

Cardgains System and Information

You may already be aware of the Cardgains operation within the independent retailing arena. This brochure has been designed to give a clear picture of what we do and how, as a member, you can enjoy the many benefits.

Company Ownership

- ✓ Cardgains is a trading division of Bridewell UK and was established in 1989.
- ✓ The benefits have helped 1000's of independent retailers across many sectors.
- ✓ Excellent support, relationship building and commitment from suppliers and members.
- ✓ Not privately owned; solely owned by the retail members who have chosen to buy shares.
- ✓ 188,000 shares in circulation across both Bridewell UK and Cardgains members.
- ✓ Dividend issued to all shareholders each year dependent on the success of the Company.
- ✓ Board: 2 executive directors and 2 non-executive directors who are trading members.

Supplier Portfolio and Trading Terms

- ✓ An impressive and eclectic mix of suppliers from all categories within independent stores including main card publisher, specialist and boutique greeting cards, plus a huge selection of gifts, candles, wrap, stationery, party, chocolates, jewellery, homewares, crafting and service providers.
- ✓ The portfolio is designed to reflect current marketplace trends and the retail environment.
- ✓ Negotiated preferential member trading terms and bonus opportunities.
- ✓ Members receive the best discounts, service and prices available.

Cardgains System

- ✓ Ordering and payment system operates on a monthly cycle.
- ✓ Members place orders direct with suppliers using their unique Cardgains member number.
- ✓ Suppliers deliver products and send an invoice to the member at the agreed Cardgains price.
- ✓ Suppliers send a statement to Cardgains showing all deliveries from the previous month.
- ✓ Member receives a composite statement on or around the 10th of the month, showing all their individual deliveries to stores from the previous month. This can be a paper copy or on email.
- ✓ Members can raise any queries with their book-keeper between the 10th and the 18th of the month.
- ✓ Members pay Cardgains in full by the 18th of the month; so one monthly direct debit.
- ✓ Cardgains pays the suppliers for deliveries during the previous month.
- ✓ Seasonal product is held on the statement until the due date, as agreed.
- ✓ 2% late payment surcharge system.

In order for the system to work effectively, members must understand their commitment to pay their statement by the designated date. If members don't pay, they are letting down the other members and the Cardgains concept as a whole.

Charges

- ✓ Joining fee £100+VAT
- ✓ Cardgains monthly management charge (when the system is used) £20 including VAT
- ✓ First 3 months management charge free of charge, given in vouchers

Bonus Opportunities

- ✓ Cardgains offers a retro bonus scheme of up to 2½% of the member's total turnover, starting at £10,000.
- ✓ The entire gross turnover going through the account is used to calculate the bonus.
- ✓ Multiple shops are added together into one total figure.
- ✓ Paid back to members in March of the following year, by cheque, account credit or shares (if available).
- ✓ Many of the Cardgains suppliers also offer their own individual retro bonus opportunities or growth schemes, giving further benefits to members.
- ✓ Any member suspended throughout the year will not be paid Cardgains member bonus.

Cardgains Sales & Marketing Activities

- ✓ Continually striving to support both members and suppliers.
- ✓ 'Cyril' Service'; marketing mascot in various guises promoting Cardgains, our members and suppliers.
- ✓ Activity in the social networking arena on Twitter and Facebook.
- ✓ New annual marketing theme & initiatives each year with new and interesting programmes to benefit all.

Cardgains website - www.cardgains.co.uk

- ✓ Contemporary, user-friendly, informative site.
- ✓ Access to statement through requested login.

Cardgains member newsletter

- ✓ Published and distributed every month.
- ✓ Information on industry happenings, Cardgains news and advertising from suppliers.
- ✓ Posted to members with monthly statement.
- ✓ Also available online via the website.

Supplier Presentations

- ✓ An annual development call to every member to share data and turnover details.
- ✓ Presentation of product images by sales team from support suppliers.
- ✓ Members request a visit from chosen suppliers to increase their Cardgains supplier offering in store.

Special Trials & Promotions

- ✓ Various suppliers put together 'special price' trial packs for members to try new products in store without a large first order value.
- ✓ Larger promotion deals are available from some suppliers.
- ✓ These are all presented in store by the Cardgains sales team, and also available through e-marketing.
- ✓ All deals contribute to member total turnover.

whats-hot@cardgains.co.uk

- ✓ Email communication programme.
- ✓ Exciting and 'hot' offers from suppliers.

Cardgains New Member Goodie Bag Welcome Pack

- ✓ Exclusive to new members to the scheme.
- ✓ Delivered by the sales team after the first three to six months of trading.
- ✓ Contains samples from suppliers to introduce products to members.
- ✓ Gives members the opportunity to trial products before placing larger orders.

Building Relationships

- ✓ Fantastic relationships with members and suppliers.
- ✓ Sales Team covers the whole of the UK.
- ✓ Initial contact via the office telephone number or the website.
- ✓ The team are happy to visit and explain all the benefits of Cardgains.

Cardgains Contact Details

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