Your questions answered

Thank you to everyone who attended our Interim Members' Meeting on 21 October, whether online or in person.

As a co-operative Society owned and led by our Members, we value your involvement and the opportunity to hear your views on our future.

We committed to answering the questions we did not get to on the night. This document brings together our responses, grouped by topic, with similar questions combined.

Colleague reward

Members raised questions about the approach to colleague pay, including bonus arrangements, pay differences and colleague benefits, as well as the future of member and colleague Share of Profits payments.

Members raised also questions about colleague pay, benefits and bonuses, the consistency of colleague rewards.

Response

Colleagues are pivotal to our success, and we have prioritised investment in frontline pay and benefits as we have come together as one Society. All colleagues received a pay increase in April 2026, with a further increase for hourly-paid colleagues in October. Our investment in colleague pay includes an £8 million commitment through pay increases in April and October 2026 and an increase in the minimum hourly rate to £12.80 for 6,700 frontline colleagues.

Our wider package includes industry-leading discounts across our family of businesses, access to a virtual GP and health checks, and financial and wellbeing support.

We are also looking at how we can simplify the work colleagues do in our Food stores to make their working day easier.

We are continuing to develop a more consistent approach to colleague reward, performance, talent and culture across OurCoop.

The previous Colleague Share of Profits scheme paid £502,000 to colleagues in June 2025. We are reviewing future arrangements for the colleague scheme alongside wider pay and benefits.

Executive reward

Members asked questions about Executive remuneration, including bonus arrangements, the relationship between Executive pay and financial performance, and the pay gap between senior leaders and frontline colleagues.

Response

Executive remuneration is overseen by the Board's Remuneration Committee, which is made up entirely of Non-Executive Directors. The Committee makes recommendations to the Board and considers the long-term interests of our members, colleagues and the Society.

At the Annual Members' Meeting in May 2026, the Board explained that it had agreed an exceptional pay award for three members of the Executive. The decision recognised their work in bringing the three societies together to create OurCoop and was intended to help retain senior leaders at a time of significant change. The Chief Executive's award was agreed as part of a multi-year arrangement that runs until 2028.

The creation of OurCoop significantly increased the size and complexity of the Society and brought greater responsibilities for Executive roles. The Remuneration Committee recommended changes to Executive pay and bonus arrangements, which the Board approved. The changes were intended to reflect those responsibilities, keep remuneration competitive with comparable organisations, take account of individual performance, and recognises the work involved in creating OurCoop.

The Remuneration Committee takes advice from Willis Towers Watson (WTW), an independent adviser specialising in pay and benefits. WTW provides data on what comparable organisations pay people in similar Executive roles. The Committee uses this information to assess whether the Society's pay arrangements are competitive enough to attract and retain people with the skills and experience it needs.

We recognise Members' feedback about the gap between Executive and frontline colleague pay.

In 2026, OurCoop invested £8 million in colleague pay increases, including raising the minimum hourly rate to £12.80 for 6,700 colleagues.

We also aligned frontline pay across the three founding Societies more than a year ahead of schedule.

Further information on Executive remuneration and the decisions taken by the Remuneration Committee is available in the Society's Annual Report.

Share of Profits

Members asked about the future of member and colleague Share of Profits payments, including the reasons for changes to share of profit arrangements.

Response

The Board decided against paying a Member Share of Profits dividend in 2025/26. We provided rewards throughout the year, reflecting feedback from Members who told us they needed more immediate value.

While OurCoop continues to generate a trading profit, the exceptional costs of bringing our businesses together as one Society mean we expect to report an operating loss during the first two years of integration. This is in line with the original business plan presented to members. As a result, dividend payments are unlikely during those two years.

We continue to provide value to Members through benefits including Member pricing and Reward££s, which offer cashback-style rewards on selected products.

We are working towards a single membership offer across OurCoop, giving Members more opportunities to earn and use rewards across our family of businesses. Future Member Share of Profits arrangements will be considered as part of the ongoing governance and membership review.

Future arrangements for Colleague Share of Profits are being reviewed alongside wider pay and benefits.

Financial performance

Members asked about the Society's financial performance following the merger, including like-for-like comparisons, savings achieved through integration and the costs associated with delivering efficiencies.

Response

Our first-year financial priorities are to maintain stable trading profit, deliver the planned benefits of integration and preserve a strong liquidity position. At the half year, trading profit was £4.5 million, in line with the comparable figure stated in the Interim Report. Gross sales of £1,256.2 million reflect the much larger combined Society, so the headline increase should not be treated as like-for-like growth.

We have delivered £2.3 million in savings through shared purchasing and more efficient ways of working, £0.9 million ahead of plan. This includes more than £1 million in procurement savings during the first half. Integration is also creating exceptional costs, predominantly in technology, which are expected to result in an operating loss for the first two years. We are continuing to invest in essential systems, stores and services while managing costs carefully.

Society integration

Members asked about progress in bringing three societies together, the challenges experienced so far and our priorities for the next 12 months.

Response

Coming together as OurCoop has created a stronger and more resilient Society, combining local heritage with the scale to deliver better value for members and more opportunities for colleagues.

Our five-year plan prioritises early investment to establish a more efficient way of working as one Society. This includes improvements in technology, procurement and infrastructure, alongside continued investment in new and existing stores. We are already seeing benefits from shared purchasing and reduced duplication. We will continue to balance these benefits while maintaining safe, reliable services for members and colleagues.

We recognise that communicating changes to processes consistently across the Society has been a challenge. We are also working to improve how we communicate those changes, gather feedback from frontline colleagues and act on it.

Over the next 12 months, our priority is to continue aligning systems, contracts and ways of working across OurCoop while retaining the strengths of our family of businesses.

Technology and digital systems

Members raised questions about investment in technology, including improvements to the membership app and website, timescales for the app being available to all members, the use of AI and the Society's approach to IT systems and data security.

Response

Throughout 2026, we have strengthened our cyber security and IT resilience by introducing additional systems and controls. We have also introduced an AI awareness programme for all colleagues and continue to invest in data, automation and cloud technology. Where we use AI, our approach is guided by our co-operative values, ethical principles and appropriate oversight.

We have prioritised safety and compliance as we bring our membership systems together. We introduced a single joining process on 28 September 2026 and made the membership app available to members in Chelmsford in October. We plan to roll out the app to remaining members in stages over the next year as stores move to compatible till systems. This means Members will be able to use the app's features in their local stores when they get access.

The new OurCoop website went live in November. You can find it at ourcoop.co.uk.

Supply chain and operational resilience

Members asked about the Society's reliance when stock deliveries are impacted and the potential risks this presents to business continuity and future resilience.

Response

We recognise how important it is to Members that the products they need are available in their local stores. We continue to face wider supply pressures and are focused on improving availability and reliability while adapting our ranges to changing shopping habits.

Through the Federal Retail and Trading Services (FRTS) arrangements, we work with other co-operatives on sourcing and seek to ensure the views of OurCoop and its Members are represented in discussions.

Sustainability and commitment to co-operative values

Members asked how the new Society would continue supporting co-operative initiatives, promote co-operative values and strengthen its approach to sustainability and climate change.

Response

Sustainability is part of our co-operative difference at OurCoop. We are working towards net zero carbon emissions and a target of 45% green energy self-sufficiency by 2030 and Net Zero by 2040.We have more than 130 solar installations across our estate, and our offshore

wind and solar partnerships currently supply around 22% of the Society's electricity needs. Our wider plans include reducing food waste and plastic use, developing community energy partnerships, protecting nature and strengthening our resilience to climate control.

We continue to support the wider co-operative movement by working with other independent societies on joint energy procurement, ethical sourcing and international co-operative development, including through Our Malawi Partnership. These are practical examples of how we work together for the benefit of Members, communities and the environment.

Retail crime and colleague safety

Members raised concerns about retail crime, including shoplifting, verbal abuse and violence towards colleagues, and asked what measures are being taken to protect frontline staff.

Response

The safety of our colleagues and customers is a priority. We recognise the serious impact of shop theft, abuse and violence on frontline teams. We have invested more than £200,000 in colleague safety measures including security guards, store detectives, CCTV, body-worn cameras and the Watch Me Now system. We also work closely with police forces, including through a Special Constabulary programme.

We continue to campaign for stronger protection for retail workers. Our work with the Co-operative Party and engagement with MPs and Police and Crime Commissioners have helped bring frontline colleagues' experiences into discussions about tackling retail crime.

We staff our stores so there are always at least two colleagues in a store at any time, Headsets, tannoy systems and in-store alerts help colleagues stay in touch and call for support throughout their shifts.

Store accessibility and customer experience

Members asked about improvements to store accessibility and the shopping experience, including self-service checkouts, staffed tills and security systems.

Response

We continue to invest in stores and technology to improve accessibility and provide welcoming, convenient places to shop. This year's investment includes new sites, refurbishments, maintenance and in-store technology. We are increasingly designing new stores around the needs of their local communities.

Where self-service checkouts are available, customers can also choose to be served by a colleague. Our in-store security measures are covered in the Retail crime and colleague safety response.

Ethical sourcing and product range

Members raised questions about product sourcing, the Society's relationship with the Co-op Group, environmental considerations, and how the ethical benefits of co-operative products could be better promoted.

Response

Our food business works with the Co-op buying group to provide good value while maintaining ethical sourcing standards. OurCoop has adopted the ethical sourcing policy used for own-brand goods under the Federal Retail and Trading Services (FRTS) arrangements.

Trading with other co-operatives is one way we put our co-operative values into practice. We continue to source a range of Suma wholefoods directly for selected refill stations, and Our Malawi Partnership supports smallholder farmers and co-operative businesses through trade.

We are expanding our range of plastic-free and loose produce options to reduce plastic use. We also provide in-store recycling points.

Growth across our wider family of businesses

Members asked about services provided by the Society's wider family of businesses, including Co-op Energy tariffs and opportunities to expand Little Pioneers nursery provision.

Response

Over the course of the year, the number of members using two or more of our businesses has doubled.

Around 10,000 customers have switched to EnergyCoop’s Community Power tariff, and its partnership with Octopus Energy has been extended to 2029. BroadbandCoop has introduced simpler, lower-priced carbon-neutral tariffs and is helping customers prepare for the planned move away from the copper telephone network.

Little Pioneers has continued to grow, opening new nurseries in Stratford-upon-Avon and Cranbrook, Exeter. Being part of OurCoop gives Little Pioneers opportunities to share expertise across our family of businesses and support future growth, while responding to changes in government policy and the early years market.

Promoting our co-operative difference

Members asked how the Society could better promote its co-operative values, member ownership and community benefits to customers, particularly when opening new stores.

Response

OurCoop is owned by its Members, who have a voice in how the Society is run. Since coming together as one Society, we have invested in new food stores and travel branches, supporting local employment and giving Members more ways to benefit from our family of businesses.

We demonstrate our co-operative difference through our work in local communities, support for other co-operatives, international partnerships and ethical campaigning. Coming together as OurCoop gives us more opportunities to strengthen these partnerships and contribute to the wider co-operative movement. We will continue to support Members and communities through local and national initiatives and to work internationally through initiatives such as Our Malawi Partnership.

New store openings give us an opportunity to show customers how their store supports the local community, explain the benefits of Membership and tell them how they can join and have a say.

Member rewards

Members asked about changes to the membership rewards programme, including the availability of cashback offers, how rewards accumulate and the longer-term plans for the scheme.

Response

We are bringing our membership rewards together across OurCoop Members earn cashback-style rewards, called Reward££s, on selected products. These build up their digital Member Pot, where they can save them for later or spend them in participating stores.

Different rewards arrangements remain in place in parts of the Society. Members can spend Reward££s in many of our stores now and will be able to use them in all our stores as we roll out new till systems.

Our longer-term aim is to make membership rewards more consistent across our family of businesses, giving Members more choice about where and how they use them.

Membership cards from different Societies

A number of Members asked about the introduction of a new OurCoop membership card and whether cards could be used more widely across different Co-operative Societies.

Response

New Members joining OurCoop receive an OurCoop-branded membership card. Existing cards remain valid and we are working to make them usable across all OurCoop food stores.

Our aim is to have a single membership that Members can use across our family of businesses. We introduced a single joining process was introduced on 28 September 2026 and are rolling out the membership app in stages as stores move to new till systems.

Other co-operative societies are different, autonomous and independent legal entities. It is not possible to use your OurCoop membership card and receive membership reward / points in their stores, and vice versa.

OurCoop membership cards are for use with OurCoop.

Member discount and offers

Members raised questions about the consistency and promotion of member discounts to different member groups and through different channels

Response

We recognise that members can currently see different offers because some of the membership arrangements that were in place before we came together as OurCoop are still in use. Members who have access to the membership app can use it to check the offers available to them.

We are reviewing benefits across OurCoop to give Members a clearer, more consistent offer while continuing to provide good value on everyday essentials.

Society governance arrangements and governance review

Members asked about the progress of the governance review, including proposals for the future size and structure of the Board, regional representation, opportunities for greater local involvement and the development and recruitment of future Board members.

Response

OurCoop is operating under the transitional governance arrangements approved by members when we came together as one Society. An independent Governance Review, overseen by the Board and chaired by an independent chair, John Dalley, is considering the future size and composition of the Board, how Directors are elected and how members can be represented and involved locally.

Recommendations are due to be put to members at the Special Members' Meeting on 27 January 2027. Members will receive further information about the proposals and the meeting ahead of that date. Online engagement events will also give Members an opportunity to share their feedback on the draft rule book before the meeting.

Elections for the Board of Directors will take place in Spring 2027 subject to the governance proposals being accepted and further information on candidate eligibility, skills and experience will be shared as part of the nominations pack.

Member engagement and participation

Members raised questions about how the Society could encourage greater member participation, strengthen local engagement and ensure members across its geographical areas and businesses have a voice.

Response

Member participation has been an important principle of the Governance Review. The Governance Working Group invited feedback through a survey in July, which received more than 3,000 responses, and a survey on the Society's legal name in September, which received more than 5,000 responses. Around 100 people also attended three online Member engagement sessions.

The Review is also considering the local member structures for the future and how members can exercise their rights and influence decisions. We remain committed to facilitating local and national engagement through our member structures. We are also involving Members in a review of our member and community engagement arrangements to ensure opportunities to take part are fair and accessible across the Society.

Further online engagement sessions are planned for December, giving Members another opportunity to share their views.

Members' meetings and accessibility

Members asked about the accessibility and effectiveness of members' meetings, including the timing and location of events, attendance levels, and opportunities to increase participation.

Response

The current meeting format aims to ensure that members have meaningful opportunities to take part, whether they attend meetings in person or online. At the Interim Members' Meeting, additional time was built into the programme for questions from members in the room and online. We answered 18 questions in the Interim Meeting itself. We also introduced informal Director surgeries ahead of local meetings, giving members an opportunity to speak directly to Board Directors.

This summary brings together the questions Members raised and OurCoop's responses, including questions we were unable to cover on the night. The wider Governance Review will consider arrangements for future member meetings.

Motions and voting

Members raised questions about the communication of motions, opportunities to submit amendments, voting arrangements and the transparency of democratic processes.

Response

Member motions are an important way for members to bring issues forward and influence the Society's direction. Two motions were received for the Interim Members' Meeting, and these motions were published online and shared with Members as part of the Notice of the Meeting. One motion was subsequently withdrawn. Members can submit amendments to motions up to 14 days before the meeting, and members were able to vote by attending a meeting in person or by joining online. We also recognise the importance of giving members time to ask questions and to understand the proposals on which they are asked to vote.

The Governance Review is considering how members will be able to exercise their rights under the new Society's arrangements, including participation and voting at members' meetings. Recommendations will be shared ahead of the Special Members' Meeting on 27 January 2027.

Equality and inclusivity

A member asked about the consistency of arrangements for gender-specific Member and colleague events and how these reflect the Society's commitment to equality and inclusion.

Response

OurCoop holds both events annually as part of our approach to Member and colleague inclusion and wellbeing, the events are open to male and female colleagues and members who are active with the Society The Women's Event coincides with International Women's Day and the Men's Event with International Men's Day. Feedback from colleagues and Members who have attended has been consistently positive.

These events bring together Members and colleagues from across our family of businesses, including those in customer-facing and management roles. Each event focuses on health and wellbeing issues relevant to men or women and gives Members and colleagues a supportive space to discuss sensitive topics.

Both events are part of a wider programme run throughout the year to help Members and colleagues feel represented and supported. Recent activities have included events and awareness campaigns to mark Pride, South Asian Heritage Month and Purple Tuesday.