

A year in sustainability

2016 -17 Sustainability Report



A year in sustainability

Environmental Sustainability

Community Investment

Employee Engagement

Co-operative Leadership

Fiscal Responsibility

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ABOUT US

Federated Co-operatives Limited (FCL) is a co-operative with over 190 independently owned and operated retail co-operative member-owners across Western Canada.

FCL serves its member-owners, their 1.8 million individual members and many more non-member customers. Together, FCL and its retail member-owners form the Co-operative Retailing System (CRS). FCL's business operations include wholesaling across all primary consumer goods lines (e.g. food, home and building solutions, crop supplies, livestock feed and petroleum), manufacturing, administrative support and marketing programs. FCL owns the Co-op Refinery Complex (CRC) – which manufactures and supplies petroleum products that are distributed across the CRS by FCL's Energy Business Unit.

The CRS workforce totals 24,500 employees in almost 600 communities. Co-op is a different kind of business — we invest our profits and support worthwhile causes to build our shared communities, and we offer our members and customers high-quality products and exceptional service at fair prices. Members and customers also have the opportunity to share in their co-op's success through cash back and equity payments.



Message from the CEO

What is FCL's approach to sustainability?

FCL's approach to sustainability is based on five pillars: Environmental Sustainability, Community Investment, Employee Engagement, Co-operative Leadership and finally Fiscal Responsibility – which underpins them all. Our pillars guide our planning, investment and execution to drive objectives beyond simple considerations of the financial bottom line. We also look at the social impacts of all of our operations.

How has sustainable thinking been embedded in FCL's culture and operations?

Sustainable thinking starts with leadership. We embed it in our organization by having conversations that have to be led by our organizational leaders. If our organizational leaders are not part of the conversation or not supportive, we wouldn't get very far.

What are the sustainable highlights from the past year you're most proud of?

I'm very proud of the fact that sustainability is part of the regular conversation of the organization. Specifically, I think we've had a lot of success in understanding the importance of safety and that safety is part of our culture right across the organization. The Wastewater Improvement Project at the Co-op Refinery Complex is probably the highlight from an environmental perspective. Community investments in the Community Spaces Program have made a major impact in a number of communities. We were able to achieve Imagine Canada status, which is a great highlight for the organization. And from a co-operative leadership perspective, I would suggest our investment in Co-operatives First has made a significant difference.

What one thing has FCL done to drive sustainability that others could replicate?

I think the one thing we've done very well is the engagement of our employees in a conversation around sustainability. This takes many different forms: formal communication, informal communication, education sessions and embedding sustainability considerations into our planning process. I think that's something that every organization should consider – how to engage employees in the discussion and in making a difference.



What is the biggest challenge in sustainability at FCL?

The biggest challenge would be alignment. We have multiple stakeholders, multiple business interests and multiple ideas. Calibrating all of those in a common goal, a common purpose around sustainability, presents a significant challenge. The way we deal with that is by focusing on what's most important, deriving ideas that turn challenges into opportunities and communicating these concepts throughout the organization.

Why is sustainability important to FCL?

Sustainability is all about the future. Looking to the past, we have a great history. We've had a great opportunity to contribute to our communities. So sustainability is critical to setting up the future. It's not about us; it's about those yet to come. At FCL, we strive constantly to be relevant to our customers, to our communities, to invest and plan for the long term. That is what our organization is all about – contributing to our communities. We also create opportunities for those yet to come to contribute to their communities and to grow their careers. Sustainability ties this all together, whether it's through our financial performance, our protection of the environment or our work to ensure that people understand that our co-operative model continues to be a beacon of success in the future.

D. Scott Banda, Chief Executive Officer

INTRODUCTION

REPORT PROFILE

This is FCL's fifth report on its sustainability and social responsibility efforts, highlighting its five pillars: Environmental Sustainability, Community Investment, Employee Engagement, Co-operative Leadership and Fiscal Responsibility. This report contains content on material issues as identified in the 2015 Materiality Assessment. Data contained in this report reference FCL's fiscal period from Nov. 1, 2015, to Oct. 31, 2016, with editorial features referencing events up to June 2017.

STAKEHOLDER ENGAGEMENT

Sustainability materiality assessments have been undertaken in 2015 and 2017. Internal and external stakeholders were engaged to help identify material issues.

Material issues include those that have a direct or indirect impact on an organization's ability to create, preserve or erode economic, environmental and social value for itself, its stakeholders and society at large. Management references the materiality assessment to inform strategy development and sustainability reporting, ensuring everyone can understand the steps we are taking now to position the Co-op for the next generation.

Another means to seek stakeholder engagement is FCL's Let's Talk Co-op community panel, which provides an opportunity for Co-op members and customers to provide feedback and insights into existing and proposed products and services. Since it was launched in 2014, the online community has grown to over 8,600

members who regularly respond to surveys. The panel has provided feedback on a variety of FCL sustainability initiatives, such as Co-op Community Spaces, private-label product sustainability and materiality assessment.

In addition to the panel and surveys, regular engagements with retail co-operatives' management and boards of directors – such as District Meetings, Regional Fall Conferences and the Annual Meeting of the membership – provide opportunities to share information with, and receive feedback from, the co-operative's member-owners.

AWARDS:

FCL has been recognized as a leader through the following awards:

- *SaskBusiness Magazine*: Top 100 Companies in Saskatchewan (1)
- *Financial Post*: Top 500 Companies in Canada (60)
- *Corporate Knights*: Best 50 Corporate Citizens in Canada (50)
- Retail Council of Canada Grand Prix New Product Awards: Private-label confectionary and shelf stable desserts, private-label desserts: fresh, refrigerated or frozen
- PAC Canadian Leadership Awards: Specific Package - Flexible (silver)
- Global Water Awards: Industrial Water Project of the Year (Wastewater Improvement Project)
- Fairtrade Canada: Retailer of the Year, Merchandising Event of the Year

SUSTAINABILITY PILLARS

Environmental Sustainability

Community Investment

Employee Engagement

Co-operative Leadership

Fiscal Responsibility



ENVIRONMENTAL SUSTAINABILITY

A field for sustainability

Take a short drive northwest of Saskatoon and you'll soon come across 15 acres of golden canola, wheat, soybeans and peas. Despite the pastoral setting, the educational signage may be your first indication that this isn't your typical farming operation.

It's Co-op's Innovation Field Trial Xtreme. 



CO-OP AGRO



Co-op’s Innovation Field Trial Xtreme is a showcase of new technologies and innovations that help research responsible, sustainable solutions for growers.

“It’s a multitude of field-scale experiments looking at different products, technologies and innovations, broken up into different blocks,” said Trish Meyers, Knowledge and Innovation Manager with FCL’s Crop Supplies Department. In one block, the Co-op Grow Team is studying various canola hybrids to see how they perform in the field and how they respond to the application of fungicide. In another block, it’s looking into how soybeans grow around Saskatoon, because it’s a relatively new crop for many parts of Saskatchewan.

Bright idea

Co-op Agro Centres across Western Canada have been conducting field-scale trials with farmers for years, said Meyers. “In fact, this year we have over 80 of them, and when we were talking about trial protocols in the fall, the idea bubbled to the surface of having one great big innovation field trial – one big showcase site. That’s really what the Xtreme site is – it’s taking multiple field-scale trials and putting them in one spot.”

The theme of one particular block is sustainability, said Meyers. “The definition of on-farm sustainability is implementing best-management practices that are mindful of the social, economic and environmental aspects related to agriculture.”

Best practices

One such best management practice is 4R Nutrient Stewardship, which considers the right source, the right rate, the right time and the right place for fertilizer. It uses practices such as testing soil, banding fertilizer and applying enhanced efficiency fertilizers.

“The reason they’re called enhanced efficiency fertilizers is they improve nutrient efficiency and minimize the risk of nutrient loss to the environment,” said Meyers. “As part of 4R, under the sustainability umbrella, another best-management practice we’re showcasing at the site is variable-rate fertilizer – acknowledging that every acre is different, and we want to ensure we’ve allocated our nutrient resources appropriately.”

Agricultural technology and innovation are evolving at a rapid pace, and Meyers emphasizes the importance of staying current with the solutions, technologies and products available on the market or coming to market.

“We want to do right by our farm customers, and we want to be able to present to them the best options for their farm. Our Innovation field trials and Xtreme site not only give us a chance to see these things firsthand, but also to demonstrate on-farm solutions to farmers.”

“If a grower can use best-management practices to be mindful of the social, economic and environmental aspects of the farm, to me, that’s proof of sustainable production of safe, affordable and healthy food.” ●

FCL is tracking and managing data to identify areas for improvement concerning its carbon footprint. FCL is committed to reducing its carbon footprint while continuing to provide high-quality products and services to its members. FCL acknowledges there is more work to be done. To tackle this challenge, the organization is prioritizing improvements in energy efficiency at the CRC, which will reduce its carbon footprint.

CARBON FOOTPRINT

TONNES OF CO₂e¹ (in thousands)

	2016	2015	2014	2013
Co-op Refinery Complex	2,062	2,145	1,879	2,004
Crude Oil	112	91	65	83
FCL Operations	55	50	53	60
Total	2,229	2,286	1,998	2,147

¹ Carbon dioxide equivalent (CO₂e)

WASTE DIVERSION

	2016	2015	2014	2013
Waste Diversion	48%	48%	37%	30%

*Waste diversion rate excludes Co-op Refinery Complex and Crude Oil Department.



7.6M LITRES/DAY
Quantity of wastewater
the WIP will clean per day.

The WIP was named Industrial Water Project of the Year at Global Water Awards in 2017.

Live bacteria used in the WIP seen under a scanning electron microscope at the University of Saskatchewan.

Clean water through innovation

The Wastewater Improvement Project (WIP) at the CRC is recycling 100 per cent of its wastewater using innovative technologies. The project was recognized as the Industrial Water Project of the Year at the annual Global Water Awards in Madrid, Spain, in May 2017.

In the Membrane Bio-Reactor (MBR), microscopic bacteria break down and metabolize organics in the

wastewater. As part of a balanced ecosystem, the bacteria live by feeding on the oil and micronutrients while going through reproductive cycles. The wastewater then goes through ZeeWeed.

ZeeWeed Ultrafiltration Membrane Technology is a state-of-the-art water-filtration system developed by General Electric that uses hollow, spaghetti-like strands to draw clean water through microscopic pores, rejecting virtually all solid particles. It has been used in water-treatment facilities, but had not been widely used for cleaning refinery wastewater prior to its installation at the CRC. ●



Guilt-free indulgence

In 2016, FCL won a Canadian Grand Prix New Product Award in the private-label sweet snack category for its CO-OP GOLD PURE® Dark Chocolate. The product is made with fair trade, organic chocolate – a first for a coconut cup and peanut butter cup in Canada – and contains no artificial colouring, flavouring or preservatives. Further, packaging was developed with sustainability in mind. The six varieties of the chocolate are all packaged with a 100 per cent compostable wrapper in a recyclable cardboard carton. The wrapper will fully break down in six to seven weeks. These products are one of the many reasons FCL was named Retailer of the Year by Fairtrade Canada.

Improving environmental stewardship

FCL organizes environmental training for retail co-operatives on operational and technical components of petroleum sites to ensure facilities are safely operated in an environmentally responsible and compliant manner. Each year, about 500 employees participate in classroom and on-site training at about 10 environmental clinics. These environmental clinics are supplemented with online courses and additional support materials. The clinics are an opportunity for FCL employees and front-line retail employees to stay informed on evolving standards and best practices.



A bright future

FCL is exploring the use of renewable energy to power facilities by investing in pilot projects, for example by using a solar array to power its Saskatoon Propane Office. One system has been mounted on the building's roof and another mounted on the ground. The two systems began operating in May 2017 and had produced over 10 per cent of the expected electricity output in their first month. Solar power will offset the majority of the power needed for the facility, ultimately reducing operating costs, with excess power delivered to SaskPower's electrical grid. It is estimated this project will reduce greenhouse gas emissions by 34 tonnes of carbon dioxide equivalent annually, equal to taking six vehicles off the road. After analyzing the real-world operational results of this pilot, FCL will decide how best to expand the use of renewable energy sources at other facilities.

Identifying sustainable products

To celebrate Earth Day 2017, Co-op introduced the new Eco Care Program for Co-op Home Centres. The program helps customers identify products that are responsibly sourced and reduce environmental impacts in home and building supplies. Items with the Eco Care logo meet third-party verification. Items that are currently part of the Eco Care Program include LED bulbs, dual-flush toilets and insulation. Work continues to expand the number and types of products available through the Eco Care Program.



ECO CARE

COMMUNITY INVESTMENT

Bringing people together

Reach to the past and reach into the future.

Effective engagement of Indigenous communities is important to create trusting relationships and inclusion. Wanuskewin Heritage Park provides the opportunity to bring people together by sharing an epic story – over 6,000 years in the making – of Western Canada’s Indigenous people’s relationship with the land.

The national historic site near Saskatoon, Sask., contains numerous archaeological findings on the 140-acre conservation area – including a medicine wheel, tipi rings and stone cairns – and houses an interpretative centre built in 1992.

On behalf of the CRS, FCL made a \$1 million commitment in February 2017 to Wanuskewin’s Thundering Ahead Campaign. This capital campaign supports the bold renewal of the park with the goal of making Wanuskewin one of Canada’s premier cultural destinations and ultimately a UNESCO World Heritage site.

“This renewal represents an opportunity to engage in meaningful reconciliation,” FCL CEO Scott Banda said. “Our Co-op’s home is Western Canada, and we are honoured to be part of ensuring that the epic story of Wanuskewin is told and experienced for generations.”

The donation will support a new exhibit at the park to be called Wanuskewin: A Gathering Place presented by

Federated Co-operatives Limited on behalf of Western Canada’s Co-operative Retailing System (CRS). The interactive exhibit will blend personal stories and Wanuskewin’s significance to culture, education and science. It will also provide breathtaking images of running bison along with their connection to Indigenous culture, history and ecology.

The renovation and expansion of the interpretive centre is part of the capital campaign’s first objective: taking Wanuskewin from an archaeological site to a centre of excellence. The \$40-million capital campaign is based on four pillars:

- to elevate Wanuskewin from the longest-running archaeological project in Canada to an international centre of excellence in education, preservation and interpretation of Indigenous art and culture
- to aspire to UNESCO World Heritage designation, building on Wanuskewin’s existing status as a National Historic site
- to preserve the ecological island that is the Opimihaw Valley and protect the unique ecology and biodiversity of the land as Wanuskewin transitions into an iconic urban park
- to return the majestic bison to Wanuskewin’s plains

More details on the renewal strategy are available at thunderingahead.ca.



Becoming a caring company

In 2016, FCL contributed \$9.8 million in cash and in-kind donations to charitable and non-profit organizations across Western Canada. Our commitment to making a difference in the communities where we operate resulted in FCL becoming an Imagine Canada Caring Company in 2017. As Canada's oldest and leading corporate citizenship initiative, the Caring Company Program exists to celebrate the social impact of Canada's corporate leaders. Counting more than 90 Canadian businesses as participants in the Caring Company Program, Imagine Canada recognizes each business achieving this status as a community investment role model that leads by example with its commitment to donate a minimum of one per cent of pre-tax profit to community organizations.



\$9.8 MILLION:
In cash and in-kind donation
across Western Canada.

The Caring Company Program Trustmark is a mark of Imagine Canada used under licence by Federated Co-operatives Limited.



Fuelling tomorrow

The CRC supports many causes in Regina, Sask., to give back to the community in which it operates. For the past three years, the CRC has partnered with Sherwood Co-op on two annual initiatives where they each donate 10 cents per litre from fuel sales on a selected day.

In the spring, Litres for Little Ones raises funds for the Neonatal Intensive Care Unit at Regina General Hospital. In the fall, Fuel Up 2 Feed raises funds for the Regina Food Bank. Over the past three years, the CRC and Sherwood Co-op have raised over \$350,000 for these two causes.

64: Projects received \$4.5 million through Co-op Community Spaces since 2015.



Our giving

Co-op Community Spaces

The quality of life in Western Canada is important to Co-op. Whether it's a community pool in Vanderhoof, B.C., a skate park in Indian Head, Sask., or a revitalized courtyard at a middle school in Calgary, Alta., the Co-op Community Spaces program is committed to supporting projects that bring people together. In 2017, Co-op continued to give back and invest in local communities by increasing Co-op Community Spaces funding to \$2 million, with individual projects eligible for up to \$150,000 in funding. Twenty-seven projects in the program's three categories – recreation, environmental conservation and urban agriculture – received funding this year. This means 64 community-led projects have received \$4.5 million since the program's launch in 2015. For more details on the program and this year's recipients, please visit communityspaces.ca.

FCL's Community Investment Fund

Our employees are connected to the communities where we operate. This is why FCL's Community Investment Fund supports community initiatives that matter to our employees. Nearly 40 employees participate on committees in Saskatoon, Edmonton, Calgary, Regina and Winnipeg. These committees are responsible for evaluating community donation requests and distributing cash and in-kind donations on behalf of all of FCL's employees. In 2016-17, the five employee-led committees that administer FCL's Community Investment Fund supported 67 charitable and non-profit organizations in the communities where FCL operates.

The Earth Ranger School Assembly Program was one of this year's worthy recipients. This program helps children learn about sustainable behaviours and protecting animals and their habitats. FCL's support helped reach 3,711 students in Calgary, Edmonton, Regina, Saskatoon and Winnipeg.

FCL's Community Builders

FCL recognizes the important role our employees have in the community. They are leaders who provide inspiration and dedication to organizations for the betterment of towns and cities in Western Canada. Through the Community Builders Program, employees who volunteer at least 20 hours can apply for a donation up to \$1,000 to organizations where they volunteer. Since the program's inception in 2015, FCL has proudly recognized over 40 employees through this program.



EMPLOYEE ENGAGEMENT



Developing corporate standards

FCL continues to build and support a culture of excellence in health and safety. The Health and Safety Department is developing corporate health and safety standards to be applied consistently across all FCL business units.

“These standards are used to guide operational health and safety plans and procedures, not only for our own employees and facilities but also for contractors coming onsite,” said Cal Sarauer, Director of Health and Safety.

It is important to align safe work practices and standards throughout the company so all employees can work together effectively to prevent incidents and maintain a strong safety culture.

Working safely means reducing the risk of damage to property, environment and reputation. Ultimately, FCL wants employees to go home healthy and injury-free.

Retail impact

Sarauer said the department has also been developing and rolling out a structure for health and safety programs

at retail co-operatives. In doing so, components are standardized and inconsistencies are eliminated.

The structure consists of eight health and safety elements: (1) management commitment, (2) hazard and assessment controls, (3) inspections, (4) training and competency, (5) incident investigation, (6) emergency response, (7) supporting programs and (8) records, reporting and continual improvement.

Retail co-operatives appreciate the structure, support and experience. As of May 2017, more than 66 per cent of CRS retail co-operatives’ health and safety programs were in line with the new structure. Sarauer said they will have fewer incidents and lower costs while having a more productive workforce.

“Having a good safety plan in place results in improved quality results and greater efficiencies,” he said.

The Health and Safety Department has also started communicating Incident Alerts and Safety Bulletins across the CRS. By sharing this knowledge, retail co-operatives can become more aware of issues that may impact their employees and operations – effectively taking preventative measures if necessary. ●

This is an opportunity to be a leader in health and safety in Saskatchewan



Signing safety partnership

In 2016, FCL signed a three-year strategic partnership agreement with Safe Saskatchewan, a not-for-profit organization led by public, private, co-operative and non-profit partners. With most of FCL's employees working in Saskatchewan, it's important to participate in provincial initiatives such as the Mission: Zero campaign.

FCL was also among the inaugural signatories of the Saskatchewan Health & Safety Leadership Charter. In

May 2016, general managers from more than 100 retail co-operatives, representing more than 9,500 employees, signed the charter. The Charter aims to shift perceptions on injuries and injury prevention, advocating for healthy and safe workplaces and communities.

This is an opportunity to be a leader in health and safety in Saskatchewan and to take the lessons learned and apply them across the CRS.



CO-OPERATIVE LEADERSHIP

Custom training for co-operative governance

Co-operative governance is different from other governance models. Co-operatives are owned by a member community and have a democratic system of “one member, one vote.”

Elected retail co-operative directors representing the member community come from all walks of life and have various levels of board experience. When such diversity is paired with a unique governance model, an off-the-shelf director development program just isn't going to cut it.

“We thought we'd build something in-house that would be specific to our audience and to the Co-operative Retailing System's specific leadership and governance challenges,” said Sheldon Stener, FCL's Corporate Secretary.

As retail co-ops grow in size and complexity, their boards must evolve in step. Stener explained that this means a shift in focus—transitioning from being an operational board to one that is focused on strategic issues and opportunities using best-in-class governance practices. The development of informed, strategic leadership at the local co-op level will, in turn, strengthen the leadership of FCL's Board of Directors.

The Director Development Program was shaped by feedback solicited from members and research into

leading governance practices. Eight online modules and four in-person seminars were developed for the 1,400 elected retail co-operative directors across Western Canada.

Course offerings include subjects such as foundations of co-operative governance, boards and sustainability, strategic planning, and financial literacy. The certification program commenced in 2015, and the fourth in-person seminar will launch this November at the 2017 Fall Conferences.

“A big part of this program for us was to ensure that we have a well-trained and experienced pool of directors to pull from for FCL's board,” said Stener. “These 1,400 directors represent the entire pool from which FCL's directors are chosen, so it's important that they follow the same practices and have access to the best training and governance education to ensure that FCL's governance is best-in-class for the long term.”

Participant surveys from the in-person seminars have been very positive so far, said Stener, adding that there have already been encouraging results from the program.

“There are a number of retails that are driving towards full certification for their entire board and are becoming higher functioning boards – which will help ensure the success and sustainability of their organization and ultimately FCL.” ●

Co-operatives First supporting development



With support from FCL and the CRS, Co-operatives First has inspired community leaders, increased awareness of the co-operative business model and supported co-operative development in rural and Indigenous communities.

Through a proactive approach to community engagement, Co-operatives First reached about 4,000 rural and Indigenous community leaders and directly engaged over 1,000 of them by attending or hosting 51 events this year. A robust digital strategy – including using Facebook, Twitter, video advertising and regular blog posts - has extended this reach even further, with millions of impressions and tens of thousands of engagements.

Because of these ongoing communications and engagement efforts, Co-operatives First has played a role in exploring numerous opportunities – including food retail, producer co-ops, community centres, market gardens, an investment fund and even a worker-owned media production company.

Opportunities for further growth lie in increasing awareness of the model and educating on the versatility and benefits of the model for rural and Indigenous communities. To do this, Co-operatives First has partnered with the Centre for the Study of Co-operatives at the University of Saskatchewan to create an online governance course and is working independently on an interactive co-op development tool and resource site.

To develop the ecosystem further for co-operative business development, Co-operatives First has also created a workshop for economic, business and community-development professionals across western provinces and First Nations. The support of these organizations and the individuals working for them is essential to developing an in-depth awareness of the business model and incubating innovative uses of the model throughout Western Canada.

For more details, visit cooperativesfirst.com.

Cleanup collaboration

The Sustainable In-Situ Remediation Co-operative Alliance (SIRCA) continues to advance research into sustainable, economical and practical solutions for cleaning up contaminated fuel and fertilizer sites. In May 2017, SIRCA partners – including the University of Saskatchewan, Northern Alberta Institute of Technology, FCL and UFA – were successful in receiving a three-year, \$750,000 grant from the Natural Sciences and Engineering Research Council. FCL and UFA will contribute an additional \$75,000 in cash and \$337,500 in-kind to study how to improve the digestion of petroleum hydrocarbons by soil-based organisms using biowaste from a cattle-processing plant. This is one of many projects highlighting FCL's leadership in environmental research and innovation.

For more details, visit sirca.coop.



FISCAL RESPONSIBILITY

Business integrity

FCL is committed to acting with integrity in all of its business lines and in all aspects of its work. FCL acts responsibly in its relationships with all stakeholders, including retail co-operative member-owners, consumers, governments, regulatory agencies, business partners, suppliers, vendors and contractors. The organization is committed to conducting business in a way that ensures fair competition; it is honest and fair in all business dealings.

FCL has established an ethics hotline as a way to increase transparency and enhance business integrity. FCL's Ethics Alert Hotline allows team members to report activities they suspect to be fraudulent or unethical or outside of corporate values and the Code of Conduct. It is confidential, anonymous and operated by an independent third party. As one of three priorities resulting from a compliance and ethics audit – along with creating formally recognized compliance and privacy officers – FCL has improved visibility of the hotline through rebranding and providing access to the information individually to all employees.

FISCAL RESPONSIBILITY

\$515M

NET INCOME

(before other comprehensive income)

\$8.4B

SALES

\$364M

PATRONAGE
ALLOCATION

For more information, please see FCL's [2016 Annual Report](#).





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