

The interim

report & financial statements

28 weeks ended 13th August 2011

The
co-operative
food

co-operative

Entr

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

Directors, Management Executive & Advisers

As at 13th August 2011

BOARD OF DIRECTORS

President
(appointed by the Directors)
M P Austin

Directors

C Fegan (Vice-President)

Ms H A Corby
Mrs P R Dodd
F P L Gardner
Mrs P Green
A W Gunn
A Price
Mrs J Saunders
M F R Whalley

Audit Committee

F P L Gardner (Chair)
Ms H A Corby
A W Gunn
Mrs J Saunders

Remuneration Committee

M P Austin (President)
C Fegan (Vice-President)
Ms H A Corby
Mrs J Saunders

Membership Committee

M F R Whalley (Chair)
Mrs P R Dodd
C Fegan
A W Gunn
Mrs J E Martin (elected)
Mrs F Mockett (elected)
C Henton (Chair of the Members' Council) – co-opted under the Rules to serve on the Membership Committee

Members' Council

Mrs J Adams
Ms R Benjamin (co-opted)
Mrs L Bowser (co-opted)
D K Edwards
C Henton (Chair)
L Hope
Mrs S Sullivan (co-opted)
M R Wallace

Succession Planning sub-committee

C Fegan (Chair)
Ms H A Corby
F P L Gardner
Mrs P Green
A Price
M F R Whalley

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
Mrs E Tredwin
Secretarial Officer

ADVISERS

Auditors

MacIntyre Hudson LLP
Chartered Accountants
Boundary House
County Place
Chelmsford

Solicitors

Wortley Redmayne Kershaw
Stonebridge House
Stonebridge Walk
High Street
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 10th October 2011** at **6.30pm** in the 'quadrant' Department Store, 220 Moulsham Street Chelmsford. Entrance from 6.00pm at the Riverside Entrance Only

INTERIM MEETING AGENDA

1. To receive the Directors' Interim Report and Trading Statement for the 28 weeks ended 13th August 2011.
2. Management Presentation:
 - Review of the 2011/12 trading year
 - Future prospects and Business developments
3. 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 30 September 2011.

To the Members

Fellow Co-operators

Your Board of Directors has pleasure in submitting for your consideration its 14th interim report. The report covers a period of 28 weeks trading, ending on 13th August 2011.

Economic Background

In our last report to you, which covered the financial year which ended on 29th January 2011, we made the following statement when assessing prospects for this present financial year.

"All the economic indicators would seem to suggest that retailing will struggle for any sort of growth in 2011 and that as a consequence profitability will come under pressure."

The very high number of retail casualties that have been announced this year indicates that profitability for many retailers has indeed become an issue. The economy shows little sign of improving and as a Board we see these very real pressures continuing for the foreseeable future.

It is your Directors' considered opinion that the interim results now reported to you demonstrate that Chelmsford Star has shown great resilience in continuing to make very real progress in the most challenging of economic conditions.

Gross Takings

Your Society's gross takings in this period amount to £45,608,069, which compares to last year's figure of £41,164,904. This is an increase of £4,443,165 or 10.79%.

Gross takings on a "like for like" basis have increased by £1,743,981 or 4.24%.

It is your Directors' opinion that the Society's rate of growth on a "like for like" basis bears extremely favourable comparison with other retail co-operatives and retail in general.

Food

Members will recall that last year saw a major expansion of our Food business. To date this year, the emphasis has been on integrating the new shops acquired into our business model and on refurbishing and re-branding them. Our shops in Nevendon Road, Wickford and Fingrith Hall Lane, Blackmore have had significant investment and our shop in Trent Road, Chelmsford is currently being extended and re-branded. When Trent Road is finished, the whole of the Food estate will have been re-branded.

Gross takings in our Food business amounted to £37,920,086, which compares to last year's figure of £33,611,545. This is an increase of £4,308,541 or 12.82%.

Performance on a "like for like" basis shows that gross takings have grown by £1,756,843 or 5.23% which validates the Directors' earlier comment that our business is showing tremendous resilience in the most difficult of economic conditions.

During the year, the Society's Food business won a prestigious national award for Best Services Convenience Retailer, which is very pleasing.

It is your Directors' understanding that the Society's Food business performance in terms of "like for like" growth is in the upper quartile of the industry.

Departmental Stores

Consumers, faced with a host of economic pressures and uncertainty, are having to curtail their spending as a matter of necessity. It isn't surprising that one area of our business that they have discretion not to spend is our two Departmental Stores.

In overall terms, our gross takings have amounted to £5,158,977, which compares to last year's figure of £5,327,548; this is a decrease of £168,571 or 3.16%.

Within this overall figure, we have some outstanding performances, notably Footwear, Menswear, Furniture, Nursery and Luggage, which again demonstrates our earlier point about the resilience of the Society's business model. The major area of weakness has been our Ladies' fashion brands, but here again some brands have performed exceptionally well, namely Jacques Vert Group, Kaliko and Tigi.

We have continued to invest in this part of our business. In Chelmsford a new Lingerie department has been opened and a number of new fashion brands have been introduced. In Braintree our Cookshop has had investment in new fixtures and a new layout.

The continuing success of our Furniture business has led to us investing in further racking and forklift trucks for our warehouse.

During the year, we also took space on a temporary basis in Exchange Way, Chelmsford to sell clearance furniture. The venture has been an outstanding success allowing stock to be sold in order to create room for new lines.

In July, we celebrated the 130th anniversary of our 'quadrant' store in Chelmsford. An exhibition of memorabilia was displayed and attracted considerable attention and much praise from customers.

Your Directors are very aware that future planned retailing developments in Chelmsford will see the arrival of further big names such as John Lewis and Primark. These developments can be viewed in one of two ways, i.e. they are added competition and a threat to our store's viability, or they will make Chelmsford Essex's premier shopping town and therefore increase overall economic activity. Your Directors' opinion is that the arrival of such "big names" should be seen more as an opportunity than a threat. There is no doubt however that our Chelmsford store will as a result require some additional capital investment over the next two years and this will be factored into our business planning.

The first 28 weeks have unquestionably been very challenging for all operators of Departmental Stores, which includes John Lewis, House of Fraser and our independent colleagues in AIS.

However, it is your Directors' opinion that the performances of the Society's 'quadrant' stores have been creditable and bear favourable comparison with others.

Travel

Members will understand that the market for holidays has been particularly challenging. The Thomas Cook/Co-operative Travelcare merger is evidence of the economic pressures facing even large Travel businesses, and very recently another tour operator, Holidays 4 You has gone into administration.

The Society is currently embracing the Co-operative brand within Travel. At the time of writing this report, Chelmsford is complete and Braintree is being done.

Given the challenges facing the Travel industry, your Directors are very pleased to inform members that the Society's Travel business has had a very creditable 28 weeks trading.

Gross takings amount to £1,515,331, which compares to last year's figure of £1,339,799, an increase of £175,532 or 13.1%. Holiday bookings have increased 2.40% and sales of currency 42.48%.

This robust and resilient performance has enabled Travel to produce a financial result that is ahead of the expectations of the business plan.

Directors' Interim Report to Members

28 weeks ended 13th August 2011

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Funerals

Last year was a record year for the Society's Funeral business.

The Directors are naturally very pleased to be able to inform members that Funerals have yet again had an excellent year surpassing last year's record figures for funerals conducted and for sales of Funeral Plans.

The Society's premises in Clare Road, Braintree have been refurbished during the year to an extremely high standard, bringing them into line with the Society's other premises.

Investment Property

Gross income from the Society's investment property portfolio amounted to £124,138. This compares to last year's figure of £117,076, which is an increase of £7,062 or 6.03%. The Society has benefited from improved rates of occupancy.

Gross Profit

The total sum earned from the Society's sales during the period amounted to £10,706,638. This compares to last year's figure of £9,828,450, an increase of £878,188 or 8.94%.

The overall percentage rate of gross profit earned on the Society's adjusted net sales has declined by 0.37% when compared to last year. There are a number of reasons for this which include a higher proportion of sales coming from products on promotion as our customers quite naturally seek value.

Operating Costs

The total costs of operating the Society's business amounted to £9,565,179, which compares to last year's figure of £8,752,093. This is an increase of £813,086 or 9.29%.

This increase in cost in part reflects the expansion programme of last year.

Cost, however, when measured against that anticipated in our business plan is substantially less than expected, reflecting a high standard of cost control.

Funding and Interest

The cornerstone of our financial plan for this year is to consolidate last year's major expansion and conserve cash, thereby positioning ourselves to take advantage of any further development opportunities.

The net debt at 13th August 2011 amounted to £6,426,874, which compares to last year's figure of £7,066,670. This is a reduction of £639,796 or 9.05% and is a clear indication that the financial strategy has been effective.

Your Directors pay particular attention to gearing and the net debt/EBITDA ratio and are pleased to be able to report to members that the Society has operated comfortably within its agreed strategic parameters.

Profitability

Net profit or profit before distributions amounted to £956,461, which compares to last year's figure of £869,260, an increase of £87,201 or 10.03%.

It is your Directors' opinion that to have improved profitability in the most challenging of economic conditions is testament to the resilience of the Society's business model.

Board of Directors

At the Society's Annual General Meeting in May, Tony Gunn was elected to the Board for the first time and Pauline Dodd and Tony Price were successfully re-elected.

Jan Martin, our long serving former Vice President, did not stand for election on this occasion having served three 3 year terms. The Board pays tribute to Jan for her service whilst on the Board and expresses pleasure that she was successfully elected to serve on the Membership Committee, together with Fiona Mockett.

The Directors have appointed Maurice Austin to serve as President and Chris Fegan to serve as Vice President for the ensuing year and thanks them for taking on the responsibility.

The Directors have again asked Michael Whalley to chair the Membership Committee and are pleased that Michael has accepted the challenge.

Julie Adams, Len Hope and Malcolm Wallace were elected to the Members' Council and the Board has co-opted Lois Bowser, Rosemary Benjamin and Sue Sullivan to serve on the Council until the next election.

As is usually the case, the workload of Directors has been demanding. Directors have represented the Society at the National Consumer Conference, Congress, Southern Sectional meetings and a Women's Challenge Conference.

The Directors have authorised a major project to identify talent within the Society's employees and to find ways that such talent can be encouraged and developed to enable the Society to continue its progress of recent years. This work is being co-ordinated by the Succession Planning Committee under the chair of Chris Fegan.

The Directors have continued to monitor and receive reports from management with regard to progress being made with the current strategic plan. In overall terms, good progress is being made. The Directors are particularly looking forward to a much improved website which should be in place in the not too distant future.

During the year, the Board received a visit from Michael Stephenson, General Secretary of the Co-operative Party. A very constructive discussion took place which was helpful to both organisations.

Members will probably be aware that 2012 has been designated by the United Nations as the International Year of Co-operatives. This is clearly a marvellous opportunity to spread the message of co-operation and your Board is participating in the national planning process which is very much underway.

Membership and Community

There has been so much going on in the areas of membership and community that it's quite difficult to know where to start.

We can report that our Youth Council has now been established and consists of pupils from St Clere's, Stanford-le-Hope, Anglo European, Ingatestone and our own employees. They have made a really encouraging start and have already organised a Co-operative Day event.

The membership team have again been heavily involved in Co-operative Fortnight and Keith, our Member Relations Officer has featured on local radio giving the Society excellent exposure. Our Co-operative Streets initiative has been particularly well received; we have also supported the national petition concerning the gap between rich and poor.

We have entered into a sponsorship arrangement with the Great Britain Ladies' Volleyball team, which will participate in the 2012 Olympics. We have hosted a very successful reception for them in 'quadrant' Chelmsford, which generated a lot of very positive media coverage.

A series of pre-Olympic events has also been organised with the aim of helping our Charity of the Year, 'Families InFocus (Essex)'.

Our Launchpad initiative, aimed at helping long term unemployed people back into work has now become established and already, we can be proud of some individual "success stories".

Coffee Clubs have continued throughout the year with a series of very interesting speakers and attendances have continued to be really excellent.

Directors' Interim Report to Members

28 weeks ended 13th August 2011

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Our Community Card scheme continues to prosper, providing financial assistance to local groups. We now have 211 groups in membership of the scheme.

We have many other initiatives either underway or in the pipeline and would hope to update members further at the Interim meeting, which will take place on 10th October 2011. Please come along.

Charity of the Year

We are pleased to be able to report to members that our charity last year, Macmillan Cancer Care Essex received a record sum of £34,838.

Our charity for 2011 is Families InFocus (Essex) and we hope to beat our previous record figure.

The Directors thank all employees for their efforts in supporting this initiative each year.

Co-operative Energy

The Society is supporting this outstanding business venture which has been launched by the Midcounties Co-operative to supply gas and electricity, sourced as far as possible from renewable sources, to domestic consumers.

Members wishing to know more can visit our website www.co-operativeenergy.coop/chelmsfordstar or by phoning 0800 954 0693.

Co-operative Loan Fund

Lance Gardner has continued to be the Society's representative and the Fund has continued its good work throughout the year. The Directors will consider any future financial commitment beyond that already agreed when it puts together the next three year plan.

Employees

The Society's much appreciated employees' awards event was again held at Boreham this year and was supported by a record attendance.

The Board extends its sincere congratulations to all those who were nominated for an award and to those who won.

The winners were:

Employee of the Year –
Sarah Cole, South Ockendon

Shop of the Year –
East Tilbury, Food

'quadrant' Chelmsford –
Department of the Year Housewares

'quadrant' Braintree –
Department of the Year Furniture

Department Stores –
Employee of the Year Gill Wooller

Funerals – Employee of the Year

Mark Dinmore

Membership Champions

Wickford and Hawkwell Food Shops

Customer Services –
Assistant of the Year Stuart Crockard

Fundraiser of the Year James Barrett

Concession of the Year – Chelmsford
Jacques Vert

Concession of the Year – Braintree
Bon Marché

Food Shop of the Year – North
Ingatestone

Food Shop of the Year – South
East Tilbury

The Directors wish to place on record their thanks to all sponsors for their generous support.

Prospects for the remainder of the year

The Board recognises that the second half of the year will be no less challenging in economic terms than the first.

The Society's first half performance has shown that our business is robust and that we have continued to make progress, if at a slower rate than in the recent past.

Given the prevailing economic situation it would be foolish to predict a massive improvement in second half profitability but even so, we would be hopeful that, come January 2012, your Society will again be able to demonstrate its resilience.

The Board of Directors – August 2011

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quoting

"Chelmsford Star"



Statement of Trading Activities

28 weeks ended 13th August 2011 compared with 28 weeks to 14th August 2010

SUMMARY CONSOLIDATED REVENUE ACCOUNT

	Note	28 weeks 13th August 2011 (Unaudited) £000	28 weeks 14th August 2010 (Unaudited) Restated* £000
Gross Takings		45 608	41 165
less Agency and Concession Turnover excluded under the provisions of FRS5	1(a)	9 892	9 503
Turnover		35 716	31 662
less Value Added Tax		(3 157)	(2 541)
Net Sales	1(b)	32 559	29 121
Cost of Sales		(21 853)	(19 292)*
Gross Surplus		10 706	9 829
Trading Expenses excluding Depreciation		(8 903)	(8 046)
Trading Surplus before Depreciation		1 803	1 783
Depreciation		(662)	(698)
Trading Surplus		1 141	1 085
Net Interest Payable		(143)	(175)
Other Finance costs		(42)	(41)*
Surplus before Distributions		956	869

*Restated - see note on page 7.

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 13th August 2011 (Unaudited) £000	28 weeks 14th August 2010 (Unaudited) £000	Increase %
Bill Payments – Food	7 033	6 442	
Concession Takings including VAT – Non Food	1 928	2 164	
Agency turnover less commission – Travel	931	897	
Amount excluded from 'Turnover' per FRS 5	9 892	9 503	
Note 1(b) Net Sales	£000	£000	
Food	35 282	31 534	
less Bill Payments	7 033	6 442	
Food Stores	28 249	25 092	12.6
Department Stores	4 321	4 547	
less Concession Sales	1 584	1 824	
Department Stores	2 737	2 723	0.5
Funeral Services	864	746	15.8
Travel	1 492	1 325	
less Sales as Agent	907	882	
Travel	585	443	32.1
Rental Property Income	124	117	6.0
	32 559	29 121	11.8

Statement of Trading Activities

28 weeks ended 13th August 2011 compared with 28 weeks to 14th August 2010

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CONSOLIDATED NET ASSETS

	As at 13th August 2011 (Unaudited) £000	As at 14th August 2010 (Unaudited) Restated# £000
Fixed Assets	17 429	17 254
Current Assets	6 313	6 021#
Current Liabilities	(6 926)	(6 963)
Long Term Liabilities – Loans	(5 980)	(5 994)
Net Pension Liability	(1 813)	(2 034)#
Provisions – Liabilities and Charges	1 219	1 066
NET ASSETS	10 242	9 350

CONSOLIDATED MEMBERS' FUNDS

Share Capital	6 995	6 669
Reserves	3 247	2 681#
MEMBERS' FUNDS	10 242	9 350

CONSOLIDATED CASH FLOW

Net Cashflow from Operating Activities	1 792	1 169
Servicing of Finance and Returns on Investment	(377)	(358)
Capital Expenditure, Disposals & Financial Investment	(603)	(1 861)
Net Cash inflow/(outflow) before Management of Liquid Resources and Financing	812	(1 050)
Management of Liquid Resources	(2)	(2)
Financing	(582)	111
Increase/(Decrease) in Cash	228	(941)

CONSOLIDATED NET DEBT

Cash at Bank and in Hand	654	488
Short Term Deposits	16	12
	670	500
Bank Overdraft	-	(519)
Loans	(5 832)	(5 728)
Finance Leases	(1 265)	(1 319)
	(6 427)	(7 066)

The Statement of Trading Activities has been prepared using the same Accounting Policies as were utilised to produce the society's published financial statements as at 29th January 2011.

*Restatement - Cost of Sales and Other Finance costs

Cost of Sales: The previous year's Cost of Sales figure has been restated (reduced) to reflect the accounting treatment adopted at January 2011, when the contribution towards Co-operative Retail Trading Group efficiencies was treated as an Exceptional Charge in the Revenue Account. At the interim stage last year the contribution had been charged as Cost of Sales, being spread over two years. The restatement amounts to £124k less Cost of Sales, improving Gross and Trading Surpluses and Surplus before Distributions by a like amount.

Other Finance costs: Other Finance costs were estimated at week 28 2010 based on previous experience. At January 2011 the estimates were found to have been too generous. The original estimate of £91k has been replaced by a more realistic £41k. This revision represents an appropriate proportion of the full year cost which amounted to £75k for the year to 29th January 2011.

#Restatement - Current Assets, Net Pension Liability and Reserves

Current Assets: Current Assets have been restated to include £124k previously charged as Cost of Sales in the Revenue Account.

Net Pension Liability: The deficit has been restated to reflect the lower Other Finance costs charge disclosed in the Revenue Account having the effect of increasing the deficit by £50k.

Reserves: Reserves have been restated for both of the above adjustments, increasing by a net £74k.

'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 Spredaeagle 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**

157-159 Nevendon Road, Wickford,
Essex SS12 0NY • **01268 766999**

493/495 Southchurch Road, Southend-on-Sea,
Essex SS1 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**

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