



Head of Commercial Finance (Food)

Organisation: Central England Co-operative / OurCoop

Location: UK (multi-site including Support Centres in Lichfield and Warwick) / hybrid

Reports to: Chief Financial, Technology and Property Officer (CFO)

Direct Reports: Senior Commercial Finance Managers / FP&A

COMPANY BACKGROUND

OurCoop is the UK's largest independent co-operative Society of £1.6Bn Sales, with more than one million Members and 13,000 colleagues operating in communities nationwide. Its heritage spans over 175 years and was formed by bringing together Central Co-op, The Midcounties Co-operative (Jan 26) and Chelmsford Star Co-op (Autumn 25) to create a stronger, member-owned organisation rooted in shared co-operative values.

The Society trades nationally through its family of businesses while remaining deeply rooted in local communities. Its footprint spans Gloucestershire, Oxfordshire, Wiltshire and Bedfordshire in the South and West; the Midlands including Derbyshire, Staffordshire and Northamptonshire; the North including Cheshire, Greater Manchester, Lancashire and Yorkshire; and the East of England, including Essex, Norfolk and Suffolk.

OurCoop and its family of businesses are trading names of Central England Co-operative Limited.

OurCoop brings together a family of established co-operative businesses operating across food retail, travel, funeralcare, Early Years and utilities:

- FoodCoop – Over 500 stores at the heart of high streets across the UK and serving communities with quality, responsibly sourced products.
- TravelCoop – More than 70 branches plus online services, helping people explore the world while supporting ethical tourism.
- FuneralCoop – Over 150 funeral homes, providing dignified, compassionate support when families need it most.
- Little Pioneers – More than 40 Early Years nurseries giving children the best possible start, run on co-operative principles.
- EnergyCoop, MobileCoop and BroadbandCoop – The UK's only co-operative utilities provider, demonstrating that essential services don't need to prioritise shareholder dividends over customer needs.

We also have over 1,100 property assets, recently launched a Media Coop and offer members the opportunity to invest from a pound for a single share to a long-term investment. Additionally, we are committed to thoughtful investment bringing

communities to life and giving back to communities via the Community Dividend Fund and are on a journey to deliver green energy self-sufficiency.

We're independent from The Co-operative Group, but we're part of the wider co-operative movement, working together to provide all sorts of benefits for our members and customers. In the true spirit of co-operation, we work with each other so that, as part of a larger unit, we have the buying power of much bigger companies through economies of scale.

Our vision is to be the UK's best consumer co-operative by making a real difference to our members and our communities.

THE ROLE & KEY ACCOUNTABILITIES

The Head of Commercial Finance – Food is a key leadership role within the Finance function, responsible for driving commercial performance, financial insight and decision support across the Food business.

Acting as a strategic partner to the Food Leadership Team, the role will bring pace, challenge and commercial rigour to performance delivery, ensuring the division achieves its financial and strategic objectives.

The successful candidate will be:

- A highly commercial finance leader with strong retail experience
- A hands-on operator who can deliver as well as shape strategy
- A credible partner to senior stakeholders, able to influence and challenge
- A leader capable of building a high-performing, insight-led finance team

The role will also play a key part in integrating and evolving commercial finance capability across the legacy societies within the Food division.

KEY ACCOUNTABILITIES

Better every day - Commercial Performance and Strategy

- Partner with Food leadership to drive performance across the store network
- Challenge and support operational leaders to improve sales, margin and profitability.
- Translate Food strategy into clear financial targets, KPIs and value drivers
- Provide proactive insight across:
 - Sales and margin performance
 - Pricing, promotions and category mix
 - Cost control, waste, leakage and supply chain
 - Working capital and cash generation
 - Site performance and productivity
- Identify risks and opportunities early and drive corrective actions.
- Ensure strong financial governance and performance transparency across the Food division.

Work together with purpose – Finance Leadership

- Lead and develop the Food commercial finance and FP&A team.
- Build capability in:
 - Retail business partnering
 - Data analytics and insight generation
 - Commercial decision support
- Embed a high-performance, accountable culture.
- Own and continuously improve financial planning, reporting and analysis processes for Food.
- Work closely with Food, Operations and Supply Chain teams to drive aligned outcomes.
- Act as a trusted partner, influencing decisions across the Food leadership team
- • Improve team engagement and outcomes.

Make a Difference – Planning, Insight & Value Creation

- Lead budgeting, forecasting and long-range planning for the Food business
- Drive a “no surprises” approach to performance and forecasting accuracy
- Develop scenario modelling (e.g. inflation, cost pressures, consumer demand)
- Support investment decisions including:
 - Store openings, refits and closures
 - Supply chain and logistics improvements
 - Site strategy and format
 - Labour productivity
 - Technology and AI investment
 - Pricing and range
- Ensure robust business cases and post-investment reviews.
- Translate investment into tangible improvements for members and customers.

We’re a caring community – Our Co-operative Difference

- Play a key role in supporting the long-term investment / ROI on our sustainability and community goals.
- Proactively work across teams to integrate the three Societies.
- Support scale benefits from the broader OurCoop structure Nationally and further afield.

Key stakeholders include the CFTPO and Finance Leadership, Food Leadership Team and the Finance function.

SKILLS & EXPERIENCE

The ideal candidate will have / be:

- Qualified accountant (ACA / ACCA / CIMA or equivalent)
- Strong experience in commercial finance / FP&A roles within retail or multi-site environments
- Proven success in proactively creating P&L value and positively influencing business decisions through excellent financial analysis, budgets/forecasts and reporting processes

- Deep commercial understanding of the retail sector and drivers including the market, margin, pricing, leakage, footfall and marketing.
- Analytical, detail focused but also able to create and present actionable insight in business presentations, reports and communications.
- Strong stakeholder management skills with the ability to influence at senior levels
- Proven track record of leading and developing high-performing teams.
- Ability to challenge constructively while maintaining strong relationships.
- High levels of integrity; makes a strong positive impact.
- High levels of ambition, combined with the emotional intelligence to steer a strongly values-led organisation onto an upward commercial trajectory.
- A positive, can-do attitude; a dynamic individual who will energise colleagues, inspiring and motivating teams and peers.

SALARY AND BENEFITS

Competitive base salary with a flexible benefits package