



CENTRAL ALBERTA CO-OP LTD.

2020 HIGHLIGHTS

CEO Message

I feel it is very important to begin with a huge thank you to all Central Alberta Co-op team members and guests. We have all endured many trials and tribulations of living and working through this pandemic. The resilience that has been shown is amazing to see and more importantly be part of. We have seen many changes to the way we do business today and likely into the future. We are not through this pandemic and we must continue to do our part to ensure we keep everyone safe and healthy.

I would like to thank you, our valued members, for your continued support throughout the year. Over the past year we saw an increase in sales in many of our commodities and I feel we can attribute that to the characteristics of being a trusted, clean, safe, and truly local business. Through your continued support in 2020 and commitment to shopping at your local Co-op, we are pleased to announce a patronage allocation of \$5,874,000 and a cash repayment of \$2,226,720.

Even through the pandemic, Central Alberta Co-op remained committed to the communities in which we serve. In 2020, we contributed \$235,000 to local charitable groups through our Member Engagement programs. Our goal is to make the communities a better place to live, work, and play.

Our Mission Statement

Through inspired team members, we will create value to our customers for the benefit of our communities by providing outstanding service.

We are a Different Kind of Business. We are

Owned by over 85,700 MEMBERS

Democratic; One member one vote

Sharing our profits through Allocations and Cash Back

Community Minded – Gave back over \$235,000

Truly local – Our head office is in Red Deer

We Are Co-op.

On behalf of our board, management and team members, thank you again for your continued support of your Central Alberta Co-op.



Rodney Perigny

May 2021

CENTRAL ALBERTA CO-OP 2020 ALLOCATIONS

Food	2.5%
Pharmacy	4.0%
Liquor	2.0%
Bulk Fuel	3.5%
Agro	1.0%
Fertilizer	0.5%
Oil & Grease	6.0%
Farm & Home Centre	1.5%
Gas Bar Fuel	4.0%
Gas Bar Non-Fuel	2.0%

Your Board of Directors are pleased to announce that we will be paying back over **\$2.2M** in cash back.

We are proud to support the communities we serve and return our profits back to our member owners. For the 2020 fiscal year, we will be giving back over **\$5.8M** 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 2020, you would be allocated 2.5% of \$4,000, or \$100.00 or if you spent \$5,000 on fuel at our C-Store/Gas Bars, you would be allocated 4.0% or \$200.00, 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	30%
\$5,000.00—\$9,999.99	40%
\$10,000.00—\$19,999.99	50%
\$20,000 plus	60%

If you had between \$10 and \$1,000 in equity before this year's allocation, your cheque would be 30% of your 2020 total allocation from all departments. The minimum general cash repayment cheque issued is \$10. All uncashed cheques are cancelled after six months, and the cash back is then returned to members' equity accounts.

Due to increased fraudulent activity and COVID-19, we will not be accepting cash back cheques as a form of payment at our locations. We encourage members to use ATM's or the deposit options offered by financial institutions.

www.centralalbertaco-op.crs

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WE ARE
WE ARE

CENTRAL ALBERTA
CO-OP

WE ARE
GIVING
BACK

2020 proved to be a very challenging year for many of our non-profit partners. With typical fundraising events being cancelled due to COVID-19, many struggled to meet the needs of the community. Our commitment to make the communities a better place to live, work, and play continued in spite of the pandemic. With 41 locations in 10 communities, we were able to offer our guests an opportunity to support 4 worthy causes through donations at our tills.

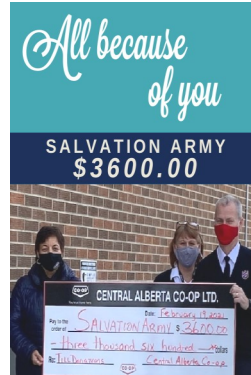
Local Food Banks

\$24,640.66



We were pleased to offer many in-store charity campaigns at our locations and to be able to continue with our Member Engagement programs.

This included Gift Card Fundraising, 4-H Beef sponsorship, scholarships and many virtual fundraising events.



\$5800
for 5 local groups through the
Chillin' Off For Charity
& Cup of Kindness programs.



Fuel Good Day was a huge success again this year! Over \$7900 was donated to Central Alberta Child Advocacy Centre

We were pleased to sponsor the fuel costs for Red Deer County's Meal Delivery Program



Celebrated Community Spaces "Roofs 4 Kids" Lacombe Composite High School



We are not Central Alberta Co-op without our fantastic team!

Who would have thought a year ago, we would still be keeping six feet apart, hosting Facetime visits and drive-by birthdays, and still be up close and personal with hand sanitizer. Who would have thought that face masks would become a fashion statement!

It has been a year of incredible change and your Central Alberta Co-op team has gone above and beyond to continue to provide essential goods and services to you, our members.

A simple Thank you does not seem adequate for the resilience and commitment they have shown in the past year.

30 years! 40 years! 45 years!

It is not often that you hear of employment milestones such as this but we were lucky enough to recognize 4 individuals that have been with either Central Alberta Co-op or the Co-operative Retailing System for over 30 years! In fact in 2020, we celebrated **55** team members who, in total, have **566** years of service.

Congratulations to all and Thank you for your continued commitment to Central Alberta Co-op, our members and our communities.



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

PLU 93050

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 30L fill required. Valid until August 31, 2021 at Central Alberta Co-op Car Wash locations only.

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

PLU CAC19

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, 2021 at Central Alberta Co-op Liquor Stores only.

