

# The interim

report & financial statements

28 weeks ended 11th August 2012



**“Co-operatives are a reminder to the international community that it is possible to pursue both economic viability and social responsibility.”**

- Ban Ki-moon, UN Secretary General

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



## 2 Directors, Management Executive & Advisers As at 11th August 2012

### BOARD OF DIRECTORS

President  
(appointed by the Directors)  
Mrs P R Dodd

Vice-President  
(appointed by the Directors)  
R Simons

### Directors

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

### Audit Committee

A W R Gunn (Chair)  
Ms H A Corby  
F P L Gardner  
Mrs J E Martin

### Remuneration Committee

Mrs P R Dodd (Chair)  
Ms H A Corby  
Mrs J Saunders  
R Simons

### Membership Committee

M F R Whalley (Chair)  
Mrs P Green  
A W R Gunn  
Mrs J E Martin  
C Henton (elected)  
Mrs S Sullivan (co-opted)

### Members' Council

Mrs L Bowser  
L Hope  
L Hughes  
J Knott  
Mrs J Milbank  
Mrs S Sullivan (Chair)  
M R Wallace

### MANAGEMENT EXECUTIVE

A W Gudgeon  
Chief Executive Officer  
B J Wood MCMI CIRM  
Deputy Chief Executive  
K Grinsted MBA FRSA  
Member Relations Officer  
S B Hammond  
Head of Food  
Miss V J Howard  
Marketing and PR Manager  
R Myddelton  
Head of Finance & Secretary  
Mrs A Rowland  
Human Resources Manager  
Mrs E Tredwin BA  
Secretarial Officer

### ADVISERS

#### Auditors

MHA MacIntyre Hudson  
Chartered Accountants  
Boundary House  
Chelmsford

#### Solicitors

Tees Solicitors (incorporating  
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](http://www.chelmsfordstar.coop)  
email:  
[members@chelmsfordstar.coop](mailto:members@chelmsfordstar.coop)

Notice is hereby given that the **Interim Meeting of Members** will take place on **Monday 8th October 2012 at 6.30pm** in the **'quadrant'** Department Store, 220 Moulsham Street Chelmsford, CM2 0LS. Doors open from 6.00pm at the Riverside entrance only.

### AGENDA

1. To receive the Directors' Interim Report and Trading Statement for the 28 weeks ended 11th August 2012.
2. Management Presentation:
  - Review of the 2012/2013 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 primary Membership Card or Members' Share Pass Book accompanied by proof of the Member's identity.

#### 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."

### SPECIAL MEETING OF MEMBERS

A Special Meeting of Members will be held immediately after the Society's Interim Meeting.

The purpose of the meeting is to **consider**, and if thought fit to **adopt**, changes to the Society's Rules. Changes to the Society's Rules require a **two-thirds majority** of members voting to be adopted. Voting will be by show of Voting Cards but may be by ballot if the results appears close or are challenged, at the discretion of the Chair of the Meeting.

### SPECIAL MEETING AGENDA

1. Appointment of Tellers and Scrutineers.
2. Consideration of proposed Rule Changes, submitted by the Board of Directors

### PROPOSED RULE CHANGES

Copies of the proposed Rule Changes can be obtained from the Secretary at the Society's Registered Office, 220 Moulsham Street, Chelmsford, Essex, CM2 0LS (01245 216912) or via the Society's website. [www.chelmsfordstar.coop](http://www.chelmsfordstar.coop).

**Be there. Be heard. Be involved.**

### To the Members

Fellow Co-operators

Your Board of Directors has pleasure in submitting for your consideration its 15th interim report. The report covers a period of 28 weeks trading ending on 11th August 2012.

### Economic Background

In our last report to members, which covered the year ending on 28th January 2012, we made the following statement:

*"It is your Directors' carefully considered opinion that 2012 will be a very difficult year for the retailing industry".*

It has indeed proved to be a difficult year to date. Consumer confidence remains very low, incomes have continued to fall in real terms and perhaps the clearest indication of the depressed market conditions can be gauged from the trading results of bell-wether companies such as Tesco and Marks & Spencer.

In our report for last year, we also reported to you that your Society had a business plan for 2012/13 which recognised the challenges faced and that we also had in place strategies that we believed were appropriate.

**Your Directors are therefore naturally very pleased to be able to report to you that your Society has shown great resilience to date in coping with the adverse economic conditions, so much so that profitability has exceeded the expectations of our business plan.**

### Gross Takings

Your Society's gross takings in this period amount to £48,891,538, which compares to last year's figure of £45,608,069. This is an increase of £3,283,469 or 7.2%.

Gross takings on a "like for like" basis of comparison have increased by £2,716,657 or 5.98%.

**Your Directors are pleased to be able to report to members that your Society's rate of "like for like" growth is very firmly in the upper quartile of retail performance.**

### Food

The Society now operates from 39 outlets following the acquisition of our new food store in Mungo Park Road, Rainham.

Competition has remained intense throughout the period and a significant number of new competitor shops have opened or are in course of being developed.

During the period under review the Society has concentrated on investment and refurbishment of our outlets and on improving the service offer to our members and customers.

**Your Directors are therefore particularly pleased to be able to inform members that Chelmsford Star was voted Best Convenience Retailer for store staff in a prestigious national survey, the voting for which was exclusively by customers.**

In the retailing industry and particularly in Food, one of the key measures of performance is the rate of "like for like" growth in turnover or gross takings.

**Your Society's Food performance in this 28 week period has, yet again, been quite outstanding. "Like for like" growth amounts to £1,115,530 or 4.06%. This is very much a market leading performance and has enabled Food profitability to reach a new record and comfortably exceed the expectations of the business plan.**

### Non-Food

Market conditions have remained depressed throughout the period. Consumers are of necessity having to make "difficult choices" and unquestionably the clothing and furniture areas nationally have sustained significant falls in volume.

In overall terms, gross takings have amounted to £4,824,175, which compares to last year's figure of £5,158,977, a decrease of £334,802 or 6.49%.

This is however not a "like for like" basis of comparison, primarily because last year we operated for a period of time a temporary clearance outlet in Exchange Way, Chelmsford, which was quite successful. We would hope to do something similar in the second half of this year subject to finding a cost effective location.

Our Non-Food core business on a "like for like" basis of comparison has recorded a decrease of £233,741 or 4.66%, which is considered to be creditable in the circumstances of a depressed market.

Your Directors recognise that it is important to look ahead and to make sure that as a business our Non-Food stores are well positioned to take advantage when the "upturn" comes. To this end, we have continued to innovate and invest throughout the period. In particular, a new Bed Centre has been opened on Canvey Island. It is early days but the signs are very good. In addition, both quadrants have had investment. An extended Housewares department in Chelmsford has been supported by new Menswear, Lingerie, and Accessories offers in quadrant Braintree.

**Despite the unfavourable trading conditions, your Directors are pleased to be able to inform members that our Non-Food business has performed in line with the expectations of our business plan.**

### Travel

Following the demise of the Co-operative Travel Trading Group (CTTG), the Society has entered a new buying and marketing arrangement with the Midcounties Society.

The Society has enjoyed a successful period of trading which has exceeded the Directors' expectations.

Gross takings for 28 weeks amount to £2,565,311, which compares to last year's figure of £1,515,331 and represents a remarkable increase of £1,049,980 or 69.29%. Bookings for holidays have grown 29.06%, and sales of currency by 152.74%.

**The Society's Travel business has recorded a profit comfortably ahead of that envisaged in the business plan and previous year.**

### Funerals

The Society's Funeral business has had another excellent year, surpassing previous records. Funerals conducted have grown by 5.42%, and sales of Funeral Plans by 34.18%.

Gross takings amount to £933,851 which compares to last year's figure of £879,155, an increase of £54,696 or 6.22%.

The Society has agreed terms for a new Funeral branch in Great Dunmow. We look forward to the opening of this, our seventh branch. Only a few years ago, the Society had a mere two branches, one in Chelmsford and one in Braintree.

**Funeral profitability in the period was exceptional, surpassing by a wide margin the expectations of our business plan and setting a new record for an interim result.**

### Investment Property

The Society's investment property portfolio in the main consists of flats above our shops. Rates of occupancy have been good throughout the period and this has enabled the Society to record a satisfactory financial result.

Gross income in the period amounted to £140,829, which compares to last year's figure of £134,518, an increase of £6,311 or 4.69%.

### Gross Profit

The challenging economic conditions have made the task of growing the income of our business very difficult.

# 4 Directors' Interim Report to Members

## 28 weeks ended 11th August 2012

The total sum earned from the Society's sales during the period amounted to £11,127,275. This compares to last year's figure of £10,706,638; our income has grown therefore by £420,637 or 3.93%.

The rate of growth is slightly less than was hoped for but considered to be satisfactory when all the circumstances are taken into consideration.

### Operating Costs

It is your Directors' opinion that the effective control of operating costs is crucial to business success at any time, but particularly so when economic conditions are poor and income generation problematical.

Members will be aware from previous Directors' Reports that your Board monitors cost performance on a four weekly basis and pays particular attention to the cost to income ratio, i.e. the proportion of our income which is absorbed by cost.

**Your Directors are pleased to be able to report to members that cost control throughout the period has been extremely good, so much so that this has enabled a shortfall in gross profit to be compensated for.**

### Profitability

Net profit, or profit before distributions, amounts to £978,760. This compares to last year's figure of £956,461, which was in itself a record.

It is your Directors' opinion that to have yet again improved profitability, reflects great credit on all our team from Chief Executive Officer to shop floor and most importantly the loyalty of our members and customers.

### Board of Directors

Following the Society's Annual General Meeting held on 30th April 2012, Pauline Green and Michael Whalley were successful in being re-elected to the Board. Jan Martin and Roger Simons, two former Directors were also elected to the Board, having previously taken a break from office.

Lance Gardner having been President since December did not seek re-appointment. The Directors would wish to place on record their sincere appreciation to Lance for accepting the challenge of the office of President at probably one of the most difficult times in the Society's history. Directors are also delighted that Lance continues to serve the Society as a Director.

Malcolm Wallace was co-opted and served as a Director until April 2012. The Directors would like to place on record their sincere thanks to Malcolm, whose experience was of great benefit to the Society.

The Board has appointed Pauline Dodd to serve as President and Roger Simons as Vice-President for the ensuing year. The Directors are confident that a strong and united Board under Pauline's and Roger's leadership will enable your Society to move forward with optimism.

As has been the norm in recent years, interest in becoming involved in the Society's governance structure was very high with every position being subject to a contested election.

Chris Henton (a former Chair of our Members' Council) was successfully elected to our Membership Committee, whilst Leo Hughes (a member of our Youth Council), Jane Millbank, Sue Sullivan, Malcolm Wallace, Lois Bowser and John Knott were elected to the Members' Council. Michael Whalley will continue to chair the Membership Committee and Sue Sullivan will chair the Members' Council.

This year's elections were conducted under the auspices of Electoral Reform Services; and in the opinion of your Directors this further strengthened an already robust election process.

The Society's Annual General Meeting was very well attended, probably the highest attendance for ten years and driven in part by the resignations of Maurice Austin and Chris Fegan from the Board, which generated a degree of local Press coverage. Members at the Annual General Meeting overwhelmingly supported the position and actions of the Board in this matter, and your Directors are united in their intention to continue to put the values of co-operation and the collective interests of members first.

The Board has spent a significant amount of time examining its procedures and in reviewing and updating the Society's Rules. As a result a number of Rule changes will be put forward for members' consideration at a Special General Meeting later this year.

The Society hosted a successful visit by Directors of the Central & Eastern Region of the Co-operative Group. The visit was extremely useful and broadened both parties' understanding of each other's organisations.

Members will be aware that 2012 has been designated by the United Nations as the "International Year of Co-operatives". The Society has vigorously promoted a number of events and launched some very important initiatives; more information is given under the section "Membership and Community".

The International Year will culminate in a series of major events to be held in Manchester from 29th October – 2nd November 2012, which will include Congress, usually held in June. Chelmsford Star will be represented and promoted to an international audience.

Arrangements are also in hand to facilitate members' visits to the Co-operative Expo and the Rochdale Peoples' History Museum.

### Membership and Community

The year to date has again been extremely busy and there is much to report.

The Directors would like to start by congratulating our Member Relations Officer, Keith Grinsted on his Alumni Award from the Open University. The Award is in recognition of Keith's work in the community and particularly Launchpad, our initiative to help unemployed people back into work.

Given the scale of our membership activity and its importance in being a part of our commercial success, together with our work in the communities we serve, the Directors have approved the recruitment of an Assistant Member Relations Officer. It is hoped that the person appointed will be in post by the time of the Interim meeting.

During the half year, the Society launched a joint initiative with the charity, Bike Aid Africa. The charity repairs bicycles and transports them to Africa where they can have a profound effect on improving people's lives. The Society supports the charity by collecting unwanted bicycles. The venture has been a real success story, with over 400 bikes collected by the end of August.

The Society's Directors have approved another exciting project which it is hoped will be a lasting legacy of 2012, the International Year of Co-operatives. The project is in Lesotho, Southern Africa, and it will support a small impoverished community to set up their own Co-operative to produce fruit and vegetables. The Society is working in collaboration with the Government in Lesotho, Co-operative College and an organisation with a deep knowledge of, and commitment to Lesotho called Connecting Communities Worldwide. Members will be further updated at the Interim Meeting.

The Society's Youth Council has continued to develop organising a second 5-a-side football tournament, which raised £500 for the Charity of the Year. A number of interesting initiatives are being planned for the coming year. The Society is particularly pleased that a member of the Youth Council, Leo Hughes, was elected by members to serve on our Members' Council.

During this year, the Society has continued to support the Holdfast Credit Union which is based in Witham, and which currently operates in St Clere's School, Stanford-le-Hope, one of the two Co-operative Trust schools in Essex. The services of the Credit Union are presently being actively marketed to the Society's employees and membership.

Whilst it is still a few years away, the Society's 150th Anniversary is approaching; your Directors are aware that this will be an important point in the Society's history and a real achievement. The Society hopes to create a 150th anniversary project as a fitting tribute, possibly in the form of a multi-media account of its history.

Investment has been made in the Society's website and a number of improvements have been made which we believe will enable members and supporters to be better informed. The feedback to date has been positive; suggestions from members for further improvement are very welcome.

The Society's members' Coffee Clubs have continued to prosper, so that the meetings in Chelmsford are now held each week. Especially popular was a talk by the Mayor of Chelmsford on the newly acquired city status. A Coffee Club has also been launched in Wickford in collaboration with the Co-operative Group.

The Society's membership function is involved in a wide number of other initiatives, one of which is the Chelmsford Food Bank. This will enable members and customers to donate food items to help people who, very often, are in needy circumstances.

### Charity of the Year

Last year's Society charity was Families InFocus Essex. A total of £34,877 was raised which is a magnificent figure for a business of our size. The Directors would like to express their appreciation to all employees whose efforts made this total possible. The Society's Charity of the Year initiative has now raised a grand total of £144,620 since its creation five years ago.

Following a ballot of employees, this year's charity is Canine Partners Essex; we look forward to working with them and hope to achieve a new record figure.

### Co-operative Party

The Society has actively supported the Co-operative Party throughout this year and will continue to do so.

Members may be aware that at least one former Director and member used the local Press to label the Society as being "anti Co-operative Party". Directors would inform members that this allegation is without foundation.

### Co-operative Energy

The Society has continued to support this exciting business venture launched by the Midcounties Society, but open to members of the Society.

Members wishing to know how to avail themselves of Co-operative Energy can visit our website [www.co-operativeenergy.coop/chelmsfordstar](http://www.co-operativeenergy.coop/chelmsfordstar) or phone 0800 954 0693.

### Co-operatives<sup>UK</sup>

The Society has continued to utilise the services of Co-operatives<sup>UK</sup> throughout the year and in particular its legal services. We have also collaborated on 2012 the United Nations Year of Co-operatives and on Co-operative Fortnight, during which we held an open event in Chelmsford library to encourage the development of co-operatives in Essex. In addition, the Society has given an undertaking to provide funding to Co-operatives<sup>UK</sup> for another three year period.

### Succession Planning

Progress has been made in terms of developing a strategy for management succession. The Directors would hope to be in a position to fully update members at the Interim Meeting, which this year will take place on Monday, 8th October 2012.

### Employees

Members will be aware from previous Reports that your Directors hold the Society's employees in high esteem; they are the bedrock of our success.

The much appreciated employees' awards event was held again this year and by common consent it was the best yet.

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

Simon Sims – Hutton Food

#### Customer Service - Employee of the Year

Joint Winners Claire Mackie and Michelle Paul – Hutton Food

#### quadrant – Employee of the Year

Lloyd Meacher – Braintree

#### Travel – Employee of the Year

Fay Winning – Chelmsford

#### Funerals – Employee of the Year

Jane Milbank – Broomfield

#### Rising Star of the Year

Annemarie Litchfield – Funerals

#### Employee - Fundraiser of the Year

John Trice – Great Notley

#### Store of the Year

Tilbury Food

#### quadrant - Department of the Year

Furniture Braintree

#### Concession of the Year

Jacques Vert – Chelmsford

**The Directors would wish to thank all sponsors whose generous support makes the awards evening possible.**

### Prospects for the Remainder of the Year

It is the Directors' opinion that a serious uplift in the fortunes of the UK economy is very unlikely for some time yet and, this being so, consumer sentiment and spending power will continue to be depressed.

The Society's trading performance in the first 28 weeks has shown great resilience and this will be needed for the final 24 weeks. The Society's emphasis has been to plan long term and to build a business that can deliver sustained profitability.

The Directors are of the opinion that profitability for the full year is likely to be similar to that achieved last year and firmly believe that the Society is well positioned to achieve another satisfactory result.

The Board of Directors

August 2012



# 6 Statement of Trading Activities

28 weeks ended 11th August 2012 compared with 28 weeks ended 13th August 2011

## SUMMARY CONSOLIDATED REVENUE ACCOUNT

	Note	28 weeks 11th August 2012 (Unaudited) £000	28 weeks 13th August 2011 (Unaudited) £000
<b>Gross Takings</b>		<b>48 892</b>	45 608
less Agency and Concession Turnover excluded under the provisions of FRS5	<b>1(a)</b>	<b>10 732</b>	9 892
<b>Turnover</b>		<b>38 160</b>	35 716
less Value Added Tax		<b>(3 233)</b>	(3 157)
<b>Net Sales</b>	<b>1(b)</b>	<b>34 927</b>	32 559
Cost of Sales		<b>(23 800)</b>	(21 853)
<b>Gross Surplus</b>		<b>11 127</b>	10 706
Trading Expenses excluding Depreciation		<b>(9 314)</b>	(8 903)
<b>Trading Surplus before Depreciation</b>		<b>1 813</b>	1 803
Depreciation		<b>(663)</b>	(662)
<b>Trading Surplus</b>		<b>1 150</b>	1 141
Net Interest Payable		<b>(136)</b>	(143)
Other Finance costs		<b>(35)</b>	(42)
<b>Surplus before Distributions</b>		<b>979</b>	956

### 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 11th August 2012 (Unaudited) £000	28 weeks 13th August 2011 (Unaudited) £000
Bill Payments – Food		<b>7 814</b>	7 033
Concession Takings including VAT – Non Food		<b>1 767</b>	1 928
Agency turnover less commission – Travel		<b>1 151</b>	931
Amount excluded from 'Turnover' per FRS 5		<b>10 732</b>	9 892
<b>Note 1(b) Net Sales</b>	<b>£000</b>		<b>£000</b>
Food	<b>37 621</b>		35 282
less Bill Payments	<b>7 814</b>		7 033
<b>Food Stores</b>		<b>29 807</b>	28 249
Department Stores	<b>4 063</b>		4 321
less Concession Sales	<b>1 407</b>		1 584
<b>Department Stores</b>		<b>2 656</b>	2 737
<b>Funeral Services</b>		<b>919</b>	864
Travel	<b>2 542</b>		1 492
less Sales as Agent	<b>1 127</b>		907
<b>Travel</b>		<b>1 415</b>	585
<b>Rental Property Income</b>		<b>130</b>	124
		<b>34 927</b>	32 559

# Statement of Trading Activities

28 weeks ended 11th August 2012 compared with 28 weeks ended 13th August 2011

## CONSOLIDATED NET ASSETS

	As at 11th August 2012 (Unaudited) £000	As at 13th August 2011 (Unaudited) £000
Fixed Assets	17 021	17 429
Current Assets	6 923	6 313
Current Liabilities	(6 976)	(6 926)
Long Term Liabilities – Loans	(5 283)	(5 980)
Net Pension Liability	(1 793)	(1 813)
Provisions – Liabilities and Charges	1 270	1 219
<b>NET ASSETS</b>	<b>11 162</b>	<b>10 242</b>

## CONSOLIDATED MEMBERS' FUNDS

Share Capital	7 215	6 995
Reserves	3 947	3 247
<b>MEMBERS' FUNDS</b>	<b>11 162</b>	<b>10 242</b>

## CONSOLIDATED CASH FLOW

Net Cashflow from Operating Activities	1 922	1 792
Servicing of Finance and Returns on Investment	(380)	(377)
Capital Expenditure, Disposals & Financial Investment	(314)	(603)
<b>Net Cash inflow before Management of Liquid Resources and Financing</b>	<b>1 228</b>	<b>812</b>
Management of Liquid Resources	(2)	(2)
Financing	(657)	(582)
<b>Increase in Cash</b>	<b>569</b>	<b>228</b>

## CONSOLIDATED NET DEBT

Cash at Bank and in Hand	535	654
Short Term Deposits	20	16
	<b>555</b>	<b>670</b>
Bank Overdraft	(148)	-
Loans	(5 164)	(5 832)
Finance Leases	(1 273)	(1 265)
	<b>(6 030)</b>	<b>(6 427)</b>

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 28th January 2012.

## '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 bed centre::

Unit 4/6, The Knightswick Shopping Centre,  
Furtherwick Road, Canvey Island, Essex  
SS8 7A • **01268 680297**

## 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**

372/376 Baddow Road, Chelmsford,  
Essex CM2 9RA • **01245 493900**

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 Spreddeagle 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 Cressing 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**

105 Mungo Park Road, Rainham,  
Essex RM13 7PP • **01708 520984**

## Petrol Filling Station:

372/376 Baddow Road, Chelmsford,  
Essex CM2 9RA • **01245 493900**

## 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**

## Registered Office

220 Moulsham Street  
Chelmsford CM2 0LS

Registered Number 973R Essex  
www.chelmsfordstar.coop

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