

Stogumber Shop & Post Office Share Offer

Stogumber needs your help to buy and maintain
a hub for our village that is
friendly, helpful, convenient and well-stocked



Community Share offer
Launching 10th June 2024
Closing 31st July 2024

To raise our minimum target £75,000
Our optimum target is £250,000

The maximum target to fund the entire project is £350,000

Minimum investment £100, Maximum £25,000

Stogumber Community Village Shop Ltd is a Community Benefit Society registered
with the Financial Conduct Authority (no 9010)
Registered office: Catford Cottage Escott Williton TA4 4JQ

Our vision

- To provide the goods and services that Stogumber wants.
- Prices that are competitive with Williton
- To keep the Post Office open
- To contribute to a strong sense of community, enabling residents to shape and develop the business.
- To be a long-lasting asset for the whole village.
- To support local producers and the local economy.
- To improve the health and wellbeing of the community and reduce social isolation.
- To provide opportunities for volunteering, helping to build networks of friends and contacts.
- To reduce car use and the need to travel longer distances.
- To support local groups by distribution of profits.

Introduction

We invite you to join us and to become a member of Stogumber Shop Community Benefit Society.

Following the retirement of Anne & Roger there was a village meeting in January 2023 when those present agreed to form a Community Benefit Society to take over and run the shop. We set up the company and took over running a volunteer-led operation in April 2023.

So we now know that a shop is viable and we, as a community, can run it: in that first year we made a profit of £2,500 and have recruited and retained an enthusiastic, committed and competent team of volunteers. We now need to consolidate our success by establishing our future location and financing.

Location

Following much research, we have agreed to buy 4 High Street and move the shop there. Our current premises are too large (having a lot of living accommodation) and would be too challenging to adapt to make economic use of the space. Moving the shop means that Roger & Anne Howe would be free to sell number 6 without the change-of-use planning permission difficulties.

Finance

We have been running Stogumber Shop for the past year as a Community Benefit Society, for which funding has come from a small number of supporters and an initial grant from CRASH.

Buying, reconfiguring and fitting-out the new premises is forecast to cost around £350k. This we plan to finance with grants and a Community Share Issue.

Originally, we had planned to apply to the Community Ownership Fund (the Government's 'levelling-up fund') with the support of the Plunkett Foundation, and we were told we have a strong case. However the programme has been frozen by the election and there is no certainty that the programme will be maintained by an incoming government. So we can't hang around, having agreed a purchase of No 4. We will also make other grant applications such as the National Lottery, EDF and the Fairfield Charitable Trust, but these will take time and the amounts will be uncertain. We need to raise enough to buy No 4 and then carry out works as funding becomes clearer.

We need to raise as much as we can and at least £75,000 in order to be credible to grant bodies for their match-funding requirements. When we had the initial village meeting last year, many people offered to support the financing of the shop. We did not need additional money at that time, but now we do.

Share Issue

The Share Issue will enable us to:

- Raise the funds we need to purchase No 4 High Street
- Enable us to get grants
- Place the business under the control of residents and supporters
- Ensure a long-lasting shop for the benefit of our community, with easy access to affordable goods and services, an opportunity to enjoy a friendly chat, access and offer informal support for members of our community.

This document will explain the background to the shop, why a community model has been proposed and how you can invest and be involved in our village shop. There is an application form at the end of the document.

Community ownership and control

Stogumber Community Village Shop Ltd will be owned by its members and, with the help of volunteers, will carry on business solely for the benefit of the wider community. We will be following the model rules developed by the Plunkett Foundation and we are registered with the Financial Conduct Authority ('FCA'). The Plunkett Foundation assists community-run enterprises of all kinds (pubs, shops, cafés, farms etc.) with advice and guidance. Our rules embed the principle that if the Society has a surplus, this may only be distributed to other community or charitable projects. The Rules are available on the Stogumber Shop website.

Community shops are run democratically, on the basis of one-member one-vote – no matter how much money you put in. All shareholders are encouraged to play a part in the running of the shop. You will have the right to vote at the Annual Members Meeting (AMM), selecting the members of the management committee and helping to set the policies by which the shop is managed. You could volunteer in the shop and help to improve the range of goods and services available. You might be interested in joining the management committee.

We are confident that our plans provide a sustainable model. According to research by The Plunkett Foundation community shops are long lived with a survival rate of 92% whereas, in the last five years only 44 % of small, start-up commercial enterprises have survived.

What can I invest?

To buy, reconfigure, extend and fit-out 4 High Street, we are inviting individuals and organisations to buy shares in the Society. To become a member, you need to buy Community Shares.

- One share costs £1 and the minimum investment is £100 i.e. 100 shares.
- You can invest a greater amount but no one member can own more than 25,000 shares.
- However many shares you buy, you will still have one vote and all shareholders have an equal share in decisions.

You can also subscribe for a mixture of shares and/or loans (described more fully below).

Is there an alternative to shares?

If you don't want to be a member but wish to support the shop then you can simply make a donation of any amount and this will contribute to our requirement to raise matched funding. There are a number of aspects that you could specifically give funds for:

- A new till which will cost £2000
- A new shop window
- A new shop sign
- The new Post Office counter – it will cost over £20,000 to move the Post Office!

If you are a tax payer and wish to make a donation or invest more than £100, it would be better to

make a gift aided donation to CRASH (the Stogumber village charity) who can then make grants to the Shop: see methods of payment towards the end of this document.

Timeline

December 2022

Roger & Anne announce their retirement.

16 January 2023

Village meeting discusses feasibility of a new shop with representatives of the community shop in Roadwater

3 April 2023

We open with volunteers and with a flexible arrangement with Anne & Roger

October 2023

Lance Moir becomes Sub-Postmaster, taking over from Roger Howe

April 2024

We complete one year of trading.

Our stock levels more than double to £10,600.

Turnover is around £150,000 and we make a profit of £2,500.

May 2024

We agree to purchase 4 High Street, having received a positive response from the Conservation Officer after a pre-planning application about the alterations we would need to make.

June 2024

Planning application made for No 4 High Street and launch of Community Share Offer together with applications for various grants.

June 2024

Community Share offer to be launched, first closing at the end of July.

March 2025

Target date to open the shop in 4 High Street (subject to planning, building and finance).

About Stogumber

Stogumber Shop and Post Office primarily serves the rural west Somerset village of Stogumber, as well as nearby hamlets and villages without shops or Post Offices. It is the only shop in the village and parish (aside from a lampshade and furnishings shop that is expected to soon close).

Stogumber village has a **population of 424**:

- 144 residents (34%) are aged over 65 years
incl 32 (7%) residents aged over 80 years
- 100 residents (23%) are disabled (under Equality Act)
plus 46 residents (11%) have a long term physical or mental health condition but day-to-day activities are not limited
- 48 residents (11%) provide 10 or more hours unpaid care per week
incl 29 residents (7%) who provide 35 or more hours unpaid care per week (equivalent to a full-time job)
- 61 residents (14%) are schoolchildren or full-time students
- 68 residents (16%) are aged under 14
- The population of the whole parish is 721 and this figure excludes residents of nearby villages (eg. Monksilver) who use Stogumber Shop and Post Office as they do not have one nearer.

Stogumber village comprises **187 households**:

- 64 households (34%) are deprived in one dimension
- 47 households (25%) occupy social rented homes
plus 22 households (12%) in private rented homes
- 54 households (29%) include one person disabled (under the Equality Act)
incl 20 households (11%) with two people disabled (under the Equality Act)
- 43 households (23%) have one person living alone
incl 26 households (14%) where that person is aged 66 years or over
- 41 households (22%) have dependent children

Data source <https://www.censusdata.uk/e00149427-output-area-at-st098369>

Stogumber Shop and Post Office

The shop meets a wide range of needs:

- **Easy access to a good range of food and household goods**

We stock a full range of 'value' foods and household supplies (as well as mid-range) to meet the needs of all residents. We provide free deliveries (with telephone ordering) for those who have long or short-term mobility difficulties.

476 sales transactions in a typical week (incl 116 newspaper voucher sales).

- **Supported access to postal and financial services**

We have the time and knowledge of our individual customers to enable them to access postal, banking and financial services (the nearest bank branch is 12 miles from Stogumber).

200 transactions in a typical week.

- **Collection of prescribed medicines**

21 residents collect their prescriptions from the shop (say 5 in a typical week).

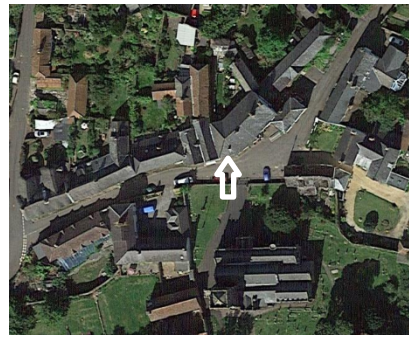
- **Social contact and support**

Especially for elderly and vulnerable people, including some with dementia, and many living alone or with caring responsibilities. With individual knowledge of our customers, we can see when there may be a problem and can offer informal support, or refer to other sources of support. We can provide temporary credit.

- **Total transactions in a typical week (25-31 March 2024):**

681

New premises at 4 High Street



Alterations agreed with Somerset Council pre-planning The formal planning application is now being prepared.	Current ground floor plan
1. Revert to shop usage Previously a shop: from around 1911 by Augusta “Ducky” Brown as a small general store, continuing as Percy Hutchings’ butcher’s shop from the 1920s to the 1940s.	
2. Move staircase to rear extension 3. Reduce dividing wall between the front and rear rooms leaving stubs to support a beam	
To create a more open shop layout. Based on our current retail area in 6 High Street, we know we need most of the current ground floor of 4 High Street to be relatively open retail space.	
4. Remove rear porch and construct a storage room at rear of shop The existing ground floor is needed for retail space, and it would not be practical to carry bulky daily deliveries stock upstairs on delivery	
5. Remove modern stone cladding of chimney breast	
6. Replace front windows (ground and 1st floors) The windows would undermine the thermal efficiency of the shop. New windows of an appropriate design to be agreed would enhance the building and those around it, and be more thermally efficient.	
7. Ramp at front entrance To facilitate access for people with limited mobility and	

How much money is needed?

As set out in our business plan ([Shop Community - forthcoming options | Stogumber Village Shop \(stogumbershop.co.uk\)](http://shopcommunity-forthcomingoptions.co.uk)) it is expected that the total scheme cost will be £350,000.

We will need to generate a minimum of £75,000 from our share offer or donations to launch the project with grants totalling £250,000.

With a successful take-up of shares from our community, we will demonstrate to all potential funders that there is considerable support within Stogumber for the project and unlock the opportunity to access further funding from grant-awarding bodies. Many of these bodies award grants on a matching basis.

Should the grant be unsuccessful there are a number of other grant awarding bodies. We are also making approaches to a small number of villagers to seek potential loans in the event that we are delayed with grant applications. With the support of the Plunkett Foundation, we have identified a number of financial companies that specialise in providing preferential rates to community organisations, should there be further liquidity issues or unexpected costs incurred.

Financial Forecasts

We believe that our Business Plan demonstrates a sound business proposition building upon the profit we made in the first year. Once the shop is up and running, it is expected to make a profit of at least £5000 p.a. and will depend on the revenue generated through sales. It is expected that sales will continue to grow as more people from within a 10 min drive, either through word of mouth or active advertising, will start to use the shop. Any profits will either be reinvested in the business via reduced prices or other means or be distributed to community-led projects in the village.

Below are summaries of the income and expenditure involved in setting up the shop. Further details can be found in the business plan. *All figures in these charts have been rounded for ease.*

Set Up Costs

INCOME		EXPENDITURE	
Shares	£75,000 - £200,000	Building Costs	£120,000
Grants/ Loans		Fixtures and Fittings	£20,000
		Purchase of site	£180,000
		Move Post Office	£20,000
		Set up Costs	£10,000
Total Income	£350,000	Total expenditure	£350,000

Expenditure includes the purchase of the property and building the new store room and fitting out costs (estimates from Anthony Cornish). In addition, there will be at least £20,000 just to move the Post Office. We will employ a retail planner to design the layout and buy new fittings. There is a risk that costs will be higher – in which case we are looking to raise more than the initial £75,000 and also seek to call on loans from within the village.

Profit and Loss

Based on the experience of our first year *and assuming no increase in sales* we have estimated that our takings and related costs will be as shown in the table below. This excludes costs of occupying two premises at the same time.

Total Sales	£145,000
Gross Profit	£29,000
Post Office Income	£8,300
Total Overheads	£32,300
Operating Surplus	£5,000

Funding

Community Shares

By buying Community Shares people and companies raise much needed capital whilst at the same time investing in the social infrastructure of their community. Local people are encouraged to buy shares and therefore automatically become members of the Community Benefit Society. As a shareholder each member becomes an owner of the Society and receives a vote to use at the Annual Members' Meeting. Every person holding any number of shares is entitled to one vote and so is involved in all major decisions about the direction of the business. Our survey showed that villagers are keen to become shareholders in the community shop.

The amount we can raise through shares is important as much of the grant finance available is on a "matched funding basis".

We have set a minimum target for shares of £75,000 and aim to find the remainder by loans, grants and donations.

Grants

Our preferred route to grant funding was to apply to a government scheme called the Community Ownership Fund (COF). However it has been frozen by the election and there is no certainty that it will be resurrected. Therefore we are preparing (in collaboration with the Plunkett Foundation) to make grants to other bodies. All the documentation had been prepared for COF and so we should be able to make rapid grant applications. To ensure we can at least purchase the site we are looking for loans within the village to bridge any shortfall.

Donations and Loans

We understand that some people and organisations may find that they would prefer to make their financial contribution to the scheme by way of donations as a once and for all payment leaving no obligation upon the Society to repay. Tax payers can make gift aided donations via CRASH. Contact Lance Moir for details.

Equally some may wish to provide more support but expect some repayment sooner than is available from the share issue. This can be by way of loan. If you wish to make a separate loan please contact Lance Moir directly via lance@lancemoir.com or on 07801 418067 when you can also discuss terms. Note that we can only repay loans from trading profits or future grants and some may not allow this for monies already spent.

What is in it for me?

This is not just about a shop: it is about maintaining the community and services in our village and investing in its future. This community-run business will benefit the village, for us and for future generations. Investing in this business is chiefly about social rewards rather than any personal financial gain.

However, for property-owners in the village, it is worth bearing in mind that the amenities and sense of community that make this a particularly desirable village and attracts house buyers.

Community benefit shares do not offer the opportunity to make a return in the way traditional shares can. The value of community shares cannot increase or decrease like regular stocks and shares. To ensure that our costs and our prices are kept as low as possible no interest will be paid on shares in the first three years. The management committee will review the option to pay a small amount of interest from year 4 onwards. Any further surplus generated will go back to the community and not to shareholders. As part of our Rules, we have adopted an “asset lock” which prevents any assets from being distributed for private gain in the event of the business being dissolved or wound up.

How do I buy shares?

Anyone over the age of 16 can invest as an individual. You do not have to be from the village or local area. Share ownership is also open to our suppliers, other businesses in the area and former residents of the village who support our vision. Shares are £1 each with a minimum investment of £100 up to a maximum of £25,000.

Please fill in the application form at the back of the prospectus and follow the instructions. If buying shares, you will become a member of the society, with an equal vote regardless of your shareholding.

The management committee will constantly review membership and will invite all customers, new residents and companies active in our area to consider supporting the project by buying shares or making donations.

Joint memberships, corporate bodies or unincorporated groups who wish to support this project must nominate an individual to represent them as the named shareholder. Each member of the same household over 16 may become a member of the Society.

Our shares are described as withdrawable. They cannot be sold or traded but may be withdrawn subject to the rules of the society and set out in the Withdrawal Policy document. This outlines that no withdrawals will be permitted in the first three years. Thereafter any requests for withdrawal will be at the discretion of the Management Committee, having regards to the long-term interests of the Society that needs to maintain prudent reserves, and the Society's commitment to community benefit. Realistically, shares will not be withdrawable for the first few years and after that will be subject to the sustainable position of the shop.

Can I claim tax relief?

We do not believe that tax relief is available, but (with little hope of success) an application will be made for SEIS and EIS relief. Gift aid via CRASH may be more feasible and this is especially attractive for higher rate taxpayers who can reclaim the tax relief above basic rate taxation.

What are my risks?

Due care and attention has been taken in preparation of this offer document. Alongside the business plan the management committee can confirm that there are no known omissions likely to affect the viability of the business. Further risk analysis is detailed in the Business Plan which can be viewed at [Shop Community - forthcoming options | Stogumber Village Shop \(stogumbershop.co.uk\)](https://stogumbershop.co.uk)

Please note that any trading activity is vulnerable to changing or unanticipated risk. However, very few community shops within the Plunkett Foundation network have failed; community-owned shops have proved to be more resilient than those run for profit alone.

The purchase of shares is at full risk and if the business fails, it is possible that you will never recover the full value of your shareholding or may even lose it completely. Your liability as a member is limited to the value of your shares and nothing else. You cannot lose any more than the value of your shares. You should anticipate that shares purchased will not be redeemed for a long time, if at all. In the event of liquidation, any excess value must be transferred to another community organisation having community benefit aims.

It should be noted that members of community benefit societies do not have access to the Financial Ombudsman Service or the Financial Services Compensation Scheme.

What happens if we don't raise enough money?

If the share investments do not reach the minimum share target, the Management Committee will review the position to consider the viability of the shop. If necessary, the share offer could close, and all the unspent share investment money would be refunded. In the event that the share offer is oversubscribed, again the Committee will decide how to proceed.

How will the business be managed?

The business will be run by a management committee. The elected management committee is responsible for ensuring that the Rules sent to the FCA and the policies adopted at the Annual Members' Meeting ('AMM') are fully implemented and that those policies are reviewed regularly.

The membership of the management committee you elect is answerable to the members through the annual member meetings. Committee elections will be held annually. The first elections will take place before the shop opens at 4 High Street in 2025. Meanwhile the current committee will manage the shop and the re-location.

On a day-to-day basis the business will be managed by volunteers as at present with Russ Sandy as the only employee. We are exceptionally lucky that we have a management committee with a wide range of business and retail skill. The management committee has clearly defined roles as in any business – operations, buying, finance, marketing, project management, premises. Accounting has been outsourced to a professional firm so we are able to monitor profitability as we go – they will also prepare our accounts and tax returns - and Lance Moir as Chair is keeping a focus on regulatory and legal obligations.

The FCA obliges the committee to keep an up-to-date register of members and to provide annual accounts. Registration with the FCA was dependent on providing a set of Rules by which the business is to be run. Each member has the right to see the information kept about them, but only themselves, on the Society's share register.

Who are the current members of the management committee?

The members of the management committee are subject to election at the first AMM of the Society. Current members of the steering committee are:

Dr Lance Moir (Chair and overall project lead). Lance has over 40 year's senior business experience, including being a Corporate Treasurer (FCT) and CFO and Non Executive Director of a number of businesses. His relevant experience includes:

Finance: He has been the CFO of two listed businesses, he was the Group Treasurer of Storehouse PLC (which owned BHS, Habitat, Mothercare, Richards, Heals, Jacadi and The Conran Shop). He has also been a Senior Lecturer in Finance and Visiting Professor at Cranfield School of Management (where he taught Finance and Strategy to MBAs and senior executives from industry).

Retail: As above he was Group Treasurer of Storehouse. He is also a Non Executive Director of Thatcher's Cider and of Nightcap PLC (which operates 46 bars) and was Director of Corporate Finance at Bass PLC which all have significant retail interfaces.

Project and Property Management: His various corporate roles have included many complex projects and these include as a Director of Oppidan Estates (a property development business).

Leadership: At Cranfield and elsewhere he has taught leadership of teams and as Chair and Director of various businesses, has led complex teams. He is also Treasurer of the Royal Bath & West Society where he has gained an understanding of leading teams of volunteers.

Under a separate Post Office Agreement, the Postmaster is Lance Moir operating on behalf of SCVS.

Sheila Gibbs (Operations). From 2004 to 2020, Sheila set-up and managed a nine-bedroom guest house, including a licensed restaurant and tea garden, employing and training staff in food hygiene, customer relations, waitressing, room service and some cooking.

Sheila previously set-up and managed for 17 years a registered care home for the elderly in a grade 2 listed building, employing and training 20 staff and became an assessor for NVQ levels 2 and 3 in care, food hygiene, health and safety and fire hazard analysis.

For both the guest house and care home, Sheila managed the business aspects, ran the payroll and compliance with employment and other regulations.

Sheila trained as a State Registered Nurse and worked as staff nurse then as sister, and whilst working and raising a family on the family farm, she also attended Cannington Agricultural College to study farm management and accounting.

Since retiring from the guest house business, Sheila has been active in community groups, running a community lunch scheme and catering for large village events, as well as overseeing staff operations at Stogumber Shop.

Lucy Bateman (Finance) Lucy has worked in management and administration during her forty year career, from creating and developing the music department for Andrew Lloyd Webber's company The Really Useful Group, to Managing Director of a sound design company, to supervising rehearsal schedules for artists, choirs and orchestras in theatre, television and radio, as well as producing records around the globe.

In recent years Lucy has owned and run her own restaurant in Wiltshire, worked as an estate agent and valuer in Bath and in the last ten years to her retirement supervised a team of child psychiatrists and set up a social enterprise in the West country.

Her role is to interface with the paid accountants and track and bank cash as well as manage supplier payments.

Jerry Pattison (Buying). Jerry's early career was in the dairy industry providing experience of retailing a large range of perishable products. More recently he owned a free house pub business for six years and was responsible for all food and drink purchases as well negotiating pricing with breweries and distributors. He spent eighteen months working one day a week with the previous owner of Stogumber Shop, allowing him to understand the business and the buying habits and demands of our customers. He currently works for a farm which grows and sells a wide range of vegetables and this ensures he has continued commercial experience of food production and retailing.

Nicholas Browne (Building design). Nick is a qualified architect (MA dipArch RIBA studied at Heatherly School of Art and Cambridge University) and has designed large-scale housing, university halls of residence, head offices, crematoria, shops and a war memorial.

Nick has taught, lectured, run undergraduate and diploma courses, examined for the RIBA at Metropolitan University, and been published in the Architects Journal; The Financial Times; Blueprint; RIBA Journal; The Daily Telegraph.

Paula Clements (Marketing) Paula has a background in administration, sales, advertising & marketing skills along with professional coach qualifications in the equestrian industry. She has built advertising and marketing processes for a number of businesses, including volunteering to support another Somerset village with advertising some of their events to raise money for various village funds. She handled the advertising and marketing for 4 main village events and trebled both visitor numbers and income for that year.

Julian Spicer (Communications, Projects and has a regular shop shift)

Currently he is Churchwarden of Stogumber, leading the fundraising, maintenance and operations of a large Grade 1 listed building. As Chairman of Stogumber Parish Council (2009-17, and Councillor from 2007) he led the procurement of land to provide community facilities; development and adoption of a statutory neighbourhood plan; rescuing a failing playground charity; in addition to usual council activity.

In his (paid) working life, he was a Business Change Manager at the University of the West of England, project managing organisation change (structure and roles) projects, and contributing communications and employee engagement activity to large IT procurement and implementation projects, and before that he was an Admissions Manager. Julian's early career was in international product development at HBOS.

Russ Sandy (Post Office) Russ has served in the British Army and previously worked in telecommunications and construction. He is now employed as our Post Office clerk and also manages aspects of the shop's ordering and daily operations.

Useful links

- Stogumber shop website [Stogumber Village Shop & Post Office \(stogumbershop.co.uk\)](http://stogumbershop.co.uk)
- We are members of The Plunkett Foundation,. <https://plunkett.co.uk/>
- We are registered with The Financial Conduct Authority. <https://www.fca.org.uk/>
- To contact the village shop email stogcvshop@gmail.com

Application for Membership of Stogumber Community Village Shop Ltd

Shares cost £1 each, minimum purchase 100 shares. Applicants must be 16 or over.

I wish to apply for membership of the Stogumber Community Village Shop Limited and would like to purchase the following shares. Please hand this form into the Post Office or send to Catford Cottage, Escott, Williton TA4 4JQ

Number of Shares Total cost £.....

Name.....

Address.....

Email address.....

Please nominate someone to whom we would transfer your shares to in the event of your death.

Name.....

Address.....

If you are applying as a company or organisation please nominate an individual to represent you

Name.....

Agreement

I have read the Share Offer Document.

I wish to become a member of Stogumber Community Village Shop Ltd.

I agree to be bound by the terms and conditions included in the Share Offer Document and the Rules of Stogumber Community Village Shop Ltd.

I understand that the Management Committee of Stogumber Community Village Shop Ltd may reject my application and are not obliged to tell me why it has been rejected.

I consent to receiving formal notices by email and links to documents on the shop website

Signed..... Date.....

Method of Payment

Please pay by bank transfer to Stogumber Community Village Shop Ltd

Sort code: 309950 Account number: 69227468 Reference: Your name & number of shares.

Alternatively, cheques can be made payable to Stogumber Shop.

The money raised will be held in the Lloyds Account and will only be accessed when the committee concludes that there are sufficient funds to complete the project. Funds are accessible only by Lance Moir, Lucy Bateman or Mary Scott.

CRASH Bank Details:

Sort code 230580

Account: 41641053

Data protection and money laundering

The data provided by you on this form will be stored within a computerised database. This data will be used only for Stogumber Community Village Shop Ltd to maintain a register of members and potential members as required by the rules of the Community Benefit Society and will not be disclosed to any third party.

Notices by email and documents on our website

To reduce our administrative costs, we would like to be able to send you formal notices by e-mail and refer you (by email) to documents posted on our website.

Money Laundering legislation will be implemented where relevant.

If not applying online via our website, please send your completed application form to:

Stogumber Shop

Catford Cottage

Escott

Williton TA4 4JQ