

The co-operative

The Co-Operative supermarket is a limited business established in 1863 in Manchester, England. The company exists in the secondary sector and provides both products and services internationally to around 10 million customers per week. The business is owned by Peter Marks which employs 87,000 people in 4,300 stores with 2,500 recently refurbished.

The Co-Operative Group also owns Somerfield, a subsidiary of the company. It is a large business which has a turnover of around 9.4 billion (2007). Each of the two and half million members has a say on how the business is run. The Co-Operative's own food range is ethically sourced and sells food grown from their own farms making them the only retailer to do so. The products and services the Co-Op provides are mainly used by the working class to middle class and the business has earned a decent reputation and incorporates Ethical Trading to the company's name as they are big supporters of fair trade. The Group's online shop sells a wide range of products like electrical products/computers, furniture, music, films, games and books and they deliver their products for free and take an old appliance away (if necessary) for environmentally friendly disposal.

The services the company provides include;

- Co-Operative Bank – The Co-Operative bank have over 90 branches throughout Britain offering services known as Banking Products such as mortgages & loans, current accounts, saving, investments and credit cards. The bank have a very good reputation in the eye of the British public earning many awards and are often rated highly in terms of customer service. They have an *Ethical Policy* which is based on the views of its customers.
- Co-Operative Travel – The service operates over 400 high street travel agencies as well as call centres and online booking. This makes it the largest independent travel agency and their independence work in the business' favour as it is easier for them to offer cheaper holidays with a vast range of choice. Their Specialist Cruise Operation has over three million satisfied customers yearly.
- Co-Operative Pharmacy – There are almost 800 Co-Operative Pharmacy branches in the U.K making them the third largest pharmacy chain in the U.K and the largest in Wales. They offer a free prescription collection service and a free medicines health check. The Pharmacy dispends over 53 million prescriptions a year.
- Co-Operative Legal Services – The Co-Operative Legal Services take special care in making it easier to access legal services to the public unlike other private firms. They work over the phone and free legal advice is offered to anyone without obligation. They can give help on the following; Will writing, managing probate, moving houses, personal injury claims and employment claims.
- Co-Operative Funeral Care – The group's Funeral Care has been going for over 100 years and is the U.K's leading funeral company. Their funeral homes are run 24 hours a day at over 800 locations. They specialise in arranging funerals in both the present and for the future. They also offer a range of choices including memorials and floral tributes.
- Co-Operative Insurance – This is a service which deals with insurance for cars, homes, travel, life, health, building and commercial business. The service was the 'Best Online Motor Insurance Provider' of 2008 as voted by the public.
- Smile – The Internet Bank – Smile is an internet bank which helps the public conveniently do their essential banking from their own home. It was launched in 1999 as part of the Co-Op Bank. Smile offers a comprehensive choice of products such as current accounts, credit cards, savings and loans. They also won the 'Best Internet Bank Provider' award six times.