

# Evergreen

Spring 2025

The magazine for Co-op retired colleagues

**Win**

a jewellery set  
worth £483  
page 7

**GET BACK IN THE SADDLE!**  
**PAGE 30**

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**co  
op**

# Welcome

With Jackie temporarily away from the business, I’ve stepped in to help produce our spring edition of *Evergreen*. It’s been a true pleasure to be able to contribute, and I’ve thoroughly enjoyed reading stories from our members and across the Co-op.

With summer on the horizon, it looks to be another bright and prosperous year for the Co-op. Our work on sustainability has never been more important, for people or for the planet, and this year we’re celebrating ‘Fairtrade 30’ – 30 years of helping our members and customers choose a fairer future. You can read more about Fairtrade 30 and our achievements in sustainability on page 15.

Community is the beating heart of our Co-op, and on page 8, we’re introducing

you to our Co-op Member Activators – people in your local community who bring Co-op’s vision to life every day. We also spoke with the West Calder and Harburn Community Development Trust in Scotland, who are working to transform an old bakehouse building into a new Scottish Co-operative Discovery Centre. You can read all about their work on page 10.

This issue of *Evergreen* also features contributions from some very worthy charities. On page 28, Age UK

Manchester share how they help older people love later life through their free support services and day centres. On page 24, Dementia UK are looking for your experiences with dementia care in the UK and talk about how, together, we can change the future of the NHS as they publish a new 10-year plan later this year.

I hope you all have a wonderful summer, and we’ll see you again later in the year for more news and updates from around the Co-op.

**Tracy Elliott**  
Pensions Support Manager

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## HELLO EVERYONE



**On the pensions front, all of our Schemes remain in good financial health despite significant ongoing economic turbulence - thanks, in no small part, to the risk-reduction actions that the Trustees and Co-op have been focused on for many years.**

Speaking of time, since the last edition of *Evergreen* went to print, I was

extremely proud to have received a 'Career Celebration Award' for completing 20 years' service with our Co-op. I realise that compared to many of you, 20 years is at the shorter end of the milestone range, but it meant a lot to me because so much has happened - both personally and professionally - and that's nothing compared to the journey our Co-op has been on too!



When I joined, I really didn't think I'd be here more than 20 years later. I came to work on a particular project and presumed once that was completed that I'd need to look elsewhere, but many challenges and opportunities came my way.

There were two other key reasons. One is the Co-op; what it stands for, its member-owned model and what it strives to achieve. The second is the people. I've been blessed to work with truly wonderful colleagues - people that I trust, admire and respect. Where hard work, professionalism, expertise and a sense of humour are on show every single day.

I'm sure you will have had similar experiences too. So many things change, but some things do not...

Wishing all the very best to you and your families.

Gary Dewin, People Director

## HI EVERYONE



**Since the last time I wrote to you, I'd hoped that the world around us would be a bit less volatile, a bit more peaceful, a bit more welcoming and certainly a lot more co-operative. Sadly, this isn't the case, and it can be disturbing and disheartening to see the daily news dominated by stories of conflict, hatred, division and despair. A key positive, however, is that our Co-op continues to deliver our counter-narrative, anchored to a core belief that hate divides communities, whilst co-operation builds and sustains them.**

By the time you come to read this, we will have released our annual results for 2024 and we'll have demonstrated that our Co-op is moving forwards, continuing to grow our active membership numbers whilst increasing the value and impact we're providing back to our member-owners, both financially and socially.

We must, however, maintain this positive momentum, and this year will see us focus further on pricing and member-specific deals in our Food stores, providing the best possible products and services within our Funeralcare, Insurance and Legal Services businesses and delivering a compelling and co-operative offer for our Business to Business partners, tailored to their needs.

We will also create more opportunities for our member-owners to engage with us, to have their voices heard and to have their say in how we run our Co-op.

In the year the UN has designated the International Year of Co-operatives, we will be refreshing and relaunching our Social Value strategy, aligned to those core themes (sustainable future, equal access and peace of mind) which we know matter most to our member-owners.

It promises to be another busy year for our Co-op, and none of what we achieve would be possible without your dedicated support and that of our existing 54,000 colleague-member-owners.

I'm excited about how we can all create further value and co-operate to build a better world together in 2025. I look forward to updating you in our next edition. Stay safe and well.

Shirine Khoury-Haq, Group CEO

# Changes in the world of pensions



There have been a few changes to pensions legislation and tax allowances lately, so we thought it would be useful to share the latest pensions news.

## Changes to pension tax allowances

The Lifetime Allowance (LTA) placed a limit on how much people could save into their pension over their lifetime without having to pay a tax charge. When you first accessed your Co-op pension benefits, the Scheme would have told you how much of your LTA you'd used up (as a percentage). The LTA didn't affect many people, as the limit has varied over time from £1m to £1.8m. However, the LTA was abolished on 6 April 2024, and the Lump Sum Allowance (LSA) and the Lump Sum and Death Benefit Allowance (LSDBA) were introduced instead. The new allowances limit the amount of lump sum benefits that can be taken tax free over a person's lifetime.

You are advised each year how much of the LTA you used up when you retired (either on your P60 or via a letter, depending on which Co-op scheme you are a member of). However, you may notice a slight change to the information provided to you this year, as a result of the LTA being abolished and the two new allowances being introduced.

The information provided to you used to show how much of the LTA you had used up when you retired. However, you'll now be told how much of the LSA and the LSDBA you've used up instead. If you have pension benefits in another scheme that you haven't yet taken, they'll likely want to know how much of these allowances you've already used up – so make sure you know how to find this information.

**You can find out more about the LTA and the new allowances on the Pace DB website at [coop.pacepensions.co.uk/useful-information/tax-information](https://coop.pacepensions.co.uk/useful-information/tax-information)**

## Inheritance tax and pensions – new proposals

In her autumn 2024 budget, the chancellor announced major changes in the way that death benefits payable from a pension scheme will be taxed.

From 6 April 2027, the majority of death benefits paid from pension schemes on the death of a member will form part of their estate for inheritance tax purposes. This is a change from the current position, where some lump sum death benefits and unused drawdown pension funds aren't considered to form part of a member's estate (so they're not subject to inheritance tax).

It's not expected that spouse or dependant's pensions payable on the death of a member will be subject to inheritance tax (although the person receiving such a pension may still need to pay income tax on this money, as is currently the case).

The government consulted on the changes in early 2025, and the pensions industry is awaiting further details. A number of pensions industry bodies have raised concerns about the way the proposed changes would work, and so the final shape of the proposals is not yet clear. Once we know exactly what benefits will be brought within the inheritance tax regime from April 2027, we'll provide more information on the Pace DB website and in a future issue of *Evergreen*.

No one in the Co-op or Co-op pension schemes can provide you with advice, so you may wish to discuss the proposed change with your financial adviser. To find an adviser in your local area, you can go to [moneyhelper.org.uk](https://moneyhelper.org.uk) and search for 'Choosing a financial adviser'

# THE CO-OP FOUNDATION

## is Co-op Live's official charity partner!

Co-op Live is a music venue built on co-operative values. One of the ways gigs give back is through an annual £1m donation to the Co-op's charity: the Co-op Foundation ([coopfoundation.org.uk](http://coopfoundation.org.uk)).

The Co-op Foundation is committed to the idea that co-operation is key to building strong communities. Co-op Live's £1m donation will support the Foundation to empower young people to achieve incredible things through initiatives like the Young Gamechangers Fund.

The Young Gamechangers Fund awards grants of up to £20,000 directly to young people aged 10 to 25 who are leading positive change in their communities.



You can find out more about the Young Gamechangers Fund here: [restlessdevelopment.org/young-gamechangers-fund](http://restlessdevelopment.org/young-gamechangers-fund)



Foundation

## YOUNG GAMECHANGERS:

### Elizabeth's story

Take a look at our interview with Elizabeth, one of the Young Gamechangers, and find out how funding is supporting her and other young people create fairer, kinder, more inclusive communities across the UK.



[youtube.com/watch?v=zfrOhyAHKZI](https://youtube.com/watch?v=zfrOhyAHKZI)

Having the Co-op Foundation as Co-op Live's official charity partner highlights the shared co-operative values that Co-op Foundation and Co-op Live have – values that put community at the heart of everything we do.

Stay up to date with Co-op Foundation by following them:



[linkedin.com/company/coop-foundation](https://www.linkedin.com/company/coop-foundation)



[@coop\\_foundation](https://www.instagram.com/coop_foundation)

### Dream seats

In addition to the £1m donation, Co-op Live has allocated tickets for every show at the venue to award to those who benefit from Co-op Foundation funding.

These 'Dream Seats' give those doing amazing work in their communities the opportunity to visit Co-op Live at no cost.



# BRING YOUR GARDEN BACK TO LIFE AFTER WINTER

with the help of Co-op Insurance!

Do you want a lush and vibrant garden this summer, but you're not sure where to begin? Our handy guide is the perfect starting point to help you create your own colourful paradise.



As winter bids us farewell to make way for the warmth of spring, gardeners across the country look forward to the revival of their outdoor sanctuaries. If you're one of them, you'll already know that bringing your garden back to life requires some careful attention and a bit of elbow grease!

To help you get started, we've created this guide with some practical steps to help revitalise your garden after a cold winter.

## Assess the damage

Before you do anything else, you must assess the damage. Look for dead or damaged plants, as well as broken branches and any signs of disease.

## Clean up and prune

Clear away the debris and trim back any dead or damaged branches. Pruning your perennials will encourage new growth.

## Soil preparation

Loosen the soil with a garden fork to improve aeration. If your soil is compacted, consider adding organic matter, like compost, to enhance structure and fertility.

## Test the soil

Test the soil's pH levels and nutrient content using a soil test kit. You can then adjust pH with lime or sulphur, if necessary, and add organic materials like compost or well-rotted manure to replenish nutrients.

## Divide and conquer

Towards springtime, divide and transplant overcrowded perennials. This process revitalises existing plants but also provides an opportunity to expand your garden. Be generous with water and keep an eye on how they're growing.

## Bring in colour

Consider adding varieties that bloom in early spring to kick-start a season-long display of colour.

## Mulch matters

Apply a layer of mulch to help retain soil moisture, suppress weeds and regulate soil temperature. Organic mulches like bark, straw or compost serve practical purposes but also contribute to soil health.

## Water wisely

As temperature rises throughout the year, plants will require more water. Try to be attentive to their watering needs and provide deep and consistent water to encourage strong roots.

## Fertilise thoughtfully

Choose a formulation that aligns with your plants' needs and gives them a nutrient boost with a balanced fertiliser.

## Pest patrol

Keep an eye out for early signs of pests and address them promptly to avoid damage to your plants.

**YEP, WE DO INSURANCE.**



At Co-op, we help you protect the things that matter most to you.

Whether that's your pet, your car, your home or your holiday! Simply scan the QR code to see how we can help.



# Win a jewellery set worth £483

This is your chance to win a stunning set of Dower & Hall jewellery from their new Humbug collection.



The lucky winner of our competition will receive a pendant, a pair of earrings and a bracelet from our new Humbug collection, all beautifully finished in 18ct gold vermeil and white topaz, worth £483.

Discover delectable and eye-catching white gemstones paired with intricate carved patterns that will remind you of sweet, sugary twists and striped candies. If ever there was a time to indulge your jewellery cravings, it's now! Visit [dowerandhall.com](https://dowerandhall.com)

## How to win

To be in with a chance of winning this jewellery set, all you have to do is answer the easy question below and send your answer (which you'll find in this issue of *Evergreen*) to:

Pensioner Welfare Team Co-op Pensions Department  
Dept. 10406  
1 Angel Square  
Manchester M60 0AG  
Email: [evergreen@coop.co.uk](mailto:evergreen@coop.co.uk)

Remember to include your name, address and telephone number.

**In which town did the first successful consumer co-operative begin?**

**A** Barnstaple    **B** Rochdale    **C** Margate

The closing date is **Friday 13 June 2025**. The winner will be selected at random from all the correct entries received.

**D**ower & Hall has been creating a wonderful world of everyday and fine jewellery since 1990, and we're known for our easy-to-wear pieces that quickly become treasured favourites.

Our London studio is the creative hub where our jewellery collections are formed, from concept to completion. We're proud that we work exclusively with recycled metals and strive to be as sustainable as possible.

**Evergreen readers can enjoy a 20% discount on silver and vermeil jewellery at Dower & Hall until 31 May 2025. To redeem this offer, simply shop online and enter the code EVERGREEN20 at the checkout.**

Terms and conditions apply, cannot be used in conjunction with any other offer.

**20%**  
off

### Terms and conditions

Editor's decision is final. The prize is being offered with no cash alternative. Dower & Hall hold the right to exchange the prize for an alternative of the same value or higher in unforeseen circumstances.

**DOWER & HALL**

# INTRODUCING... CO-OP MEMBER ACTIVATORS

Throughout the UK, our network of Member Activators raises awareness of our membership, and works closely with members and colleagues to deliver initiatives on the issues that matter most in their communities.

We spoke to Geraldine Strohm, a Co-op Member Activator for Hertfordshire,

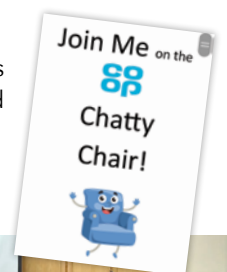
who shares more about her role and why she loves it so much.



## Engaging with members

My field-based role is about creating opportunities so that our members can engage and participate in Co-op activities and campaigns, such as 'Warm Welcome Spaces' week.

Over the past few months, I've hosted Fairtrade events, run 'chatty chair' sessions during mental health awareness week and held celebrations for our local causes – bringing members, colleagues and other community partners closer together.



I love my role as a Member Activator because it allows me to connect directly with members, colleagues and community groups across Hertfordshire. We discuss all aspects of Co-op membership – from member prices and ethical commitments to the benefits of ownership and having a voice in our decisions.

Much of my time is spent engaging with member-owners in food stores, funeralcare homes and local community groups. I listen to their priorities and help connect them with other members so that they can collaborate and offer mutual support.

For me, this is the best way to bring Co-op's vision to life – working together to create more value for our members every day.



Supporting colleagues in donating food or money to local groups who work with residents in need has been particularly rewarding. I reached out to Home Start Hertfordshire to help them provide food, entertainment and Christmas party gifts for children who wouldn't otherwise have been able to celebrate. Families were incredibly grateful - most not realising how supportive Co-op is to local communities and how being a member saves them money.



To learn more about the role of a Member Activator, or find one in your local community, visit [coop.co.uk/member-activators](https://coop.co.uk/member-activators)



Members have said they've benefitted from the work I've been doing in their community. They've found the events helpful, informative and a powerful way to connect and engage with others in their local area.

# DISCOVERING A NEW CENTRE FOR CO-OP HERITAGE IN SCOTLAND



A local community group in West Lothian is creating an exciting new heritage venture that will tell the story of Scotland's co-operative heritage. West Calder and Harburn Community Development Trust has spent the last few years developing a project to turn its once derelict co-operative bakehouse into the Scottish Co-operative Discovery Centre, a heritage attraction and exhibition.

## The building

The old bakehouse building on Society Place in West Calder was built in 1909 to meet increased bread demand for the growing West Calder Co-operative Society. The society was established in 1875 by a group of 40 shale miners, who used their strike pay to set up their own co-op. It grew rapidly to become one of the most successful of the Scottish regional societies and had many branches across what is now West Lothian.

It merged with West Lothian Co-operative Society in 1979, and the bakehouse closed in 1980. The building was then reused as a community enterprise workspace but fell into disuse in 2012. The Trust bought the building for the community from West Lothian Council in 2020.

**'You could get everything from a match to a battleship in West Calder Co-op!'**

**Robert Boyd, West Calder resident.**

Matt Pearce, the Trust manager, said, 'This iconic building is important to our community. When we asked the community how we could reuse it, it became clear how important the co-operative history still is. That led us to this project, which brings the building and Co-op heritage together in a local regeneration project.'

## The project

The £6.8m project has been funded from a mixture of government, heritage and private sources, including £1.9m from the National Lottery Heritage Fund. Work on the building began in January of this year, with the aim of opening the centre ready for summer 2026.

In addition to a permanent exhibition telling the story of co-operation, the centre will feature a café and a temporary gallery for hosting more in-depth co-operative exhibitions. It'll also provide a much-needed educational and community space.

## Exhibition

Through a mixture of traditional museum displays and fun interactives, the new centre aims to bring together stories, objects and photos – from the highlands and islands to the Scottish borders!

The story will start with the Fenwick Weavers, the world's first recorded co-operative, established in Ayrshire in 1761, and continue through the long history of co-operation from shops and factories, to farms and finance. As well as covering the social, political and cultural impact that co-operatives had on local communities, the project will also show how co-operatives continue to change peoples' lives for the better in today's world.

## 150th anniversary

This year is the 150th anniversary of West Calder Co-operative Society, and the Trust has a series of events planned in mid-June. It will include an afternoon tea, a community family fun day and an evening celebration concert featuring an award-winning co-operation society band.

Gavin Henderson, Chair of the Trust, said, 'We're very excited to have secured the Co-operation Band to play for the community this year. The band played at West Calder Co-op's 50th anniversary celebrations in June 1925, and it feels very special that they'll be here to play again 100 years later.'

## Co-op Collect

The content of the exhibition will reflect the many ways co-operatives flourished, and now the team are looking to other communities across Scotland to join in, sharing their part of the story. Some items will come from collections held by other museums, but we hope to get the public to donate items and photographs through the Co-op Collect initiative. These items will come with their own individual stories that can then be preserved for future generations.

Matt Pearce explained, 'Co-operatives are all about communities, and we want that to be reflected in the interactives and displays within the centre.'



If you have any objects or original photos that reflect your working life in the Co-operative, the team would be very pleased to hear from you. They're also keen to hear from anyone who would be willing to contribute to their oral history collections to preserve stories for future generations. Contact [susan@westcalder.org](mailto:susan@westcalder.org) for more information. Photos and stories can also be shared by messaging the 'Memories of Scotland's Co-operatives' Facebook page.

# The International Year of Co-operatives

The United Nations has designated 2025 as the International Year of Co-operatives. The aim is to unite all co-operative communities under one banner, celebrating their many achievements and contributions towards a better world.

The first successful consumer co-operative began in 1844 in the Lancashire town of Rochdale. A group of 28 working-class men, from a variety of backgrounds, formed a committee to create a co-operative that would provide better provisions for local people. Faced with extreme poverty, poor nutrition and a lack of democratic rights, these men were motivated to create a model that focused on self-help. We now know them as the Rochdale Pioneers, starting a movement that changed the world.

Before this, around 300 co-operatives had already been initiated from as early as 1761. The Fenwick Weavers in Scotland formed a co-operative model to support their trade and access to provisions. Up until the model for the first successful consumer co-operative was established, many more co-operatives, like the Fenwick Weavers, failed.

Over the years, international visitors came to the north of England to visit the Rochdale Equitable Pioneers Society from as early as the 1850s to take inspiration back to their home countries. As co-ops in other places became successful, the growing UK movement began to monitor and communicate with co-ops overseas, reporting back on them to readers of *The Co-operator* and *The Co-operative News*.

Centralised reporting and education promoted the idea of creating a way to communicate, and a conference was held in London on 19 August 1895. Delegates from Argentina, Australia, Belgium, England, Denmark, France, Germany, Holland, India, Italy, Switzerland, Serbia and the USA were in attendance and formed the new International Co-operative Alliance (ICA).

The ICA is split into world regions, and there are over one billion members of co-ops worldwide. Some countries, such as the Basque\* region of Spain, the Philippines and India, use the co-operative model very successfully to support their nation's economies.



CLIMBS group picture. 2023 visit to Rochdale Pioneers Museum.



Booklets produced by the Co-operative College about international co-operatives. National Co-operative Archive image.

## Co-operative success stories

During 1941, in modern Spanish Basque country, a Jesuit priest by the name of Father José María Arizmendiarieta was posted to an area called Mondragón, which hadn't fully recovered from the effects of the Spanish Civil War. The population of around 7,000 people experienced hunger, poverty and tension, even after the war had ended in 1939.



By 1943, Father José established a technical college to provide training for local people as skilled labourers for companies and co-operatives. Based on ideas of humanism and Catholic social teaching, the priest pioneered a workers' co-operative by 1956 with the aid of his students. Father José believed in the social benefits of a workers' united front, and a form of common ownership was recognised internationally. Mondragón is now the largest co-operative in the world (measured by turnover), having expanded internationally by 2008 to countries as far as the USA.

A different example of an international co-operative is CLIMBS: a life and general insurance co-operative in the Philippines. CLIMBS began in 1971 with only six member-owners, aiming to provide life insurance to communities at risk of natural disasters and support reforestation in regions subject to the regular impacts of typhoons.

From those humble beginnings, it has grown rapidly over the last 50 years and is now the biggest micro-insurance co-operative in the Philippines. CLIMBS has over 4,000 primary co-operatives as stakeholders and insures over 20 million lives. It remains principally dedicated to supporting communities through its membership of the ICA.

CLIMBS representatives are annual visitors to the birthplace of the movement, recognising the valuable contribution of the Rochdale Pioneer Values and Principles of co-operation. The Co-operative Heritage Trust is grateful for their support and is keen to make connections with other parts of the international movement.

The International Year of Co-operatives reveals the many valuable resources that co-operatives provide to their members and workers. This year's theme, 'co-operatives build a better world', aims to affirm the global impact that co-operatives have – celebrating their achievements, giving help through challenges and supporting other co-operatives.

\*although recognised as part of Spanish territory, the Basque region has a separate language and cultural identity linked to a historical independence movement since the later 19th century.

For more information about the International Year of Co-operatives, and to find out what exciting things are happening worldwide, visit **2025.coop**. You can also find co-ops around the world by using the Co-op world map: **worldmap.coop**





# REWARDING OUR FARMERS

## for their sustainability efforts

**Co-op is committed to putting sustainability at the heart of its produce. That's why we're investing £820,000 to support farmers in their work on sustainable farming methods.**

**T**his substantial investment will see our farmers directly rewarded for their efforts in reducing carbon emissions and promoting nature on their farms across beef, lamb and dairy sectors. The fund will be allocated across two key projects, with participating farmers accessing sustainability payments above the price they already receive for their products.

The first project will focus on dairy, and we're partnering with the Soil Association Exchange (SAE) to help 140 dairy farmers reduce their carbon footprint and track important natural indicators, such as biodiversity and soil health. Sustainability payments will be made to the farms as part of the project. Farmers will be able to choose an action plan that works for them, with support from the SAE, which could include cutting fertiliser use, improving fuel efficiency or investing in solar energy.

The second project, Co-op's Beef Sustainability Scheme, will reward farmers for adopting sustainable practices on their farms and will be open to members of Co-op's farming group. After a successful two-year pilot, the scheme will now be extended to 15% of our beef supply chain this year and will also include lamb farmers for the first time.

We expect to save more than 100,000 tonnes of carbon under the programme over a five-year period as we grow the percentage of our beef and lamb supply covered by the scheme. Farmers will be reducing their impact through a range of actions, from breeding more efficient animals to improving forage quality.

In 2014, we were the first national UK grocer to have 100% of all our fresh and frozen chicken, pork, beef and lamb sourced from UK farms, including when used as an ingredient, and with the support of our member-owners, we will continue to back British farming.

# A LOOK BACK AT 'FAIRTRADE 30'

2024 marked the 30th anniversary of the FAIRTRADE Mark in the UK, and thanks to our member-owners, Co-op has supported Fairtrade since the very beginning.

As part of our year of celebration, we shouted far and wide about Fairtrade over Fairtrade Fortnight in September, encouraging our member-owners and customers to 'choose a fairer future'.



We rebranded over 30 of our Fairtrade products in bold new designs that illustrated the impact of choosing Fairtrade and the positive change that can be driven by farmers and workers.



We offered our members exclusive discounts on own-brand and branded Fairtrade products. We also reached out to thousands of members through exclusive 'join in' activities, including the opportunity to create your ideal chocolate bar (Fairtrade chunky salted caramel pretzel, anyone?).



We went big on advertising and launched an exciting marketing campaign across social media and on some of the biggest billboards in the UK.



Our press activity over the fortnight reached two million people, and we held our first ever influencer event, showcasing our Fairtrade flowers and fizz.



We may be celebrating 30 years of Fairtrade at Co-op, but it won't end here. We'll drive impact through our sourcing of Fairtrade ingredients and our unique commitments to Fairtrade producer organisations, and we'll continue to be a Fairtrade leader in the UK, and champions alongside our member-owners.



Our CEO, Shirine Khoury-Haq, said, 'Our partnership with Fairtrade isn't just a marketing message, it's a commitment to responsible sourcing, working with our suppliers and their communities in changing almost half a million farmers' and workers' lives for the better and delivering real social value.'



# IS THERE A RISK YOUR HOME COULD BE LOST TO CARE FEES?



**Without the right planning, the value of your home could be lost to care fees in the future, but there are some steps you can take to protect your estate.**

## **Who is responsible for funding care?**

When someone moves into residential care, the local authority assesses their finances to determine if they qualify for financial support. If they don't meet the criteria, they must cover the full cost themselves. Under current rules in England, if someone owns assets worth over £23,250, they're usually liable for their own care costs. In Wales, this threshold is currently £50,000.

For most people, their home is their most valuable asset. If a person owns their home outright and moves into care, its value is usually included in the financial assessment. This could mean their home may need to be sold to pay for care fees. If the property is jointly owned, it could be excluded from the financial assessment in some circumstances. However, if the co-owner has died and the surviving owner has become the sole owner of the property, it's likely to be included.

Individuals who aren't eligible for financial support will need to cover the costs of their care until they own less than the threshold. With care home fees often costing thousands per week, someone's savings and property value can quickly be used up, significantly reducing what they leave behind for loved ones.

**By making a trust will, you can help protect your estate from care home fees. Putting trust wills in place for yourself and your spouse or partner could cost you less than just one week in the average care home.**

If, for example, a couple jointly owned a home and one of the owners died, the property could transfer into the sole name of the surviving owner. If the surviving owner then went into care, the property may need to be sold, with the proceeds of that sale covering the care home fees.

### What can I do to protect my home from care fees?

Giving your home away so that it's not included in your financial assessment isn't a viable solution. This is called deliberate deprivation of assets, and the local authority will investigate if they suspect that you've done this. Any assets that have been gifted to purposely minimise the value of your assets for this reason will still be included in your financial assessment.

There are other steps that you can take to help protect the value of your home against care fees. One of the options is to create a will that includes a trust. With the right support and guidance from an estate planning specialist, a couple who own their home together can use a will trust to ringfence their half of the home's value.



### WITH THE RIGHT PLANNING:

- ✓ each partner has a will which places their half of the home into a trust when they die
- ✓ if one person passes away, their half is protected in the trust
- ✓ if the surviving partner later needs care, only their half is assessed – not the trust-protected portion.

By making a trust will, you can help protect your estate from care home fees. Putting trust wills in place for yourself and your spouse or partner could cost you less than just one week in the average care home.



### EXCLUSIVE OFFER FOR EVERGREEN READERS

**Offer**  
**15%**  
off trust wills  
until 26 Jun 2025

At Co-op Legal Services, we offer face-to-face, video, telephone and online will writing services, so you can select the option that best suits your needs.

Whichever service you choose, we'll work closely with you to draft your will and ensure you've got the right protection for you and your family.

We work flexibly to meet your needs, with video, telephone and home visit appointments available (home visits subject to geographical restrictions).

There are various types of trusts available in England and Wales, which work in slightly different ways. With so many options available, it's best to speak to a professional will writing specialist who can understand your needs and recommend the best estate planning solution for you. For *Evergreen* readers based in Scotland and Northern Ireland, we can refer you to our trusted partners in your region.

Once we've drafted your will, we can store this securely for you, free of charge, for the rest of your life.

**Call 0330 606 9422 to book an appointment with a will writing expert. Evergreen readers get an exclusive 15% off trust wills until 26 June 2025 through Co-op Legal Services. Simply quote *Evergreen0425* when booking your will writing appointment.**

#### Offer terms & conditions

The discount of 15% will be applied once per sale and is only redeemable against trust wills and lifetime property trusts purchased prior to 26 June 2025 when quoting **Evergreen0425** prior to purchase. Offer only available to permanent residents of England and Wales. This offer cannot be used in conjunction with any other discount offer.

Co-op Legal Services is authorised and regulated by the Solicitors Regulation Authority (567391).



# Now save even more on a Co-op funeral plan

**Sitting down and planning your funeral might not be top of your list of things to do, but talking about it now and having a plan can help your loved ones later.**

A pre-paid funeral plan is an easy way to arrange and pay for your funeral in advance. It allows you to take control of how you want to be remembered and protect loved ones from unexpected costs and uncertainty about your final wishes.

Co-op Funeralcare offers a range of funeral plans to suit different needs and budgets. **Purchase a plan between 24th March and 18th May to receive up to £250 off.**

To find out more, or to make a start on planning your funeral your way, visit **[coop.co.uk/coopplans](https://coop.co.uk/coopplans)** or call **0808 239 2392**

# Flexible and affordable funeral plans

As the UK's leading funeral director, we offer a choice of five funeral plans. Each plan includes a different combination of services, so you can choose the one that's right for you.

To help make your plans even more affordable, Co-op Members can save up to £250\* on funeral plans purchased between 24th March and 18th May 2025.

## Simple

A simple funeral with a capped contribution towards third party costs.

**now £3,115**  
**Members save £150**

Non-Member Price:  
**£3,265**

## Bronze

Covering cremation fees, no matter how much prices rise.

**now £3,435**  
**Members save £250**

Non-Member Price:  
**£3,685**

## Silver

Fully guaranteed with more flexibility on the funeral arrangements.

**now £3,725**  
**Members save £250**

Non-Member Price:  
**£3,975**

## Gold

Fully guaranteed, with extra features.  
5-star rated by Fairer Finance and Defaqto.

★★★★★

**now £3,910**  
**Members save £250**

Non-Member Price:  
**£4,160**

## Direct Cremation

A lower cost plan, for a cremation that doesn't include a service people can attend.

**now £1,625**  
**Members save £75**

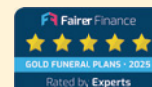
Non-Member Price:  
**£1,700**

We provide the best possible service at a competitive price. We don't compromise on the quality of our plans, and we make sure we do the right thing by you.



★★★★★

MoneyNet has recognised us as being the Best Funeral Plan provider for 8 years.



★★★★★

Our Gold Funeral Plan has received the coveted 5-star rating from Fairer Finance.



★★★★★

Our Gold Funeral Plan has a 5-star rating from Defaqto.

# Co-op Members save up to £250\*

On funeral plans purchased between 24th March and 18th May 2025.



## Scan to save more

Not a Member yet? Scan the QR code to access exclusive Member Prices.

[coop.co.uk/membership](https://coop.co.uk/membership)



Become a Member



Funeralcare

\*Co-op Member discount: members receive £25 off Direct Cremation plans, £75 off Simple plans and £125 off and Bronze, Silver or Gold plans. Prices shown include the exclusive member discount. You must provide your Co-op Membership number when you buy to get the exclusive member price. Members of independent co-operative societies don't qualify for the exclusive member benefits and prices. For full membership T&Cs, visit [coop.co.uk/terms/membership](https://coop.co.uk/terms/membership). As prices and availability vary across Great Britain, none of our burial plans include the cost of buying a grave/air. Member Double Discount promotional offer runs from 24.03.25 until 18.05.25 inclusive. This promotion is open to Co-op Members who are UK residents aged 18+. T&Cs apply. Visit [coop.co.uk/funeralcare/terms/membership-discount](https://coop.co.uk/funeralcare/terms/membership-discount). Co-op Funeralcare is a trading name for Funeral Services Limited (FSL) and Co-op Funeral Plans Limited (CFPL). Co-op funerals are provided and sold by FSL and Co-op funeral plans are provided and sold by CFPL. CFPL is authorised and regulated by the Financial Conduct Authority. Firm Reference 962119.



# Summer is sorted...

Take a look at our bright and vibrant recipes, perfect for summertime or a midweek pick-me-up!

## CHICKEN, CHORIZO AND CIDER SIZZLE

A meaty chicken and chorizo recipe with a cider sizzle.

Ready in  
**30**min

Serves  
**4**

### INGREDIENTS

350g pack Co-op chicken mini breast fillets  
 ½ tbsp sunflower oil  
 ½ 225g pack Co-op Irresistible chorizo, thinly sliced (4-5mm)  
 1 large red onion, peeled and thickly sliced  
 1 large red pepper, deseeded and cut into small bite-size pieces  
 1 Co-op bakery demi style baguette, sliced  
 170g Co-op fine beans, sliced into bite-size pieces  
 2 cloves garlic, finely sliced  
 400g can Co-op butter beans, rinsed and drained  
 250ml Co-op Irresistible Tillington Hills British Cider  
 1 pack Co-op flat leaf parsley  
 Black pepper, to season

### METHOD

1. Season the Co-op chicken with coarsely ground black pepper. Heat the sunflower oil in a large frying pan and add the chicken. Cook over a medium heat for four to five minutes per side, until golden.
2. Remove chicken to a plate. Add chorizo, onion, pepper and green beans to the pan, cook for five minutes, stirring often. Return the chicken to the pan with the garlic, butter beans and cider, increase the heat to high and simmer for 5 mins until the cider has reduced by half.
3. Check the chicken is cooked through before removing from the heat. Stir through the parsley and serve with crusty bread.

Each serving contains

Energy	Fat	Saturates	Sugars	Salt
1470kj 350kcal	11g	3g	5.6g	0.54g
18%	Low 16%	Low 15%	Low 6%	Low 9%

% of adult's reference intake | Carbohydrates per serving: 20.3g

# SUMMER TRAY BAKE

All you need for a tasty, fuss-free meal for two is five ingredients and one tray!

Ready in  
40m

Serves  
2

## INGREDIENTS

- ½ pack 750g Co-op British baby potatoes, finely sliced
- 325g Mediterranean-style vegetables, finely sliced
- 450g pack Co-op pork chops, with fat rind removed and discarded
- ½ bunch basil
- Handful black olives

From the cupboard:  
3 tbsp Co-op extra virgin olive oil  
Pinch of sweet paprika, optional

## METHOD

1. Heat oven to 200°C/fan 180°C/gas 6. Place potatoes, veg and pork chops in a large baking dish or a large, lined baking tray. Drizzle with 1 tbsp oil, season to taste and add a few pinches of paprika, if using. Toss well, then spread out, ensuring the pork chops are touching the base of the tin. Cook for 15 mins.
2. While the veg and pork cook, place the basil in a small food processor or blender (you could also use a jug and stick blender) with the remaining oil and 1 tbsp water. Blend until finely chopped.
3. Remove tray from oven, and use a spatula to turn everything over. Scatter with olives, if using. Spoon about 1 tsp of your basil oil mixture over each of the chops and spread over. Return to the oven for 15-18 mins, until the potatoes are tender and the pork is cooked through. Drizzle with remaining basil oil and serve.

Each serving contains

Energy	Fat	Saturates	Sugars	Salt
3478kj 828kcal	45g	9g	3.5g	2g
42%	Med 64%	Med 45%	Low 4%	Med 35%

% of adult's reference intake | Carbohydrates per serving: 52g

**TIP:** You can use any mix of summery veg you like. Asparagus, radishes and tender-stem broccoli all work well.



# Time to CELEBrATE

## Happy anniversary to Elaine and Steve

It was Elaine and Steve Evans' 60th wedding anniversary on 29 October 2024, which they celebrated later in the year with friends and family.

Elaine worked for CIS as a full-time insurance agent at the Sheldon branch in Birmingham from 1984 - 2000. She met Steve at a dance and they're still dancing twice a week to this day!



## Congratulations, Pat and Cathleen

Pat Sweeney and his wife Cathleen celebrated their Diamond wedding anniversary on 27 February 2025 and were delighted to receive a lovely greetings card from King Charles and Queen Camilla. Pat started working with the Co-op straight from school at the age of 17 in the architectural department of the SCWS in Glasgow and retired in 2000 after 43 years' service. He always enjoyed his work as shopfitting designer. They had a big celebration booked for this auspicious occasion but had to cancel as Pat became ill. Undeterred, family and friends made it a very special day at home for them.



## Happy 100th birthday to Bernard



On 25 January, Bernard Harrison celebrated his 100th birthday with family and friends at Abbey Wood Lodge care home in Ormskirk, Lancashire.

After being made redundant in the late 1960s, Bernard found himself selling insurance for the Co-op. He was based at the Walton Vale office and his area was Kirkby in Liverpool. This was a job that he thoroughly enjoyed until his retirement in 1990.

Bernard, who served with the Royal Navy during WWII, was recently presented with a letter of thanks for his service from the First Sea Lord Admiral, Sir Ben Key. The letter was presented to him by Lt Cdr Graham Oliver.

Bernard was a keen sportsman; in the early 1950s, he played centre half for Marine AFC, based in Crosby. He's their oldest surviving team member from that period, and the club sent him a club scarf and a birthday card signed by the current team.



## SEND US YOUR CELEBRATIONS!

If you recently celebrated a 100th birthday or special anniversary, we'd love to hear from you. To be featured in *Evergreen*, send your photos and a brief message to [evergreen@coop.co.uk](mailto:evergreen@coop.co.uk). Alternatively, you can write to us at Evergreen, Pensioner Welfare Team, Co-op Pensions Department, Dept. 10406, 1 Angel Square, Manchester M60 0AG.

# Time to get hooked on knitting

The mental health benefits of crafts such as knitting or crochet have been making headlines recently. If you're thinking of giving either one a try this year, UK Hand Knitting have a purl of wisdom for you: visit your local yarn shop!

**K**nitting and crocheting are mindful hobbies that have grown so much in popularity, especially since the pandemic, but if you're interested in taking up these crafts or looking to improve your skills, where should you start? The best place to get all the help and advice you need is at your local yarn shop.

Yarn shops are the jewels in our high street, wherever you are in the country. From large emporia to small cosy shops, we just can't get enough of them! Simply step through the door and you'll open a world of opportunity, whether you knit or crochet as an expert or a complete beginner. It's always a real treat to walk into an Aladdin's cave of yarn and see the products in living colour, maybe even give them a squidge, too!

It's not just all the delicious products on offer, but the people who run the yarn shops who are so important to us. They have so much knowledge of colours, patterns and accessories to help you choose your next project. If you're stuck on a pattern or technique, they'll happily get you out of a tangle.

Yarn shops are also incredibly sociable places. Many of them have their own knitting groups, meeting during the day or after hours where you can get together with like-minded people of all ages and backgrounds. Some will also run workshops, so if there's a technique you're dying to try or a method you need to brush up on, what could be better than whiling away a Saturday afternoon learning something new?

No matter where you are in the UK, remind yourself how wonderful your local shop is by popping in from time to time.



## FINDING YOUR LOCAL YARN SHOP

You can find a map of yarn shops at [ukhandknitting.com](http://ukhandknitting.com)

# SHARE YOUR EXPERIENCE OF DEMENTIA CARE

## AND HELP SHAPE THE FUTURE OF THE NHS

Nearly one million people in the UK are living with dementia, but getting a diagnosis and receiving suitable care can be challenging. Dementia UK is the specialist dementia nursing charity, and here they share how you could help them and the government improve dementia care in the UK.



**D**ementia is a huge and growing health crisis, and was the leading cause of death in the UK in 2022 and 2023. Nearly one million people are living with the condition in the UK today, yet anyone who has cared for someone living with dementia will be familiar with the challenges faced at every step of the condition – from obtaining a diagnosis to receiving suitable palliative care.

Dementia UK is a specialist dementia nursing charity. Our nurses, known as Admiral Nurses, provide free specialist advice and support to anyone affected by dementia, whenever it's needed.

As well as providing practical and emotional support for people affected by dementia, we campaign for better dementia care across the health and social care systems in the UK. Together with our Campaigns Network community, we urge local and national governments to transform dementia care, so that everyone affected by the condition can access the tailored specialist support they need.

A new 10-year plan for the NHS, currently being put together by the government, has provided an opportunity to make this a reality.

### Dementia support

If you need advice or support on living with dementia, contact Dementia UK's Admiral Nurse dementia helpline on 0800 888 6678, or email [helpline@dementiauk.org](mailto:helpline@dementiauk.org). The helpline is staffed by our experienced Admiral Nurses.

You can also book a free video or phone appointment to receive expert dementia support from an Admiral Nurse. Find out more at [dementiauk.org/appointment](https://dementiauk.org/appointment)



Last autumn, the government announced its 'biggest ever national conversation on the future of the NHS'. A consultation is now under way, offering the public, healthcare professionals and organisations the chance to share their views on how we can build a health service fit for the future.

We've been working hard to make sure that the needs of people affected by dementia are reflected in the plan. We surveyed 4,700 people with dementia, their families, and our dementia specialist Admiral Nurses about their experiences of NHS dementia care, and this is what we found.

# 73%

of respondents told us that people affected by dementia feel that they don't receive the care they need to manage the complex challenges of the condition, leaving them feeling abandoned, alone and frightened.

# 77%

of people living with dementia have other long-term conditions, and families and care professionals often struggle to navigate complex systems to access appropriate support.



## Our recommendations

Dementia UK has drawn on the experiences of people affected by dementia and the expertise of our Admiral Nurses to share a detailed set of recommendations with the government to help shape its NHS 10-year plan. The key first steps the government must take are to:



increase the number of specialist dementia nurses, especially in hospital settings, to directly improve outcomes and reduce the length and number of hospital stays for people living with dementia



improve support for unpaid carers



eliminate unnecessary barriers to care for communities who find it especially difficult to access support, including introducing an age-appropriate care pathway for people living with young onset dementia, where symptoms occur before the age of 65.

One in two of us will be affected by dementia in our lifetime, and with no cure, many will find themselves left to cope with the devastating effects of dementia alone unless we take this opportunity to act. The government now has an unprecedented opportunity to place dementia care firmly on its agenda with the publication of the new NHS 10-year plan this summer, and it's more important than ever that those affected by dementia make sure their voice is heard.

## HOW YOU CAN HELP

If you have experience of dementia, make sure you provide your views via the government's online portal, [change.nhs.uk/en-GB](https://change.nhs.uk/en-GB). Alternatively, you can email your views to [changenhs@thinksinsight.com](mailto:changenhs@thinksinsight.com)

You can also stay in touch with us by signing up to our Campaigns Network. You could help us make effective recommendations to the government and healthcare bodies which reflect the experiences and challenges faced by millions of people around the UK. To sign up, visit [dementiauk.org/get-involved/campaigns/join-campaigns-network](https://dementiauk.org/get-involved/campaigns/join-campaigns-network)



The Money and Pensions Service (MaPS) is an arms-length government body that assists people across the United Kingdom by providing free, independent guidance on a range of money matters. For this issue of *Evergreen*, James Kelly (the Partnership Manager who leads MaPS' long-term relationship with the Co-op) shares some information on Pension Credit, and explains how you could claim it.

# EVERYTHING YOU NEED TO KNOW ABOUT PENSION CREDIT

## What is Pension Credit?

Pension Credit is extra money you can claim after you've reached State pension age, even if you don't qualify for the State pension itself.

## How much is Pension Credit?

Pension Credit tops up your income to a set level, depending on your circumstances. It also means you'll be entitled to other help, such as a free TV licence and discounts on your bills. This could make you thousands of pounds better off each year.

You'll usually qualify for Pension Credit if your weekly income is less than:

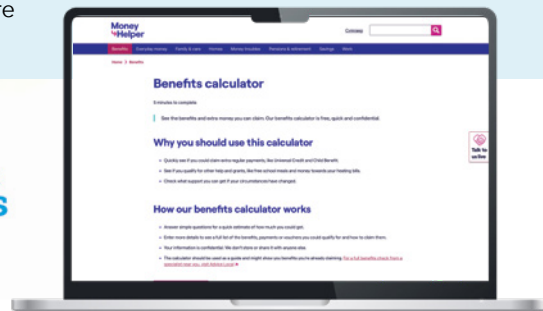
- £218 if you're single; or
- £333 if you're a couple.

You may still be eligible if your income is higher, especially if you have a disability, look after children, care for someone or have certain housing costs like ground rent. This means it's always worth checking if you're entitled to Pension Credit, as the eligibility criteria are complicated.

Pension Credit rates will go up by 4.1% from April 2025, meaning you could claim up to £227.10 a week if you're single or £346.60 a week as a couple.

## Our Pension Credit calculator: check if you can claim

On our MoneyHelper website, we have a benefits calculator that will show if you're likely to be eligible for any extra payments, including Pension Credit and other grants. You can claim Pension Credit even if you have savings or own your home, so always check you're not missing out on money you're entitled to.



**Money & Pensions Service**

## How to apply for Pension Credit

You can apply for Pension Credit from four months before you reach State pension age or any time after.

Don't delay your claim! Your payment can only be backdated by up to three months, so you might miss out on money if you wait.

If you live in England, Scotland or Wales, you can apply for Pension Credit:

- online via **GOV.UK**, if you've already applied for your State pension
- by calling 0800 99 1234 (Monday to Friday, 8am to 6pm)
- by post, if you complete a Pension Credit claim form (you can request a form by calling the number above).

If you live in Northern Ireland, you can apply for Pension Credit:

- online on **Nldirect.gov.uk**, if you've already applied for your State pension
- by calling 0808 100 6165 (Monday to Friday, 9am to 4pm)
- by post, if you complete a Pension Credit application form (you can download one to print from the Nldirect website).



## How MaPS can help

You'll find lots of useful resources online via **moneyhelper.org.uk**

You can also contact MaPS directly on 0800 138 7777, or even send a query via WhatsApp using the number 07701 342 744.

## Claiming other help

When you start claiming Pension Credit, you'll usually be eligible for other helpful benefits that could be worth hundreds of pounds. Some are automatic, but others you'll need to make a separate claim for.

Extra money for your heating bills is usually paid automatically, including:

- the Winter Fuel Payment in England, Wales and Northern Ireland, worth up to £300 a year
- the Winter Heating Payment in Scotland, worth £58.75 a year
- the Warm House Discount in England, Scotland and Wales – a £150 credit paid to your electricity provider.

If you rent, you can apply for Housing Benefit for help paying it. If you're struggling to pay your mortgage, you can apply for an interest-free Support for Mortgage Interest (SMI) loan from the government to help pay your mortgage interest.

You can also apply for a council tax or rates discount of up to 100%:

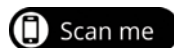
- in England, Scotland and Wales, find details of your local council tax reduction on **GOV.UK**
- in Northern Ireland, you can apply for a rate rebate on **Nldirect.gov.uk**

Tell your optician or dentist you receive Pension Credit to get:

- free dental appointments and treatment
- free eye tests
- discounts on glasses and contact lenses.



For further help with what you can claim, such as a free bus pass, read our guide – 'Benefits in retirement'.



Please note that as an arms-length government body the Money and Pensions Service along with our empathetic colleagues are here to help. We do not sell financial services or products but assist people with a range of financial guidance including about pensions.



# LOVE LATER LIFE WITH AGE UK MANCHESTER

Age UK Manchester has supported older Mancunians since 1976. They're an independent charity and a partner of Age UK National, which gives them insight into the challenges and needs of older people locally and nationally. In this article, they share more about the services they offer, and how they work with the local community to change lives.

**Y**ou may recognise the name Age UK Manchester around the city, through our shops, day centres and residential care home, but you might be less familiar with what we do.

Age UK Manchester works hard to provide services that are tailored to meet the needs of older people in our communities. Every donation we receive supports older people in Manchester, helping us to not only maintain our existing services, but expand them to meet the needs of as many older people as possible.

As part of our work, we look to foster collaborations and partnerships with businesses in Manchester. It's a partnership with benefits for both sides! For us, we receive help, such as volunteer support, donations of equipment and fundraising. For companies, it helps to boost staff morale, give people new experiences, and offers a chance for volunteers to make a meaningful difference in their communities.



**'Age UK Manchester works hard to provide services that are tailored to meet the needs of older people in our communities.'**

## Our services

We aim to cover as many areas of support as possible, offering different levels of assistance depending on individual need.



Our **Home Care** service helps people in the comfort of their own home, offering elderly individuals support with day-to-day tasks such as bathing, shopping and doing laundry.



**Day Care** offers days out that help older people with both practical assistance and a chance to socialise, with support from trained staff and volunteers. Social activities, personal care and meals are all on offer, and some of our day centres even offer other services, such as mobile supermarkets, hairdressing and foot care. We have day centres in Ardwick, Openshaw and Wythenshawe.



We also have a **residential care home** in West Didsbury called Holmfield. Here, residents are supported to live as independently as possible. Holmfield is a Gold-rated residential home, which has a dementia care premium award, and at our last CQC inspection we received a rating of 'Good'.



Our **Ageing Well** service runs around the city. Ageing Well is activity and wellbeing focused and runs a variety of sessions, from arts and crafts to exercise groups, and from 'Men in Sheds' to bingo. As part of Ageing Well, we also support a group called 'Out in the City' – a space for older LGBT people to get together and socialise every week and even go on day trips.



Our **Information & Advice service** supports older people with benefit claims, accessing social care services and more. From October 2024 to December 2024, we helped older people in Manchester claim an extra £372,000 in benefit claims!



And finally, our **Counselling service**, available at home or at our centres, helps older people to explore and understand problems such as anxiety/stress, depression and bereavement. After using the service, one client said, 'Thank you very much for the service you provided at a time when I was desperately in need. I'm a different person now, my confidence is immense.'



## OUR SHOPS AND OUR UPCYCLING PROJECT

Our charity shops are a vital source of income to support our services. Every purchase made at our shops directly supports older people in Manchester, while also offering shoppers a lower-cost and more sustainable shopping option.

We have five charity shops across Manchester, in Didsbury, Gorton, Harpurhey, Northenden and Withington, and in 2023, we won funding from the Greater Manchester Combined Authority to start an upcycling project: Re.Mark. Re.Mark is where we aim to put our mark on the past for the future.

We know how damaging textile and furniture waste can be – half of it ends up in landfill! Re.Mark is our way of turning unwanted clothes and furniture away from waste into unique items.

The project has a home in Didsbury, where we sell our upcycled goods through the shop or online. Since founding Re.Mark, we've run various upcycling workshops, and have salvaged lots of textiles and furniture, preventing them from going to waste. In 2024, we won 'Sustainable Solution of the Year' at the Greater Manchester Chamber of Commerce Awards. You can browse our upcycled goods for sale online through our Etsy shop, or for updates on the project, follow us on Instagram!

**Etsy:** @ReMarkAgeUkMCR  
**Instagram:** @re.markageukmanchester

## FIND OUT MORE

If you're a Manchester resident interested in engaging with our services, please don't hesitate to get in touch:

**Phone:** 0161 817 2351

**Email:** [enquires@ageukmanchester.org.uk](mailto:enquires@ageukmanchester.org.uk)

**Website:** [ageuk.org.uk/Manchester](https://ageuk.org.uk/Manchester)

If you live outside of our catchment area, you can find your local Age UK by visiting [ageuk.org.uk/services/in-your-area](https://ageuk.org.uk/services/in-your-area)



# Electric bikes: empowering older cyclists to get back in the saddle!

Cycle Solutions (the leading provider of the Cycle to Work scheme) shares with *Evergreen* the health and wellbeing benefits of cycling. They also explain how electric bikes (or e-bikes) can play a pivotal role in helping older cyclists regain their independence.

**A**s we age, maintaining an active lifestyle becomes increasingly important. Cycling can become a challenge as people get older due to reduced stamina, joint pain and a loss of confidence. Fortunately, electric bikes (also known as e-bikes) have emerged as a gamechanger for older adults in the UK, enabling them to rediscover the joy of cycling while reaping significant health benefits.





### Breaking down barriers for older cyclists

For many older adults, the thought of getting back on a traditional bicycle can be intimidating. Physical limitations, such as knee pain, reduced strength and a lack of stamina, can all present significant obstacles. This is where e-bikes offer a valuable solution. Equipped with a motor that provides assistance while pedalling, e-bikes make it much easier to navigate wind, hills and longer distances without feeling overwhelmed.

The adjustable power levels allow riders to tailor the amount of help they receive so that cyclists can gradually build strength and endurance at their own pace. This flexibility makes e-bikes accessible to those who may have previously felt excluded from cycling due to physical limitations.

With e-bikes, older adults can enjoy the freedom and excitement of cycling again, without the fear of overexertion or the frustration of tackling challenging terrain.

### Health benefits of assisted cycling

While e-bikes make cycling easier, they still require riders to pedal, ensuring that they benefit from all the positive aspects of traditional cycling. For older cyclists, this means improvements in cardiovascular health, muscle strength and joint flexibility. Cycling is a low-impact exercise, making it an excellent choice for people with arthritis or other joint issues, as it places less strain on the body compared to high-impact activities.

Electric cycling offers a great way to build stamina and endurance over time. The motor assistance makes it possible for older adults to ride for longer periods or at higher intensities without experiencing excessive fatigue.

Over time, this increased activity can lead to better overall fitness, including improvements in balance and coordination – both crucial for reducing the risk of falls.

The mental health benefits of cycling are also substantial. Regular physical activity, such as cycling, releases endorphins, which can help reduce stress, anxiety and symptoms of depression. Cycling, especially outdoors, offers older adults the opportunity to connect with nature and the local community, which can further boost wellbeing.

### Active travel benefits

Cycling also encourages active travel, a growing trend in the UK as people look for healthier, more sustainable ways to get around. Active travel is a key part of maintaining a healthy lifestyle, and e-bikes make it easier for older adults to participate. Whether it's cycling to the shops, taking a trip to the park or exploring local routes, e-bikes provide an accessible, fun and practical way to incorporate more physical activity into daily life.

### Improving quality of life

Ultimately, e-bikes offer a transformative opportunity for older cyclists to regain their independence, improve their health and enhance their overall quality of life. By overcoming the physical barriers that often discourage older adults from cycling, e-bikes provide a gateway to an active lifestyle that can lead to lasting benefits. Whether it's boosting cardiovascular fitness, improving mental health or simply enjoying the outdoors, the advantages of cycling are undeniable.

As the UK continues to invest in cycling infrastructure and promotes healthier, more sustainable modes of transport, we can look forward to even more older adults embracing e-bikes to stay active and improve their quality of life. The future of cycling is electric, and for older riders, it's a bright one!

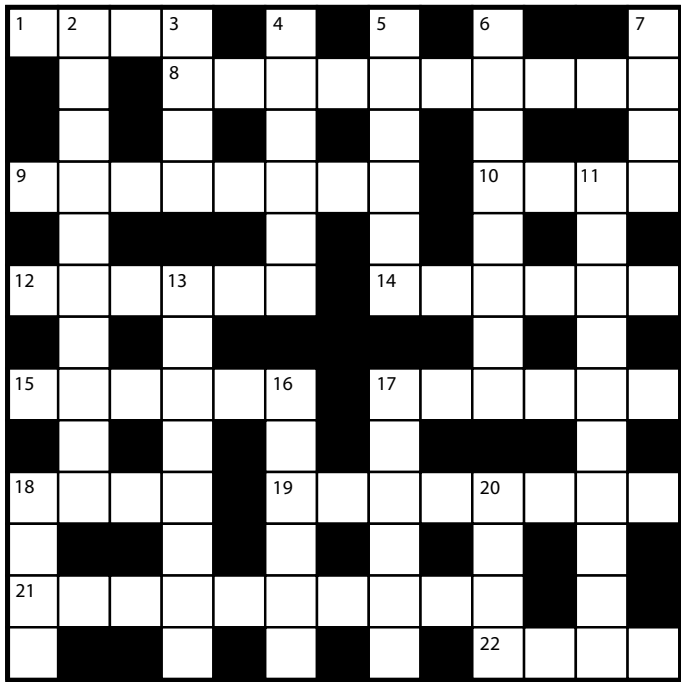


## ABOUT US

Cycle Solutions recognises the importance of making cycling accessible to everyone, regardless of age or ability. By offering e-bikes through the Cycle to Work scheme, they're helping older adults across the UK embrace the freedom and joy of cycling again. With an e-bike, it's never too late to get back in the saddle and experience the many benefits of active travel.

# Puzzle time

Exercise your grey matter with our fun puzzle page.



Across

- 1. No answer on 'Mastermind' (4)
- 8. Covent Garden or La Scala, for example (5,5)
- 9. New York street, famous for its theatres (8)
- 10. Ten-cent coin in the USA (4)
- 12. Simultaneous performance of action or speech (6)
- 14. Objects of historical interest from an earlier time (6)
- 15. Stage musical which features the song 'And this is my beloved' (6)
- 17. Protection granted by a country to a political refugee (6)
- 18. White, salty Greek cheese (4)
- 19. Common name for halite (4,4)
- 21. And 4 Down. Losing finalist in the 2025 PDC World Darts Championship (7,3,6)
- 22. Extinct flightless bird found on Mauritius until the end of the 17th Century (4)

Down

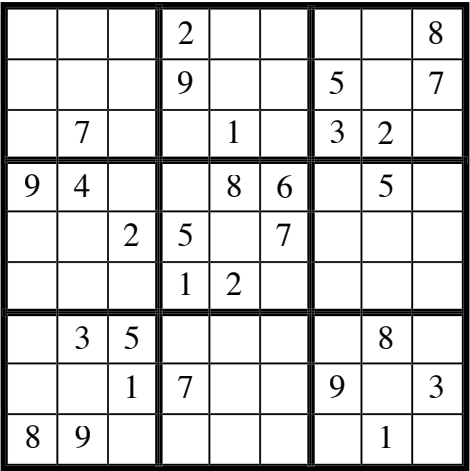
- 2. Person who is learning a trade (10)
- 3. Long, upholstered seat with a back and arms (4)
- 4. See 21 Across
- 5. Tom, most famous character created by Mark Twain (6)
- 6. This group released the album 'Moon Music' in 2024 (8)
- 7. Public event, typically held outdoors and organised to raise funds for charity (4)
- 11. Chris, who won 'Strictly Come Dancing' in 2024 (10)
- 13. Feelings of pity and sorrow for someone else's misfortune (8)
- 16. Round board used in archery (6)
- 17. Recess in the wall of a room (6)
- 18. 1980 musical film starring Irene Cara (4)
- 20. Granular material found on beaches (4)

Win  
£50  
of Co-op  
Food Vouchers

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£50  
of Co-op  
Food Vouchers

Fill in the squares in the grid so that each row, column and 3-by-3 block contain all of the digits from 1 to 9. If you use logic, you can solve the puzzle without guesswork.

## Coopdoku

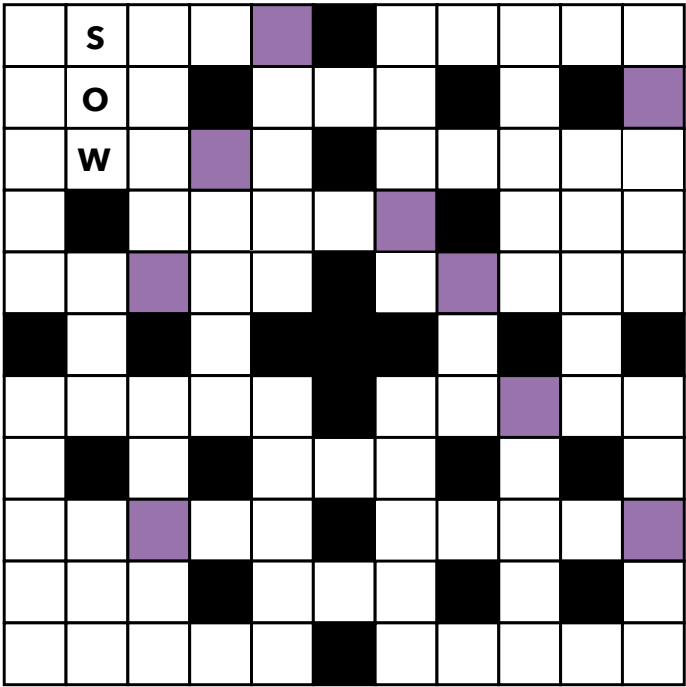


### Answers to the last issue's crossword

- Across:** 1. Aces 8. Adam And Eve 9. Dinosaur 10. Iran 12. Geneva 14. Shandy 15. Big Cat 17. Sesame 18. Anna 19. Cemetery 21. Hodgkinson 22. Enya
- Down:** 2. Celine Dion 3. Sago 4. Kamala 5. Harris 6. Admirals 7. Lean 11. Andy Murray 13. Exchange 16. Tactic 17. Samosa 18. Ache 20. Tyne

Word Fit

You must fit all the words into the grid. Once the grid is complete, rearrange the letters in purple squares to form a colour.



3 letters	5 letters		
ASH	ADELE	HIRED	NOISE
AXE	ASTER	KENDO	OCHRE
COD	ATTIC	KENYA	REEDS
EGO	BASAL	LARCH	RIGHT
EVE	BERYL	LATCH	SUGAR
HOE	CADET	MOUTH	TRICE
ICE	CHESS	MOVED	TWINE
TOR	DARED	NASTY	UPPER
USA	EVERY	NEIGH	VIPER

Word Fit answer

To enter the Crossword, Word Fit or the Coopdoku please return your completed entry along with your name, address and daytime telephone number to: **Evergreen, Pensioner Welfare Team, Co-op Pensions Department, Dept 10406, 1 Angel Square, Manchester M60 0AG (stamp required).** The closing date is Friday 13 June 2025.

Name

Address

Tel no.

Scribble space

Competition winners

<b>Overnight Stay - White Lion</b> Mrs M Fell - Lake District	<b>Word Fit</b> Mrs S Danko - Suffolk
<b>Theatre Token</b> Mr D Ablett - Northamptonshire	<b>Crossword</b> Mr D Hughes - Essex
<b>Coopdoku</b> Mr C Wash - Essex	



Access for all

**Evergreen is available in large print, and on tape or CD.**  
**Please ring:** 0330 606 9470  
**Email:** evergreen@coop.co.uk  
**or write to us at:** *Evergreen*, Pensioner Welfare Team, Co-op Pensions Department, Dept 10406, 1 Angel Square, Manchester M60 0AG



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# Win a Ruark music system



One lucky winner will receive a Ruark R2 music system - a digital radio with striking and natural sound quality, comprehensive Wi-Fi streaming and internet/DAB/DAB+/FM tuners. The R2 has been designed to fit easily into your surroundings and is perfect for discovering and enjoying music, old and new.



## How to win

To be in with a chance of winning this music system, all you have to do is answer the easy question below and send your answer (which you'll find in this issue of *Evergreen*) to:

Pensioner Welfare Team Co-op Pensions Department  
Dept. 10406  
1 Angel Square  
Manchester M60 0AG  
Email: [evergreen@coop.co.uk](mailto:evergreen@coop.co.uk)

Remember to include your name, address and telephone number.

**What is the name of Age UK Manchester's upcycling project?**

**A** Re.Do    **B** Re.Cycle    **C** Re.Mark

The closing date is **Friday 13 June 2025**. The winner will be selected at random from all the correct entries received.

**R**uark are a family-owned British company, passionate about sound and design. They aim to make premium music systems that look and sound fabulous. Their range of products will enhance your home and life, including radios, compact active speakers and all-in-one music systems all with their long Hi-Fidelity heritage at their core.

For a closer look at their range of products, visit [www.ruarkaudio.com](http://www.ruarkaudio.com)

### Terms and conditions

The editor's decision is final and there is no cash alternative for this prize. In unforeseen circumstances, the promoter reserves the right to change the prize/product to a similar product if the prize is not available at the time of distribution. The alternative prize would be of similar or higher value.



# REA

# NOTICEBOARD

## MANCHESTER REA

It's been a very festive few months of activities for the Manchester REA, but we're already setting our sights on 2025!



The Manchester REA finished off 2024 with two very enjoyable events. In November, we visited Chatsworth House for the Christmas market and decorated house visit, which ended in us seeing the illuminated gardens.

Our final event of the year was the annual Christmas lunch at the Mercure Hotel. Around 140 of us enjoyed a traditional Christmas meal and, of course, the raffle too!

By the time you read this, we'll have finalised the programme for this year and had our first event of 2025: a lunch at the Bridge Inn on 27 March. If you're not a member of the Manchester REA and would like details of how to join, please get in touch using the details below.

**Brian Rains**  
Chairman



## Enfield REA

The Enfield retired employees once again held their annual dinner in January 2025, an enjoyable occasion with very good food and entertainment!

For the rest of this year, entertainment has now been booked, the highlight being the celebration of our 45th birthday.

### Fun fact...

We thought *Evergreen* readers might like to know that our current members have collectively completed 350 years' service with the Co-op! Incidentally, one member received an award for 29 years' service signed by David Skinner, who was Chief Executive at that time.



## Contact your REA

### Enfield

Secretary: Iris Jenkins  
Tel: 020 8804 8716

### Manchester

Email: manchesterrea@coop.co.uk  
Tel: 07740 417701 (Monday only)  
Address: Manchester REA  
Department, 11801 Ground Floor,  
1 Angel Square, Manchester M60 0AG

### North Eastern

Secretary: Mrs Lydia Humphrey  
Tel: 0191 410 4947

Contact us!

