



■ The  
**interim**

**report & financial statements** 28 weeks ended 14th August 2010

‘Fantastic first  
28 weeks!  
Trading profit up  
30% to £961,000’

Tony Gudgeon, Chief Executive Officer

**Chelmsford Star -  
the Co-operative**  
at the heart of Essex

# Directors, Management Executive & Advisers

As at 14 August 2010

## BOARD OF DIRECTORS

President  
(appointed by the Directors)  
M P Austin

### Directors

Mrs J E Martin (Vice-President)  
Ms H A Corby  
Mrs P Dodd  
C Fegan  
Mrs P Green  
F P L Gardner  
A Price  
Mrs J Saunders  
M F R Whalley

### Audit Committee

L Gardner (Chair)  
Mrs J E Martin  
Mrs J Saunders

### Remuneration Committee

M P Austin (President)  
Mrs J E Martin (Vice-President)  
Mrs P Dodd  
Mrs J Saunders

## Membership Committee

M F R Whalley (Chair)  
Mrs P Dodd  
Mrs P Green  
C Fegan  
Mrs L Bowser (elected)  
Mr T Gunn (elected)  
Mrs F Mockett (Chair of the Members' Council) – co-opted under the Rules to serve on the Membership Committee

## Members' Council

Mrs J Adams  
S Cross  
J Dorrington  
D K Edwards  
C Henton  
Mrs F Mockett (Chair)  
Mrs B Sweeney  
M R Wallace

## MANAGEMENT EXECUTIVE

A W Gudgeon  
Chief Executive Officer  
B J Wood MCMI CIRM  
Deputy Chief Executive  
R Ducker  
Department Stores  
Operations Manager  
K Grinstead  
Member Relations Officer  
S B Hammond  
Specialist Services Manager  
Miss V J Howard  
Marketing and PR Manager  
R Myddelton  
Head of Finance & Secretary  
Mrs A Rowland  
Human Resources

## ADVISERS

### Auditors

MacIntyre Hudson LLP  
Chartered Accountants  
Moulsham Court  
39 Moulsham Street  
Chelmsford

### Solicitors

Wortley Redmayne Kershaw  
Stonebridge House  
Stonebridge Walk  
Chelmsford

### Principal Bankers

The Co-operative Bank Plc  
1 Balloon Street  
Manchester

### Registered Office

220 Moulsham Street  
Chelmsford CM2 0LS  
Registered Number 973R Essex  
www.chelmsfordstar.coop  
email:  
members@chelmsfordstar.coop

Notice is hereby given that the **Interim Meeting of Members** will be held on **Monday 11th October 2010 at 6.30pm** in the 'quadrant' Department Store, 220 Moulsham Street Chelmsford. Entrance from 6.00pm at the Riverside Entrance Only

## INTERIM MEETING AGENDA

To receive the Directors' Interim Report and Trading Statement for the 28 weeks ended 14th August 2010.

Management Presentation:

- Review of the 2010/11 trading year
- Future prospects and Business developments

Membership Activity Report

### Admission to the Members' Meetings

#### Rule 9.10 states

"Every member who has a vote under these Rules shall be entitled to attend Members' Meetings on the production of such evidence as the Board may from time to time determine." Such evidence includes Membership Card or Members' Share Pass Book.

#### Rule 9.12 states

"Every member of the society shall be entitled to cast one vote on any resolution put to members at a Members' Meeting."

**TRANSPORT** – Members requiring transport to this Meeting should contact 'Member Relations' at the Society's Registered Office, 220 Moulsham Street, Chelmsford, Essex, CM2 0LS (01245 216922) before 5.00pm on Friday 1 October 2010.

# Directors' Interim Report to Members

## 28 weeks ended 14th August 2010

**Chelmsford Star -  
the Co-operative**  
at the heart of essex

### To: The Members

Fellow Co-operators,  
Your Board of Directors has pleasure in submitting to you for your consideration its 13th interim report. The report covers a period of 28 weeks trading, ending on 14th August 2010.

### Economic Background

Economic conditions have remained extremely challenging throughout the period, consumer confidence has continued to be fragile and there is clear evidence of a hardening in our key markets.

In our last report to members, in January 2010, your Directors anticipated that this year would be difficult but equally, expressed confidence in the Society's business model, in our key strategies and in the power of the Co-operative brand.

**It is the Directors' considered opinion that the interim figures now reported to you fully justify the confidence expressed, and provide further evidence of your Society's continued progress.**

### Gross Takings

Your Society's gross takings for the period amount to £41,164,904, which compares to last year's figure of £35,812,812. This is an increase of £5,352,092 or 14.9%.

Our gross takings have been boosted by a number of new Food shops, which are reported on later in the report. After adjustment for these factors, the Society's gross takings on a "like for like" basis have increased by £1,961,437 or 5.5%.

**It is your Directors' opinion that this level of "like for like" growth represents a very creditable performance in the prevailing market conditions.**

### Food

The Society's Food business has had a very satisfactory half-year aided by our investment in new shops.

Gross takings in overall terms amounted to £33,611,545, which compares to last year's figure of £28,630,728. This is an increase of £4,980,817 or 17.4%. If allowance is made for the new shops, gross takings on a "like for like" basis increased 6.4%.

**It is your Directors' understanding that this level of "like for like" growth compares very favourably with other Co-operatives and the symbol groups, such as Spar, Londis, etc.**

The investment in new shops has quite naturally led to a substantial increase in the number of customers, notably at Exchange Way, Chelmsford. Customer numbers on a "like for like" basis have increased by 3.6%, which your Directors consider to be satisfactory.

Food is the Society's core business and it is therefore, very important that it continuously improves its profitability. The impressive sales performance has led to an improvement in profitability of 30.6% when compared to last year.

### Departmental Stores

The trading environment whilst difficult for all our businesses, has throughout the half-year, been particularly difficult for all operators of Departmental Stores.

The Society's business is, of course, not immune from market conditions; our business has also been affected by the disruption of the refurbishments and increased competition from a new Dansk furniture outlet in Chelmsford.

**Your Directors are therefore extremely pleased to be able to report to members that turnover actually grew by 13.5% to reach £5,327,548, with particularly creditable increases coming from Furniture 9.9%, Linens 94.0%, Cosmetics 134.7% and Fashions 6.5%.**

### Travel

Problems with the Icelandic volcano in April, the dispute at British Airways, coupled with the country's economic plight have led to a downturn in bookings, especially for holidays abroad.

Fortunately, a combination of improved margins and effective cost control has enabled us to operate very close to the requirements of our business plan.

### Funerals

The Society's Funeral business has had a particularly good half-year, which is very satisfying because it has come on the back of last year's record result.

Total revenues amounted to £754,753, which is an increase of 1.6%, whilst the number of funerals undertaken increased 6.0%. Sales of Funeral Plans increased by 26.3%.

### Gross Profit

The total sum earned from the Society's sales during the period amounted to £9,704,872. This compares to last year's figure of £8,465,493, which is an increase of £1,239,379 or 14.6%.

The Society's ability to continue to grow its income at these impressive levels is a fundamental factor in our continuing success.

### Operating Costs

The total costs of operating the Society's business amounted to £8,743,805, which compares to last year's figure of £7,729,037. This is an increase of £1,014,768 or 13.1%.

That the Society's operating costs have increased by this substantial amount is not a surprise as it reflects a major expansion in our retail infrastructure, essentially the seven new food shops acquired.

It is, of course, crucial to the Society's continued financial progress that cost at whatever level, absorbs each year, a lower proportion of the Society's income. This is closely monitored each month by your Directors.

**Your Directors are therefore naturally very pleased to be able to report to members that cost, as a proportion of the Society's income, was 90.1%, whereas at this time last year it was 91.3%.**

### Trading Profit

Your Society's total trading profit for the period amounts to £961,067. This compares to last year's record interim figure of £736,456, which is an increase of £224,611 or 30.5%.

Only two years ago in August 2008, trading profit was £540,491. The figure now reported represents therefore an improvement in profitability of 77.8% over that period.

Net profit, i.e. after charging Bank interest and finance charges under FRS 17 in respect of the Society's Pension Fund is £695,067. This compares to last year's figure of £502,456, an increase of £192,611 or 38.3%.

# Directors' Interim Report to Members

## 28 weeks ended 14th August 2010

**It is your Directors' opinion that the Society's trading profit performance in such extremely challenging economic conditions has been highly creditable.**

### Business Development

This has been a very eventful half-year in terms of business development.

New food shops have been opened in South Ockendon, Hutton, Blackmore, Great Notley and Exchange Way, Chelmsford. In addition, an off-licence has been acquired in Hawkwell to complement our existing food shop there.

Both of our 'quadrant' Department Stores have also received investment. In Chelmsford, the principal changes have taken place to the first floor, which has been completely relaid. The early indications are that the new layouts in both stores have been well received by members and customers.

In Funerals, we have taken delivery of a new hearse and limousine, which will complement our existing fleet.

All of the above reported development has of course come at a cost, total capital expenditure in the period amounting to £2,869,841.

Your Directors are mindful that the Society must not become overcommitted in terms of financial investment and to this end is working within the parameters of a strategy that relates borrowing levels to our cash earnings often referred to as EBITDA.

**At the time of this report, your Directors are pleased to inform members that the Society is operating quite comfortably within its strategic parameters.**

### Funding and Interest

Net debt at 14th August 2010 amounted to £7,066,670; last year it was £5,132,523. The increase arises from the Society's investment in business development reported earlier.

Bank interest paid on the Society's borrowings amounted to £175,000; last year it was £192,000. Interest cover i.e. Bank interest to trading profit is now 5.5 times; last year it was 3.8 times.

The Society's ability to generate increasing levels of profit has to date, fully justified the additional investment.

### Board of Directors

Following the Society's Annual General Meeting in May, two new Directors were elected: Hazel Corby and Judy Saunders.

Ann Bearman and Roger Simons did not seek re-election; the Directors would wish to place on record their appreciation to Ann and Roger for their outstanding service to the Society.

Directors have appointed Maurice Austin and Jan Martin to continue to serve as President and Vice President for the ensuing year. The Directors are grateful to Maurice and Jan for continuing to accept the challenges posed by these demanding roles.

Michael Whalley has agreed to continue to chair the Membership Committee. The Society is very grateful to Michael for providing much needed continuity in this vital area of the Society.

Fiona Mockett has been appointed Chair of our Members' Council for the ensuing year and again, we thank her for taking on the role.

Also, following the Annual General Meeting, Tony Gunn was elected to the Membership Committee and Chris Henton and David Edwards to the Members' Council.

The Directors have also agreed to co-opt onto the Members' Council Beryl Sweeney, Julie Adams and John Dorrington. All will serve until next year's Annual General Meeting.

The Directors continue to give whatever support they can to the wider Co-operative Movement, whilst always being mindful of any conflict of interest with their roles in this Society.

At the time of this report, the following additional duties are being undertaken by Directors:

M Austin	Co-operative Bank – Customer Forum
J Martin	Director – Holdfast Credit Union
C Fegan	Chair of Trustees – St Cleres Co-operative Trust School
C Fegan	Director – Co-operative Press
L Gardner	Director – Co-operative Loan Fund

The half-year has again been very demanding in terms of workload with Directors involved in both the National Consumer Conference and in Congress, which this year was held in Plymouth.

**Your Directors are particularly pleased to inform members that the Society received a Co-operative Award at Congress. The award recognises the Society's exceptional progress of recent years.**

Directors have also continued with training initiatives, a key focus being on financial matters. A Special Board meeting was also held on the subject of the Co-operative Retail Trading Group (CRTG). This gave Directors a better insight into the constitution and role of the buying group.

Finally, the Directors approved financial support for Co-operative Fortnight, becoming a founding sponsor of this excellent initiative, which has greatly increased awareness of co-operation, its values, and its benefits, not just in our area but throughout the country.

### Membership and the Community

The Society's expansion during the first half of the year has led to the recruitment of over 1400 new members thanks to the efforts of our Member Relations team.

Members' activities have also expanded. The monthly coffee clubs, held in our two quadrant stores, are being extended to fortnightly and are still attracting between 25 and 35 members to each. Silver Surfer taster sessions and the monthly afternoon quiz are also very popular, the latter raising funds for our charity of the year.

Our Member Relations Officer (MRO), Keith Grinstead, teamed up with Essex County Council to run "Making My Community Work" events on Canvey Island. Members and community card groups regularly attend these events.

Our community card scheme continues to grow with over 190 groups now participating.

Some 200 members have benefited so far from the home fire safety visits arranged in collaboration with Essex County Fire and Rescue Service and the Diocese of Chelmsford. This links in well with our new initiative, launched on BBC Essex, to distribute energy saving plugs to as many of our qualifying members and customers' households as we can.

The Society promoted National Vegetarian Week with discounts on a range of products and, from August, in response to requests

from the Membership Committee, is offering, in each three weekly promotional period, special additional discounts to members.

Members will also be able to benefit from a concessionary price for the showing of the film "Dirty Oil" about the tar sands in Canada, which the Society is sponsoring at the Cramphorn Theatre Chelmsford on 5th October.

Work with schools in our trading area continues to expand. In addition to actively supporting St Clere's Co-operative Trust school at Stanford-le-Hope, we have also run co-operative and Fairtrade workshops in both primary and secondary schools. Also on Fairtrade, in July, the Membership Committee gave significant support to the launching of Essex's first-ever Fairtrade Town Trail in Chelmsford.

Our MRO has run several well attended training events for teachers to give them an insight into careers in the retail sector, and an understanding of the co-operative difference.

He has also taken a central role in the production of a series of government films, which feature some of our employees and which promote the new Retail Business Diplomas.

We took part in this year's Essex Schools Food and Farming event at Writtle College, when 3,000 primary school children from all around Essex experienced our cooking demonstrations around the theme of "Love Food Hate Waste". This is a wonderful event that helps promote the co-operative difference.

Keith was also a judge at this year's county final of the Young Enterprise Company Programme. The winning school team went on to win the national final and came second in Europe.

The MRO and the Membership Committee have an aspiration to form a Youth Council. Exactly how best to achieve this is being given active consideration.

Finally, in September, the MRO is piloting a major initiative "Launchpad" to help local people back into work.

#### **Charity of the Year**

Last year, we raised as a Society over £30,000 (a new record) for our Charity, Little Havens Children's Hospice.

Following a ballot of our employees, Macmillan Cancer Care Essex has been chosen for 2010/11; naturally, we would hope to raise an even greater sum.

The Directors would thank all our members, customers and employees for their generous support.

#### **Employees' Superannuation Fund**

An actuarial valuation of the Fund as at January 2009 has now been finalised and a new (revised) recovery plan put in place, having been agreed with the Trustees.

As with all recovery plans, they place a financial burden on the employer. However, the Society's improving financial performance has ensured that this burden has not been too onerous.

The Society has fulfilled its financial obligations under the plan throughout the period under review.

#### **The Co-operative Loan Fund**

The Co-operative Loan Fund has been in existence for a few years and has been instrumental in getting a large number of new co-operative ventures "off the ground".

The Society's Directors have given careful consideration to making an offer of financial assistance to the Fund, thereby enabling more support to be given to "fledgling Co-operatives" and has concluded that this would be entirely appropriate and in accord with our values. It is proposed to give further information at the interim meeting of members.

#### **Employees**

The Society's Employees' Awards were held in May and the event was a great success.

The Directors have long valued the ability and commitment of our employees, and the Awards are designed to recognise and reward those employees who have gone the "extra mile".

In determining the recipients of each Award, the views of members, customers, Directors, Managers and fellow employees are all taken into consideration.

This year's winners were:

#### **Food Shop of the Year**

- Chelmsford Area – Havengore  
- Braintree Area – Challis Lane  
- Southern Area – Thundersley

#### **Employee of the Year – Food**

- Jan Duffield – Meppel Avenue

#### **Department of the Year – Quadrants**

- Chelmsford – Furniture  
- Braintree – Linens

#### **Employee of the Year – Departmental Stores**

- Manjit Adnams – Lingerie, Chelmsford

#### **Funeral Operative of the Year**

- Craig Jackson – Chelmsford

#### **Family Liaison Officer of the Year**

- Lynne Williamson – Writtle

#### **Membership Champion of the Year**

- John Trice – Danbury

#### **Service Employee of the Year**

- James Barrett – Information Systems

#### **Customer Service – Assistant of the Year**

- Ann Brittain – Menswear, Chelmsford

#### **Concession Department of the Year**

- Chelmsford – East – Ladies' Fashion

- Braintree – Brambles – Restaurant

#### **Newcomer of the Year**

- Dishal De Costa – Church Street, Bocking

#### **Fundraiser of the Year**

- Danbury Food

#### **Overall Employee of the Year**

- Jan Duffield – Meppel Avenue – Food

#### **Overall Store/Department of the Year**

- Havengore

The Directors sincerely thank all our sponsors who provided over £14,000 in prizes for the Awards.

#### **Prospects for the Remainder of the Year**

It is your Directors' opinion that the second half of this year will be extremely challenging for all retailers as consumers adjust to the demands of the economy and the need for a significant reduction in the nation's debt.

Your Society has invested in business expansion for the long term, but in the medium term the momentum clearly evident in our first half figures will be an important factor in enabling us to rise to the challenges faced.

Your Directors are, therefore, optimistic that a combination of an enlarged business, an improving brand, a committed workforce and loyal members and customers will enable your Society to overcome the very real challenges ahead and that, come January 2011, we will again be able to report to you improved financial results.

#### **Board of Directors – September 2010**

# Statement of Trading Activities

28 Weeks Ended 14th August 2010 compared with 28 weeks to 15th August 2009

## SUMMARY CONSOLIDATED REVENUE ACCOUNT

		28 weeks 14th August 2010 (Unaudited)	28 weeks 15th August 2009 (Unaudited)
	Note	£000	£000
<b>Gross Takings</b>		<b>41 165</b>	35 812
less Agency and Concession Turnover excluded under the provisions of FRS5	1(a)	<b>9 503</b>	8 508
<b>Turnover</b>		<b>31 662</b>	27 304
less Value Added Tax		<b>(2 541)</b>	(1 792)
<b>Net Sales</b>	1(b)	<b>29 121</b>	25 512
Cost of Sales		<b>(19 416)</b>	(17 047)
<b>Gross Surplus</b>		<b>9 705</b>	8 465
Trading Expenses excluding Depreciation		<b>(8 046)</b>	(7 135)
<b>Trading Surplus before Depreciation</b>		<b>1 659</b>	1 330
Depreciation		<b>(698)</b>	(594)
<b>Trading Surplus</b>		<b>961</b>	736
Net Interest Payable		<b>(175)</b>	(192)
Other Finance costs		<b>(91)</b>	(42)
<b>Surplus before Distributions</b>		<b>695</b>	502

### Note 1(a) Gross Takings Adjustment

The Group has adopted the FRS 5 application note in reporting its Turnover.  
The effect is to exclude the Takings (including VAT) disclosed in Note 1(a) from Turnover.

	28 weeks 14th August 2010 (Unaudited)	28 weeks 15th August 2009 (Unaudited)	Increase/ (Decrease)
	£000	£000	%
Bill Payments – Food	<b>6 442</b>	5 219	
Concession Takings including VAT – Non Food	<b>2 164</b>	2 145	
Agency turnover less commission – Travel	<b>897</b>	1 144	
Amount excluded from 'Turnover' per FRS 5	<b>9 503</b>	8 508	
<b>Note 1(b) Net Sales</b>	£000	£000	
Food	<b>31 534</b>	27 121	
less Bill Payments	<b>6 442</b>	5 219	
<b>Food Stores</b>	<b>25 092</b>	21 902	<b>14.6</b>
Department Stores	<b>4 547</b>	4 090	
less Concession Sales	<b>1 824</b>	1 809	
<b>Department Stores</b>	<b>2 723</b>	2 281	<b>19.4</b>
<b>Funeral Services</b>	<b>746</b>	735	<b>1.5</b>
Travel	<b>1 325</b>	1 611	
less Sales as Agent	<b>882</b>	1 124	
<b>Travel</b>	<b>443</b>	487	<b>(9.0)</b>
<b>Rental Property Income</b>	<b>117</b>	107	<b>9.3</b>
	<b>29 121</b>	25 512	<b>14.1</b>

**CONSOLIDATED NET ASSETS**

	<b>As at 14th August 2010 (Unaudited)</b>	As at 15th August 2009 (Unaudited)
	<b>£000</b>	£000
Fixed Assets	<b>17 254</b>	14 598
Current Assets	<b>5 897</b>	5 807
Current Liabilities	<b>(6 963)</b>	(5 704)
Long Term Liabilities – Loans	<b>(5 994)</b>	(6 004)
Net Pension Liability	<b>(1 984)</b>	(1 452)
Provisions – Liabilities and Charges	<b>1 066</b>	462
<b>NET ASSETS</b>	<b>9 276</b>	<b>7 707</b>

**CONSOLIDATED MEMBERS' FUNDS**

Share Capital	<b>6 669</b>	5 651
Reserves	<b>2 607</b>	2 056
<b>MEMBERS' FUNDS</b>	<b>9 276</b>	<b>7 707</b>

**CONSOLIDATED INCREASE/(DECREASE) CASH FLOW**

Net Cashflow from Operating Activities	<b>1 169</b>	2 162
Servicing of Finance and Returns on Investment	<b>(358)</b>	(361)
Capital Expenditure, Disposals & Financial Investment	<b>(1 861)</b>	(1 678)
<b>Net Cash (outflow)/inflow before Management of Liquid Resources and Financing</b>	<b>(1 050)</b>	123
Management of Liquid Resources	<b>(2)</b>	(2)
Financing	<b>111</b>	1 301
<b>Increase/(Decrease) in Cash</b>	<b>(941)</b>	1 422

**CONSOLIDATED NET DEBT**

Cash at Bank and in Hand	<b>488</b>	646
Short Term Deposits	<b>12</b>	1 008
	<b>500</b>	1 654
Bank Overdraft	<b>(519)</b>	-
Loans	<b>(5 728)</b>	(5 356)
Finance Leases	<b>(1 319)</b>	(1 431)
	<b>(7 066)</b>	(5 133)

The Statement of Trading Activity has been prepared using the same Accounting Policies as were utilised to produce the society's published financial statements as at 30 January 2010.

# Addresses and Telephone Numbers

**Chelmsford Star -  
the Co-operative**  
at the heart of essex

## 'quadrant' Department stores:

220 Moulsham Street, Chelmsford,  
Essex CM2 0LS • **01245 490101**

George Yard, 9/15 Rayne Road, Braintree,  
Essex CM7 2QA • **01376 321303**

## The Co-operative Food stores:

40 Duke Street, Chelmsford, Essex  
CM1 1JA • **01245 345490**

25/27 Exchange Way, Chelmsford,  
Essex CM1 1XS • **01245 266752**

164/170 Meadgate Avenue, Great Baddow,  
Chelmsford, Essex CM2 7LJ • **01245 354759**

83 Barnard Road, Galleywood, Chelmsford,  
Essex CM2 8RS • **01245 474591**

Beehive Lane, Westbourne Grove, Chelmsford,  
Essex CM2 9RP • **01245 357761**

156 Gloucester Avenue, Moulsham Lodge,  
Chelmsford, Essex CM2 9LG • **01245 258089**

15 Havengore, Springfield, Chelmsford,  
Essex CM1 6JP • **01245 262923**

14/15 Torquay Road, Springfield, Chelmsford,  
Essex CM1 6NF • **01245 347868**

108 Kings Road, Chelmsford, Essex  
CM1 2BB • **01245 353630**

47/49 Main Road, Broomfield, Chelmsford,  
Essex CM1 7BU • **01245 440316**

Trent Road, Chelmsford, Essex  
CM1 2LQ • **01245 258585**

26 Melbourne Parade, Chelmsford,  
Essex CM1 2DW • **01245 347774**

17 Bridge Street, Writtle, Chelmsford,  
Essex CM1 3EY • **01245 421148**

78/82 Forest Drive, Chelmsford,  
Essex CM1 2TS • **01245 258855**

3/5 Spreadeagle Place, Ingatestone,  
Essex CM4 9EA • **01277 353124**

1 Fingrith Hall Road, Blackmore, Ingatestone,  
Essex CM4 0RU • **01277 822231**

62/64 Woodland Avenue, Hutton, Brentwood,  
Essex CM13 1HH • **01277 228042**

16 Main Road, Danbury, Essex  
CM3 4NQ • **01245 227733**

42 Challis Lane, Braintree,  
Essex CM7 1AN • **01376 321615**

62 Church Street, Bocking, Braintree,  
Essex CM7 5JY • **01376 326516**

174/176 Crossing Road, Braintree,  
Essex CM7 3PL • **01376 320952**

203/205 Mountbatten Road, Braintree,  
Essex CM7 9UL • **01376 334479**

Bridge End Lane, Great Notley, Braintree,  
Essex CM77 7GN • **01376 334644**

115/117 Ferry Road, Hullbridge,  
Essex SS5 6ET • **01702 232388**

216 Main Road, Hawkwell, Hockley,  
Essex SS5 4EG • **01702 204939**

7/8 St. Peter's Terrace, Wickford,  
Essex SS12 0AP • **01268 768833**

493/495 Southchurch Road, Southend-on-Sea,  
Essex SS12 2PH • **01702 461550**

85/87 West Road, Shoeburyness,  
Essex SS3 9DT • **01702 290679**

159 Church Road, Thundersley, Benfleet,  
Essex SS7 4EN • **01268 753908**

173/175 Long Road, Canvey Island,  
Essex SS8 0JD • **01268 693004**

12 Pauls Court, Meppel Avenue, Canvey Island,  
Essex SS8 9RZ • **01268 690092**

12 Stanford Place, Princess Margaret Road,  
East Tilbury, Essex RM18 8YP • **01375 857786**

14/16 Calcutta Road, Tilbury,  
Essex RM18 7QU • **01375 843401**

3/4 Canterbury Road, South Ockendon,  
Essex RM15 6NH • **01708 852488**

## Super Saver store:

35/39 Masefield Road, Braintree,  
Essex CM7 1AA • **01376 345789**

## Off Licence:

210 Main Road, Hawkwell, Hockley,  
Essex SS5 4EG • **01702 207577**

## Post Office facilities:

16 Main Road, Danbury, Essex  
CM3 4NQ • **01245 222001**

35/39 Masefield Road, Braintree,  
Essex CM7 1AA • **01376 348083**

## Funeral Services:

78 Broomfield Road, Chelmsford,  
Essex CM1 1SS • **01245 353978**

348 Baddow Road, Chelmsford,  
Essex CM2 9RA • **01245 268993**  
(corner of Beehive Lane)

60 The Green, Writtle, Chelmsford,  
Essex CM1 3DU • **01245 422622**

57A Main Road, Danbury, Essex  
CM3 4NG • **01245 221444**

6 Clare Road, Braintree, Essex  
CM7 2PA • **01376 551951**

47 High Street, Ingatestone, Essex  
CM4 9DU • **01277 350988**

## Travel Centres:

'quadrant', 220 Moulsham Street, Chelmsford,  
Essex CM2 0LS • **01245 490290**

'quadrant', George Yard, 9/15 Rayne Road,  
Braintree, Essex CM7 2QA • **01376 551444**

## Customer Service facilities:

'quadrant', 220 Moulsham Street,  
Chelmsford, Essex CM2 0LS • **01245 490101**

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