



ANNUAL REPORT AND ACCOUNTS 2018



1868 - 2018

PRESIDENT'S STATEMENT

Jeremy Fricker, President - On behalf of the Board



It is an honour and a privilege to be able to write this statement as President during the year in which the Society enters its 150th year. For those 150 years Radstock Co-operative Society has served its members and customers, from humble beginnings to the vibrant and expanding business it has become today. Throughout that proud and independent journey the Society has demonstrated its relevance and its place in the communities it serves. Nowadays, when support often takes the form of assistance for local good causes and charities, we continue to cement our place in the community.

The trading environment, as we all know, has been particularly challenging throughout 2017. It is therefore pleasing to note that despite these challenges the Society has continued to grow and flourish. Since my last report, three new community stores have been opened in Warminster, Weston-super-Mare and Bridgwater, bringing the store estate up to nineteen, another milestone as we enter a hugely significant year in the Society's history. After a torrid year for the farm in 2016, it is pleasing to see a strong result from our dairy farm and the improvement in the Society's surplus before distributions.

Last year I was delighted to be able to report the progress we have made as a Co-operative Society attracting and recruiting new members. That progress has continued throughout 2018. Total membership now stands at 14,429 a significant increase of 5,472 or 61% over the prior year. As a successful co-operative business, dividend paid out to our members amounted to £79,064 for the financial year.

As always, our colleagues have participated in various activities and events in order to raise money for charities and good causes. These have included the Grand Appeal. Farrington Gurney Store Manager, Graham Perry, raised nearly £2,000 for the Bristol Children's Hospital 'Wallace and Gromit Grand Appeal' by jumping from an aeroplane and free falling 20,000ft. The Society donated a further £400 from funds raised from our charity raffle that was held at last year's annual awards ceremony.

National fundraising appeals were again well supported with £615 raised for Comic Relief, £2,000 raised for Children in Need with £2,485 raised in support of the Poppy Appeal. In addition the Society made numerous small scale donations and gave products and prizes in support of a variety of community groups and causes. We are grateful as ever for the continuing generosity of our customers and colleagues who provide much needed financial support for many a deserving cause.

The member-selected charities for the year, YMCA Mendip and the Midsomer Norton and Radstock Silver Band, both received donations of £1,100. Cheque presentations of £250 were made to pupils who attend the Minster Church of England School to mark the opening of the new Warminster store, pupils at Ashcombe Primary School who attended the opening of our Weston Super Mare store and pupils from Elmwood Special Needs School who were VIP guests for the opening of the Bridgwater store.

In January of this year the Society was awarded the prestigious silver accreditation against the Investors in People Standard, demonstrating commitment to high performance through good people management. I'd like to quote Paul Devoy, Head of Investors in People, who said:

“

*We'd like to congratulate
Radstock Co-operative*

Society. Investors in People accreditation is the sign of a great employer, an outperforming place to work and a clear commitment to success. Radstock Co-op should be extremely proud of their achievement.

”

On behalf of your Board of Directors I would like to thank our members and customers for their continued support and our colleagues for all their hard work during the year. A number of exciting events are planned throughout 2018 across the Society's trading area to celebrate our 150th year. The Board of Directors look forward to welcoming all to these celebrations.

Jeremy Fricker

President

BOARD MEMBERS

CLOCKWISE FROM TOP LEFT:

GRAHAM JEFFERY (VICE PRESIDENT),
SUZANNE BURGESS, SUE BARNARD,
CRAIG DOUGHTY, JONATHAN RICH,
DEREK ROBERTS, LYNDA ROBERTSON,
CHRIS WARREN



REVIEW OF THE BUSINESS AND FUTURE DEVELOPMENTS

Radstock Co-operative Society has been a West Country business at the heart of the community since 1868. Throughout that history the Society has remained independent not only in its status but also in its thinking, a trait that can be traced to its mining heritage. Our founding fathers believed that the co-operative movement could teach communities to be provident and self-reliant and it was their duty to seek to spread these principles far and wide.

A portrait of Don Morris, Chief Executive, wearing a dark suit, white shirt, and a red tie with diagonal stripes. He is smiling slightly and looking towards the camera.

Don Morris

Chief Executive

Owned by our members, in 2018 we operate eighteen community stores, a superstore in Radstock and a 1,000 acre dairy farm at Hardington. We've expanded rapidly in recent years with a clear vision. Locally owned and locally managed, we aim to be the best community retailer, growing the business for the future, considering co-operative principles in everything we do.

As a Society, in-line with our strategy, we have seized the opportunity to grow our retail sales by continuing to invest in our community store business through new store openings and in our existing estate through store refits. We have introduced further in-store bakeries and extended fresh and chilled product lines. Our largest store, RADCO, has again made a modest but very hard fought contribution to the retail

estate. The farm, after a very difficult year in 2016 for the milk industry, has rebounded and made a significant contribution to our surplus in 2017 helped by our strategy to expand milk volumes and control costs. The pressure on business seen in 2017 will continue in 2018 with demand on margins, increasing operating costs and uncertainty over Brexit exacerbating the challenges we face.

Gross takings during the financial year exceeded £40m for the very first time growing by £3,831,094 or 10% and now stand at £42.4m (2016/17: £38.6m). On a like-for-like basis the Society's stores achieved increased turnover of £1,231,862 or 4.1%. The Society made a small trading loss for the year of £146,650 (2016/17: £71,824) partly as a result of known costs relating to the establishment of pricing and merchandising skill sets previously provided to the Society by others and the start-up costs of our new stores. This position is reversed when the contribution from the Farm and Property income are applied leading to an operating surplus of £174,483 (2016/17: £253,998). After Finance Costs and revaluation gains on investment properties, due to the construction of two new residential flats above our Chew Magna store, the surplus before distributions are up 30% and stand at £282,411 (2016/17: £217,842).

The Society has had a very busy year with the addition of three new stores, two opening before 24 February 2018 and one shortly after. Warminster is a new purpose-built community store and has become our second store in the County of Wiltshire. Located on Victoria Road the location is prominent being on a major road with a large number of houses in the location and the site offers good access with parking. Milton Road in Weston-super-Mare became the Society's eighteenth store and Taunton Road in Bridgwater the nineteenth. As always the stores have been fitted out to a high specification with energy-efficient chillers, freezers and lighting and low-level fixtures. The layouts have been designed to provide a light and spacious environment with wide aisles to ease navigation and plenty of natural light providing for an enjoyable shopping experience. The new stores expand our geographical trading area and are strong additions to the retail estate.

2017 was a good year for the farm as the price of milk at the farm gate rose steadily from the 'milk price crisis' of 2016.

The welcomed surplus of £110,921 (2016/17: £5,078) made an important contribution to the Society's profitability. 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 in preparation for our continued expansion of the dairy herd.

“Gross takings during the financial year exceeded £40m for the very first time growing by £3,831,094 or 10% and now stand at £42.4m (2016/17: £38.6m).”

Turning now to future developments, the Society will continue to review its trading locations and their development to ensure that all stores meet the needs of our members and customers. We will also pursue our expansion strategy whilst ensuring the Society remains financially safe and secure.

In what has turned out to be an exceptionally busy but rewarding year it gives me great pleasure to thank all colleagues for their hard work and to thank our members and customers for their continued trading support. Our attention now turns to the Society's 150th year. I look forward to celebrating this outstanding achievement with our members, customers and colleagues.

OUR WORK IN THE COMMUNITY

Our colleagues supported many local community groups throughout the year and participated in a variety of fund-raising activities. These included many store specific events from accommodating a food bank collection point to one of our colleagues performing a sky dive for charity.

We also hosted several groups in our stores to raise awareness of causes such as The Alzheimer's Society, Guide Dogs, Swallow, Roundabout Radstock (Health Eating initiative etc.) We are also proud of our ongoing support of the Britain in Bloom competition, The Miners Reunion lunch, Radstock and Westfield Big Local and The Chilcompton Fringe competition. We've also done our bit by helping to promote healthy living, support for giving up smoking, improved fitness and wellbeing etc.



FUND-RAISING AND FINANCIAL SUPPORT

Combining fun with fund-raising activities helps to create a feeling of community spirit. And we think we do a great job in this respect. Our colleagues are always enthusiastic when it comes to helping those who are disadvantaged or vulnerable and in need of support or national causes who are working hard to build resilient infrastructures or focus on medical research to identify cures. So, to make things fun, there is always the obligatory dressing-up days for national charities such as Children in Need, Comic Relief, Christmas Jumper Day, Stand-Up to Cancer etc. This year,

we donated over £6,000 to charitable causes and community groups including our member-elected charities, The Mendip YMCA and The Midsomer Norton and Radstock Silver band who each received £1,100 in July. We also gave substantial donations for defibrillators at to be installed in Coleford and Paulton.

Children's sporting groups also benefited from the Society's generosity with financial support to Stardust Majorettes and Chilcompton Sports Under-14s. And to mark our arrival into Warminster, Weston-super-Mare and Bridgwater, donations were made to local schools to mark the start of our community involvement in new trading areas.



SUMMARY OF FINANCIAL INFORMATION

Revenue Account

	2018	2017
	£	£
Gross takings	42,400,042	38,568,948
Less agency & concession turnover	(9,121,650)	(8,554,141)
Gross sales (including VAT)	33,278,392	30,014,807
Value Added Tax	(3,072,702)	(2,732,503)
Retail turnover	30,205,690	27,282,304
Cost of sales	(21,966,585)	(19,663,577)
Gross profit	8,239,105	7,618,727
Other operating income	844,153	745,003
Expenses	(9,229,908)	(8,291,906)
Trading (deficit) / surplus	(146,650)	71,824
Farm surplus	110,921	5,078
Non-trade property net income	210,212	177,096
Operating surplus	174,483	253,998
Revaluation gain/(loss) on investment properties	186,061	-
Finance costs (net)	(78,133)	(36,156)
Surplus before distributions	282,411	217,842
Share interest	(944)	(939)
Donations	(5,822)	(3,727)
Death benefits	(570)	(1,112)
Surplus before tax	275,075	212,064
Taxation	(93,886)	(64,342)
Surplus for the period	181,189	147,722

52 WEEKS ENDED 24 FEBRUARY 2018

Balance Sheet

	2018	2017
	£	£
Fixed assets		
Intangible assets	201,221	233,501
Tangible assets	12,201,959	10,645,509
Investments	52,644	52,644
	12,455,824	10,931,654
Current assets		
Stocks	2,426,713	2,132,422
Debtors – due within one year	1,334,231	957,574
Debtors – due after one year	287,323	506,882
Investments	1,019,627	3,291,890
Cash at bank and in hand	1,284,195	81,234
	6,352,089	6,970,002
Creditors: amounts due within one year	(3,591,744)	(2,550,142)
Net current assets	2,760,345	4,419,860
Total assets less current liabilities	15,216,169	15,351,514
Creditors: amounts falling due after more than one year	(1,532,912)	(3,166,692)
Provisions for liabilities	(262,022)	(177,664)
Net assets	13,421,235	12,007,158
Capital and reserves		
Called-up share capital	262,628	251,991
Revenue account	13,158,607	11,755,167
Members' funds	13,421,235	12,007,158

Cash flow statement

	2018 £	2017 £
Cash flows from operating activities		
Operating surplus	174,483	253,998
Adjustment for:		
Depreciation and amortisation	1,082,437	1,019,968
(Profit)/loss on sale of fixed assets	(2,910)	(5,590)
Taxation	(10,718)	(33,580)
Operating cash flows before movement in working capital	1,243,292	1,234,814
Increase in stocks	(294,291)	(69,406)
Decrease in debtors	(376,657)	(134,909)
Increase/(decrease) in creditors	959,678	371,507
Adjustment for pension funding	(186,856)	(193,000)
Net cash flows from operating activities	1,345,166	1,209,006
Cash flows from investing activities		
Proceeds from sale of equipment	3,400	5590
Purchase of equipment	(2,421,035)	(2,007,390)
Interest received	6,821	15,364
Interest paid	(7,898)	(4,520)
Withdrawals from/(deposits to) short term investments	2,272,263	611,061
Net cash flows from investing activities	(146,449)	(1,379,895)
Cash flows from financing activities		
Donations paid	(6,392)	(4,839)
Repayments of other borrowings	-	(10)
Increase in members' share capital	10,636	15,390
Net cash flows from financing activities	4,244	10,541
Net increase in cash and cash equivalents	(1,202,961)	(160,348)
Cash and cash equivalents at beginning of year	81,234	241,582
Cash and cash equivalents at end of year	1,284,195	81,234
Reconciliation to cash at bank and in hand:		
Cash at bank and in hand	1,284,195	81,234
Cash equivalents	-	-
Cash and cash equivalents	1,284,195	81,234

Statement of comprehensive income

	2018	2017
	£	£
Profit for the period	181,189	147,722
Remeasurement of net defined benefit liability	1,443,000	(1,836,000)
Tax relating to components of other comprehensive income	(220,749)	294,470
Other comprehensive income	1,222,251	(1,541,530)
Total comprehensive income attributable to equity shareholders of the Company	1,403,440	(1,393,808)

Radstock Co-operative Society Limited primary financial statements for the 52 weeks ended 24 February 2018. Comparison year, 52 weeks to 25 February 2017. 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.

Registered Auditor: Old Mill Audit LLP, Wells.

Five Year Summary



Membership

Revenue Account

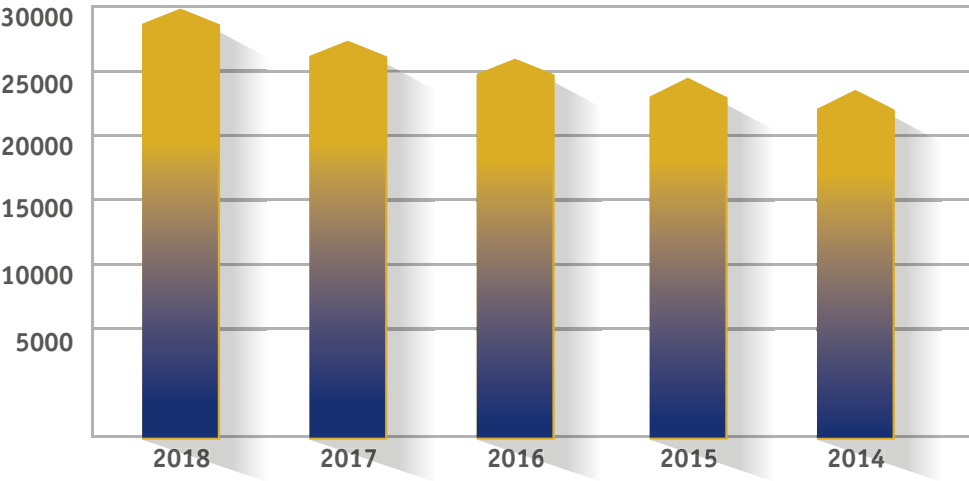
- Turnover
- Trading result
- Farm result
- Surplus before distributions
- Surplus for period
- Depreciation and amortisation

Balance Sheet

- Fixed assets
- Net current assets
- Total assets less current liabilities
- less
- Long term liabilities
- NET ASSETS
- Share capital
- Reserves

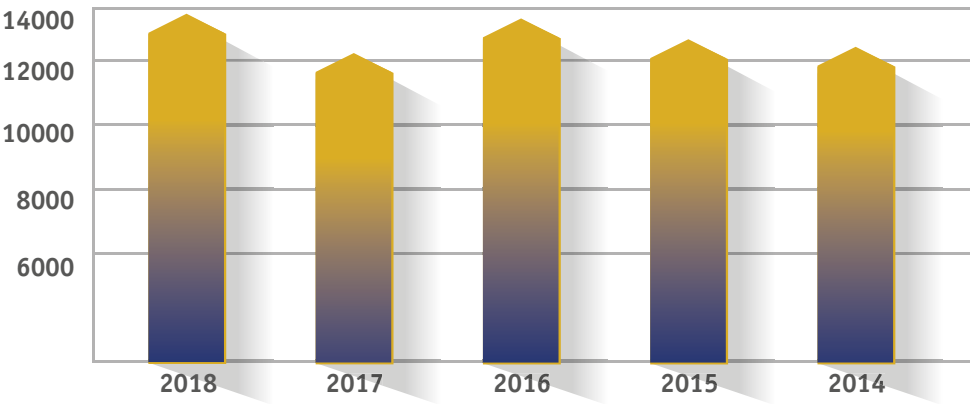
MEMBERS' FUNDS

5 Year comparison of turnover (£000s)



2018	2017	2016	2015	2014
14,429	8,957	7,027	7,013	6,988
£000s	£000s	£000s	£000s	£000s
30,206	27,282	26,112	24,365	23,543
(147)	72	12	42	153
111	5	62	129	74
282	218	291	817	412
181	148	214	679	307
1,082	1,026	827	820	700
12,456	10,932	9,958	9,107	8,820
2,760	4,321	5,019	5,873	5,179
15,216	15,253	14,977	14,980	13,999
(1,795)	(3,246)	(1,591)	(2,348)	(1,632)
13,421	12,007	13,386	12,632	12,367
263	252	237	235	234
13,158	11,755	13,149	12,397	12,133
13,421	12,007	13,386	12,632	12,367

5 Year comparison of Members Funds (£000s)



CONTINUING OUR GROWTH AND DEVELOPMENT STRATEGY



Store Expansion Plans

We are delighted to have opened three stores in the last year. Warminster opened its doors in December 2017 and is our second store in the County of Wiltshire.

The new store is purpose-built in a prime location and is situated on a corner plot in an established residential area. The store shares the site with a 'Vets for Pets' veterinary surgery and pet grooming parlour. The local people seemed to have welcomed the arrival of a local shop and have been surprised with the extensive product offering.







Closely followed was the launch of the Bridgwater store located on Taunton Road, a key commuter route, sharing the site with Papa Johns, the well-known pizza chain. These latest additions to the retail estate have been purpose-built to high specifications incorporating many environmentally, energy-efficient properties. The design and layout of the stores have been designed with the customer in mind

providing spacious aisles to aid navigation and light and airy environments.

The normal grocery, chilled and frozen ranges are complemented with extensive hot and cold food-to-go offerings including burgers, hotdogs, pasties, breakfast products and freshly baked bread and pastries from the instore bakeries. There are also Costa Coffee Express and a Slush Puppy machines.



In support of local suppliers, Radstock Co-op stocks a good range of local ciders, ales, wines and chilled dairy and meat products and caters for those seeking 'gluten free' and 'free from' products.

These new stores have created many new job opportunities and seen our workforce grow to over 420 colleagues!

Store Refits



The Glastonbury store also received a make-over at the end of the financial year with the installation of a full instore bakery offering, new refrigeration, new lighting, flooring not to mention an additional till point. Customers have welcomed the extended ranges and improved shopping experience and have been complimentary regarding the new improvements.



We also made significant improvements to our Coleford store with the installation of an instore bakery offering hot and cold food-to-go, new refrigeration with extended chilled ranges and a make-over to the external look of the store including new illuminated signage and window graphics. Customers have been quick to respond to the re-fit and positively welcomed the additional features and extended offering.



Our Travel Department opened a satellite store in Hill Court, Paulton, next to the Community store. They offer the same great service as the Radco store and have been steadily been growing the customer base.

Radco Store Developments

The Society welcomed the arrival of high-street names, Dorothy Perkins and Burtons Menswear to its Radco store. These strong, well-known fashion brands have provided a new dimension to the clothing ranges and have attracted new customers.



USE YOUR MEMBERSHIP DIVIDEND CARD AT ANY OF THESE STORES



Radstock Superstore & Travel Agency

WELLS ROAD, RADSTOCK, BA3 3RQ

STORE TEL: 01761 432142

TRAVEL TEL: 01761 433355

www.radstockcoop.co.uk

In-store offerings include:

- Co-op Food Hall
- The Co-operative travel
- Post Office
- Café 1868
- Electrical Department
- Belle Jewellery
- Woods Gifts
- Rectella
- Bonmarché
- Dorothy Perkins
- Burton Menswear
- Shoe Department



Bridgwater

105 TAUNTON ROAD,
BRIDGWATER, TA6 6BD

TEL: 01275 332492



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



Farrington Gurney

BRISTOL RD, FARRINGTON GURNEY,
BRISTOL, BS39 6TQ
TEL: 01761 451581



Fosseway

32 FOSSEWAY, WESTFIELD,
MIDSOMER NORTON, BA3 4AX
TEL: 01761 412888



Frome

7-9 WESTWAY SHOPPING CENTRE,
FROME, BA11 1BS
TEL: 01373 451914



Fromefield

8 BATH ROAD,
FROME, BA11 2HD
TEL: 01373 472907



Glastonbury

32-34 HIGH STREET,
GLASTONBURY, BA6 9DX
TEL: 01458 831003



Paulton (with Travel Store)

HILL COURT, HIGH STREET,
PAULTON, BS39 7QG
TEL: 01761 413693



Peasedown St John

66 BATH ROAD PEASEDOWN ST JOHN,
BATH, BA2 8DT
TEL: 01761 434280



Shepton Mallet

CHARLTON CROSSROAD, WHITSTONE ROAD,
SHEPTON MALLET, BA4 5PT
TEL: 01749 347641



Street

84-86 WEST END,
STREET, BA16 0LP
TEL: 01458 440777



Timsbury

NORTH ROAD
TIMSBURY, BATH, BA2 0JH
TEL: 01761 470202



Trowbridge

1 HUNTINGFIELD, ASHTON ROAD,
EAST TROWBRIDGE, BA14 6GP
TEL: 01225 775716



Warminster

36 VICTORIA ROAD,
WARMINSTER, BA12 8HF
TEL: 01985 215115



Westfield

1 ELM TREE AVENUE, WESTFIELD,
RADSTOCK, BA3 3SX
TEL: 01761 434291



Weston-super-Mare

141 MILTON ROAD,
WESTON-SUPER-MARE, BS22 8AA
TEL: ???

RECOGNISING OUR ACHIEVEMENTS



Investor in People Silver Award

After an extensive assessment process involving participation in an online survey from the majority of the workforce, the Society has been awarded the Investors in People Silver Award. This is a major achievement as the assessment was against the Investors in People Sixth Generation Framework which is more rigorous than ever before. The IIP accreditation is a sign of a great employer who places people at the heart of the organisation.

Fair Tax Mark

The Society retained the Fair Tax Mark again this year demonstrating that we have paid our fair share of corporation tax and that we report on tax transparently.

Colleague Recognition

We celebrated our colleagues' contribution at an annual awards evening held at Farrington Park, Farrington Gurney. Several awards were up for grabs both individual in categories such as Customer Excellence and manager of the year and team awards for best performing store and community involvement. The event was supported by many of the Society's local suppliers and business partners who sponsored awards and donated raffle prizes which raised money for local charities.



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



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

**7:00pm, 12th June 2018
at the Radstock Working Men's Club**

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 pickup an application form, available from any of our stores.

Membership Dividend Card

In order to start earning 'Dividend' points when you shop with us, you will need to register a Membership Dividend Card and present it at the check-out each time you shop at any of our retail outlets. For each *£1 you spend on qualifying purchases you will be awarded 1 point. Points are converted twice a year to a cash equivalent which you can redeem against your shopping.

*(conditions apply)



Fitness

FARRINGTON PARK

The Radstock Co-Operative Society

Great News... Fitness @ Farrington are now offering everybody who works for RADSTOCK CO-OPERATIVE SOCIETY the chance to become a 'Peak' Fitness member for the amazing price of **£19.99** (normally £39.00), with **no joining fee** (normally £50.00!!)

- A 'Peak' membership at Fitness @ Farrington entitles you to use the gym from 06:30-22:00 (Mon-Thur) 06:30-21:00 (Fri) 08:16:00 (Sat –Sun)
- Access to our full exercise class timetable including Spin, Pilates, Kettlebells and many more.
- Full use of our Sauna, Steam Room, Hot Tub and Resisted Swimming Pool

Please call 01761 451596 ext 160 or email kevin@farringtonpark.com to start your health and fitness journey!

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 May 2017 until end of Feb 2018

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



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
to find out more



Thatcher + Hallam Solicitors

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



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The Radstock
co-operative society

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

Telephone: 01761 431555
Email: enquiries@radstockcoop.co.uk
www.radstockcoop.co.uk

Registered No: 1159R