members.

Our Purpose:

Creating a sustainable Society for all.




WE EMPLOY
7,700
PEOPLE




OUR PROUD HERITAGE DATES BACK OVER
175
YEARS

We invest 1% of our trading surplus into **supporting local groups and good causes** through our Community Dividend Fund

We are guided by the **internationally recognised** co-operative values:

- ✓ Self-help
- ✓ Self-responsibility
- ✓ Democracy
- ✓ Equity
- ✓ Equality
- ✓ Solidarity



OUR MEMBERS AND CUSTOMERS ARE AT THE HEART OF OUR BUSINESS



WE TRADE IN
19
COUNTIES



WE OPERATE OVER
449
TRADING OUTLETS

Interim Financial Highlights

Gross sales excluding VAT (continuing ops)

£510.9m ↑ 6.9%
(2021: £477.9m)

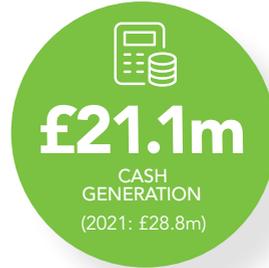


Trading profit (total)

£7.9m ↓ 50%
(2021: £15.7m)



Growing our business . . .





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6
NEW FOOD STORES





Our Society Highlights



**THE HARD WORK
OF OUR COLLEAGUES
AND SUPPORT OF
MEMBERS AND
CUSTOMERS**



**GLOBAL AWARD
WINNER FOR **BEST
NEWCOMER** IN
THE BLUE PRISM
CUSTOMER
EXCELLENCE
AWARDS 2022**



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 REDUCED
 OUR CARBON
 FOOTPRINT BY
78.69%
 SINCE 2010



On 2 July, we were very excited to **officially launch the Co-operative International Trading Development Fund**, the first initiative to embody the impact of fair trade over aid. Our first project is in Malawi – we are selling Malawi-linked products to raise the funds required to meet our five-year commitment to the development fund and work co-operatively to move communities out of poverty.




 CENTRAL ENGLAND
 CO-OPERATIVE FUNERAL
 PLANS LIMITED
AUTHORISED
 BY THE FCA

Colleague safety remains a key priority and following our campaign in co-operation with fellow retailers calling for tougher, criminal penalties on those who attack shop workers, we were delighted that an amendment to the Police, Crime, Sentencing and Courts Act 2022 was passed on 28 April 2022. Under the new legislation, abuse against individuals who serve the public has become an aggravated offence. We will **reinforce this important message**, highlight the negative impact of violence and abuse towards our store colleagues, continue our efforts through our Be Kind campaign, and **take positive and lawful action** to counter aggressive or threatening behaviours.



Showcased our ongoing work to embrace diversity and inclusion by supporting Pride events across our trading estate. We were proud that three of our brilliant colleagues have been recognised as great role models for inclusion in the workplace after being listed in the Role Models for Inclusion in Retail Index 2022: Store Manager, Sunni Stewart; Social Change Manager, Hannah Gallimore; and Chief Technology Officer, Liz Robson, were all included in the inaugural index published by Diversity in Retail, in partnership with The MBS Group.

Our Society Highlights continued



ROLLED OUT
**COLLECTION
POINTS FOR HARD
TO RECYCLE
PLASTICS**

We've **partnered with Just Eat** to offer a rapid delivery service, which is currently live in 126 stores. Self-checkout has now been installed in 110 stores, with further roll-out to a total 147 stores due for completion in October. Scan, Pay, Go is due to be rolled out to an additional 50 stores in October. We continue to offer our green delivery service via our electric van fleet in partnership with Snappy Shopper – this delivery service is available in **138 store locations** with **66 stores offering a Click and Collect service**.



Seven unemployed young people took the opportunity to take part in a **six-month placement on our Kickstart programme** (a government scheme designed to create jobs for 16–24 year olds on Universal Credit who were at risk of long-term unemployment) in our distribution centre, funeral and business support centre roles. In conjunction with the Prince's Trust, **all seven are undertaking a structured placement that delivers a diverse range of employability skills** and are progressing really well. Over the next few months, we are seeking longer-term/permanent opportunities for them across the Society.

To date, our ongoing partnership with **FareShare Midlands** and over **65 local food banks** has seen us help create hundreds of thousands of meals for children who might otherwise go without and thousands of vital emergency food parcels for families.



WE HAVE
PLEGGED OVER
£350,000
WITH CHARITY
GROUNDWORK TO
CREATE SUSTAINABLE
SPACES FOR
THE LOCAL
COMMUNITY



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MARKED
WORLD
ENVIRONMENT
DAY (5 JUNE)
WITH THE
THEME OF 'ONLY
ONE EARTH'


OUR **COMMUNITY
DIVIDEND FUND**
AWARDED 78 LOCAL
GOOD CAUSES WITH
GRANTS TOTTALLING
£77,759



A Message from our President

Jane Avery

Focusing on **future-proofing** our Society.

Dear Members,

Along with the rest of the country, I felt great sadness at the news that the Queen had died. If anybody lived their life guided by principles, then it was the Queen who was admired and respected for these qualities. On behalf of Central England Co-operative Society, I send condolences to her family; their loss is profound.

The sad news of the death of the Queen eclipsed the seemingly unremitting bad news elsewhere, but regrettably the wholly unnecessary and tragic war in Ukraine continues to impact us in

the UK, on supplies and on food prices. These woes are nothing compared to the human suffering of the people in Ukraine, and we continue to hold them in our thoughts and hope it ends soon. You will also be aware of the cost-of-living crisis and the eye-watering increases in gas and electricity prices. A scorching hot summer also reminds us that climate change is a fact not a theory and even the most optimistic person could be feeling discouraged.

Unfortunately, I can't deny any of the bad news – or pretend that it doesn't impact on our Society. What I can do, is assure you that the Board and Executive are focused on future-proofing the Society, by making Membership meaningful and to ensure we weather the current storm and come through this together. These are some good news stories from our Society in the past six months.

Membership

The Society has performed satisfactorily in the first half of the year, and we have concentrated our efforts to attract as well as retain new customers and are delighted to see our Membership increasing.





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In April, we continued our inclusive approach to Member engagement with a joint online and in-person Annual Members' Meeting broadcast live from the National Memorial Arboretum and featured a range of presenters, films, and updates on the performance of the Society last year and the challenges faced over the coming months. Over 1400 members joined for some or all the meeting. Our Interim meetings will be a similar format, with two satellite meetings enabling more Members to meet face to face. These are pilots to test the technology before rolling out more Members' meetings.

Democracy

Following the Annual Members' Meeting in April, the results of our annual Board elections were announced. John Howells and Jody Meakin were re-elected to the Board, Suzanne Bennett and Danny Douglas were newly elected and will serve for a term ending in April 2025 and Mark Grayling will serve one year to fill a casual vacancy ending in April 2023. I would like to thank those Directors who stood down from the Board in April for their service to the Society: Richard Bickle, Elaine Dean, Marta Mayhew and Rachel Wilkinson. In May, I was honoured when the Board re-elected me as Society President, with Tanya Noon elected as Vice President.

Business Growth

Our congratulations go to our Chief Executive Officer, Debbie Robinson, who has been awarded an honorary doctorate for her outstanding business contributions by Birmingham City University.

It was another statement of confidence and success when Central England Co-operative Funeral Plans Limited was officially authorised by the Financial Conduct Authority on 29th July 2022. The Board wish to formally note its thanks to the project team for their hard work and outstanding efforts in achieving a successful outcome.

We are confident that the Society gains strength through its measured growth strategy and we continue to invest in our food business and our property team continue to search out and evaluate new properties for acquisition and development. Members are encouraged to identify potential sites in their communities and if you know one, please let us know.

Values and Principles in Action

We have launched our new **Co-operative International Trading Development Fund** to move communities out of poverty through trade rather than aid, with our first



A Message from our President continued

project based in Malawi. We now sell Malawi-linked products and the surplus from these sales goes to raise the funds required to meet our five-year commitment to the development fund. We are inviting other UK co-operative societies to engage and support this new initiative so that the positive impacts through trade and support can be expanded.

We are complementing our Fairtrade agenda with a distinctly co-operative approach to international trade development through this leadership initiative. Our Society has engaged with the Co-operative College with their experience and strong links into the Malawi Federation of Co-operatives (MAFECO).

We are supporting a **co-operative approach to Food poverty** which is being developed by Kandoroo. Kandoroo aim to distribute funds to beneficiaries via an App or a card, making the process of buying food in participating stores both simple and discreet – and therefore dignified.

Until Kandoroo is operational we continue to support Foodbanks and have created 100,000 Magic Bags via the Too Good to Go scheme, **saving 250,000 tonnes of CO₂ emissions** in the process.

Membership and Community update

Central England Co-operative is pro-active in working with its Members and communities and believe this most effectively demonstrates our Co-operative Difference. We have five Membership and Community Councils,

each with a dedicated Officer and each Council manages a budget from the surplus generated the previous year. Each Council has Members who work in their local regions on a wide variety of cultural, leisure, educational and environmental activities. Examples include 'Saving Saffron Brook' in Leicester, engaging with Members at the Timber Festival at the National Forest, the CoCoMad festival in Birmingham, the Food & Farming Day in Peterborough, and supporting Pride events in Chesterfield, Norwich, Birmingham and Leicester. Member educational visits were organised to Liverpool and Whitby, and the Just Film Festival for a Fairer World was supported and promoted by the Society.

In the Northern region, two innovative events were held – a Bollywood evening in our Community Space in Littleover, as well as a special event which celebrated the extraordinary contribution that Young Carers make to their families and communities - the event was held at Chesterfield Football Club. In the Eastern region, a community health day was held at our Constable Road store in St Ives.

The Society promotes and delivers community activities including the successful Women's Day event in March and in May we thanked over 100 members for 50 years of membership with our annual Senior Members' Gathering in Derby.

Thank you to our colleagues....

We are pleased to have raised over £1.7m in donations to Dementia UK, during our ongoing partnership with

£1.7m

RAISED FOR
DEMENTIA UK

30,000

ITEMS DONATED
TO THE EASTER
FOOD BANK
APPEAL

£28,000

DONATED TO
THE DISASTERS
EMERGENCY
COMMITTEE

100,000

MAGIC BAGS
CREATED

the charity and our colleagues have continued to take on challenges for this worthy cause. In other fundraising activities our brilliant colleagues have also taken part in the Great Birmingham Fun Run and the Cycle Spring event on behalf of St Giles Hospice Care.

....and to our Members

Thank you for donating to the Disaster Emergency Committee appeal in store which has so far raised over £23,000. We reacted swiftly in March and removed Russian vodka from our shelves, and we continue to provide support to the Ukraine by stocking Chernigivske lager, popularly known as 'Che', in all our food stores, to support the fundraising campaign by Budweiser Brewing Group, which is donating all profits to the relief efforts for their colleagues in Ukraine.

Over Easter, our wonderful Members and customers supported our Easter Food Bank Appeal. 30,000 items were donated via instore collection points, and this resulted in the creation of 14,000 meals for people in need, in our communities.

And finally.....

I started this Interim Report by acknowledging that the times we are currently living in are challenging. However, Co-operatives were created specifically to address the challenges

their members faced and to use the surplus generated to improve the lives of their members. Despite the gloomy news elsewhere, we celebrated the success of the Women's European Football champions and all colleagues who wanted the time off to watch the match, could do so. We held a Co-op Fun Day in Birmingham to coincide with the Commonwealth Games, and the Jubilee celebrations were not dampened by the British weather as we enjoyed afternoon tea celebrations at our Business Support Centre as well as across our stores and funeral homes.

I hope this report conveys the impact our successful Society has on the lives of its Members, communities and colleagues, and I thank everyone who contributes to that success; by shopping with us, by working for us, and by giving both their time and commitment to our membership groups and at community events.

Jane Avery
President



A Message from our Chief Executive

Debbie Robinson

2022 has been a **challenging** year so far.

Hello there everyone, I hope you and your family are keeping well.

Thank you to our Members and customers for your continued loyalty, and to our Board for its ongoing guidance and support.

Thank you to all our wonderful colleagues for everything you continue to do for our Society.

We were deeply saddened by the death of Her Majesty The Queen on 8 September, an extraordinary and

inspirational Monarch who dedicated her life to serving our country in an exemplary manner.

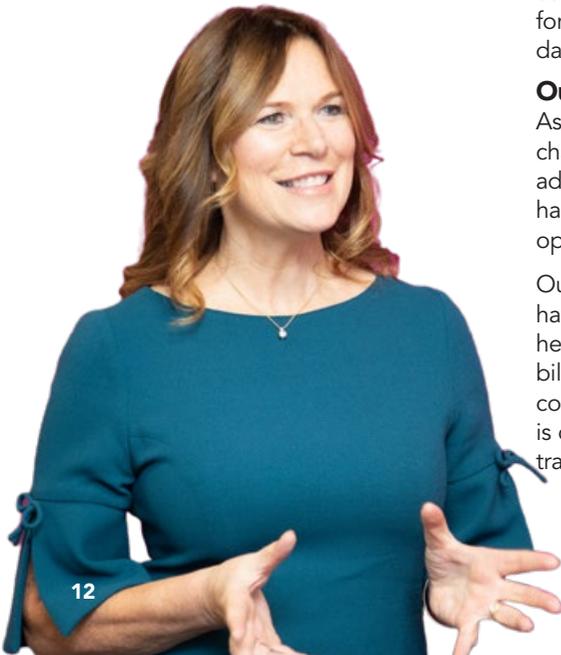
As a mark of respect on 19 September, the day of the funeral, we made the decision to close our large stores.

Our local convenience stores and petrol stations closed for the day and reopened at 5pm in order to serve our Members and customers during the evening. Our Funeral homes went ahead with a number of funerals that had been arranged on this date. An extra day off for the Bank Holiday was given to all our colleagues to use either on this date or, for those colleagues that worked, on a date of their choice.

Our business performance

As predicted, 2022 has been a challenging year so far, as we have adapted to living with COVID-19 and have realised the impact of the UK operating outside of the EU.

Our Society, along with other retailers, has been faced with significant cost headwinds, including increasing energy bills, cost inflation and tax rises. This, coupled with the cost-of-living crisis, is creating an exceptionally difficult trading environment.





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66

CLICK AND COLLECT STORES

138

STORES OFFERING A HOME DELIVERY SERVICE

£510.9m

GROSS SALES IN THE FIRST HALF OF THE YEAR

£1.9m

IN DIVIDENDS TO OUR MEMBERS, COLLEAGUES, COMMUNITIES

Inflation reached over 10% for the first time in 40 years with predictions that it will rise further. This is causing record lows in consumer confidence and pressure for households as they are forced to spend significantly more money on essentials.

The Society has innovated at pace to address the challenges being experienced and delivered a satisfactory performance in the first half of the year given the current economic climate.

Gross sales in the first half of the year increased to £510.9m, up 6.9% year on year driven by fuel and the expansion of our funeral business following the Midcounties acquisition last year. Whilst this represents our biggest ever first half performance from a sales perspective, our trading profit has been heavily impacted by cost headwinds as supply chain challenges in Food during the first quarter.

Trading profit of £7.9m represents a 50% reduction compared to last year, and a 31% reduction compared to pre-pandemic levels. A wide range of actions have been put in place, and whilst we expect the trading environment to continue to be tough, we have seen our profitability improve towards the end of the second quarter.

Our strong cash balance heading into the year and cash generation of £21.1m has enabled us to continue to invest for future growth, with £16m of capital investment, as well as distributing £1.9m in dividends to our Members, colleagues, communities and other stakeholders.

Our Members and customers

The Euro 2022 win by the England Lionesses and the Commonwealth Games hosted in Birmingham both brought some welcomed respite. It was great to see a renewed sense of celebration and community during these events.

To support our Members and customers during these difficult times, we have developed a "shop locally for less" campaign focused on offering great value for money. We've also launched a voucher scheme with personalised offers to reward loyalty.

To tackle the costs associated with increasing energy bills, the Society has started to roll out solar panels, initially to 60 trading sites, which is expected to generate up to 30% of the energy required at those sites.



A Message from our Chief Executive continued

Technology in the convenience sector continues to evolve with even more convenient solutions, online shopping delivery is now available within 15 minutes in urban locations. The metaverse is becoming more prevalent, with several well-known brands now showcasing their products and services, as well as offering ordering and delivery via this platform.

We've partnered with Just Eat to offer a rapid delivery service which is currently live in 126 stores. We continue to offer our green delivery service via our electric van fleet in partnership with Snappy Shopper, with a delivery service available in 138 stores, with 66 stores offering Click and Collect. We're continuing to look at other ways to offer our Members and customers accessibility and choice.

Self-checkout has been installed in 127 stores, with a full rollout across all stores due by the end of 2022. This is proving popular with Members and customers. Scan, Pay and Go is due to be rolled out to an additional 50 stores in October and development of our Funeral transactional website continues, both offering Members and customers new ways of trading with us.

Our co-operative difference

Political news around the world has dominated media headlines in recent months creating instability at a time of significant challenge. It's devastating to see the continued conflict in Ukraine, and our thoughts are with all those affected. We've made two of our residential properties available for Ukrainian refugees through the Homes

for Ukraine scheme and identified families for both homes. We are supporting with visa applications, council tax and utility costs, furnishings and employment. It's a real privilege to be able to welcome these families into our co-operative community.

We've continued to halt the sale of Russian products in our stores and have raised almost £28,000 in donations for the Disasters Emergency Committee Ukraine Humanitarian appeal.

Recent floods in Pakistan are having a devastating impact, submerging vast areas of land and leaving millions of people in need of urgent help. We are contributing towards the DEC fund for Pakistan to provide help and support to those who desperately need it.

The Police, Crime, Sentencing and Courts Act was passed on 28 April, meaning greater protection for our retail colleagues, with any abuse against individuals who serve the public now an aggravated offence with tougher penalties enforceable. This comes in response to a dramatic rise in levels of abuse against retail workers and represents a positive step forward in our campaigning for the protection of our colleagues. There have been 607 reported incidents of abuse involving our colleagues in the first half of the year, a 30% reduction versus last year. The safety and wellbeing of our colleagues will always remain a top priority and we have continued to roll out body worn CCTV systems which are now operational in 90 of our highest risk stores.



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Investment into our green spaces initiative continued with launches at Dodworth in March and Desborough in April. We opened six new stores in the first half of the year, including Wolverhampton, our first store located in a train station, as well as delivering twelve store regeneration projects.

On 2 July, we launched our Co-operative International Trading Development Fund to help move global communities out of poverty. Our Malawi Partnership is the fund's first initiative and we're selling a fantastic range of Malawi linked products with a percentage from the sale going towards strengthening community livelihoods to make a real difference on the ground in Malawi.

Working together with purpose

The Society's new subsidiary, Central England Co-operative Funeral Plans Limited was authorised on 29 July by the Financial Conduct Authority for the provision and sale of funeral plans. Implementing the requirements and processes relating to the new regulations took a huge amount of hard work. Thank you to all our colleagues involved in delivering this.

Three of our colleagues were recognised as role models for inclusion in the workplace after being listed in the Role Models for Inclusion in Retail Index 2022. Sunni Stewart, Store Manager, Hannah Gallimore, Social Change Manager, and Liz Robson, Chief Technology Officer, were all included in the inaugural index published by Diversity in Retail. Sunni and Hannah are members of the Society's Diversity and Inclusion Workgroup, and Liz is the group's executive team sponsor. Thank you to our Diversity and Inclusion Workgroup for continuing to develop ways to ensure all our colleagues feel welcome and included within our Society for who they are.

Our colleagues were given flexibility in taking the extra Bank Holiday for Her Majesty The Queen's Platinum Jubilee on a day of their choice. This is in addition to the introduction of a holiday buying scheme where colleagues have the opportunity to buy up to five days additional holiday a year. We have increased our internal wellbeing communications with a focus on life challenges that many of our colleagues may be facing, such as coping with the menopause, spotting the early signs

A Message from our Chief Executive continued



of illness and dealing with financial difficulties. We also made the decision to offer our colleagues double discount to help with the increased cost of living during the summer period.

We've recently made changes to the organisational structure of our Support Centre and in our field teams in consultation with USDAW, our recognised Trade Union. Helping our colleagues through this unsettling time was our number one priority as well as supporting everyone in any way that we could during this time.

As we move forwards into the second half of this year, we will continue to demonstrate innovation, resilience and tenacity in order to overcome the challenging times ahead. Our priorities will be to mitigate increasing costs, deliver initiatives and campaigns that offer our Members and customers great value for money whilst providing choice

of how, when and where Members and customers wish to transact with us. The changes we've made will ensure our Society is set up for future success, with every one of our support centre roles aligned to our strategy, which focuses on placing our Members and customers at the heart of everything we do and delivering our purpose of creating a sustainable Society for all.

Debbie Robinson
Chief Executive



Membership and Community Update

Fairtrade Fortnight was widely celebrated across the Society with a series of exciting and educational events, including activities with the CoCoMAD festival in Birmingham, supporting Saving Saffron Brook in Leicester, work with the Timber Festival at the National Forest, Food & Farming Day in Peterborough, Member educational visits to Liverpool and Whitby, and promotion of the Just Film Festival for a Fairer World.

We are privileged to support the development of Kandoroo, a co-operative development funding initiative, working with care professionals to distribute electronic vouchers through an app or card, for eligible clients to use within participating stores. This initiative closely aligns to our Membership strategy for Fair & Sustainable Communities, as well as, UN Sustainable Development Goals. The e-vouchers provide a dignified route to access food for those in poverty from care professionals.

Over 100,000 Magic Bags have been created via our Too Good To Go scheme, which equates to a saving of c.250,000 tonnes of CO₂e emissions. This successful, dynamic solution has positively impacted our environmental sustainability by significantly reducing surplus waste, in addition to offering sustainable access to food. We highlighted the partnership and the issue of food waste in WRAP's (Waste and Resources Action Programme) Food Waste Action Week with a giant installation portraying the three most wasted food items in the UK at our Boley Park store in Lichfield, to spotlight solutions to food wastage.

Also in partnership with WRAP, we presented our food redistribution programme to their animal feed workgroup in April, to raise awareness of the different ways in which animal feed can fit into a retailer's waste hierarchy.

We were pleased to take an active part in the Food & Drink Expo 2022 at the NEC in Birmingham along with FareShare Midlands and Too Good To Go, to highlight and talk about 'surplus with purpose' with a particular focus on food waste.

A special event to celebrate young carers was held during the Easter school holidays in Derbyshire to thank young carers for the selfless work they have done to care for loved ones, particularly during the Covid-19 pandemic. The Celebration of Care event was organised jointly by the Society's Northern Membership and Community Council (MCC) and the Derbyshire Carers' Association (DCA) – it was held at Chesterfield Football Club.

We are thrilled to have raised over £1.7m in donations to Dementia UK, during our ongoing partnership with the charity. Our colleagues have passionately continued to take on challenges for this worthy cause – our incredible colleagues include a Customer Service Assistant who completed a 5k run every day during May and a group of colleagues from our distribution team who walked 32 miles from the distribution centre in Leicester to Lichfield for the cause, in addition to raising much-needed funds for the Disaster Emergency Committee's Ukraine Humanitarian Appeal.

Membership and Community Update continued

£28,000

RAISED FOR
UKRAINE
DEC APPEAL





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30,000

ITEMS DONATED IN
OUR EASTER FOOD
BANK APPEAL

14,000

MEALS SUPPLIED
FOR PEOPLE
IN NEED

100,000

MAGIC BAGS
CREATED

£1.7m

RAISED FOR
DEMENTIA UK

In other fundraising activities, our brilliant colleagues have also taken part in the Great Birmingham Fun Run and the Cycle Spring event on behalf of St Giles Hospice Care.

Our thoughts and hope continues to be with Ukrainian people and we have been taking donations for the DEC appeal in store, which has so far raised over £28,000.

Over Easter, our wonderful Members and customers supported our Easter Food Bank Appeal. 30,000 items were donated via instore collection points and this resulted in the creation of 14,000 meals for people in need, in our communities.



We hosted a free community health day at our Constable Road Food Store in St Ives which was led by our Member and community team.

The St Ives store was transformed to become a community hub for the day with local organisations joining with our team to offer a range of activities. Shoppers had the opportunity to receive health checks and advice about maintaining healthy lifestyles and were signposted to what support is available locally, as well as having the opportunities to enjoy live music, play on the giant inflatable football dartboard and get their bikes' maintenance checked over for free.

Jubilee celebrations were not dampened by the British weather as we enjoyed our afternoon tea celebrations at our Business Support Centre as well as across our stores and funeral homes. It was a wonderful occasion for everyone to come together in person, once again, with a renewed sense of community.

Our Green Spaces initiative was celebrated at our Dodworth store regeneration, which along with a new store transformation included an innovative sustainable space for the local community to enjoy. This was the first of our new sustainable spaces



in partnership with Groundwork and includes a community garden area with seating, fruit trees and specially created artwork, offering access to a wonderful sustainable space across the generations. We have been delighted by the outcome and response and have moved swiftly to launch our next Green Space at Yaxley, which has also resulted in lots of positive engagement from the community.

We had a Marvellous time in March with 50 of our Members, who joined us for a complimentary outing to watch Marvellous at the New Vic Theatre. Following the 2014 BAFTA award winning film, Neil Baldwin's life is a tale filled with football stars, comedians and bishops; circus acts, budgies and politicians; mayors and Her Majesty; and

a B.E.M. This is a story of a fantastical life and we were thrilled to be able to share this with some of our Members.

May saw the return of our Senior Members' Gathering in Derby, a traditional, annual event for c.100 members of Derby who have completed 50 or more years' service to join us for tea and entertainment, which was provided by Miss Lily Lovejoy, a 'wartime sweetheart'.

Collaboration with the Birmingham Film Co-op and Co-operative News saw the successful return of the 'Just Film Festival', encouraging Members to view online, feature length documentary films and dramas exploring how we can build a fairer world, plus a short film competition on the theme of 'working together'.





Registered Office:
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Registered society under the Co-operative
and Community Benefit Societies Act 2014
Registered No 10143R