

Reporting in accordance with the GRI G3 guidelines



This Report is aligned with the Global Reporting Initiative's (GRI) G3 Sustainability Reporting Guidelines¹, and has been checked by GRI to be consistent with an application level of A+².

Level of reporting

- Full reporting
- R Reported as fully as possible/appropriate, given information availability, business confidentiality, and relevance
- ◐ Partial reporting
- Don't report, will consider
- ⊗ Don't report, not considered to be of material importance
- ✗ Not applicable

Unless otherwise stated, all page references relate to this Report.

Key

- ARA = Co-operative Group Annual Report and Accounts 2009 (relevant page numbers in brackets)
- CFS = Co-operative Financial Services Financial Statements 2009 (relevant page number in brackets)
- ADD = Additional
- IFC = Inside front cover
- M/S = Materiality and Strategy sections of all report chapters – these are on the following pages: 8–9, 15, 19–20, 30, 36, 40, 47, 51, 57–58, 69, 75, 82, 88, 95, 99, 108, 112

Additional notes

1 www.globalreporting.org/ReportingFramework/G3Guidelines

2 For further information on G3 application levels, see: www.globalreporting.org/GRIReports/ApplicationLevels

Profile Disclosure	Description	Cross-Reference Section	Cross-Reference Page reference	Level of reporting
1. Strategy and Analysis				
1.1	Statement from the most senior decision-maker of the organisation	Chief Executive's overview	2–3, 11	●
1.2	Description of key impacts, risks, and opportunities.	About this Report – Using this Report Sustainability management Materiality and strategy at start of each of the 17 performance sections The Co-operative Group Annual Report and Accounts 2009	7, 8–11, 15, 19–20, 30, 36, 40, 47, 51, 57–58, 69, 75, 82, 88, 95, 99, 108, 112, ARA (26–29)	●
2. organisational Profile				
2.1	Name of the organisation.	Overview	IFC	●
2.2	Primary brands, products, and/or services.	Overview	IFC	●
2.3	Operational structure of the organisation, including main divisions, operating companies, subsidiaries, and joint ventures.	Overview	IFC	●
2.4	Location of organisation's headquarters.	Overview	IFC	●
2.5	Number of countries where the organisation operates, and names of countries with either major operations or that are specifically relevant to the sustainability issues covered in the report.	Overview	IFC	●
2.6	Nature of ownership and legal form.	Overview	IFC	●
2.7	Markets served (including geographic breakdown, sectors served, and types of customers/beneficiaries).	Overview The Co-operative Group Annual Report and Accounts 2009	IFC, ARA (6–23)	●
2.8	Scale of the reporting organisation.	Overview Economic impact Employees The Co-operative Group Annual Report and Accounts 2009	IFC, 95, 100, ARA (6–23, 47)	●
2.9	Significant changes during the reporting period regarding size, structure, or ownership.	Overview 2009 Business growth: mergers and acquisition Membership and co-operation Employees	IFC, 6, 89, 101–102	●
2.10	Awards received in the reporting period.	Sustainability management International development and human rights Animal welfare Ethical finance Diversity Climate change Biodiversity Customers Recognition	11, 20, 30, 41, 53, 59, 76, 109–110, 121	●

Profile Disclosure	Description	Cross-Reference Section	Cross-Reference Page reference	Level of reporting
3. Report Parameters				
3.1	Reporting period (e.g. fiscal/calendar year) for information provided.	About this Report	7	●
3.2	Date of most recent previous report (if any).	About this Report	7	●
3.3	Reporting cycle (annual, biennial, etc.)	About this Report	7	●
3.4	Contact point for questions regarding the report or its contents.	Back cover	Back cover	●
3.5	Process for defining report content.	About this Report Sustainability management Materiality and strategy at start of each of the 17 performance sections	7, 8–10, 15, 19–20, 30, 36, 40, 47, 51, 57–58, 69, 75, 82, 88, 95, 99, 108, 112	●
3.6	Boundary of the report (eg, countries, divisions, subsidiaries, leased facilities, joint ventures, suppliers). See GRI Boundary Protocol for further guidance.	About this Report	7	●
3.7	State any specific limitations on the scope or boundary of the report (see completeness principle for explanation of scope).	About this Report	7	●
3.8	Basis for reporting on joint ventures, subsidiaries, leased facilities, outsourced operations, and other entities that can significantly affect comparability from period to period and/or between organisations.	About this Report	7	●
3.9	Data measurement techniques and the bases of calculations, including assumptions and techniques underlying estimations applied to the compilation of the Indicators and other information in the report. Explain any decisions not to apply, or to substantially diverge from, the GRI Indicator Protocols.	About this Report Accounting/Accounting and reporting within performance sections	7, 11, 16, 21, 51, 58, 61, 69, 100, 108, 112	●
3.10	Explanation of the effect of any re-statements of information provided in earlier reports, and the reasons for such re-statement (eg, mergers/acquisitions, change of base years/ periods, nature of business, measurement methods).	Restatements are marked within performance sections. A full list of reasons for restatement is provided in the online version of the Report.	Restatements pdf 	●
3.11	Significant changes from previous reporting periods in the scope, boundary, or measurement methods applied in the report.	2009 Business growth: mergers and acquisition Scope of the Report	6, 7	●
3.12	Table identifying the location of the Standard Disclosures in the report.	GRI content index	Information presented in this table	●
3.13	Policy and current practice with regard to seeking external assurance for the report.	Sustainability management Independent assurance statement	12–13, 117–118	●
4. Governance, Commitments and Engagement				
4.1	Governance structure of the organisation, including committees under the highest governance body responsible for specific tasks, such as setting strategy or organisational oversight.	Sustainability management Membership and co-operation The Co-operative Group Annual Report and Accounts 2009	10–11, 89–90, ARA (30–33)	●
4.2	Indicate whether the Chair of the highest governance body is also an executive officer.	Sustainability management The Co-operative Group Annual Report and Accounts 2009	10–11, ARA (30–31)	●
4.3	For organisations that have a unitary board structure, state the number of members of the highest governance body that are independent and/or non-executive members.	Sustainability management The Co-operative Group Annual Report and Accounts 2009	10–11, ARA (4–5, 35–36)	●
4.4	Mechanisms for shareholders and employees to provide recommendations or direction to the highest governance body.	Sustainability management Membership and co-operation The Co-operative Group Annual Report and Accounts 2009	11, 88–91, ARA (99–100)	●
4.5	Linkage between compensation for members of the highest governance body, senior managers, and executives (including departure arrangements), and the organisation's performance (including social and environmental performance).	The Co-operative Group Annual Reports and Accounts 2009	ARA (37–42)	●
4.6	Processes in place for the highest governance body to ensure conflicts of interest are avoided.	The Co-operative Group Annual Report and Accounts 2009	ARA (30)	●
4.7	Process for determining the qualifications and expertise of the members of the highest governance body for guiding the organisation's strategy on economic, environmental, and social topics.	Sustainability Management Modern Co-operation Further to a Learning Framework offering elected members accredited qualifications, and the provision of bespoke Board competency training, SEE topics are also included in their induction and monthly updates. The Co-operative Group Annual Reports and Accounts 2009	10, 91, ARA (32)	●
4.8	Internally developed statements of mission or values, codes of conduct, and principles relevant to economic, environmental, and social performance and the status of their implementation.	Overview Sustainable development policy Sustainability management The Co-operative Group Annual Report and Accounts 2009	IFC, 6, 11, ARA (17–20)	●

Profile Disclosure	Description	Cross-Reference Section	Cross-Reference Page reference	Level of reporting
4.9	Procedures of the highest governance body for overseeing the organisation's identification and management of economic, environmental, and social performance, including relevant risks and opportunities, and adherence or compliance with internationally agreed standards, codes of conduct, and principles.	Sustainability management The Co-operative Group Annual Report and Accounts 2009	8–11, ARA (27–33)	●
4.10	Processes for evaluating the highest governance body's own performance, particularly with respect to economic, environmental, and social performance.	An annual audit of the competency of the Values & Principles Committee is undertaken. The Co-operative Group Annual Report and Accounts 2009	ARA (32–33)	●
4.11	Explanation of whether and how the precautionary approach or principle is addressed by the organisation.	Sustainability management The Co-operative's approach to risk management and strategy is based on the 'precautionary principle', which means it does not take strategic or operational decisions without proper consideration of their potential environmental or social impacts. The Co-operative Group Annual Report and Accounts 2009	10, ARA (26–32)	●
4.12	Externally developed economic, environmental, and social charters, principles, or other initiatives to which the organisation subscribes or endorses.	Business in the Community Corporate Responsibility Index AA1000 Assurance Standard Tomorrow's Value Rating AccountAbility Stakeholder Engagement Standard Global Reporting Initiative London Benchmarking Group Fairtrade Ethical Trading Initiative Supplier Ethical Data Exchange (Sedex) Universal Declaration of Human Rights Farm assurance standards - Red Tractor Mark, Quality Assurance Mark RSPCA Freedom Food National Dairy Farm Assured Standard Scheme Quality Standard Pork, Quality Standard Lamb, Assured British Meat The British Union for the Abolition of Vivisection (BUAV) Humane Cosmetics Standard, Humane Household Products Standard Food Standards Agency salt model Combined Code on Corporate Governance Race for Opportunity Employers' Forum on Disability Stonewall's Workplace Equality Index W3C Web Content Accessibility Guidelines, RNIB 'See it Right' accessible websites Association of British Insurers' 'Climate Wise' initiative, British Retail Consortium's 'A Better Retailing Climate' initiative 'Copenhagen Communiqué on Climate Change' Marine Stewardship Council certification WWF-UK Forest and Trade Network Forest Stewardship Council certification GreenPalm CSPO-certificate trading scheme Defra Environmental Stewardship Scheme Forest Footprint Disclosure Project Oslo–Paris Convention for the Protection of the Marine Environment of the North-East Atlantic (OSPAR) Investors in People Association of British Insurers' Customer Impact Scheme	7, 11, 12–13, 16, 20–21, 25, 30–34, 37, 44, 52–54, 57–58, 67, 75, 76–79, 82–83, 103, 110	●

Profile Disclosure	Description	Cross-Reference Section	Cross-Reference Page reference	Level of reporting
4.13	Memberships in associations (such as industry associations) and/or national/international advocacy organisations in which the organisation: * Has positions in governance bodies; * Participates in projects or committees; * Provides substantive funding beyond routine membership dues; or * Views membership as strategic.	Trade and business association membership fees and donations Travelife Oxford Climate Change Platform Places for People StreetGames Young Volunteers Top 10 community contributions RNID Charity of the Year Carbon Trust Climate Care Waste Watch RSPB WWF-UK Co-operative College Friends of the Earth International Co-operative and Mutual Insurance Federation (ICMIF), International Co-operative Alliance (ICA), Communicate Mutuality (Mutuo), European Association of Co-operative Banks (EACB), Co-operatives UK.	16–17, 24, 28, 49, 63–64, 72–73, 76, 79–80, 92–94, 113–115	●
4.14	List of stakeholder groups engaged by the organisation.	Sustainability management	10	●
4.15	Basis for identification and selection of stakeholders with whom to engage.	Sustainability management Stakeholder engagement is embedded into each reporting section, and described in the Materiality and strategy/Accounting paragraphs.	8–11, 15, 19–21, 30, 36, 40, 47, 51, 57–58, 62, 69, 75, 82, 88, 95, 99, 100, 108, 112	●
4.16	Approaches to stakeholder engagement, including frequency of engagement by type and by stakeholder group.	Sustainability management Influence and action within performance sections Sustainability management International development and human rights Ethical finance Membership and co-operation Employee surveys/engagement Supplier auditing/training/engagement Customer satisfaction surveys	8–9, 11, 13, 21–23, 27–28, 39, 42, 46, 50, 66, 80–81, 89–93, 98, 99–101, 106, 108–111	●
4.17	Key topics and concerns that have been raised through stakeholder engagement, and how the organisation has responded to those key topics and concerns, including through its reporting.	Refer to 4.16	Refer to 4.16	●
Economic				
DMA EC	Disclosure on Management Approach EC	Economic impact Membership and co-operation Ethical finance The Co-operative Group Annual Report and Accounts 2009	40–46, 89, 95–98	●
EC1	Direct economic value generated and distributed, including revenues, operating costs, employee compensation, donations and other community investments, retained earnings, and payments to capital providers and governments.	Economic impact Employees Community investment Membership and co-operation	16–18, 89, 95–98, 103–104	●
EC2	Financial implications and other risks and opportunities for the organisation's activities due to climate change.	Climate change	56–68	●
EC3	Coverage of the organisation's defined benefit plan obligations.	Employees The Co-operative Group Annual Report and Accounts 2009	103–104, ARA (23, 27, 38–39)	●
EC4	Significant financial assistance received from government.	The Co-operative does not receive government financial assistance for normal trading, but has received government assistance in the form of match funding of its £2m investment from the government's Low Carbon Buildings Programme for its Green Energy for Schools programme.	65	●
EC5	Range of ratios of standard entry level wage compared to local minimum wage at significant locations of operation.	The Co-operative only operates in the UK. The UK standard minimum wage is complied with.		X
EC6	Policy, practices, and proportion of spending on locally-based suppliers at significant locations of operation.	Economic impact Animal welfare The Co-operative has a Local Sourcing team that meets and works alongside small local suppliers and food agencies to source local produce. Commercial and technical criteria and factors such as animal welfare influence supplier selection and products are labeled with their provenance. Work on developing UK regional produce ranges was not progressed in 2009, as the current ranges were being reviewed in light of the merger with Somerfield. Work to provide a breakdown of regional supplier spend will be carried out in the mid-term.	31–33, 96	R

Profile Disclosure	Description	Cross-Reference Section	Cross-Reference Page reference	Level of reporting
EC7	Procedures for local hiring and proportion of senior management hired from the local community at significant locations of operation.	Not reported - The Co-operative operates only in the UK and recruits within the UK.		X
EC8	Development and impact of infrastructure investments and services provided primarily for public benefit through commercial, in-kind, or pro bono engagement.	Community investment Social inclusion Climate change Waste and packaging Water	15–18, 47–50, 66, 73, Online Report	●
EC9	Understanding and describing significant indirect economic impacts, including the extent of impacts.	A number of indirect economic impacts are reported on, but work has not been undertaken to quantify the impacts, eg: Fairtrade products Capacity building workshops/training with suppliers Affinity products and services/development projects Carbon offset Availability of products and services for those on low incomes: Ethical finance products and services Social inclusion TCAM engagements	20–21, 23–25, 45–50, 64, 79	○
Environmental				
Materials				
DMA EN	Disclosure on Management Approach EN	Sustainability management Focus on ecological sustainability	8–13, 56–86	●
EN1	Materials used by weight or volume.	This indicator is concerned primarily with the use of materials in manufacture. As The Co-operative is not a manufacturer, the indicator is not considered to be material to the business.		⊗
EN2	Percentage of materials used that are recycled input materials.	This indicator is concerned primarily with the use of materials in manufacture. As The Co-operative is not a manufacturer, the indicator is not considered to be material to the business.		⊗
EN3	Direct energy consumption by primary energy source.	Climate change	58–59	●
EN4	Indirect energy consumption by primary source.	Climate change	59	●
EN5	Energy saved due to conservation and efficiency improvements.	Climate change	58–63	●
EN6	Initiatives to provide energy-efficient or renewable energy based products and services, and reductions in energy requirements as a result of these initiatives.	Climate change	59–67	●
EN7	Initiatives to reduce indirect energy consumption and reductions achieved.	Climate change	57–67	●
EN8	Total water withdrawal by source.	Total volume of water consumed is detailed in Water (in online version of the Report). While the majority of The Co-operative's water is sourced from utilities, and the business is not an intensive user of water, The Co-operative will consider providing a breakdown of water withdrawn by source in the mid- to long term.	Water pdf	○
EN9	Water sources significantly affected by withdrawal of water.	While The Co-operative is not a major user of water, it will look to report on this indicator in the mid- to long term.		○
EN10	Percentage and total volume of water recycled and reused.	This indicator considers the scale of impacts associated with the organisation's water use. The Co-operative is not a major user of water, and whilst it is developing its reporting in relation to water, this indicator is not currently considered material to the business.		⊗
EN11	Location and size of land owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas.	Biodiversity The main area where The Co-operative could potentially have an impact on biodiversity in relation to land it owns, leases or manages is through The Co-operative Farms. The Co-operative Farms managed a total of 20,726 hectares (ha) of land in 2009, of this land, over 10,699 ha were owned by The Co-operative. Three of these farms include or are adjacent to Sites of Special Scientific Interest (SSSIs): Blairgowrie has an SSSI on the farm; Goole is adjacent to the Humber Estuary SSSI; and Normanby is adjacent to the Humber Estuary SSSI. The Co-operative Farms operates an environmental management system and implements a number of projects to promote biodiversity. The Co-operative also has a market leading Pesticides Policy with 106 prohibited pesticides at the start of 2009.	77–78, 84 Further information on responsible farming practices on The Co-operative Farms is available at www.co-operative.coop/farms/responsiblefarming/sustainability	●

Profile Disclosure	Description	Cross-Reference Section	Cross-Reference Page reference	Level of reporting
EN12	Description of significant impacts of activities, products, and services on biodiversity in protected areas and areas of high biodiversity value outside protected areas.	The impacts on marine and farm wildlife are considered to be The Co-operative's most significant potential impact on biodiversity as a result of fishing and farming respectively. As outlined in EN11, there are a number of measures in place to reduce impacts as a result of farming. Potential impacts on fish species are managed through the implementation of The Co-operative Food's Sustainable Fish Sourcing Policy and checklist.	75–81. Information on the sustainable sourcing of fish is also available online www.co-operative.coop/food/food/Own-brand-fish	●
EN13	Habitats protected or restored.	Biodiversity	75–81	●
EN14	Strategies, current actions, and future plans for managing impacts on biodiversity.	Biodiversity Persistent bioaccumulative and toxic (PBT) chemicals	75–81, 83–85	●
EN15	Number of IUCN Red List species and national conservation list species with habitats in areas affected by operations, by level of extinction risk.	The majority of The Co-operative's sites are located in urban areas where potential biodiversity impacts would not be considered significant. Only a minimal number of sites are relevant to this indicator, most notably those owned/managed by The Co-operative Farms, but in terms of overall business impact, the issue is not considered to be of material importance.		⊗
EN16	Total direct and indirect greenhouse gas emissions by weight.	Climate change	58–59, 61, 62	●
EN17	Other relevant indirect greenhouse gas emissions by weight.	Climate change	61, 62	●
EN18	Initiatives to reduce greenhouse gas emissions and reductions achieved.	Climate change	57–67	●
EN19	Emissions of ozone-depleting substances by weight.	Climate change	60–61	●
EN20	NOx, SOx, and other significant air emissions by type and weight.	Available on the Ecological sustainability section of the online Sustainability Report	Ecological sustainability data pdf 📄	●
EN21	Total water discharge by quality and destination.	This indicator considers the scale of impacts associated with the organisation's discharge. The Co-operative is not a major user of water, and whilst it is developing its reporting in relation to water, this indicator is not currently considered material to the business.		⊗
EN22	Total weight of waste by type and disposal method. (Primarily paper and waste IT products)	Waste and packaging	69–70	●
EN23	Total number and volume of significant spills.	The business does not process significant quantities of hazardous material. This indicator is therefore not considered material to the business.		⊗
EN24	Weight of transported, imported, exported, or treated waste deemed hazardous under the terms of the Basel Convention Annex I, II, III, and VIII, and percentage of transported waste shipped internationally.	The business does not process significant quantities of hazardous material. This indicator is therefore not considered material to the business.		⊗
EN25	Identity, size, protected status, and biodiversity value of water bodies and related habitats significantly affected by the reporting organisation's discharges of water and runoff.	This indicator considers the scale of impacts associated with the organisation's discharge. The Co-operative is not a major user of water, and whilst it is developing its reporting in relation to water, this indicator is not currently considered material to the business.		⊗
EN26	Initiatives to mitigate environmental impacts of products and services, and extent of impact mitigation.	Climate change Biodiversity Persistent bioaccumulative and toxic (PBT) chemicals Water Information on impacts in relation to water use and noise are not reported, as they are not considered to be significant environmental impacts for the business.	57–73, 75–81, 82–85, Water pdf 📄	●
EN27	Percentage of products sold and their packaging materials that are reclaimed by category.	Waste and packaging	71–73	●
EN28	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations.	The Co-operative has not received any significant fines or non-monetary sanctions for non-compliance with environmental laws and regulations during the reporting year.		●
EN29	Significant environmental impacts of transporting products and other goods and materials used for the organisation's operations, and transporting members of the workforce.	Climate change	61–62	●
EN30	Total environmental protection expenditures and investments by type.	Climate change - emissions/energy use, installation of cleaner technologies, external services, personnel for environmental management activities, research and development, interest-free loans for public transport season tickets Waste and packaging - recycling centre, waste initiatives Biodiversity Employees - interest-free loans for public transport season tickets	57–67, 71–74, 78–81, 104	⊙

Profile Disclosure	Description	Cross-Reference Section	Cross-Reference Page reference	Level of reporting
Social				
Labor Practices and Decent Work				
DMA LA	Disclosure on Management Approach LA	International development and human rights Diversity Employees	19–20, 51–53, 99–106	●
LA1	Total workforce by employment type, employment contract, and region.	Employees The Co-operative Group operates only in the UK.	100, 106	●
LA2	Total number and rate of employee turnover by age group, gender, and region.	Employees The Co-operative only operates in the UK	102, Delivering value data pdf 📄	●
LA3	Benefits provided to full-time employees that are not provided to temporary or part-time employees, by major operations.	Employees	103–104	●
LA4	Percentage of employees covered by collective bargaining agreements.	Employees	101	●
LA5	Minimum notice period(s) regarding significant operational changes, including whether it is specified in collective agreements.	Employees The Trading Group and CFS agree consultation periods with the trades unions prior to any organisational change.	101–102	●
LA6	Percentage of total workforce represented in formal joint management-worker health and safety committees that help monitor and advise on occupational health and safety programs.	Sustainability management Employees CFS has a Well-being Forum that meets four times per year to review/discuss and make decisions on matters relating to colleagues' well-being, diversity and health and safety. The whole of the CFS workforce is represented by the committee.	11, 105	◉
LA7	Rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities by region.	Employees Recording and reporting of accidents and injuries complies with National law Trading Group First-aid-level injuries are included in the data, presented on pages 105–106, on injury rate in 2009 for Trading Group. There were seven incidents of occupational disease in 2009, this is an occupational disease rate of 0.0097 based on a FTE workforce of 71,904 working 37.5 hours a week, with 50 working weeks. It is not possible to report on 'Lost Days' as the data collected on Absentee rate as this cannot currently be broken down into causes for absence. The data collection system will be reviewed to allow for the reporting of 'Lost Days' in the long term. CFS First-aid-level injuries (work-place related) are included in the data, presented on pages 105–106, on injury rate in 2009 for CFS. Occupational Disease rate is not recorded as it is not applicable to the business.	105–106, GRI	R
LA8	Education, training, counseling, prevention, and risk-control programs in place to assist workforce members, their families, or community members regarding serious diseases.	Employees	105	●
LA9	Health and safety topics covered in formal agreements with trade unions.	CFS has agreed a joint framework 'Working Together' with the unions. The framework is made up of a number of forums including the Well-being Forum which reviews, discusses and makes decisions on matters relating to colleagues' well-being, diversity and health and safety. Representatives from trades unions attend the meetings held once every quarter. The Trading Group has a Health and Safety Policy statement, which is included within its trade union agreements with both Usdaw and Unite.	GRI	●
LA10	Average hours of training per year per employee by employee category.	A table of days training per year per employee is available in the online version of the Report.	Delivering value data pdf 📄	●
LA11	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings.	Employees The Co-operative has an 'Education and Vocational Qualifications Policy' that promotes studying for a professional or educational qualification. Whilst The Co-operative does not provide its own in-house pre-retirement planning for intended retirees, it does offer employees the opportunity to attend sessions organised by the Pre-retirement Association of Greater Manchester.	91, 102–103	●
LA12	Percentage of employees receiving regular performance and career development reviews.	Employees do receive regular performance and career development reviews and the process is managed at a local level. Data is not collected centrally on this and it is not considered relevant to collate data at this level.		X

Profile Disclosure	Description	Cross-Reference Section	Cross-Reference Page reference	Level of reporting
LA13	Composition of governance bodies and breakdown of employees per category according to gender, age group, minority group membership, and other indicators of diversity.	Diversity Membership and co-operation Employees Board composition (Annual Report and Accounts 2009) Gender Female: 20%, Male: 80% Age 30-50: 20%, 51-64: 65%, 65+: 15%. Ethnicity White British: 100%	52-53, 91, 103, ARA (4)	●
LA14	Ratio of basic salary of men to women by employee category.	Diversity Employees The salary bands presented in the Employees section show the range of salaries that are paid within The Co-operative. Men and women can receive the same low/high range of pay within each band. As there are such diverse job roles within the business, it is not meaningful to compare the basic salary for women and for men within the categories of managers/non-managers.	52, 114	✗
Social				
Human Rights				
DMA HR	Disclosure on Management Approach HR	International development and human rights Ethical finance Diversity Employees	19-24, 40-45, 51-53, 99-101	●
HR1	Percentage and total number of significant investment agreements that include human rights clauses or that have undergone human rights screening.	Ethical finance International development All corporate bank customers are screened against the Bank Ethical Policy, which includes statements on human rights.	25, 41	●
HR2	Percentage of significant suppliers and contractors that have undergone screening on human rights and actions taken.	International development and human rights	21-24	●
HR3	Total hours of employee training on policies and procedures concerning aspects of human rights that are relevant to operations, including the percentage of employees trained.	Information regarding training on policies and procedures concerning aspects of human rights relates to sound sourcing.	23-24	R
HR4	Total number of incidents of discrimination and actions taken.	International development and human rights Figures given are in relation to suppliers only. The Co-operative has a Diversity Strategy in place which states, amongst other things, that the organisation will not tolerate bullying or harassment in any form; and people are valued for their contribution and diversity is encouraged in all aspects of the business. The Co-operative complies with all government laws on discrimination including the Sex Discrimination Act 1975, the Race Relations Act 1976, and the Disability Discrimination Act 2005. As reported in the Sustainability Report, the Trading Group operates a 'Respect works' policy to help guide what is considered appropriate behaviour in the workplace. A Respect works diversity training programme has been designed to complement this policy. Figures on incidents of discrimination within the workforce are considered to be business confidential.	23, 52	R
HR5	Operations identified in which the right to exercise freedom of association and collective bargaining may be at significant risk, and actions taken to support these rights.	As The Co-operative operates only in the UK, this is not considered material; therefore, the response relates solely to suppliers and CFS' management of investments. International development and human rights Ethical finance	23, 40-41	R
HR6	Operations identified as having significant risk for incidents of child labor, and measures taken to contribute to the elimination of child labour.	As The Co-operative operates only in the UK, it is unlikely to have to deal with forced child labour in its workforce. Page references refer to suppliers and CFS' management of investments. International development and human rights Ethical finance	21-24, 40-41	R
HR7	Operations identified as having significant risk for incidents of forced or compulsory labor, and measures to contribute to the elimination of forced or compulsory labor.	As The Co-operative operates only in the UK, it is unlikely to have to deal with forced labour in its workforce. Page references refer to suppliers and CFS' management of investments. International development and human rights Ethical finance	21-24, 40-41	R

Profile Disclosure	Description	Cross-Reference Section	Cross-Reference Page reference	Level of reporting
HR8	Percentage of security personnel trained in the organisation's policies or procedures concerning aspects of human rights that are relevant to operations.	This indicator is not considered to be material, as The Co-operative only operates in the UK and security personnel make up a very small percentage of the total workforce.		⊗
HR9	Total number of incidents of violations involving rights of indigenous people and actions taken.	As The Co-operative operates only in the UK, it is unlikely to have to deal with incidents of violations involving rights of indigenous people in its workforce and this indicator is, therefore, not considered material. Page references refer to suppliers and CFS' management of investments.	22–25, 40–41	R
Social				
Society				
DMA SO	Disclosure on Management Approach SO	The Co-operative operates a Code of Conduct, which sets out how it expects all employees to conduct themselves in a manner consistent with the Society's policies, procedures and co-operative values. The Society secretary has responsibility for initiating and supervising the investigation of all reported breaches of this Code and ensuring that appropriate disciplinary action is taken when required. Community investment Social inclusion Public policy	15, 47, 112–113	●
S01	Nature, scope, and effectiveness of any programs and practices that assess and manage the impacts of operations on communities, including entering, operating, and exiting.	The Co-operative operates only in the UK and the nature of the business means that this indicator is not considered to be applicable.		×
S02	Percentage and total number of business units analysed for risks related to corruption.	This indicator is not relevant as The Co-operative operates only in the UK and complies with all UK policies on anti-bribery. The business also has in place a whistle-blowing policy and procedure, to provide employees with a confidential route for raising complaints.		×
S03	Percentage of employees trained in organisation's anti-corruption policies and procedures.	The Co-operative only operates in the UK and aligns practices to UK law.		×
S04	Actions taken in response to incidents of corruption.	The Co-operative only operates in the UK and aligns practices to UK law.		×
S05	Public policy positions and participation in public policy development and lobbying.	Public policy	112–115	●
S06	Total value of financial and in-kind contributions to political parties, politicians, and related institutions by country.	Public policy	114–115	●
S07	Total number of legal actions for anti-competitive behavior, anti-trust, and monopoly practices and their outcomes.	2009 Business growth: mergers and acquisition The Co-operative only operates in the UK and complies with all UK legislation on monopoly practices.	6	●
S08	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations.	The Co-operative has not received any significant fines or non-monetary sanctions for non-compliance with laws and regulations during the reporting period.		●
Social				
Product Responsibility				
DMA PR	Disclosure on Management Approach PR	Own-brand products accounted for 46% of The Co-operative Food's sales during 2009. Across these products, The Co-operative addresses: International development, sound sourcing and Fairtrade Animal welfare Diet and health Ethical financial products Social inclusion Climate change Waste and packaging Biodiversity Persistent bioaccumulative and toxic (PBT) chemicals	7, 15–24, 30–35, 36–39, 40–46, 47–50, 63–64, 69–73, 75–81, 82–85	●
PR1	Life cycle stages in which health and safety impacts of products and services are assessed for improvement, and percentage of significant products and services categories subject to such procedures.	There are few Co-operative products/services considered to have a high health and safety risk, and so reporting on the percentage of products/services subject to a comprehensive risk review is not considered to be a meaningful indicator. Diet and health Persistent, bioaccumulative and toxic (PBT) chemicals	37–38, 82–85	R
PR2	Total number of incidents of non-compliance with regulations and voluntary codes concerning health and safety impacts of products and services during their life cycle, by type of outcomes.	Data is not currently data available to report on this indicator but The Co-operative will consider reporting on it in the long term.		○

Profile Disclosure	Description	Cross-Reference Section	Cross-Reference Page reference	Level of reporting
PR3	Type of product and service information required by procedures, and percentage of significant products and services subject to such information requirements.	International development and human rights Animal welfare Diet and health Waste and packaging	20, 30, 34, 38, 73	R
PR4	Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labeling, by type of outcomes.	Data is not currently available to report on this indicator but The Co-operative will consider reporting on it in the long term.		○
PR5	Practices related to customer satisfaction, including results of surveys measuring customer satisfaction.	Customers	108–111	●
PR6	Programs for adherence to laws, standards, and voluntary codes related to marketing communications, including advertising, promotion, and sponsorship.	Diet and Health All marketing materials are reviewed in accordance with the Advertising Standards Authority codes. Compliance with the ASA codes is continuously monitored through approval of advertising campaigns by The Co-operative's Corporate and Commercial Solicitors.	38	●
PR7	Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship by type of outcomes.	Data is not currently available to report on this indicator but The Co-operative will consider reporting on it in the mid- to long term.		○
PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.	Data is not currently available to report on this indicator but The Co-operative will consider reporting on it in the mid- to long term.		○
PR9	Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services.	There has not been any non-compliance with laws and regulations concerning the provision and use of products and services during the reporting period.		●
Financial Services				
FS1	Policies with specific environmental and social components applied to business lines.	Sustainability management International development and human rights Animal welfare Ethical finance Climate change Biodiversity Chemicals Diversity	11, 24–25, 30, 40–42, 45, 57, 75, 82, 51	●
FS2	Procedures for assessing and screening environmental and social risks in business lines.	International development and human rights Animal welfare Ethical finance Social inclusion Diversity Climate change Waste and packaging Biodiversity Persistent bioaccumulative and toxic (PBT) chemicals Public policy	25–26, 34–35, 40–46, 49, 54, 64–67, 73, 79, 82–83, 85, 112–113	●
FS3	Process for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions.	Sustainability management Ethical finance Assurance	12–13, 40–41, 117	●
FS4	Processes for improving staff competency to implement the environmental and social policies and procedures as applied to business lines.	Ethical finance Customer-facing bank staff are required to undertake computer-based Ethical Policy training, to ensure that Policy compliance is integrated into new business account opening processes; this training is made available to all staff. Additionally, bespoke training on the Ethical Policy is provided to business development and relationship managers in corporate banking teams.	41	●
FS5	Interactions with clients/partners regarding environmental and social risks and opportunities.	International development and human rights Animal welfare Ethical finance Social Inclusion Diversity Climate change Waste and packaging Biodiversity Public Policy	25–26, 28, 35, 40–46, 50, 55, 66–67, 72, 79, 112–113	●

Profile Disclosure	Description	Cross-Reference Section	Cross-Reference Page reference	Level of reporting
Product				
FS6	Percentage of the portfolio for business lines by specific region, size and by sector.	Ethical finance Social inclusion	40–45, 48	●
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose.	International development and human rights Ethical finance Social Inclusion	25–26, 40–42, 45–46, 48–49	●
FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose.	Community Investment Ethical finance Climate Change Biodiversity	16, 40–42, 45, 63–64, 79	●
Audit				
FS9	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures.	Sustainability management Ethical finance Assurance	10–12, 40–41, 117	●
Active ownership				
FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organisation has interacted on environmental or social issues.	Ethical finance – ethical and sustainability engagement; notification on intention to vote against or abstain from management resolution	42–44	R
FS11	Percentage of assets subject to positive and negative environmental or social screening.	100% of all corporate and business assets are subject to negative screening via the Bank Ethical Policy. Ethical finance	40–42	●
FS12	Voting policies applied to environmental or social issues for shares over which the reporting organisation holds the right to vote shares or advises on voting.	Ethical finance	42–45	●
Community				
FS13	Access points in low-populated or economically disadvantaged areas by type	International development and human rights Social inclusion	25, 47–50	●
FS14	Initiatives to improve access to financial services for disadvantaged people	Social inclusion Diversity	47–50, 54	●
Product and service labeling				
FS15	Policies for the fair design and sale of financial products and services	Social Inclusion Customers	47–49, 108, 110	●
FS16	Initiatives to enhance financial literacy by type of beneficiary	Community investment (footnote) Social Inclusion	18, 48–49	●