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CENTRAL ALBERTA CO-OP LTD.

2018 HIGHLIGHTS

May 2019

CEO Message

I would like to begin by taking this opportunity to thank you for your support in 2018. At Central Alberta Co-op, not only are we a local community business, we are a retail business that is proud to say that our profits are your profits! Thanks to your support and the efforts from our entire employee team, your Co-op is pleased to share with you a patronage allocation of over \$7.1 Million with a cash repayment from this allocation of over \$3.0 Million.



Gerald Hiebert

In addition to being local and sharing our profits with you, we are also quite proud of the fact that Co-op is committed to our communities. Your Co-op is prepared to invest in facilities in our communities where many competitors would choose not to. Your Co-op remains focused on supporting local charitable organizations, donating over \$250,000 to approximately 375 groups this past year. Your Co-op continues to place emphasis on maintaining a safe and sustainable workplace environment for our 750 plus employees to work in and our 80,000 plus member/customers to shop in.

With values of Excellence, Integrity and Responsibility guiding our daily actions and decisions, you can rest assured that your Co-op will continue to provide local positive influence and leadership within your respective communities.

On behalf of our entire team, thank you again for your continued and loyal support. Your support of your Co-op and of us is very much appreciated!

CENTRAL ALBERTA CO-OP 2018 ALLOCATIONS

Food	2%
Pharmacy	5%
Liquor	1.5%
Bulk Fuel	4%
Agro	1.5%
Fertilizer	0.5%
Oil & Grease	8%
Home Centre	1%
Gas Bar Fuel	4.5%
	Over 5 cents / litre
Gas Bar Non-Fuel	2%

*Your Board of Directors are pleased to announce that we will be paying back over **\$3.06M** in cash back.*

We are proud to support the communities we serve and return our profits back to our member owners.

*For the 2018 fiscal year, we will be giving back over **\$7.17M** in equity to our members.*

Understanding Your Equity Statement

The explanation of your equity statement can be found on the reverse of your statement. Two steps are involved:

First, each member is credited with a patronage allocation. How much you are allocated depends on how much you have spent in each particular department. For example, if you spent \$4,000 on groceries in 2018, you would be allocated 2.00% of \$4,000, or \$80.00 or if you spent \$5,000 on fuel at our C-Store/Gas Bars, you would be allocated 4.5% or \$225.00, withholding tax excluded.

Second, the general cash repayment cheque you received is calculated as a percentage of the allocation. The percentage that applies depends on how much equity you have accumulated before this year's allocation, as set out in the following table:

Total Equity	Payout % of Allocation
\$5.00—\$4999.99	35%
\$5,000.00—\$9,999.99	45%
\$10,000.00—\$19,999.99	55%
\$20,000 plus	65%

If you had between \$10 and \$1,000 in equity before this year's allocation, your cheque would be 35% of your 2018 total allocation from all departments. The minimum general cash repayment cheque issued is \$20. All uncashed cheques are cancelled after six months, and the equity is then returned to members' equity accounts.

www.centralalbertaco-op.crs

FOLLOW US ON





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Locally Invested

Community-Minded

Lifetime Membership Benefits



In addition to our local donation and sponsorship programs, we had the privilege of celebrating the opening of two projects funded by the Co-operative Retailing Systems' Community Spaces program.

The Medicine River Wildlife Centre in Spruce View received \$133,000 and the new Co-op Community Wildlife Homes Playground is enjoyed by many visiting families. The Blackfalds Ag Society received \$25,500

in funding for the Denise Nielsen Memorial Park. This beautiful town park is enjoyed by all of the community and visitors.



We had 89 reasons to celebrate in 2018!

Every year Central Alberta Co-op recognizes employees who have reached a long service milestone. In 2018, we celebrated 89 team members who in total have 905 years of service with Central Alberta Co-op!

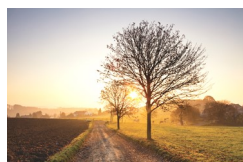
Thank you to everyone who fuelled up on Fuel Good Day in September. Because of all of you, we were able to present a cheque for **\$8,391.75** to the Ronald McDonald House in Red Deer.



Welcome!

3807 new members joined your Central Alberta Co-op in 2018. This brings our total membership to over 80,000

Your Central Alberta Co-op cares about our communities and are committed to making responsible decisions regarding the effect we have on the environment. Whether it is the recycling program at the Corporate Office, the cardboard and plastic reclamation at the food stores, the environment due diligence at our Gas Bars or construction initiatives, we feel it is important that we are looking not only at short term but also long term effects we may have on our environment.



We were pleased to unveil our new and improved Innisfail Gas Bar in 2018!



SAVE \$5 ON A \$50 PURCHASE AT ONE OF CENTRAL ALBERTA CO-OP FOOD STORES

One coupon per transaction. Purchase excludes prescriptions, postage, gift cards, tobacco, event tickets, passes, taxes and lottery tickets. Coupons must be presented at the time of purchase. All applicable taxes will be based on the selling price prior to discount on coupon. No Copies. No rain-checks or substitutions. Limit of one coupon per person. Coupon cannot be combined with any other offers or discounts. No cash value. Minimum \$50 purchase required. Valid until August 31, 2019 at Central Alberta Co-op Food Stores only.

PLU 88

SAVE \$5 ON A \$50 PURCHASE AT ONE OF CENTRAL ALBERTA CO-OP HOME/FARM CENTRES

One coupon per transaction. Coupons must be presented at the time of purchase. All applicable taxes will be based on the selling price prior to discount on coupon. No Copies. No rain-checks or substitutions. Limit of one coupon per person. Coupon cannot be combined with any other offers or discounts. No cash value. Minimum \$50 purchase required. Valid until August 31, 2019 at Central Alberta Co-op Home/Farm Centres only.

PLU 50

SAVE \$5 ON A PREMIUM CAR WASH WITH A 30L FILL

One coupon per transaction. Coupons must be presented at the time of purchase. All applicable taxes will be based on the selling price prior to discount on coupon. No Copies. No rain-checks or substitutions. Limit of one coupon per person. Coupon cannot be combined with any other offers or discounts. Minimum 30L fill required. Valid until August 31, 2019 at Central Alberta Co-op Car Wash locations only.

PLU 93050

SAVE \$5 ON A \$50 PURCHASE AT ONE OF CENTRAL ALBERTA CO-OP LIQUOR STORES

One coupon per transaction. Valid on regular price items only. Coupons must be presented at the time of purchase. All applicable taxes will be based on the selling price prior to discount on coupon. No Copies. No rain-checks or substitutions. Limit of one coupon per person. Coupon cannot be combined with any other offers or discounts. No cash value. Minimum \$50 purchase required. Valid until August 31, 2019 at Central Alberta Co-op Liquor Stores only.



PLU CAC19