

The **Midcounties Co-operative**

**The co-operative**  
membership

63317 3400 8401 3173

**Mrs A Member**  
Member

The Midcounties Co-operative



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# Welcome to The Midcounties Co-operative

We are delighted that you have become a member of The Midcounties Co-operative. This handbook has been designed as both an introduction and reference guide, so please keep it safe.

Co-operatives are founded on the principle of democratic membership where members own the business and share in the profits. As a member of The Midcounties Co-operative we want you to share in our values and be rewarded for your custom and your loyalty.

Your membership card offers you the opportunity to earn membership points when you shop. These points are then converted into a share of the profits twice a year approved by our members at our annual general meeting.

As well as benefitting from receiving your share of the profits, you are also now a member of an organisation which places great importance on supporting our local communities, one that is driven by a set of strong ethical values. More details of these are contained in this booklet.

We hope that you enjoy your membership and that you value the benefits that it brings.



# Where and how can I earn points?

The Midcounties trades mainly in Oxfordshire, Gloucestershire, Buckinghamshire, Shropshire, Staffordshire, the West Midlands, Wiltshire and Worcestershire.

Points can be earned at all Midcounties outlets and services. To find your nearest branch please look at the interactive map on our website at [www.midcounties.coop](http://www.midcounties.coop).



You can also earn points with our affinity partners. These are other co-operative societies that are part of the same membership scheme. Look out for the honey bee logo displayed in the store; wherever you see it you can earn points.



# Where and how can I earn points?

Take your card with you when you shop and present it when paying. The number of points you can earn is listed in the following table, which is correct at time of print. The Midcounties website [www.midcounties.coop](http://www.midcounties.coop) is the best source for current information.

Which Group?	Membership Points
The <b>co-operative</b> food	1 point for every £1 spent
<b>News Express</b>	1 point for every £1 spent
The <b>co-operative</b> travel	1 point for every £2 spent
The <b>co-operative</b> pharmacy	1 point for every £1 on non-prescription goods
The <b>co-operative</b> funeralcare	1 point for every £1 spent on professional services only
The <b>co-operative</b> energy	1 point for every £1 spent
The <b>co-operative</b> childcare	2 points for every £1 spent

There are some items where legislation, ethical values or supplier contracts prevent us from awarding points and these are noted below:

- Cigarettes & Tobacco
- Baby milk
- Milk Tokens
- Stamps
- National Lottery purchases
- Gift vouchers
- Phone cards/top ups
- In-store concessions
- Any services provided by a third party company

**Please note:** Points earned with other co-operative societies will not show in your points total either on-line or on the bottom of your till receipt. But they will appear on your statement when you receive your share of the profits vouchers. As noted on page 3, you can earn points in most Co-operative stores.

# What rewards do I receive?

We send out your share of the profits in the form of vouchers twice a year in June and November. As long as you have enough points during the qualifying period you will be sent a statement and vouchers. If you have not earned enough points these will be carried forward to the next voucher run. The more you trade with your Midcounties the more vouchers you will receive and the more successful the Society will become.

## **What is the qualifying period for vouchers**

For vouchers sent out in June the qualifying period includes points earned between the end of July of the previous year up to the end of January. For vouchers sent out in November the qualifying period is for points earned between the end of January to the end of July of the same year.

## **How will I get my vouchers?**

Vouchers are sent to you by post or you can ask for your share of the profits to be paid directly into your share account (see page 6 for more information about this).

Either register on line at [www.midcounties.coop](http://www.midcounties.coop) where you can choose your payment method or write to us using the address on page 14.

## **Where and when can I use my vouchers?**

You can use your vouchers in any of the outlets displaying the honey bee logo, where they can be spent or exchanged for cash. You will need to have your Midcounties Co-operative membership card with you to use the vouchers. Alternatively, as stated above, you can save them into your share account.

## **Donate your vouchers to charity**

You can also give the money you earn in your share of the profits to charity. You can choose up to 3 of our supported charities and change your payment method for your vouchers by logging into the members website above.

## **What is a point worth?**

The points value to be paid out in share of the profits vouchers is voted on by members of the Society at the half yearly meetings in October and at the AGM in May. The points value is based on how well we are doing as a Society in terms of profit as well as the total number of points to be awarded to members during the relevant qualifying period. For up-to-date information or to book a place for either of these meetings please contact 0800 435902.

# Other benefits

## The Co-operative Membership share account

A share account is opened for you when you join the Society where your £1 share is invested. This £1 is then taken out of your first share of the profits once you have earned enough points.

You are able to invest up to £20,000 into this account earning varying rates of interest on your investment. For current interest rates and further details please call the Membership Hotline on 0800 435902 or visit our website [www.midcounties.coop](http://www.midcounties.coop).

To invest into your share account you will need a share book. To get a share book you need to take a form of photo ID (either a passport or drivers licence) and a recent utility bill into your local store. You will need the original documents as well as photocopies of them. The store will sign your photocopies to verify original documents have been seen and send the information to Head Office.

Once you have a share book you can pay money in at any food store and some travel branches or by sending cheques or postal orders to the Membership team at our Head Office (no cash by post please). Our Head Office address can be found on page 14. You may make withdrawals by taking your book and membership card into any Membership Share Ledger facility - details of these sites are on the interactive map on our website [www.midcounties.coop](http://www.midcounties.coop)



For information on making longer term investments known as share bonds please call 0800 435092

### Please note:

- 1 Unlike banks and building societies, The Midcounties is not authorised by the Financial Services Authority (FSA) under the Financial Services and Markets Act. Hence, any investment you make in The Midcounties is not protected by the Financial Services Compensation Scheme or subject to prudential supervision by the FSA;
- 2 The Midcounties abides by a **code of practice** (the following link: <http://www.midcounties.coop/our-co-operative/society-governance>) which requires it to provide a statement to its shareholders of the nature of their investment and any change affecting it. The position you occupy as a shareholder of The Midcounties is no different from that of a shareholder in any other corporate body in the sense that, if The Midcounties fails, you may not have all, or any of your investment returned to you. Your investment is withdrawable without penalty at the discretion of the Board of Directors.

# Get involved and take action

Throughout the year we promote our ethical values with in store campaigns and we want every member to be able to take part. From supporting our charity partners, to promoting ethical trading and defending the environment we know you care too and together we can make a difference!

Look out for posters on the membership notice-board in your local store on up coming events and activities that you can get involved with, or view our calendar of events on our website at [www.midcounties.coop](http://www.midcounties.coop). You can also share your views on any topics that interest you on our members forum at [www.midcounties.coop/forums](http://www.midcounties.coop/forums).

## Be the first to find out

If you give us your email address you will be amongst the first to find out about membership offers, news and activities. Make the most of your membership. You can give us your email today by ringing 0800 435902 or by logging onto [www.tmc.coop](http://www.tmc.coop).



# Have your say!

As a member you also have the unique opportunity to play an important part in the running of The Midcounties. After six months membership your Midcounties card entitles you to vote, not only in The Midcounties elections for the Board and Membership Strategy Committee but also at our AGM and half yearly meetings. These are great events where you can debate with other members and see real democracy in action.



You can also stand for election to the Board or Membership Strategy Committee. For further details and criteria about standing for election or information about the governance of The Midcounties please visit [www.midcounties.coop/our-co-operative/society-governance](http://www.midcounties.coop/our-co-operative/society-governance).

## Membership Forum

As already mentioned in this booklet you can discuss interesting topics with like minded people on our membership forum [www.midcounties.coop/forums](http://www.midcounties.coop/forums).



# Membership brings people together for a common purpose

The Midcounties Co-operative is not just a business, it's part of a movement. By being a member you belong to something which stretches out from your community and across the world. What unites all co-operatives worldwide are the shared values and principles which are the driving force behind everything we do.

To learn more about the history of The Midcounties and our values and principles please visit the website [www.midcounties.coop/our-co-operative](http://www.midcounties.coop/our-co-operative).

## Your Community

Midcounties provides community support in the areas where we trade. Support for local schools, charities and community groups is provided through a number of different programmes including our colleague volunteering scheme, community funding and longer term project work.

We reflect the needs of our communities by identifying key social issues. Currently we are engaged in issues around social inclusion, health, education and the environment and we are involved in many different projects to support these areas. We also partner with a charity that is nominated every other year by colleagues to raise significant funds that are distributed in the communities where we trade.

For further details on our Community Investment programme or to apply for funding visit [www.midcounties.coop/community](http://www.midcounties.coop/community).



# 12 Ethical reasons why you should shop with us

As an organisation that prides itself on trading ethically here are 12 reasons why you should shop with us:



We offer the widest range of Fairtrade products of any UK supermarket. Fairtrade is about better prices, decent working conditions, sustainable development, and fair terms of trade for farmers and workers in the developing world.



We were the first retailer to launch an ethical water range. We donate 5p from every bottle of The Co-operative Fairbourne Springs Mineral Water sold, to fund PlayPumps in Africa. This initiative will provide 1 million people with access to fresh, clean water for the first time.



We only sell free range or organic eggs and all our fresh poultry products meet the Elmwood Standard which means chickens are kept in naturally ventilated and sunlit barns with more space, straw bales, perches and pecking objects. They are grown slower using a naturally balanced, high cereal vegetarian diet. We also sell free range and organic chickens.



Our own-brand fish range only contains fish from responsible sources. This includes frozen, chilled, canned and ready meals.



If you choose Freedom Food labelled products, you can be confident the farm animals involved have been reared, handled, transported and slaughtered to high standards devised and monitored by the RSPCA.



The BUAV symbol guarantees that neither the product or it's ingredients have been tested on animals. None of our own-brand household and toiletry products are tested on animals and they carry the British Union for the Abolition of Vivisection accreditation (BUAV).



The whole of our own branded household paper range is made from materials that have been sourced from FSC certified forests. The products are made with wood fibre from forests which are managed according to strict environmental, social and economic standards.



Through our Local Harvest scheme we support many local food producers in the communities where we trade. Look out for this logo in-store.

## 12 Ethical reasons why you should shop with us - ctd.



The Co-operative Group - a national co-operative and a key fresh produce supplier to The Midcounties Co-operative - is currently the largest farmer in the UK and is committed to farming in a sustainable and responsible way especially when it comes to looking after wildlife.



We have over 100 pesticides on our prohibited list which cannot be used on our own-brand vegetable and fruit products.



We believe in reducing waste and looking after the environment. From introducing the UK's first compostable carrier bags, reducing the amount of packaging waste on our own-brand products, or simply encouraging our customers to recycle. We believe in looking after the planet.



We stock 100s of organic ambient and fresh products, many of which are own-brand.



**To have your say on topics you are passionate about including ethical issues visit our membership forum at [www.midcounties.coop/forums](http://www.midcounties.coop/forums)**

# Your Environment

As a business we recognise the impact our activities have on the environment and we are committed to improving our environmental performance year-on-year with the objective of becoming a more sustainable business.

We believe it is the right thing to do and our members tell us that this is what you want us to do. We also recognise that more efficient use of resources and reducing waste makes perfect business sense, which is another strong reason for us to take action.

Below are examples of green business practices at Midcounties.



## **100 % Green electricity across the business**

All electricity provided to the business comes through green sources and comes only from wind, solar, and small scale hydro sources.



## **Renewable Energy – Solar Panels**

Solar panels are in place within our business to help reduce our carbon footprint. We have solar power technology in place to help provide electricity, and energy to heat water.



### **Renewable Energy – Wind energy**

Plans are developing to install a commercial size wind turbine at our office in Oxford to power our office and surrounding businesses. We have successfully installed a 60 metre wind test mast which is allowing us to research wind speeds and select the correct wind turbine technology for our needs.



### **Recycling**

Throughout all of Midcounties offices waste paper bins have been removed and have been replaced by central recycling facilities. Plastic, paper, cans, glass and cardboard are being recycled, reducing the amount of waste destined for landfill.

**To have your say on topics you are passionate about including environmental and ethical issues visit our membership forum at [www.midcounties.coop/forums](http://www.midcounties.coop/forums).**

# What do I do if my details change?

To change your address we need you to let us know in writing. Either by email to [member.communications@midcounties.coop](mailto:member.communications@midcounties.coop) or by post to:

## **Membership Support**

**The Midcounties Co-operative**

**Co-operative House, Warwick Technology Park,**

**Gallows Hill, Warwick, CV34 6DA**

To change your name because of marriage, divorce or deed poll we also need the request in writing by **post only** as you will need to send in the original or a certified copy of the relevant certificate.

## **What do I do if my card is lost or stolen?**

To order a replacement membership card please ring the Membership Hotline on **0800 435902** and follow the prompts or send the request in writing to the above address.

For all other membership enquiries please use any of the contact details above.

# Data Protection and Terms and Conditions

1. The Midcounties Co-operative will hold certain information about you. For example, your name, address, membership details, communication with The Midcounties etc.
2. We use your 'membership' information to administer your share account, membership record and to provide you with the membership services and benefits that you are entitled to. Also our businesses use your 'customer' information to help them develop their businesses and to keep you informed of special offers, etc.
3. Under no circumstances will we pass your information onto any other organisation, unless we are required to do so for the purpose of providing your membership benefits, by the law, or regulation. We may pass information we hold about you amongst the businesses we own, they may contact you with details and offers for goods or services which they believe will be of interest to you. This is known as 'direct marketing'. We may also send you information on goods and services from other co-operatives that we think maybe of interest to you.
4. In addition, and as you would expect, we strive to keep the information we hold about you safe and secure so that no-one else can access it.
5. As an individual, you have certain rights in relation to the information we hold about you. In particular, you can obtain a copy of this information, and you can ask us to stop using your information in certain ways - for direct marketing purposes for example. To do this, and enquire about other matters concerning data protection, please write to: The Secretary, The Midcounties Co-operative Limited, Co-operative House, Warwick Technology Park, Gallows Hill, Warwick CV34 6DA

## Important Terms and conditions relating to your membership card

1. To be a member you must be over 16 years of age and live in the UK.
2. A membership card is issued subject to the member agreeing to the full terms and conditions of The Midcounties\*.
3. When your membership is accepted £1 is added to your share ledger balance and £1 is then deducted from the first share of the profits payment you receive.
4. The card remains the property of The Midcounties Co-operative Limited ("the Society"), who may withdraw the card at any time.
5. The card is valid in outlets operated by the Society and those of other businesses as part of the Affinity Scheme. Details of outlets and businesses included in the scheme can be found within the full terms and conditions\*.
6. Details of products and services included in the scheme can be found on the website\*.
7. A share of the profits is currently paid twice a year. The rate is dependent on The Midcounties profits and approved by members.
8. The card can only be used for the benefit of the member named on the front of the card and when that person has signed the back of the card. You may not transfer any of your rights and duties as a member.
9. The card can only be used for purchases by and for the individual member and for his/her immediate, dependant family.
10. The card is not a loyalty card, credit card, payment card or cheque guarantee card.
11. If the card is lost, stolen or damaged, replacement cards are available from The Co-operative Membership, The Midcounties Co-operative Limited, Co-operative House, Warwick Technology Park, Gallows Hill, Warwick CV34 6DA; the Membership Hotline on 0800 435902; or via email at: [member.communications@midcounties.coop](mailto:member.communications@midcounties.coop). An administrative charge may apply for replacement cards.
12. We may monitor or record phone calls for security purposes and to improve the quality of our services to you.
13. In the event of a dispute, The Midcounties decision on the matter shall be final and binding.
14. Expired share of the profits vouchers will not be replaced.
15. If you forget to present your card when purchasing goods, the points can be added retrospectively within 28 days as long as receipts are provided.

\*Full Terms and Conditions can be found by visiting [www.midcounties.coop](http://www.midcounties.coop) or a copy requested by calling 0800 435902.

# The **co-operative** membership