By Antonello Vilardi, adapted by Hippo Zourides

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ICA Gruppen & mass distribution in Sweden Promotions, private labels, local focus and organic food are the four pillars on which the best Swedish retailer relies.

With about 10 million inhabitants, an annual per capita income of \$55 300 (*source:* CIA World Factbook Archive) and a marked political autonomy dating back to 1523, Sweden is the third largest state of the European Union (450 295 km², behind France and Spain).

The Swedish per capita income levels overshadow all major European countries, namely Germany (\$54 000), France (\$45 900), Spain (\$40 000) and Italy (\$44 300). Even though the other European countries are larger in terms of size and population, the Swedish economy, modern and efficient, has yielded better results for its citizens.

This spending power bodes well for retail groups such as ICA Gruppen.

The Swedish model, with its producers, consumers and retailers

Peace and neutrality, together with a balance between 'capitalism' and a 'welfare state', has led Sweden to be in the top 20 world economic powers, taking advantage of widespread wellbeing and an excellent distribution model.

In Sweden, the cold climate does not facilitate agricultural production, so the Swedes have to import about 30% of 'fresh' products – mainly fruit





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The harsh Swedish climate does not favour agriculture in general. Swedish fresh meat production is, however, a strong national industry.

and vegetables. The country is selfsufficient only in the production of eggs and meat.

The main European exporters of food products to Sweden are Holland, Denmark, Germany and Norway. Italy also exports wines, fruit and vegetables, olive oil, pasta, cured meat, preserves in oil and peeled tomatoes.

Swedes are used to traveling abroad and have developed a taste for the varied product ranges of other countries, counteracting the basic Swedish cuisine which is based on potatoes, game and fish. Quality comes first rather than price, as the average income means they can afford the best from around Europe and the world.

Swedish consumers have developed a taste for health and wellbeing and are very inclined towards healthy and balanced diets. Organic product ranges sold in Sweden have reached an astonishing Euros 1,4 billion per annum.

The plague of alcoholism is major negative in Sweden. For this reason, not only are outlets Government-owned, but also heavy taxes are applied to discourage alcohol abuse. However, the high-income levels do not deter Swedes from indulging in their favourite tipple.



The excellent meat service counter at ICA Kvantum. www.linkedin.com/





Display of peppers in a fruit and vegetables department.



The fish service counter at ICA Kvantum





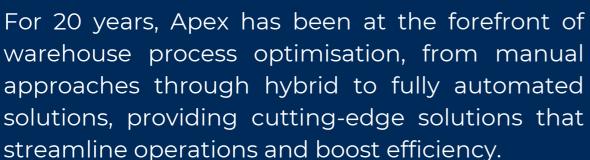
Growing basil on site. For ICA MAXI Högskolan, the major draw of adding a hydroponic container farm to their operations is to have it directly on site where shoppers see the farm as they walk in to a store, and the farmers can deliver on foot. www.freightfarms.com/





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Supermarkets groups

85% of food distribution in Sweden is controlled by three major brands: Axfood, Coop and ICA.

ICA, based in the town of Solna, was founded in 1938. It is an important player that, apart from food distribution, covers the areas of banking, real estate and pharmaceutical sectors.

ICA Sweden manages a grocery retail business in cooperation with independent ICA retailers. The retailers own and manage their stores, but have agreements with ICA Sweden in areas such as purchasing, logistics, market communication and store development. ICA Sweden also includes ICA Special, which is responsible for sales of non-food items at Maxi ICA Stormarknad stores.

Rimi Baltic manages grocery retail business via 308 wholly owned stores in Estonia, Latvia and Lithuania. Store formats include Rimi Hyper, Rimi Super, Rimi Mini and Rimi Express. Rimi Baltic also includes the properties owned by the Group in the three Baltic countries.

Apotek Hjärtat (the pharmaceutical distribution channel of the group) is the largest actor in the Swedish pharmacy market, with 390 pharmacies. It is also a part owner of the digital healthcare company Min Doktor.

ICA Real Estate's mission is to satisfy the Group's future need of logistics and store properties at attractive locations in Sweden. The real estate company is an active buyer and seller of properties and both develops shopping centres from scratch and buys strategic properties with existing ICA stores.









Thinking Green with RIMI stores in Lithuania. Since 2014, all newly built and refurbished RIMI supermarkets have placed CO₂ cooling systems that increase energy efficiency and reduce the negative impact of the climate.

In the 2020s, the Financial Times reported that ICA Gruppen, which owns RIMI Baltic, became the environment friendliest supermarket chain in Europe. RIMI reduced CO₂ emissions by 50% and minimised power consumption per m² by 34%. RIMI accomplished these exceptional results by installing environmentally friendly refrigeration equipment and purchasing green energy.

By 2030 they plan to reach zero greenhouse gas emissions and produce green energy themselves. https://freor.com/





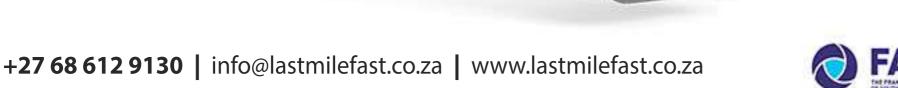
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ICA's greatest direct climate impact is from their retail stores, not from the transport of goods. Focused work is underway to reduce energy consumption and switch to renewable energy sources. www.icagruppen.se/

ICA Bank and ICA Insurance (part of ICA Bank's operations) offer a full range of financial services and insurance in Sweden. The goal is to increase customer loyalty to ICA and to reduce transaction costs for ICA stores and ICA Gruppen.

Nina Jönsson, CEO of Ica Gruppen, summarised the recent trend of the company ...



The year 2023 was largely characterised by high inflation, increase in interest rates, recession and conflicts all over the world. For ICA Gruppen, the food sector has mostly been impacted by all this. Changes in demand and

Nina Jönsson

greater general attention to prices have led to painful challenges and remarkable pressures, both for independent retailers of ICA and for Rimi Baltic.

In 2023, sales reached 147 645 million Swedish kronor, approximately 12.7 billion Euros (R250 billion), with an operating margin of 4.3%.

The increase in food prices, combined with high interest rates, has frustrated consumers with tight spending budgets and has inevitably increased the demand for lower-priced and discounted items.



Digital signage. MAXI ICA revamped its flagship store, Stormarknad Universitetet in the city of Orebro, with a major focus on retail digital signage via PPDS displays. The store boasts a video wall about 15.8m wide and 1.8m high. Designed with sustainability in mind, the video wall is estimated to be up to 20% more energy-efficient than comparable models. It presides over a pick-and-mix centre while being visible throughout the store. The project also involved replacing almost all paperbased signage, making messaging more timely and easy to update. www.retailcustomerexperience.com/







ICA Kvantum's dairy section features an excellent deli island where cheeses are merchandised alongside crackers and chutneys.



ICA Kvantum's department devoted to organics, 'free from' and healthier items, including a very good pick 'n mix style fixture for nuts, grains and dried fruits. Tea and coffee is also located nearby, complete with a coffee grinding machine that shoppers can use to grind their choice of coffee beans.



Local focus, private labels and environmental sustainability

The group's focus over the last financial year has been to support the local farming community and to promote the increased use of fresh produce as a healthy eating habit for its customers.

A special relationship has been developed with the Federation of Swedish Farmers. This process has benefited the farming community, the retail stores and the community at large.

Another development within the group has seen the expansion of its private label product range, as higher inflation levels have guided the shopping habits of its consumer base towards better value for money products. A **Low sale price** promotional strategy has also helped in boosting sales.

All of these strategies have been also applied to Rimi Baltic outlets with the same success levels.

ICA Gruppen's activities have also contributed to strengthening local communities, providing food, medicines and health care – even operating as agencies for postal services. In Sweden, at the end of 2023, ICA outlets were present in over 286 municipalities out of 290 countrywide, and Apothek Hjärtat in 169 locations.

In Estonia, Latvia and Lithuania, Rimi Baltic has carried out its activities through 308 stores.

ICA is also involved in numerous sponsorship and fundraising activities at head office and local level, with concrete commitments in sports clubs, and significant impact in cultural and social events.

A new development for ICA stores in Sweden is the opening of 53 'unmanned stores' with no



ICA e-commerce warehouse, Arendal, Gothenburg. This purpose-built 17 200m² highly automated warehouse for groceries bought online will increase delivery capacity in the Västra Götaland region^{*}, with deliveries made seven days a week. Customers will buy through British Ocado's e-commerce platform with customisations created uniquely for ICA and all of Sweden's ICA retailers. Among other features, the system will remember what customers usually buy, how often, and what 'others like them' buy. Customers will have a personalised shopping experience to feel at home in their local online store. www.icagruppen.se * Västra Götaland is a county situated in the southwest of Sweden. It is the second most populous county in Sweden with 1.7 million inhabitants.



ICA deliveries with Ocado Smart Platform. The Platform is tailored to reflect ICA's cooperative business model, with individual store owners leveraging the platform to bring their unique offerings to their customers online. Each independent ICA retailer has their own dedicated webshop which takes account of their autonomy in setting their product range, pricing and marketing strategies, and so retaining complete control of their online customer and business data. **ICA Pronto fossil-free deliveries.** A pilot project at ICAx (ICA's innovation hub) has the aim to test different types of solutions to provide customers with food in a fast and environmentally friendly way. In cooperation with Bzzt's renewable electricity vehicles, reducing the emissions from transport is a central part of ICA's work towards net zero. Bzzt offers fast delivery times, which is important for customers. The service, which means home delivery from 30 minutes in the inner city, is easily booked via the ICA Pronto app.



ICA has a clear ambition for fossil freedom, great need for efficiency and quality in transportation, influence on the transport industry and an ambition to drive development.

ICA's cooperation with Volvo electrified Trucks.

Several ICA stores in western and southern Skåne will receive their deliveries from ICA's warehouse in Helsingborg in cooperation with Volvo Trucks. The truck that is being put into operation is a pre-series truck that is not yet manufactured in series production, making it extra valuable to evaluate the electric truck for both ICA and Volvo.

Delivery by boat.

ICA now offer food deliveries by boat between June 14 and August 19 in selected postcodes of the Stockholm archipelago.





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staff present, which are open 24 hours a day to ensure accessibility and service to a very demanding population. Some of these stores are adjacent to existing shops, while others are in autonomous locations. Most of them are in poorly populated areas or in small towns, which makes them accessible and convenient in areas where it is difficult to find suitably trained personnel. Customers have access to these stores by using ICA Togo and Bankid mobile phone apps. More of these stores are planned for the future.

Innovation, local focus, freshness, organic products and private label are all factors that make ICA Sweden a successful model.



4 types of ICA stores.

In the mid-1990s. there was ICA Maxi and the low-price concept Rimi and discussions began about Kvantum, the residential area store Supermarket and the neighbourhood or country store Nära. Then, ICA's leadership started to think on how to sort the country's more than 2 000 ICA stores, which were

divided by geography – depending on where in Sweden the store was located - north, south, east or west. Svante Nilsson, a group manager at the time, suggested that the stores should be supported based on their profiles ...

- ICA Nära is located near the customer's home or workplace.
- ICA Supermarket is available in city centres or city locations.
- ICA Kvantum are larger stores on the outskirts of a dense town.
- ICA Maxi Supermarket is the largest of the ICA stores besides food, they have a range of clothes, shoes, home textiles and household appliances.





Fruit counters have ribbed sides and perforated metal shelving.

A new look. Swedish studio Westblom Krasse Arkitektkontor and design agency Snask revamped a 2200m² ICA Stop supermarket in Täby, outside Stockholm, adding pastel hues and materials such as terrazzo and wood to "turn shopping into an experience." The design was intended as a facelift for the store, which had been given many smaller additions over the years without an overall design direction.

The redesign refreshed its interior by creating multiple themed stations. To create clean sightlines inside the shop, rounded shapes were used throughout the interior. Fruit counters have ribbed sides and perforated metal shelving. Materials not usually associated with supermarkets were used for the interior, including lacquered wood, stainless steel and terrazzo (used for the tabletops in the restaurant section). Counters were wrapped in thick medium-density fibreboard (MDF) and fortified with steel rods to protect them against 'rogue shopping carts', while the fruit and vegetable shelves were constructed from perforated lacquered metal. Images & information: www.dezeen.com/



A pink juice bar welcomes visitors inside Täby's ICA Stop



Terrazzo was used for the tabletops in the restaurant.





Cliff wall. At @icamaxivarmdo, ICA retailer Pelle Paulsson has invested high in presenting really good offers to customers, quickly and easily. The goods on the cliff wall are discounted by at least 25 percent and vary depending on what the store manages to find. This is in response to customers' increased demand for goods at a better price, going down the margins for these items so that customers can find really good deals. This has meant that they sell very well and have received a lot of positive feedback – from both customers and suppliers. A win-win-situation.



The cheeses are flving.

At least if you live in the archipelago outside Norrtälje. Whoever lives in that region has recently been able to test getting their groceries home with drone delivery. The project is financed by Vinnova and powered by ICAx together with @risesweden, the drone company @norrtaljekommun. and @aeritdrones.

ICA Young IT Professionals

ICA has been welcoming new trainees every fall for four years now. Participants get a trainee job in IT in one of ICA's many companies, with the hope that afterwards they will want to stay and grow with ICA.

Building the ICA Maxi.

The current @icakvantummobilialund is being expanded and converted to Maxi ICA Supermarket Mobilia Lund of about 6 300m², which includes Apotek Hjärtat. The store is expected to be ready in the later part of 2024. The current ICA Kantum will move into adjacent premises during the construction period. The construction will be in three different phases, placed on ICA Quantum's current parking lot, but will include parts of the current ICA Quantum building. The characteristic arch-shaped glued wooden beams in the current store will be preserved and recycled.

The new store will be built according to Environmental Construction Silver and is planned to be certified according to ZeroCO². Solar panels will be installed on the roof to reduce electricity consumption.



3 kinds of coffee.

coffee the cheapest.

ICA has goods that fit all wallets. David

Aronsson at ICA Supermarket Rimbo wants

to convey that message to his customers by showing the same kind of item, but in three different price classes, with ICA Basic

Solar roof

In April this year, ICA retailer Fredrik Gustafsson installed a solar plant of 450m² on the roof of his store ICA Nära Vissefjärda. When the plant had been running for four months, it had produced almost 62000 kilowatt hours, equivalent to about one third of the store's entire annual consumption.





Classical music experiment.

In the last year, ICAx has been focused on projects to improved public health. To this end, they completed a music experiment in collaboration with @goteborgssymfoniker Gothenburg Konserthus.

Customers were offered the chance to settle down in their own red 'music cabin' to listen to a piece of classical music before going into @icafocus in Gothenburg to shop. Their hypothesis? That relaxation and music contribute to increased well-being and a better store experience.



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ENSURING FAIR PLAY BETWEEN SUPPLIERS AND CONSUMERS

WHO WE ARE

The Consumer Goods and Services Ombud (CGSO) is an impartial, independent dispute resolution scheme established under the Consumer Protection Act (CPA) of 2008, The CGSO is an independent body created to enforce the Consumer Goods and Services Industry Code of Conduct, which aims to protect consumer rights, promote fair business practices, and resolve disputes between consumers and suppliers.

Queen Munyai - CEO

OUR MISSION

The CGSO's mandate, bolstered by the Consumer Goods and Services Industry Code of Conduct, compels all qualifying businesses to register with the Ombud and contribute to its funding. This ensures the sustainability of the service, which is provided free to consumers. As of 2024 February, the CGSO has grown to include over 1,835 participants, representing more than 26,872 outlets across the country. However, this is still far from the total number of eligible businesses in the sector.

Recognizing the importance of fair contribution, the CGSO has recently taken a firmer stance against non-compliant businesses. "For years, we focused on advocacy and awareness to encourage companies to join the Ombud scheme," says CEO Queen Munyai. "However, with many businesses still failing to comply, we have now partnered with MRT Recoveries to ensure that delinquent suppliers are held accountable."

This partnership marks a significant shift in the CGSO's strategy. Suppliers who continue to ignore their obligations will face legal action, including the recovery of outstanding fees. This crackdown is not just about enforcing the law; it's about ensuring a level playing field for all businesses and protecting consumers from unscrupulous operators.

The CGSO's approach sends a clear message: compliance is not optional. The Ombud is committed to upholding consumer protection and will use all available tools to ensure businesses contribute fairly. It's about maintaining marketplace integrity and ensuring consumer trust.

WHAT ARE THE COSTS INVOLVED?

Companies are registered with the CGSO at the group level; thus, the number of registered participants excludes subsidiaries and individual outlets as these are deemed compliant if the head office has registered. The fee structure is based on annual turnover as follows:

| CGSO GROUP | TURNOVER RANGE | ANNUAL FEE | ONCE OFF JOINING FEE @ 30% OF THE ANNUAL PARTICIPATION FEE |
|---------------|----------------------|------------|---|
| SG | R5bn + | R 180 000 | R 54 000 |
| G1 | Above R3bn to R5bn | R 160 000 | R 48 000 |
| G2 | Above R1bn to R3bn | R 90 000 | R 27 000 |
| G3 | Above R500m to R1bn | R 35 000 | R 10 500 |
| G4 | Above R100m to R500m | R 5 500 | R 1 650 |
| G5 | R50m to R100m | R 3 500 | R 1 050 |
| G6 | R1m to R50m | R 1 680 | R504 |
| G7 | R1 to R1m | No Cost | No Cost |

REGISTRATION IS QUICK AND EASY

To register with the CGSO, simply click here. Alternatively, suppliers can submit their Participant Application Form to bongiwem@cgso.org.za. You can also call us at +27 (0)11 781 2607 and a CGSO Business Development Officer will take you through the registration process. For more information, please visit the CGSO website: www.cgso.org.za

We look forward to welcoming you as an accredited participant of the CGSO.





Processed food. Many think that processed food is something to avoid. But is it really always bad? Technically, all food that has been handled in any way is actually processed. It can be as simple as a peeled and boiled potato, raw or cooked eggs, root vegetables or fruits. Bulgur, quinoa and rice – products that are not compiled with others, despite being actually processed in some form - are also considered unprocessed. Are there processes in food production that are particularly positive for health? Some processes, for example heating, can help the body to absorb nutrients. Despite a loss of vitamin C during the cooking process, tomatoes are high in lycopene that has been shown to lower LDL (bad cholesterol) levels and blood pressure. Consuming cooked tomatoes along with a fat source like avocados or olive oil increases the absorption of its antioxidants.

Another example? Vitamin A is more available if carrots are cooked with some oil than if eaten raw.

Rapid boiling can cause a series of chemical processes to take place, which ultimately increases the bioavailability of a substance. Germination and fermentation are also examples of processes that make minerals or vitamins available.





Chocolate drink. This chocolate drink. without added sugar and sweetener, is from ICA's new product series: Good Snack. Its made from Swedish milk and is lactose-free.



Certified seafood.

As more people choose vego, development is

ICA is the leader in Sweden's sales of sustainabilitylabeled seafood. In 2022, they received the Golden Fish award by the Marine Stewardship Council. Rimi is the first grocery chain in the Baltics to become MSC/ASC certified. A large part of ICA Sweden's own seafood products are already marked with MSC/ASC and the ambition is that there will be even more in the future.

Consider varying salmon and cod with other sustainability-labeled fish when buying food that comes from the ocean.

Vegetarian taco meat.

This is made with farm bean protein, rich in fibre and Keyhole marked. The minced 'meat' is dried for a long shelf life. It's easy to prepare - just add water and stir until it becomes crispy and good.





More fruits & veges?

ICA Gruppen want to help their customers make better and healthier choices - to eat more green! Through new ways to present goods in store and talk about fruits and vegetables, they hope to reduce the gap between will and action. Researchers call it nudging ... ICA call it "a small puff in the right direction." Some shop experiments were conducted to test out some 'puff' tools. By placing fruits and vegetables in more places in the store, customers were buying more. But 'advertising' for fruits and vegetables in the shopping cart did not have the same effect.









Locally produced. For over a hundred years, ICA retailers have been buying goods and products directly from local suppliers in their neighbourhood, something that customers want. A living and vital Swedish food production is important, both for ICA and the local communities - as part of Swedish preparedness, but also contributing to a more sustainable world. Some points to note ...

- Sweden has zero tolerance against salmonella.
- Swedish greenhouses are energy efficient.
- Swedish farm animals often receive locally produced food.
- Swedish cows are among the healthiest in the world.





Foot Mission store. Stockholm's City Mission has opened its third social food store. The store in Hallunda Centrum is the Food Mission's largest so far at 400m². The Food Mission's concept is based on creating sustainability through job training, resale of food waste and alleviation of food poverty. This store should service 2000 new members and offer 15 places in work training. The store in Hallunda Centrum is expected to reduce food waste with up to 1000 tonnes of products per year, corresponding to a climate footprint of about 1500 tons of CO².

ICA have been working intensively to cut food waste in half by 2025, by various ways, both in stores and in their warehouses.



Tulips grown for ICA Theatre.

These tulips are sold for the benefit of the Glada Hudik Theater's work to change the world's way of thinking, seeing and relating to people with variation of function. For every bouquet sold, the ICA Foundation donates SEK 3 to the Fund for a slightly more inclusive society.





Red Cross assortment. With this ICA Christmas assortment, each purchased item contributes to the important work the Red Cross does for vulnerable. All part of ICA's community engagement.

> Collecting the vulnerable. In Hedemora. the Red Cross volunteer Gunborg collects bread shop to distribute to the vulnerable. Every with the Red Cross.



Ukraine donation. After the ICA

Group donated SEK 10 million to support humanitarian work in and around Ukraine, they received the first reports on what their money went to: among other things, this shelter near the Polish city of Lublin to provide refugees with beds and blankets as well as water and food. A week and a half after the violence in Ukraine broke out, about 300 people, mostly women and children, took refuge here.



Ukraine trucks. Trucks on the way to Ukraine with 32 tons of food, clothing, blankets and medicine. They took two days from leaving Red Cross Italy to cross the Ukrainian border.

Childhood cancer.

ICA Kitchen hosted a baking session with families affected by childhood cancer. Chefs Leif and Isolde helped instruct participants how to make a scrumptious apple pie.





Clean up. On a Saturday at the end of April, a total of 132 places in 53 municipalities from Haparanda in the north to Trelleborg in the south are cleaned by thousands of sports youth in collaboration with local ICA merchants. Last year, 91 associations picked up about 18 tons of rubbish from Swedish nature.

ICA merchants have historically always supported local sports associations and also had a great commitment to their town.





Apple picking, 9 out of 10 garden apples are never eaten. On a couple of Sundays in August, September and October, youth from local sporting associations will come and pick your apples or you can pick them yourself and drop off at certain ICA stores. For every kilo of apple @rscued donates SEK 1 to the local youth sports and the ICA store gives extra to the team fund.



bread to give to from the local ICA single day. ICA's has a 30-year partnership





Cucumber greenhouse. Åke Persson helps plant under the watchful eye of Muhammed Adam from @agtira.se. Åke had a hyper-modern greenhouse built, eight metres high, at the entrance to @icamaxiskelleftea. Åke says, "This is the way of producing food of the future. You can't get more locally produced than this. The cucumbers are picked in the morning and sold to consumers in the afternoon, completely without transport.".



Grow your own salad.

At ICA Supermarket in Åre, you 'grow your own salad'. Lettuce, parsley and basil are grown in the store, taking about eight weeks from seed to finished salad. The hydroponic crop is harvested each morning and then sold in-store ... and the customer interest is huge.



Greenhouse fish. Cucumber and salmon grown at the shop in Östersund in a 1200m² greenhouse with its own fish farming part. They plan for 10 tons of salmon per year, 85 tons of cucumber, 12 tons of tomatoes and 45000 pots of salad and herbs.

The shop sells about 85 tons of cucumber per year and so will be able to produce that on site, avoiding buying and shipping cucumbers from Spain during the winter.

The salmon to be grown locally is produced by Agtira. The fish is hatched in a plant in Härnösand, the spawn grown and then placed in the plant in Östersund. In the long run, there is the possibility to expand the fish stock to include rainbow salmon and trout. And as an added bonus, the fish does not need to be transported for five to six days!





Greenhouse for vegetables and fish.

Glowing pink ... a greenhouse for vegetables and fish! Together with @icafastigheter and @agtira.se, @icamaxiostersund has built a unique greenhouse to grow vegetables and farm fish. Calculations from Agtira say that the greenhouse has the capacity to grow 80 tons of cucumber and 30 tons of tomatoes per year.

Self-grow fresh spices.

Together with Oh My Greens, ICA have begun to grow spices in a vertical cultivation plant in Söderfors. The spices are grown indoors in a controlled system in unutilised converted industrial premises, with renewable wind power electricity and a recycling optimised water and nutrition system. The mega-farm will be able to supply 2.7 million pots of spices every year.

Towards sustainability



Music festival sponsor.

In 2022, ICA became the main 3-year sponsor of the Melody Festival Tour. This popular Swedish event is the largest and most inclusive folk party and campfire.



Hippo Zourides, serial entrepreneur and corporate leader, has been involved in the food trade for over four decades and consults to corporates, large, medium and small enterprises on a variety of management and restructuring skills, including the latest ESG requirements.



Antonello Vilardi, professional in managing points of sale at numerous commercial signs, editorial collaborator for specialised magazines,

consultant and lecturer in university masters.

He has written books on large-scale retail trade.



shine