

# **ANNUAL REPORT AND ACCOUNTS 2016**





# PRESIDENT'S STATEMENT

**George Donkin, President -  
On behalf of the Board**

**It is pleasing to be associated with yet another successful year for the Society. The last twelve months have been extraordinarily difficult times for our two most important sectors, food retailing and farming. Prices have weakened in both sectors, reducing margins. Costs have been well-controlled resulting in modest but welcome profits overall.**

The number of food outlets reached fifteen shortly before Christmas with the opening of the Fromefield store on the Bath Road side of Frome. This is another freehold store which the Society has financed from its own resources, both site acquisition and building/shopfitting costs. The steady volume growth and the modest profits we have made are in sharp contrast to the financial and volume losses of some retailers.

Your board has worked especially well this year. Two sub-committees dealing with farming and membership have been formed to give directors an opportunity to further extend their knowledge in these areas and consider future plans in real detail before recommendation to the full board. After the formal meeting, the presentation updating members on the changes to the business will include a section on the exciting changes to the Dividend Card scheme and membership.



BOARD MEMBERS, CLOCKWISE FROM TOP:

JEREMY FRICKER (VICE PRESIDENT),  
ALLAN CURTIS, CRAIG DOUGHTY, GRAHAM JEFFERY,  
JONATHAN RICH, DEREK ROBERTS,  
LYNDA ROBERTSON

The Society was one of the first businesses in the UK to be awarded the Fair Tax Mark. The mark indicates which businesses are setting high standards of responsible tax practice. It is the label of a good taxpayer. We are proud to pay our taxes to support public spending. We have also been proud to recreate links, which almost all co-ops once had with local medical services by donating the net proceeds from the sale of carrier bags to assist local hospitals and surgeries with additional medical equipment.

We also supported a number of charities and good causes throughout the year. Members voted to support Radstock Carers Centre and Count Me In at the Annual General Members Meeting last year following which some fairly substantial donations were made. We also supported, on a smaller scale, a variety of community groups and causes including Chew Valley Junior Rugby Club, The Miners Reunion Luncheon, local schools, Pride in Paulton Partnership, Radstock in Bloom, Coleford British Legion. We are also proud of our colleagues' fund-raising efforts, which with the generosity of our customers, helped raise over £3,800.

A number of changes have been introduced this year in the way our accounts are presented. These are meant to make the accounts of different businesses more easily comparable. Where necessary last year's comparative figures have been adjusted. These changes affect our accounting for pensions and for property which the Society rents out to others.

**As always, I wish to thank, members, dividend cardholders and customers for their trading support during the past year and ask for your continued custom this year. It is a pleasure to take this opportunity to thank all of the Society's staff for their efforts during the past year and for the way they have co-operated with and embraced a number of changes to the way we do business, which will help us be even more successful in the future.**

Accounting for our legacy, defined benefit employee pension scheme is now governed by accounting standard FRS102 Employee Benefits. The discount rate used to establish the liabilities of the scheme for annual accounting is now set by reference to the market yield on high quality corporate bonds. This change has increased the discount rate by 0.5%. While this does not sound a lot, over the potential long life of the scheme it has reduced liabilities significantly and contributed to an increase in reserves. This, and other related changes, will affect our published reserves and make it more likely that the amount transferred to reserves will fluctuate from year to year, in a way beyond the control of the society. After accounting for tax, the additional benefit to the Society's reserves will be almost £600,000.

A similar situation, with potentially similar results has occurred in changes to the reporting on the value of property rented to tenants of the Society. In this case the amount has to be shown in the revenue account and has a beneficial effect this year of £71,000, last year the effect was adverse in the sum of £214,000.

Last year saw the retirement of Albert Moulder who for over thirty years held a variety of senior positions in the Society and served on the board of directors. This Society has benefited significantly from his efforts and contribution over the years and we wish him and his wife a well-deserved retirement.

*George Donkin*  
**President**

The Society's positive but cautious outlook during 2015 was justified as the retail environment continued to be very challenging throughout. The trading year saw the continuation of the supermarket price war with industry commentators citing expenditure growth for food and grocery products weakening for the seventh consecutive year.

As a Society, we have faced the challenges this difficult market presents by increasing sales, controlling costs and ensuring our product ranges meet the needs of our customers and members.



Don Morris  
Chief Executive

## REVIEW OF THE BUSINESS AND FUTURE DEVELOPMENTS

There have been a number of successes during the year including the continuing expansion of our community store estate and the improving trading position of our largest store, RADCO. Against significant challenges in the milk industry, our farm has once again made a valuable contribution to the Revenue account along with increased income from our non-trade property portfolio. The outlook for the coming year within the retail sector will remain cautious with weak real volume growth leading to increased competition and pressure on pricing. The Society will continue with its expansion strategies being confident that it is in a strong position to meet the challenges facing the industry whilst executing on developing the retail estate.

Gross sales during the financial year grew by £1,948,591 or 7.3% and now stand at £28.7m (2014/15: £26.8m). On a like-for-like basis the Society's stores achieved increased sales of £411,775 or 1.6%. The trading surplus for the year amounted to a modest £12,483 (2014/15: £41,568) which is in excess of the budget set some 12 months earlier and reflects the difficult trading conditions in which the Society operates.

With much anticipation our latest store, the Old Doctors Surgery in Fromefield, opened its doors in December bringing the store estate to up to 15. The freehold store was purpose built by the Society following the acquisition of the site of the former doctor's surgery and incorporates some stunning design features. The retail environment is light, airy and spacious and incorporates some of the latest refrigeration and energy saving technologies. Along with the creation of the new store, 17 new jobs were created led by Tim Schuster, Store Manager. The store exceeded all trading expectations in its first few weeks of trading which bodes well for the future success of the store. As well as expanding our retail estate we have also taken the opportunity to continue to invest in our existing stores. Paulton has undergone a significant face lift with new chillers and freezers, new tills and till counter along with new flooring, lighting and signage. A similar exercise was undertaken at Peasedown St John with a substantial investment in freezers, chillers and flooring which has really enhanced the shopping experience. Fosseyway has also received additional refrigeration to cater for an increased fresh offering.



*As a Society, we have faced the challenges this difficult market presents by increasing sales, controlling costs and ensuring our product ranges meet the needs of our customers and members.*

The difficulties being experienced by the dairy farm industry are well documented and a feature of national news with plummeting milk gate prices forcing many dairy farmers out of business. It is therefore somewhat comforting to note that due to the strategies being pursued, the farm has still been able to make a valuable contribution to the Society's overall result with a surplus of £62,008 (2014/15: £128,703). The farm has been able to counter, to some extent, the fall in milk prices with an improved milk yield. Ross Edwards our Farm Manager from Velcourt is continuing to make the necessary improvements in land management, feedstock and animal husbandry and we remain a member of the Co-operative Dairy Group (CDG). The Society will continue to make appropriate infrastructure investments especially to aid efficiencies in the dairy operation as we continue to expand the dairy herd.

Turning now to future developments, the Society has invested in a new till system which will see the upgrading of both hardware and software. The new system is fully integrated providing a single platform, real time, enterprise-wide solution. The system will deliver an up to date flexible, easy to use system that will provide robust

management controls including real time sales margins reporting and better inventory control. The system will be able to provide a premier customer service with both loyalty and membership account management capabilities. This exciting development represent a significant investment in the Society's future and therefore must be futureproof and allow developments, where appropriate, in areas such as 'click and collect', mobile phone scanning and payment and a host of possible ecommerce possibilities.

Behind every successful business there are dedicated and loyal colleagues and our Society is no different. It therefore gives me great pleasure to announce that after reviewing our pay policies in-line with the requirements of the Living Wage, the Society has taken the decision to bring forward the October 2016 pay award for all Customer Service Assistants and Supervisors to the 1st April 2016. This ensures that all colleagues, despite age, will receive a wage in excess of the requirements of the Living Wage and demonstrates the Society's commitment to its people.

Don Morris  
Chief Executive



**Discount of 15%**  
off accommodation, food and drink.



**STON EASTON PARK**  
Hotel, Restaurant and Gardens  
★★★★

**Terms and conditions:**

- Subject to availability
- Applicable Sunday – Thursday only.
- This discount cannot be used against any other existing promotions or offers.
- Members must advise they are a member of the Radstock Co-operative Society at the time of booking.
- Discounts cannot be applied to group bookings over 6.

The Radstock Co-operative Society reserves the right to withdraw or amend this offer at any time. Any agreements and/or bookings are entered into solely with Ston Easton Park.

Ston Easton, Bath BA3 4DF T. 01761 241631

**Discount of 10%**  
on flower arrangements & special occasion events



**Rebecca's Flower Shop**  
is a family run florist based in Radstock, we have been trading for 30 years. The shop is owned by Carol Wariner, who started the business in 1985, she has been joined by her daughter and daughter in law.

**3 Fortescue Rd, Radstock**  
**01761 433241**

**Terms and conditions:**

- Excludes Interflora orders
- Only valid on purchases made direct with the store
- Deliveries are made within a restricted area, see instore for details.
- Proof of Society membership is required either at time of order or when payment is made.
- Membership passbook or statement are required as proof of membership
- Valid from March 2016 until end of Feb 2017

The Radstock Co-operative Society reserves the right to withdraw or amend this offer at any time.



## What is a co-operative and what does being a member involve?

The Radstock Co-operative Society was established in 1868 and is a consumer co-operative. The Society is owned and run by its members who benefit from the services the Society provides. Each member has an equal say in what the Society does. Rather than rewarding outside investors, a co-operative shares its profits amongst its members in the form of a 'Dividend'. The Radstock Co-operative Society exists to serve its members, whether they are customers, employees or the local community. We believe that whilst members should be entitled to a share of the profits, we also need to ensure that there are sufficient reserves for the Society to be able to ensure a sustainable future for members in the years to come. The Society contributes significantly to the communities within its trading areas and is proud of the support provided both in terms of financial grants and donations and help and assistance. Membership is open to anyone over the age of 16 as long as they share in our values and principles and take an active interest in the Society which includes using its trading services. Members satisfying the eligibility criteria can stand for election to the board of directors for a 3 year term of office. Members with six month's service are eligible to vote at elections and to attend the Annual General Meeting. Members are actively encouraged to apply for directorship and any training required will be provided. If you are not already a member but would like to become one, please complete the application form on the back enclosing your £2 minimum investment and post to the address on the form.

## Important changes to membership

We are going back to our roots ensuring that our members reap financial rewards from the amount of trade that they do with us as well as the other benefits. If you are a 'Dividend' Card holder and accumulate points on your card on eligible purchases, we will be converting you to a Society Member later in the year, subject to us collecting a minimum of £2 from your 'Dividend' pay out to be held in a member share account. If you are an existing Society Member but don't have a 'Dividend' card we will send one to you as part of the conversion exercise so that you can start earning points each time you spend in our stores which will subsequently be converted to a cash equivalent redeemable at the till points.

## MEMBERSHIP

### Our Vision:

To be the best community retailer, growing the business for the future and considering co-operative principles in everything we do.

### Our Values:

- Self-help
- Self-responsibility
- Democracy
- Equality
- Equity
- Solidarity

We believe in honesty, openness, social responsibility and caring for others.

### Our Principles:

- Voluntary & open membership
- Member economic participation
- Education, training and information
- Concern for the Community
- Democratic member control
- Autonomy and independence
- Co-operation among Co-operatives

## MEMBERSHIP BENEFITS

**thePhoneCo-op**  
it's your call

**£20 OFF YOUR FIRST BILL**  
when you sign up to one of our packages (Quote AF0454)

**Great value phone and broadband... even better values**

As the only co-operative in the UK offering phone, broadband and mobile services, The Phone Co-op is focussed on giving you what you want: good value, excellent service and a socially responsible, environmentally sustainable approach to business.

As a member of Radstock Co-operative, if you sign up to one of our home phone and broadband packages through this promotion, we will give you a £20 credit on your first bill. You can't say fairer than that.

**Call 0845 458 9040**  
or visit [www.thephone.coop/radstock](http://www.thephone.coop/radstock) to find out more

**T+H** **Thatcher + Hallam Solicitors** Established 1770

ticking all the right boxes...

☒ **Radstock Co-operative Society exclusive legal benefits**

Thatcher & Hallam  
Island House, Midsomer Norton, Bath BA3 2HJ  
01761 414646 • [www.th-law.co.uk](http://www.th-law.co.uk)

**JUNE 15** **DON'T FORGET THE ANNUAL GENERAL MEETING**

**7:00pm, 15th June 2016**  
**at the Radstock Working Men's Club**



# Community

## Colleague Fun(d)-raising

Our Glastonbury store was a focal point in the town centre, when following the departure of several of the high street banks, two ATMs were installed to provide residents and visitors with a much-needed service. The store hosts an internal ATM for the convenience of customers and an external one providing 24-hour accessibility. Both are free.

We sponsored Chew Valley Junior Rugby club by providing the funds for a new kit.

Peasedown St John colleagues



During the course of the year, our colleagues raised money for many well-deserving causes and charities. Our Gala Awards evening raised over £1,600 as a consequence of sponsored seats and a raffle with prizes being donated by our suppliers and business partners. We had colleagues who donated Christmas gifts for under-privileged children, walked, ran, baked, dressed-up and participated in some bizarre activities, all to raise money for those that need a little bit of extra help. Some of the organisations and groups which benefited from colleagues' efforts were Bath's Royal United Hospital, Children in Need, Comic Relief and Positive Action on Cancer.



'Head Office' Colleagues

Radco Colleagues



Chew Valley Junior Rugby Club



Chilcompton colleagues



Peasedown St John



'Count Me In'



Paulton Store



## Donations

The Society made donations both modest and fairly significant to a variety of community groups and causes. The member-selected charities of the year, The Radstock Carer's Centre and 'Count Me In', both received donations of £1,100. Pupils from Paulton Infants School who attended the official re-launch of the Paulton store, were presented with a cheque donation of £200 for the school.

Children from Peasedown St John Primary School who were also invited to their local store to see the many improvements made following the refit, received a £250 donation to boost school funds.

We also made a donation towards the cost of cleaning up the river in Radstock organised by the Bristol Avon Rivers Trust. Our Coleford store neighbours, the Royal British Legion, received £500 towards the cost of repairs to the car park and the 'Pride in Paulton Partnership' received £250 for planters.



The Radstock Carer's Centre

# SUMMARY OF FINANCIAL INFORMATION 52 WEEKS ENDED 27 FEBRUARY 2016

## Revenue Account

	2016	2015
	£	£
<b>Gross takings</b>	<b>37,677,847</b>	36,127,912
Less agency & concession turnover	<b>(8,963,732)</b>	(9,362,388)
<b>Gross sales (including VAT)</b>	<b>28,714,115</b>	26,765,524
Value Added Tax	<b>(2,602,318)</b>	(2,400,278)
<b>Retail turnover</b>	<b>26,111,797</b>	24,365,246
Cost of sales	<b>(18,945,241)</b>	(17,389,777)
<b>Gross profit</b>	<b>7,166,556</b>	6,975,469
Other operating income	<b>709,889</b>	758,075
Expenses	<b>(7,863,962)</b>	(7,691,976)
<b>Trading surplus</b>	<b>12,483</b>	41,568
Farm surplus	<b>62,008</b>	128,703
Non-trade property net income	<b>196,915</b>	197,612
<b>Operating surplus</b>	<b>271,406</b>	367,883
Profit on sale of non-trade properties	-	716,601
Revaluation gain/(loss) on investment properties	<b>71,004</b>	(214,282)
Finance costs (net)	<b>(51,836)</b>	(53,341)
<b>Surplus before distributions</b>	<b>290,574</b>	816,861
Share interest	<b>(1,001)</b>	(1,847)
Donations	<b>(5,730)</b>	(3,221)
Death benefits	<b>(1,206)</b>	(1,058)
<b>Surplus before tax</b>	<b>282,637</b>	810,735
Taxation	<b>(68,908)</b>	(131,458)
<b>Surplus for the period</b>	<b>213,729</b>	679,277

## Balance Sheet

	2016	2015
	£	£
<b>Fixed assets</b>		
Intangible assets	<b>265,781</b>	298,061
Tangible assets	<b>9,641,136</b>	8,758,440
Investments	<b>50,971</b>	50,971
	<b>9,957,888</b>	9,107,472
<b>Current assets</b>		
Stocks	<b>2,063,016</b>	1,948,398
Debtors – due within one year	<b>822,665</b>	653,380
Debtors – due after one year	<b>260,197</b>	447,056
Investments	<b>3,904,625</b>	4,479,639
Cash at bank and in hand	<b>241,582</b>	250,178
	<b>7,292,085</b>	7,778,651
<b>Creditors: amounts due within one year</b>	<b>(2,272,748)</b>	(1,905,348)
<b>Net current assets</b>	<b>5,019,337</b>	5,873,303
<b>Total assets less current liabilities</b>	<b>14,977,225</b>	14,980,775
<b>Creditors: amounts falling due after more than one year</b>	<b>(1,377,615)</b>	(2,184,614)
<b>Provisions for liabilities</b>	<b>(214,034)</b>	(163,891)
<b>Net assets</b>	<b>13,385,576</b>	12,632,270
<b>Capital and reserves</b>		
Called-up share capital	<b>236,601</b>	235,324
Revenue account	<b>13,148,975</b>	12,396,946
<b>Members' funds</b>	<b>13,385,576</b>	12,632,270



## Cash flow statement

	2016 £	2015 £
<b>Cash flows from operating activities</b>		
Operating surplus	271,406	367,883
Adjustment for:		
Depreciation and amortisation	827,330	820,305
(Profit)/loss on sale of fixed assets	(299)	86,055
Taxation	(1,256)	(114,910)
<b>Operating cash flows before movement in working capital</b>	<b>1,097,181</b>	<b>1,159,333</b>
Increase in stocks	(114,617)	(165,713)
Decrease in debtors	(169,285)	172,752
Increase/(decrease) in creditors	357,108	(306,769)
Adjustment for pension funding	(162,000)	(282,000)
<b>Net cash flows from operating activities</b>	<b>1,008,387</b>	<b>577,603</b>
<b>Cash flows from investing activities</b>		
Proceeds from sale of equipment	299	-
Proceeds from sale of investment properties	-	771,753
Purchase of equipment	(1,606,742)	(1,407,455)
Interest received	21,445	22,659
Interest paid	(1,281)	-
Withdrawals from/(deposits to) short term investments	575,014	(67,410)
<b>Net cash flows from investing activities</b>	<b>(1,011,265)</b>	<b>(680,453)</b>
<b>Cash flows from financing activities</b>		
Dividends paid	(6,936)	(4,279)
Repayments of other borrowings	(59)	1,439
Increase in members' share capital	1,277	(190)
<b>Net cash flows from financing activities</b>	<b>(5,718)</b>	<b>(3,030)</b>
<b>Net decrease in cash and cash equivalents</b>	<b>(8,596)</b>	<b>(105,880)</b>
<b>Cash and cash equivalents at beginning of year</b>	<b>250,178</b>	<b>356,058</b>
<b>Cash and cash equivalents at end of year</b>	<b>241,582</b>	<b>250,178</b>
<b>Reconciliation to cash at bank and in hand:</b>		
Cash at bank and in hand	241,582	250,178
Cash equivalents	-	-
<b>Cash and cash equivalents</b>	<b>241,582</b>	<b>250,178</b>

## Statement of comprehensive income

	2016 £	2015 £
<b>Profit for the period</b>	<b>213,729</b>	<b>679,277</b>
Remeasurement of net defined benefit liability	717,000	(520,000)
Tax relating to components of other comprehensive income	(178,700)	104,200
<b>Other comprehensive income</b>	<b>538,300</b>	<b>(415,800)</b>
<b>Total comprehensive income attributable to equity shareholders of the Company</b>	<b>752,029</b>	<b>263,477</b>

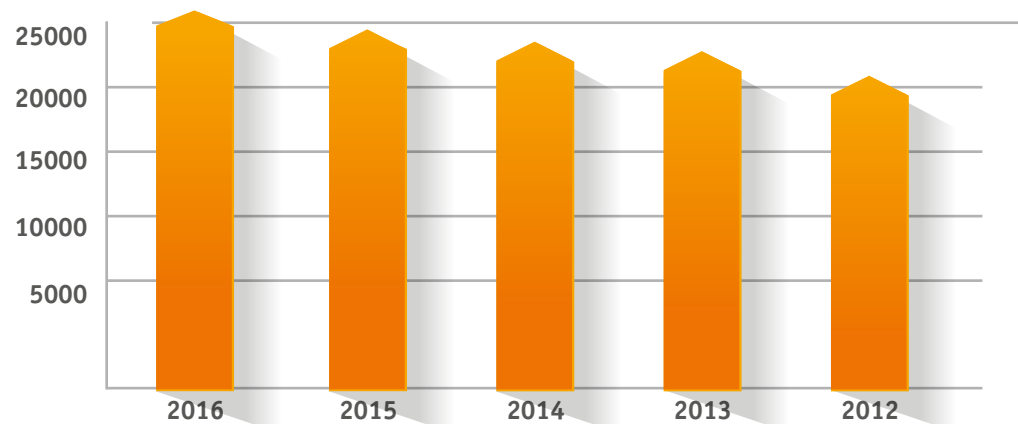
Radstock Co-operative Society Limited primary financial statements for the 52 weeks ended 27 February 2016. Comparison year, 53 weeks to 28th Feb 2015. Re-stated under FRS102. A copy of the full audited report and financial statements is available on request from the Secretary at the Society's registered office and from our website. Chartered Accountants and Registered Auditors: Deloitte LLP, Bristol.

# Five Year Summary

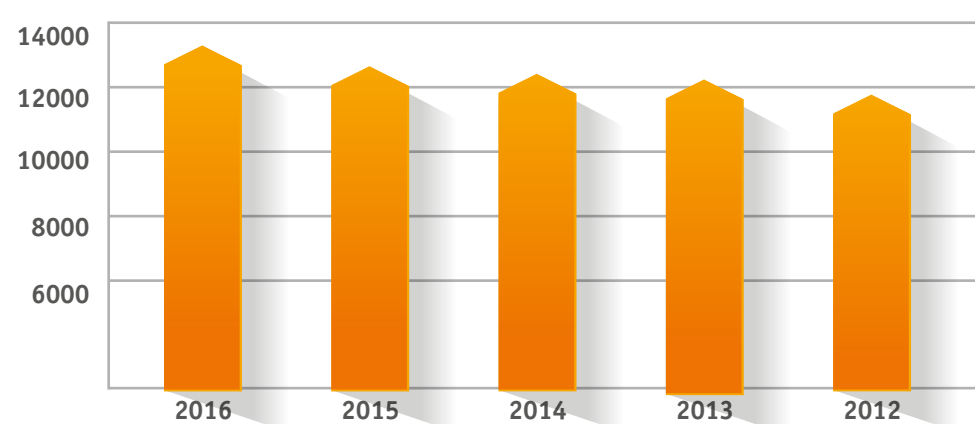


	2016	2015	2014	2013	2012
<b>Membership</b>	<b>7,027</b>	<b>7,013</b>	<b>6,988</b>	<b>6,751</b>	<b>6,788</b>
<b>Revenue Account</b>	<b>£000s</b>	<b>£000s</b>	<b>£000s</b>	<b>£000s</b>	<b>£000s</b>
Turnover	26,112	24,365	23,543	22,324	21,170
Trading result	12	42	153	818	1,155
Farm result	62	129	74	67	65
Surplus before distributions	291	817	412	996	1,476
Surplus for period	214	679	307	699	1,137
Depreciation and amortisation	827	820	700	568	568
<b>Balance Sheet</b>					
Fixed assets	9,958	9,107	8,820	8,646	6,138
Net current assets	5,019	5,873	5,179	5,131	7,000
Total assets less current liabilities	14,977	14,980	13,999	13,777	13,138
less					
Long term liabilities	(1,591)	(2,348)	(1,632)	(1,577)	(1,416)
<b>NET ASSETS</b>	<b>13,386</b>	<b>12,632</b>	<b>12,367</b>	<b>12,200</b>	<b>11,721</b>
Share capital	237	235	234	237	242
Reserves	13,149	12,397	12,133	11,963	11,479
<b>MEMBERS' FUNDS</b>	<b>13,386</b>	<b>12,632</b>	<b>12,367</b>	<b>12,200</b>	<b>11,721</b>

## 5 Year comparison of turnover (£000s)



## 5 Year comparison of Members Funds (£000s)





# RECOGNISING OUR ACHIEVEMENTS



## Awards

### Fair Tax award...

We are proud to have been awarded the 'Fair Tax Mark' in September last year demonstrating our responsible attitude to tax. With tax avoidance a considerable concern amongst consumers, the Fair Tax Mark was launched in 2014, enabling organisations to demonstrate that they are paying their share of corporation tax and reporting on tax transparently.



## Events

As well as raising money for good causes, the Gala Awards evening held in May last year celebrated the achievements of our colleagues and recognised individuals and teams for their efforts and contributions towards the Society's success.

The Society supported the Miners Reunion Luncheon in September by donating the food and drink for over 70 Ploughman's lunches which were enjoyed by former miners at the Radstock Museum.





# STORE DEVELOPMENT PROGRAMME



## Fromefield Site Transformed

For months, we eagerly awaited the completion of our fifteenth community store as we saw the site of the old Doctors surgery, Fromefield transformed following the construction of a two-storey, purpose built building with some stunning design concepts. The store launched in December 2015 and exceeded all our expectations during the first few weeks of trading.



## Paulton Store Refit

Paulton had a significant refit with new energy efficient chillers and freezers, new till points, flooring, lighting and signage. We also extended the offering by introducing over 600 new lines which includes a new 'free from' range, extensive fresh and produce sections and excellent ready-meal and food-to-go options.



## Fosseway Refrigeration and Peasedown 'Makeover'

The Fosseway store received additional new refrigeration to extend the fresh food offering in response to customer demand.

Our Peasedown St John store also got a 'make-over' with new flooring, freezers and chiller units, a new look till area and many other improvements; all designed to enhance the customer experience.



## Anniversaries and Fond Farewells



During the year, we celebrated members Royston and Edith Youdle's Diamond Wedding anniversary with a presentation from Society President, George Donkin.



We also said farewell to Albert Moulder, Head of Retail Operations who retired in August 2015 after serving for over 30 years with the Society.





## Radstock Superstore & Travel Agency

WELLS ROAD, RADSTOCK BA3 3RQ

STORE TEL: 01761 432142

TRAVEL TEL: 01761 433355

[www.radstockcoop.co.uk](http://www.radstockcoop.co.uk)

### In-store offerings include:

- The Co-operative travel
- Post Office
- Café 1868
- Electrical Department
- Brantano
- Belle
- Woods Gifts
- Rectella
- Bonmarché
- Just Elegance
- Camille Lingerie
- Roman



## DON'T FORGET!

\*You can use your dividend card in any of the Radstock Co-operative stores. Points can be earned on food and non-food purchases including Travel. For every £1 spent on qualifying products you will earn 1 point. Your points will be converted to a cash equivalent redeemable at the till.

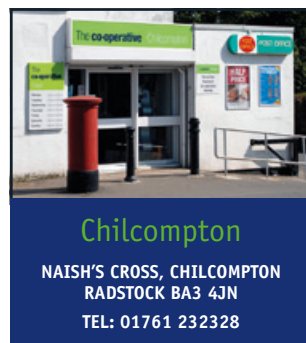
\*terms & conditions apply



### Chew Magna

15 HARFORD SQUARE, CHEW MAGNA  
BRISTOL BS40 8RA

TEL: 01275 332492



### Chilcompton

NAISH'S CROSS, CHILCOMPTON  
RADSTOCK BA3 4JN

TEL: 01761 232328



### Coleford

HIGHBURY STREET  
COLEFORD BA3 5NJ

TEL: 01373 812309



### Frome

7-9 WESTWAY SHOPPING CENTRE  
FROME BA11 1BS

TEL: 01373 451914



### Paulton

HILL COURT, HIGH STREET  
PAULTON BS39 7QG

TEL: 01761 413693



### Street

84-86 WEST END  
STREET BA16 0LP

TEL: 01458 440777



### Farrington Gurney

BRISTOL RD, FARRINGTON GURNEY,  
BRISTOL BS39 6TQ

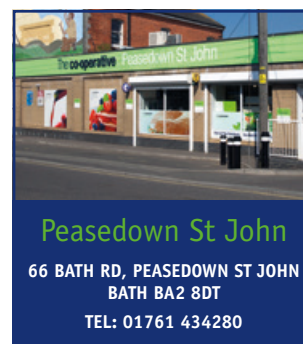
TEL: 01761 451581



### Fromefield

8 BATH ROAD  
FROME BA11 2HD

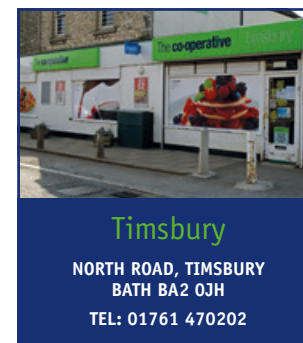
TEL: 01373 472907



### Peasedown St John

66 BATH RD, PEASEDOWN ST JOHN  
BATH BA2 8DT

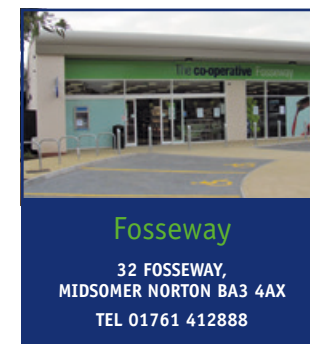
TEL: 01761 434280



### Timsbury

NORTH ROAD, TIMSBURY  
BATH BA2 0JH

TEL: 01761 470202



### Fosseway

32 FOSSEWAY,  
MIDSOMER NORTON BA3 4AX

TEL: 01761 412888



### Glastonbury

32-34 HIGH STREET  
GLASTONBURY BA6 9DX

TEL: 01458 831003



### Shepton Mallet

WHITSTONE ROAD  
SHEPTON MALLET BA4 5PT

TEL: 01749 347641



### Westfield

1 ELM TREE AVENUE, WESTFIELD  
RADSTOCK BA3 3SX

TEL: 01761 434291



# MEMBER BENEFITS

Great food and more within easy reach

**Members Benefit**

## £5 OFF

coupon when you spend £40 or more on your next grocery purchase in any of our stores.

Valid until: 12 June 2016



Terms & Conditions: **To the Customer**

This coupon is not transferable or refundable & cannot be exchanged for cash & is only valid in Radstock Co-operative Society Ltd stores. Only one coupon per transaction. Only original coupons are valid & no photocopies will be accepted. This offer excludes Cigarettes & Tobacco, Lottery & Scratchcards, Paypoint, Mobile phone top ups, Saving stamps, Post Office, Travel, Jon Thorntons (Street) & Penleigh (Frome) and non-food departments within Radco superstore. No change will be given & cannot be used in conjunction with any other discount.

Share No: ..... Name: .....

Address: .....

Great food and more within easy reach

**Members Benefit**

## £5 OFF

coupon when you spend £40 or more on your next grocery purchase in any of our stores.

Valid from: 19 June 2016



Terms & Conditions: **To the Customer**

This coupon is not transferable or refundable & cannot be exchanged for cash & is only valid in Radstock Co-operative Society Ltd stores. Only one coupon per transaction. Only original coupons are valid & no photocopies will be accepted. This offer excludes Cigarettes & Tobacco, Lottery & Scratchcards, Paypoint, Mobile phone top ups, Saving stamps, Post Office, Travel, Penleigh (Frome) and non-food departments within Radco superstore. No change will be given & cannot be used in conjunction with any other discount.

Share No: ..... Name: .....

Address: .....

Great food and more within easy reach

**Members Benefit**

## £5 OFF

coupon when you spend £40 or more on your next grocery purchase in any of our stores.

Valid from: 26 June 2016



Terms & Conditions: **To the Customer**

This coupon is not transferable or refundable & cannot be exchanged for cash & is only valid in Radstock Co-operative Society Ltd stores. Only one coupon per transaction. Only original coupons are valid & no photocopies will be accepted. This offer excludes Cigarettes & Tobacco, Lottery & Scratchcards, Paypoint, Mobile phone top ups, Saving stamps, Post Office, Travel, Penleigh (Frome) and non-food departments within Radco superstore. No change will be given & cannot be used in conjunction with any other discount.

Share No: ..... Name: .....

Address: .....



CUT AROUND THE DOTTED LINES AND USE IN-STORE

# MEMBERSHIP APPLICATION FORM

(Only required if you are not already a member. Please feel free to pass to a family member or friend)

Title: Mr/Mrs Ms/Other: .....

Surname: .....

Forename(s): .....

Address: .....

Postcode: .....

Home Phone: .....

Mobile: .....

E-mail: .....

Our preferred method of communication will be by email or text message.

Date of Birth: ..... / ..... / .....

To be a member you must be 16 or over

Are you a Dividend Card holder? Yes ☐ No ☐ (please tick one)

If yes, please provide Dividend Card No: .....

Specimen Signature: .....

Amount deposited: £ ..... : ..... p

A minimum deposit of £2 is required to start your membership and your balance must not fall below this amount to maintain your membership.

Please make cheques payable to Radstock Co-operative Society.  
Payment can also be made in cash at any of our stores.

office use only



CUT ALONG THE DOTTED LINE



Please detach and send with your cheque to:-

Radstock Co-operative Society, Co-operative House, 3 Wells Hill, Radstock BA3 3RQ.



# **The Radstock** **co-operative society**

Co-operative House, 3 Wells Hill  
Radstock BA3 3RQ

Telephone: 01761 431555  
Email: [enquiries@radstockcoop.co.uk](mailto:enquiries@radstockcoop.co.uk)  
[www.radstockcoop.co.uk](http://www.radstockcoop.co.uk)

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