

Retailer Recruitment PACKAGE

Benefits that grow your bottom line

www.canadianjewellerygroup.ca





Thank you for your interest in becoming a member of the Canadian Jewellery Group Co-Operative Association (CJG). This recruitment package contains all the information your company will need to demonstrate the value, opportunities, and benefits of joining the CJG as a retailer member.

Our head office is always happy to answer any questions you may have; please contact us at:

info@canadianjewellerygroup.ca

OR (705) 789-1<u>731</u>

Once you are ready to submit your membership application, you can find it online at

<u>canadianjewellerygroup.ca/membership-</u> <u>application</u>



Why Join the Canadian Jewellery Group Co-Operative Association (CJG)?

Since its founding in 1977 by seven forward-thinking northern Ontario jewellers, the Canadian Jewellery Group Co-Operative Association (CJG) has grown into Canada's largest and most trusted jewellery buying group. Originally formed to help members save money through group purchasing, CJG now offers an unparalleled competitive advantage, benefiting retailers across the country. In addition to our group buying power, CJG provides valuable member benefits such as an annual buying show, exclusive networking channels, and other member-only perks that further enhance your business opportunities and growth.

As a member of CJG, you gain access to exclusive discounts, volume rebates, and the best terms from top-tier suppliers. Our collective buying power ensures you receive maximum savings, which we pass on 100% to you. The CJG negotiates the most favorable deals on your behalf, and you continue to order directly from our endorsed suppliers, with product shipped straight to your store.

Our streamlined, centralized payment system ensures you benefit from on-time supplier payments, favorable terms, and multi-payment options. We handle all payment logistics, and our members are expected to pay their account, in one lump sum payment, by the end of each month. Suppliers in turn receive one lump sum monthly payment. This prompt payment structure strengthens our relationships with suppliers, ensuring you always receive the best possible conditions.

Membership in CJG remains affordable due to our efficient operations, strict expense controls, and steady growth. As a member, you not only enjoy significant cost savings but also have a say in the direction of the organization, with each member holding a share and voting rights in the co-op.

We stand behind the value of our membership with the CJG Savings Guarantee for new members. If your volume rebate doesn't cover the cost of your first year's membership dues, we'll refund the difference.

Join the CJG today to take advantage of our collective purchasing power, exclusive savings, and a partnership that puts your success first.







Our Mission

The CJG's mission is to make its members more competitive and profitable by actively pursuing the best possible suppliers and contracts and providing networking, educational, and marketing opportunities – delivered with effective communication and professionalism.



Our Vision

The CJG envisions its members setting the standard for excellence in the jewellery industry. As a result, Canadian consumers should expect professionalism, integrity, knowledge, superior service, and ethically sourced products at all CJG member locations.

Our Strategic Goals

- Retain a strong membership by serving its needs well and continuing to grow the group to the benefit of all.
- Create a culture of cooperation where members, suppliers, partners, board, and staff value and engage in networking and reciprocal communication.
- Strengthen relationships with suppliers and partners and seek new partners and suppliers who will contribute to the group's success.
 - Provide access to niche educational opportunities specific to current trade practices and product development.

Our Values and Beliefs

- Independent jewellers are a fundamental part of the jewellery industry because of their in-depth knowledge, excellent product value, diverse offerings, and exceptional customer service.
- Creating and maintaining a connection between Canadian independent jewellers is of utmost importance to the CJG. We recognize that we can benefit from relationships with peers and collectively achieve success in areas that would otherwise be unattainable, such as education and cost-savings benefits. We encourage independent jewellers to network with each other to provide an even better jewellery experience for the consumers and for themselves.
- We are all involved in the CJG to better others and ourselves in the industry.
- We strive to maintain a board of directors comprised of active independent jewellers who are open-minded, respectful, and effective. We remain united to make decisions and develop policies that will move the group forward yet maintain flexibility.
- Our directors listen to the CJG membership and use their wisdom to make the best decisions for the cooperative. To that end, we believe **everyone has the right to express ideas and opinions** regarding the betterment of the CJG.



Your Membership Benefits



Big Purchasing Power

The combined volume of the CJG enables the members to purchase more efficiently, which creates more sales and profits - both in the short and long term. We get discounts directly off-invoice, extended payment terms, prompt payment discounts, and volume rebates from our suppliers. Our members reap instant, tangible benefits by purchasing through the CJG with immediate reimbursement of discounts to their members' accounts.



Improve & Simplify Your Bookkeeping

The CJG simplifies your bookkeeping by consolidating all transactions from group suppliers into a single, streamlined process. Each month, members receive a detailed statement outlining current and deferred amounts, available discounts, and tools for managing their entire account. Rather than multiple invoices from various suppliers, the total balance is summarized into one invoice from the CJG, making it easy to manage and pay just one invoice each month.



Volume Rebates

The CJG negotiates volume rebates with each supplier and the rebate is returned to members in the next fiscal year. These rebates are based on sales volumes that are unachievable for an average independent. For the CJG to negotiate, it is in the members' best interest to support the suppliers that have been endorsed by the CJG and purchase as much as possible through them.



Exclusive Annual Buying Show

Each year, we hold our exclusive buying show in Toronto to coincide with our Annual General Meeting. It is a great opportunity to network with CJG endorsed suppliers and fellow retail members, and to attend educational industry seminars.



Valuable Member Networking

One of the key advantages of the CJG is the open exchange of information among members. Members benefit from sharing insights on successes, challenges, cost-saving strategies, and industry trends. This collaborative network fosters tangible benefits and savings that are often underappreciated.



Communication

Members are encouraged to continuously engage with one another on our private CJG Members Facebook Group. It is designed specifically for member-tomember communication. This is an efficient way to get answers to pertinent questions and reach out for advice. The CJG also publishes a monthly newsletter that is distributed with member invoices.





Our members could not agree more...

"I believe that belonging to the CJG has been one of the best business decisions we have made at Barclay's Fine Jewellers.

Maintaining Barclay's Fine Jewellers' unique product mix has been a standard of achievement in our company. As a member of the Canadian Jewellery Group for over ten years, we have achieved this standard and enjoy many other benefits. We have been able to network with other members and business owners, new and old, to discuss issues that we all face.

Our membership with the CJG allows us to inquire about hard-to-find items and discuss internal matters. Barclay's Fine Jewellers has grown in leaps since joining the CJG, and with that, our rebates have increased, making the business more profitable."

Geoffrey Beattie,

Barclay's Fine Jewellers - Victoria, BC CJG Members since 2012

"As an independent jewellery store in rural Nova Scotia, we were always looking for opportunities to network with other jewellers. We heard about the CJG from one of our salesmen, who highly recommended it.

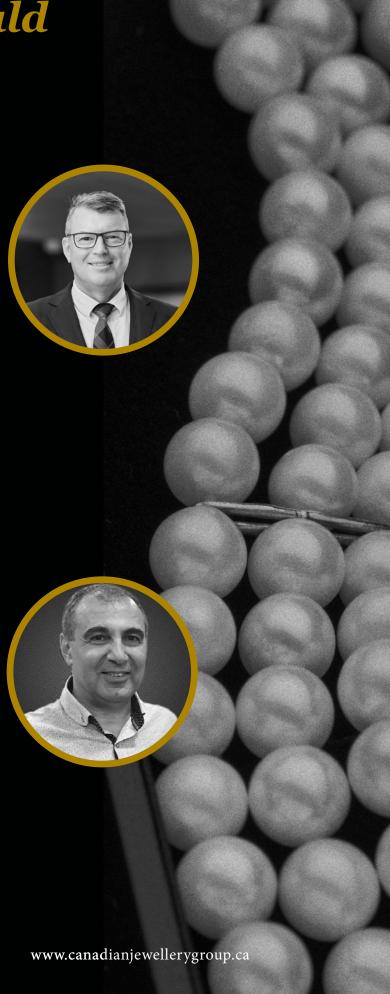
After some investigation, we realized that joining is a great fit for us. The invoice discounts and end-of-year group rebates were very attractive. The yearly jewellery show, exclusive to the members, is also a great way to meet all the suppliers in one place and take advantage of all the show specials.

Additionally, members have the opportunity to network with other jewellers, and create new friendships over the years has been invaluable.

Another group benefit is customers' confidence in knowing that we belong to this buying group, and as such, have a great buying power to compete with the chains while offering a better service."

John Shaar, Barrington Place Jewellers -

Barrington Passage, NS CJG Members since 1999





Your Membership Opportunities & Obligations

01

Prompt Payment

Timely payment of accounts is a crucial aspect of our member-owned association. The system is designed to ensure that individual members benefit from all profits, rather than the organization itself. To qualify for prompt payment discounts, cheques must be received at the CJG head office by the 25th of each month to ensure deposit on the last business day. Retail member cheques will not be deposited early. If this deadline is not met, the Head Office reserves the right to revoke any prompt payment discounts. Special payment terms are available to members upon request.

02

Buying Show Attendance

Members are strongly encouraged to attend the Annual Buying Show and the accompanying Annual General Meeting. The cost of attending the Buying Show is covered by your monthly membership fees. Each year, the Board of Directors determines the "Buying Show Package," which includes exclusive perks and benefits available only to members who attend the event. The group is continuously exploring new attendance incentives to offer members.

03

Jewellers Mutual Insurance

With Jewelers Mutual Insurance, our Canadian Jewellery Group members have access to the best insurance options available in the industry. Having proper, sufficient insurance coverage is essential for any store owner today.

YOUR MEMBERSHIP TERMS

Membership Fee

Members are billed a flat monthly fee of \$335.00 plus applicable taxes, per account, regardless of the number of retail locations. This fee includes your Buying Show attendance and package.

Share Capital Contribution

When you join the Canadian Jewellery Group, each member is required to purchase one share in the CJG for \$1,000. This share not only provides you with an ownership stake in the organization but also entitles you to one vote in the governance of the CJG, allowing you to have a voice in shaping the future of the group.

The share is fully refundable should you ever choose to leave the CJG, ensuring that your investment is protected. Please note that no interest is paid on the share amount, but its value remains tied to your membership in the cooperative.

Supplier Support

The strength of our buying power depends on the active support of our members. The more merchandise members purchase through CJG-approved suppliers, the greater the savings, profit margins, and volume rebates for all members. By fully engaging with our suppliers, members help drive better pricing and terms, creating a more profitable and rewarding experience for the entire group.





Meet the CJG

Our Board of Directors

Our directors are all active retail members and are located across Canada. Elections are held each August at the annual general meeting and buying show in Toronto. Directors are elected for a three-year term and can be re-elected to a second three-year term. The head office is organized with an executive director and support staff, who are responsible for the day-to-day operations of the group.

In our 45+ years of history, the Canadian Jewellery Group has established a robust set of policies and procedures to ensure strong and responsible governance of the cooperative.

To learn more about the Board of Directors or to contact a board member directly, please visit **canadianjewellerygroup.ca/about/**

Our Endorsed and Associate Suppliers

The CJG provides our members with access to a wide selection of world-class suppliers. Our Board of Directors continually reviews applications from new suppliers to ensure that we endorse only the best the industry has to offer. This ongoing process ensures that our members benefit from high-quality products, competitive pricing, and exceptional service.

All CJG members and suppliers share a mutually beneficial relationship that promotes growth and success for both parties, fostering long-term development and value for everyone involved.

The CJG is constantly growing and recruiting new suppliers; for the most updated list of endorsed and associate suppliers, please visit **canadianjewellerygroup.ca/our-suppliers/**

Our Retailer Members

Our members are respected, well-established jewellers with many years of industry experience. Through CJG's collective buying power, we negotiate the best terms, prices, and services with top suppliers, enabling our members to compete effectively with national chain stores. While each retail member operates their unique store independently, they benefit from the strength of CJG's group purchasing power.

In addition to the advantages of CJG membership, every retail member also receives membership with the Canadian Federation of Independent Business (CFIB), further supporting their independence and business growth with exclusive resources, advocacy, and tools for success.

The CJG is constantly growing and recruiting new retailer members; for the most updated list of retailers, please visit **canadianjewellerygroup.ca/members/**

Kim Berg Past President

Richard Rooney
Finance Chair

Geoffrey Beattie *Director*Victoria, British Columbia

Matt Fisher

Director

Lloydminster, Alberts

Jonathan Klippenstein-Epp

President Winnipeg, Manitoba

Andre Pommier Director

David Bélanger *Director*

Charles Ebenstreit

Director

Colin Nash
Vice President
London, Ontario





Our Application Process

Step 1

Submit the member application form along with all the required supporting documentation.

The CJG head office reviews your application and performs a reference and credit check.

Your application is submitted to and reviewed by the CJG Head Office.

To apply for membership, you must complete the **online application form.**

Once the head office reviews your application and decides to proceed, we will contact the references you provide and your listed suppliers to obtain additional references. A credit inquiry will also be conducted through an independent agency as a final step. If all the required information is included with the application, this process typically takes about two weeks to complete.

Step 2

The CJG Board of Directors reviews your application.

Your store's name is submitted for review to the general membership.

Your application is forwarded to the Board of Directors for approval.

Once completed, your application and credit checks will be forwarded to the CJG Board for approval. This process can take an additional week to complete.

Your name will be shared with the membership to allow for any comments or concerns that members may wish to express.

Step 3

Full membership status is granted \$1,000 CJG share is purchased by your store

Supplier discounts will be extended to you

Your store to receive a volume rebate payment

Assuming there are no problems with credit or market conflicts with existing members, your application will be approved.

Full membership status is granted.







Are you ready to join Canada's largest buying group of independent retail jewellers?

Start your retailer membership application at canadianjewellerygroup.ca/membership-application/today!

Our head office is always here to assist with any questions you may have. Please feel free to contact us at:

EMAIL: info@canadianjewellerygroup.ca

PHONE: (705) 789-1731



CANADIAN JEWELLERY GROUP