

Fair deals for co-operators

The credit crunch has resulted in an unprecedented number of organisations increasing their referrals to credit unions, and discussing new initiatives to help clients. In December 2008 Suffolk County Council made a major commitment to assisting Rainbow Saver Anglia Credit Union (covering the Waveney area) and Ipswich and Suffolk Credit Union (covering the rest of Suffolk).

There is no doubt that credit unions are one of the few fair sources of loans for people on low to medium incomes. The Credit Unions want to be responsible lenders, so loans may be conditional or even refused - but never without good reason, and members are encouraged to plan ahead. The two credit unions have the same policy on how they offer immediate loans and both offer a range of repayment methods including PayPoint. They review their interest rates regularly and are convinced that their loan rate of 26.8% APR is a fair rate in the current economic climate. Their services, including processing of allowances, benefits, wages and tax credits, remain available to those people in society not wanted by mainstream lenders and at a rate that beats other providers hands down. For a £3 monthly charge they also provide a Prepaid Maestro card in partnership with Newcastle Building Society, which provides a pay-as-you-go debit card to people who cannot have a bank debit card or credit card - an invaluable tool for weekly budgeting.

Ipswich and Suffolk Credit Union Ltd
www.iscu.org.uk 01473 690690.

Rainbow Saver Anglia Credit Union Ltd
www.rainbowsaver.co.uk 01502 584854.



New Consortium of Co-operative Development Bodies formed in East of England

Co-operative development bodies in the East of England have collaborated to form the Co-operative Gateway East of England – a secondary co-operative that will enable them to work collectively at a regional level.

The initiative has been launched by representatives of four bodies in the region – The Social Enterprise People (formerly Cambridge Co-operative Development Agency), Co-operative Assistance Network, The Guild and Harlow CDA.

The development bodies recognised that funding streams for co-operative development and business support in the UK are changing. Many of the funds are made available at a regional level rather than via the more traditional route of local authorities.

Continued on page 2

General Meeting and Networking Event
Finance for Co-operatives in these Difficult Times
25 February 2009, 12:30 lunch, 13:15 start

Training Room, First Floor, (through carpets section)
Co-operative Department Store, 70 St Stephens St.
Norwich NR1 3SL Parking at Chapelfields Shopping Centre

About Co-operatives East

The mission of Co-operatives East is to be the voice of the co-operative movement in the East of England region – that is, Bedfordshire, Cambridgeshire, Essex, Hertfordshire, Norfolk and Suffolk.

Co-operatives East aims to:

- Bring together consumer and worker co-operatives, credit unions, housing co-ops, co-operative development bodies and other organisations sharing co-operative values and principles
- Represent and promote Co-operative values and principles
- Raise the profile of the Co-operative Sector in the region
- Represent the Co-operative Movement and promote the Co-operative Difference to regional strategic development bodies and opinion formers. By working together, we can make our voice heard and ensure that decision makers consider the role that co-operative, mutual and social enterprises have in contributing to the economy and culture of the region
- Represent the Co-operative Sector within regional media and regional forums (including regional groupings and sub-regional networks)
- Involve members and potential members in the wider Co-operative Movement and in particular in active membership of Co-operativesUK
- Build partnership structures and arrangements with organisations with similar objectives
- Support the work of co-operative development bodies at regional level.

Co-operatives East is supported by:

The **co-operative** fund

21 May 2009, 12:30 lunch, 13:15 start
General Meeting and Networking Event
A visit to the engineering co-operative

Delta-T Devices

130 Low Road, Burwell,
Cambridge CB25 0EJ

22 September 2009

Annual General Meeting

and networking event

Theme and venue to be announced

Continued from front page

This means that writing and winning funding bids needs to be undertaken on a bigger basis, hence the need for a region-wide body that can identify and write bids and co-ordinate delivery.

The development bodies in the East of England started thinking about the consortium after Norman Rides of The Social Enterprise People led a workshop called 'Co-operating amongst Ourselves' at an event in Swindon in January 2008 organised by Co-operative Futures, a development body based in the South East.

The delegates at the workshop discussed an informal consortium of development bodies which had put in a bid to Capacity Builders workstream that was short-listed. This indicated that co-operative development bodies could produce high quality bids and proposals just by working together informally; if they formalised their co-operation then this effectiveness could be enhanced.

The new consortium has a number of interrelated aims: to enable bids at a regional level in the East of England to be more swiftly and professionally compiled; to develop a region-wide coverage of Co-operative delivery support; to develop a regional database of co-operative development skills; to mutually support and help develop each co-operative development body in the region; to co-operate with other regional consortia on governance and best practice.

Co-operative Gateway East of England is not the first regional consortium of development bodies in the UK. South East Co-operative Support was established in 2005 for similar reasons by a number of development bodies. In the North East, there is a co-operative development body (CDB) that covers the whole region - Co-operatives North East - and there are CDBs covering the whole of Scotland and Wales.

East of England Co-operative Society move to new headquarters at Wherstead Park

The East of England Co-operative Society have confirmed that contracts have been exchanged with a view to acquiring Wherstead Park, Ipswich.

Wherstead Park came onto the market some months ago after national energy company E.ON announced it was to transfer its Ipswich operation to other sites in the UK. The company vacated the Ipswich site at the end of June.

The East of England Co-operative Society is the third largest independent consumer co-operative in the UK and the largest independent retailer in East Anglia. It has wide-ranging business interests spanning the three counties of Norfolk, Suffolk and Essex.

Chief Executive, Richard Samson, said: "We are delighted to have the opportunity to take ownership of Wherstead Park. Following the merger of the former Ipswich & Norwich and Colchester & East Essex Co-operative Societies in October 2005 we have been looking for an opportunity to bring together colleagues working at various sites in Suffolk and Essex. Wherstead Park will give us considerable flexibility to accommodate our own business requirements and will enable us to gain rental income from areas of the site not required for our own use."

"We intend to operate Wherstead Park as a prestigious regional Business Centre for other suitable organisations, who will share this superb location with the Society."



Mr Samson added: "Wherstead Park is well located on the outskirts of Ipswich and has good transport links to the region's major road network. It will become the East of England Co-op's headquarters and we expect our new offices to be fully operational by the end of the year."

The Wherstead Park site consists of a large complex of buildings, including two listed properties and is situated in over seventeen acres of attractive landscaped grounds with ample on site car parking. The main building has a floor area of 6,298 square metres and has a stunning, full-height central atrium.

The East of England Co-op recently announced an 11.4% increase in Group trading profit. The Society is debt-free and is using retained profits to pursue a vigorous development programme. In 2007 this included the acquisition and integration of a significant regional chain of convenience food stores and is progressing a major building, refurbishment and re-branding programme across its retail outlets.

Earlier this year the Society purchased a major local shopping centre in Frinton to add to its investment portfolio.



Anglia Farmers celebrates 99 year investment

www.angliafarmers.co.uk



Left to right: The Right Reverend Graham James, The Lord Bishop of Norwich; George Bell, chairman of Anglia Farmers; Peter Kendall, president of the National Farmers' Union; Clarke Willis, chief executive of Anglia Farmers

A big crowd gathered when National Farmers Union president Peter Kendall performed the official opening of Anglia Farmers' new offices just outside Norwich.

Negotiating the purchasing requirements on behalf of 1,700 farmers and rural businesses that are members of the co-operative, Anglia Farmers has invested £1.3million to transform a redundant dairy unit into a high specification office development for its workforce of 60 people.

Located at Honingham Thorpe near Colton in a farm and rural business complex, Anglia Farmers now owns the

property on a 99-year building lease - the new premises also house woodchip co-operative Anglia Woodfuels, the Eastern Machinery Ring and agronomy group Prime Agriculture.

At the opening ceremony, NFU president Peter Kendall said "I'm delighted to be opening Anglia Farmers' new premises today. The NFU is a strong advocate of farmers working together to reduce costs and improve profitability and Anglia Farmers is a prime example of the benefits this can bring.

"I'm also pleased to see these modern offices in the heart of the Norfolk countryside. It shows how new life can be brought to redundant farm buildings, helping the rural economy, and they are a great credit to everyone involved."

The Right Reverend Graham James, the Lord Bishop of Norwich - whose Diocese is a member of Anglia Farmers with 70 parish sub-accounts - was also in attendance and said: "Anglia Farmers is an exemplary organisation. It shows how innovative farmers have been in working together and providing benefits for the wider rural community. Now it has the premises to match its imaginative spirit."

BITC regional award for East of England Co-op

The East of England Co-operative Society's Education Development Department has received the prestigious Government Office East Social Cohesion Award at the Business in the Community (BITC) Awards, which recognise businesses for their outstanding achievement and commitment to responsible business practice.



The Education Development Department works with young people, and the adults who support them, and aims to develop a culture of co-operation, based on the values and principles of the co-operative movement. The department works closely with teachers and community workers, and responds to the needs they identify including enterprise, behaviour, citizenship and global concerns. It also runs visits to East of England Co-op stores to put learning in context, as well as INSET courses to support teachers looking at issues including management, enterprise, Fairtrade and behaviour.

Pam Walker, the Society's Education Development Officer said: "We are delighted to have been recognised by this Business in the Community award and look forward to working in new and innovative ways with our communities across our trading area."

Tiptree students start co-operative cafe

The East of England Co-operative Society recently teamed up with Thurstable School Sports College and Sixth Form Centre in Tiptree, Essex, to run an eight day social enterprise project with Year 10 students.

The Society's Education Department worked in partnership with training co-operative 1st Question and Link-Ed, the education business consortium for Essex, as well as the co-operative society's Five-ways store in Tiptree.

The students participated in a six day training programme learning about different types of businesses and co-operative enterprises, and by working co-operatively together, they set up and ran their own co-operative enterprises under a Cafe banner.

The cafe/shop was located outside the East of England Co-operative's Tiptree Fiveways store and traded over two lunch-times. The students sold a variety of goods they had made and provided tea, coffee,



Store Manager Phil King lends his support

smoothies and cakes to the customers of the Tiptree store.

Whilst trading, the Mayoress of Colchester Borough Council and her escort attended and chatted with them; The Mayoress said "the students are very polite, they served great coffee and it is lovely to see such wonderful young people".

The £75.64 profit made by the students' co-operative business was donated to Children in Need.

Pam Walker, Education Development Officer for the East of England Co-operative said "We all learn best by doing and we really hope these young people have



Mayoress of Colchester and her consort were impressed!

had a great experience of setting up and running their own co-operative business, and realise that by working together they can achieve a huge amount."

Seven million plastic bags saved by local Co-op customers...

In September 2008, the East of England Co-operative Society took the bold decision to stop giving away free plastic bags in all its 135 food stores and petrol forecourts - a move which has so far been avoided by all of the other UK's major food retailers. The initiative has proved a huge success: in 3 months over 7 million plastic carrier bags have been saved from clogging up the region's landfill sites, polluting the environment and harming wildlife. This equates to a staggering 28 million bags a year.

The indiscriminate use of plastic bags is a big problem right across the country: UK retailers hand out an estimated 13 billion free plastic bags every year - often for just a few minutes' convenience for the shopper. Unlike traditional plastic bags which can take up to 100 years to break down, Co-op regular plastic bags have been degradable since 2002 and are made from conventional



Co-op staff celebrate the success of the campaign

polythene (plastic) with an additive to break them down within three years. But this new initiative is a leap forward.

Richard Samson, Chief Executive of the East of England Co-operative Society gives due credit to the consumer, saying:

"There's no doubt that we could not have achieved such a big reduction in carrier bag usage without the support of our customers, which has been tremendous, and our

thanks go to them for their co-operation. But and although our customers have clearly demonstrated that there's a willingness to tackle the issue right now, it does require a genuine lead from their local supermarket or convenience store operator.

Fairtrade cotton bags, and fully accredited home compostable carrier bags made from polyester and cornstarch are also available in co-op stores. The saving of around 84% on the number of regular plastic bags issued by the Co-op has shattered the industry average reduction figures and current Government targets, and even surpassed the Society's own expectations.

Chris Mole, MP for Ipswich, commented that "this kind of direct action from retailers is a great example of how we can all, in our everyday lives, make a difference in the fight against climate change."



A unique new education programme has successfully completed its first year, giving school children and adults across Fenland the opportunity to learn all about the environment and renewable energy alongside other forms of energy generation and see for themselves how wind can be turned into electricity.

The programme, called Energy Works, has been developed by the Cambridgeshire Environmental Education Service (CEES) and is supported by The Co-operative, ScottishPower Renewables and Fenland District Council. It is located at the Co-operative's very own wind farm in Coldham, Cambridgeshire. A typical programme lasts three to four weeks and includes two school

workshops and a visit to the education centre, led by a qualified, experienced CEES teacher, together with stand alone teaching resources for use in school. Schools and community groups have the chance to get up close to the eight, two-megawatt wind turbines, which generate enough energy to power 9,000 homes.

The Energy Works programme is tailored for an individual class to complement and extend the children's work in school. The programme incorporates a range of subjects including Science, Geography and Design and Technology, and although the programme was initially developed for primary pupils from ages 9-11, the scheme will now be expanded to cater for ages from

6-18. School children are also able to visit their local Co-operative store and find out more about energy saving and environmental initiatives in a business context.

Central & Eastern's Values & Principles Committee have contributed over £4,000 to support three additional schools outside Fenland. The Committee's chair, John Crouch said: "We are delighted to support this aspect of the Energy Works Programme. As 99% of all our businesses now run on good quality renewable sources, we feel there is a very strong message we should be communicating to young people."

To find out more about the programme, please contact: Energy Works at Stibbington Centre Tel. 01780 782386 or email cees.stibbington@cambridgeshire.gov.uk.

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