



# 2023 ANNUAL REPORT

**ACTIVITY REPORT AND FINANCIAL  
STATEMENT  
PREPARED BY**

**THE URBAN CO-OP  
LIMERICK COMMUNITY GROCERY  
CLG**

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Unit 8 Eastway Business Park, Ballysimon Road, Limerick  
CRO: 530119



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## Our Directors and other information

<b>Company</b>	Limerick Community Grocery (CLG) trading as The Urban Co-op
<b>Directors</b>	Danilly Carvalho (Chairperson) Siobhan Peacock Kevin Sherry Tracy O'Donoghue
<b>Board Members</b>	Anne Maher Geraldine Fitzpatrick Kathleen Bourke Robert Meyer
<b>Company Registration Number</b>	530119
<b>Registered Office &amp; Business Address</b>	Unit 8 Eastway Business Park, Ballysimon Road, Limerick
<b>Telephone</b>	+353 61 294 289
<b>Email</b>	<a href="mailto:info@theurbanco-op.ie">info@theurbanco-op.ie</a>
<b>Social Media</b>	<b>Facebook</b> <a href="#">@TheUrbanCoOp</a> <b>Instagram</b> <a href="#">@urbanco_oplimerick</a> <b>Twitter</b> <a href="#">@theurbanco_op</a> <b>LinkedIn</b> <a href="https://www.linkedin.com/in/theurbancooplimerick">linkedin.com/in/theurbancooplimerick</a>
<b>Company Secretary</b>	Midwest Corporate Services Limited 18 Ashbrook Grove, Ennis Road, Limerick
<b>Independent Auditors</b>	Noonan & O'Cinnede St Michael St., Tipperary
<b>Bankers</b>	Allied Irish Bank, O'Connell Street, Limerick
<b>Solicitors</b>	Kieran Mulcahy Solicitors Arthur Cox – Pro Bono G&L Goodbody – Pro Bono via Trust Law

## Chairpersons Address

2023 was a very busy year for Limerick Community Grocery and you will note the achievements that this enterprise has made. A sincere thank you to John Liston who steered the ship for the last few years here as Chairperson, particularly through the unknowns of Covid. The Management and staff team continue to work hard at building this enterprise and I applaud their dedication and commitment. The Board has had the clarity of the Strategic Plan to keep us focussed on the mission to be a model co-operative.



The rising numbers coming into The Urban Co-op has been helped by many networking, advertising and marketing events to raise the profile of this unique social enterprise. Concentrating on supporting HR with recruitment as well as developing ideas for an online presence were particular projects I have been involved with this year. It was fun to add a Brazilian flavour to the mix here and learn that there has been a strong Brazilian influence in the development of Limerick Community Grocery from the beginning. A diverse community can bring many talents.

We hope you will enjoy reading the report for 2023.

**Danilly Carvalho**

Chairperson

## Managing Director Address



Another year comes to a close and indeed we are now looking at counting time in decades. It is a notable milestone to achieve 10 years in business and we are grateful for the journey! An eventful and positive year in many ways, 2023 saw the team make concerted efforts to communicate to growing numbers. Through social enterprise and agricultural networks we were also able to grow our impact reach. This is continuing to expand particularly as the rise in interest in co-operatives is taking hold. We increasingly are connecting with international visitors both in person and virtually recognizing that the ten years of operation has added a credibility to the concept for replication. Consistent messaging improved engagement with our growing membership while our social media metrics reflected positive increases also.

Through Rethink Ireland we were one of five awardees nationally for The Step Up fund at the beginning of the year. This significant grant award is the second one awarded from Rethink Ireland (formerly the Social Innovation Fund Ireland) to us and it must be acknowledged that the social enterprise support particularly with mentoring and advice as well as networking has proved invaluable to our confidence in moving forward. This fund for two years in effect supports two staff in our organisational development as we move further towards the development of our co-operative. Grant funding was also received through the Department of Agriculture & Marine for Organic promotion.

Staff numbers have increased this year as a result of support and it has also been an opportune time to look at succession planning in a structured process. To work on the business now is the focus whilst building networks. Teamwork is key to the success of this enterprise and the day to day operations involve a lot of learning and legwork! We focussed on getting more staff on the floor to allow us to work on the business going forward. It was not a straightforward process this year with recruitment but we believe we are going in the right direction. It must be acknowledged that this year saw a significant support with volunteers in the grocery to help us through the days where it was needed! Volunteers are a key component of co-operatives always and often support the recruitment to worker positions. Some significant projects of interest carried out by volunteers have had major social impact. Our priority is to provide volunteering opportunities for the disability sector. We know that the environment of The Urban Co-op provides a meaningful and purposeful setting in which to demonstrate inclusivity in real time. In reality the ideas generated through volunteers inspire us every day! Achieving a serious balance between employee and volunteer is a key feature of The Urban Co-op.


2023 was a year where it was beyond striking to note the rise in interest in wellness therapies. Post Covid the room use has risen as more therapies have come on stream. This is echoed in our financial report. Footfall and income have increased this year due to many of the reasons above. Like many businesses the uncertainty of the last few years can not be underestimated but we are hopeful that this year represents a positive milestone for us and a template for the years to come.

**Anne Maher**  
Managing Director

## Summary Report

# SUMMARY REPORT

# 2023



SUMMARY IMPACT REPORT

PROJECTS	DETAILS	OUTCOME
Local VS Import	We strive to support Irish producers	<ul style="list-style-type: none"> <li>We have increased from 65% to 67% local</li> </ul>
% Waste	We aim to reduce waste and reuse sustainably	<ul style="list-style-type: none"> <li>1% of sales</li> <li>95% waste reused</li> </ul>
% Organic	Promoting and supporting organic producers	<ul style="list-style-type: none"> <li>62% of produce sold was registered organic</li> </ul>

### FUNDING SUMMARY

**€996,000**  
INCOME GENERATION

**€9,000**  
MEMBERSHIP

**€41,000**  
GRANTS

11

up 37%

EMPLOYED

35

up 29%

VOLUNTEERS

2,654

up 14%

MEMBERS

31,793

up 8%

INTERACTIONS

13,720

up 50%

CLASS ATTENDEES

Can we create a model co-operative that inspires other communities to build food sovereignty and community wellbeing?

Co-operatives are The Philanthropy of the Crowds.

ANNE MAHER MD

2023 Annual Report Limerick Community Grocery CLG

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## Finance Committee Report

We are pleased to present the summary financial report for 2023.

In advance of the AGM, the Financial Statements for the years ended 31 December 2014 to 31 December 2023 have been posted on the Finance Section of The Urban Co-op's website. The format of the financial information and the accounting policies are unchanged from previous years.

The table below sets out the results for the year compared to the financial performance achieved in FY21 and FY22. A projection of FY24 and FY25 is given for reference.

### Profit & Loss Summary & projections The Urban Co-op

€	FY21	FY22	FY23	FYP24	FYP25
Sales	960,053	839,925	942,908	1,095,952	1,170,000
Room Hire/Events	23,364	42,751	54,662	65,000	70,000
Grants	3,308	7,008	40,154	46,000	30,000
Fundraising/Other Income	1,802	765	942	5,500	5,000
Membership Fees	1,116	13,010	9,157	5,000	30,000
Share Capital Proposed				110,000	
<b>Total Revenue</b>	<b>989,643</b>	<b>903,459</b>	<b>1,047,823</b>	<b>1,217,452</b>	<b>1,305,000</b>
Purchases	708,860	609,460	672,018	778,126	830,700
<b>Gross Profit</b>	<b>280,783</b>	<b>293,999</b>	<b>375,805</b>	<b>439,326</b>	<b>474,300</b>
Wages & PRSI	213,011	207,084	230,036	275,000	315,000
Rent & Rates	33,375	44,618	45,797	50,000	52,000
Bank Charges	13,253	14,092	12,850	11,356	15,000
Electricity	11,413	25,469	23,469	24,000	20,000
Repairs & Maintenance	14,749	7,865	4,557	5,000	6,000
Cleaning	4,033	2,026	1,641	1,830	2,000
IT Costs	7,064	5,374	13,060	14,000	15,000
Equipment Leasing	6,522	6,502	6,643	7,225	8,000
Other Costs	21,303	22,395	34,911	42,566	40,000
<b>Total Expenses</b>	<b>324,723</b>	<b>335,425</b>	<b>372,964</b>	<b>430,977</b>	<b>473,000</b>
<b>Net Profit/Loss</b>	<b>-43,940</b>	<b>-41,426</b>	<b>2,841</b>	<b>8,349</b>	<b>1,300</b>
Capital Accrual	1,733	1,733	1,733	1,733	1,733
<b>Operating surplus</b>	<b>-42,207</b>	<b>-39,693</b>	<b>4,574</b>	<b>10,082</b>	<b>3,033</b>
Gross Profit on Sales	29%	35%	36%	36%	36%
Net Profit/(Loss) %	-4%	-4%	0%	1%	0%

**Note:** Move to Co-operative is factored with proposed member micro investment included in 2024

- Sales: FY23 saw a 13% increase in sales due to 8% rise in footfall
- Additional sales related revenue: there was a significant increase in room hire / events income. The growth trajectory for this revenue stream is expected to continue going into FY24 and beyond as demand for therapies is growing.
- Grant income support was 4% of sales.
- Membership income supported with Cultivate Membership pre Share Offer.
- Gross margin: FY23 gross margin % was 36%, a 1% increase from FY22. This improvement continues based on efficiencies in data entry and stock management procedures.
- Net Profit achieved.
- Operating costs: the main operating costs of the business remain payroll and rent. Payroll costs reduced as a percentage of revenue in FY23 and factored payrate increases. Grant income supporting payroll for FY23 and FY24. Volunteer support has increased in the year.
- Community Finance loan complete this year.
- Bank charges primarily comprise interest and card charges.
- Energy cost reductions were slight from previous year.
- Balance sheet: At 31 December 2023, Debt at 31 December 2023 totalled €128,573

The general outlook for the co-op's finances for FY24 is:

- Projections for FY24 are based on first three months performance to date reflecting a significant uptake in interest in this model as food security priorities shift.
- Grant income sources are actively sought for strategic plan support
- Co-operative status to seek active investment from members to build reserves and develop the community model business

**Finance Committee:** Kathleen Bourke, Anne Maher, Geraldine Fitzpatrick



## Our Vision

Our vision is to serve as a model for the development of urban co-operatives.

The Urban Co-op's mission is to be a successful model of co-operative, providing high-quality produce and enhancing the lives of our members, customers, and the community. We work together to create a more sustainable and equitable world. We place value on teamwork and collaboration. We recognise that a positive supportive environment will facilitate our community to thrive. Our enterprising focus encourages learning by doing, with the freedom to make mistakes and the wisdom to teach others along the way.

Our goal is to work together to create a thriving community food co-op, wellness hub, and educational space that benefits everyone involved and the environment. We are a cooperative business that adheres to the Principles of Cooperatives and the UN's Sustainable Development Goals. This ensures that our actions benefit our members and the community.

## Our Goals



### Community Empowerment

By engaging with our community to strengthen human relationships and inspire action.



### Responsible Food System Development

By collaborating and participating with our community to develop sustainable food systems locally.



### Good Health and Wellbeing

By provision of a supportive participatory environment that maintains our community on our wellness journey.



### Economic Resilience

By building on local resources and capacities to ensure economic stability and sustainable livelihoods.



### Nourishing Food Access

By promoting sustainable agriculture and local food security to ensure access to nutritious and appropriate food for all.



### Advocacy and Activism

By energizing our members to identify and engage with issues affecting the Co-op and the community's future.

## Achievements

### The Metrics!

KPIs	2021 BASELINE	2022 ACTUAL	2023 ACTUAL
<b>ENVIRONMENTAL INDICATORS</b>			
% LOCAL VS IMPORT	35%	34%	33%
% ORGANIC SALES	61%	66%	62%
% WASTE OF SALES	2%	1%	1%

We continue to reduce our dependency on imports. Organic sales have reduced slightly with some suppliers retiring this year. Succession issues for farming are becoming more relevant.

Our metrics on waste continue to remain at our target of 1% of sales

KPIs	2021 BASELINE	2022 ACTUAL	2023 ACTUAL
<b>SCALE INDICATORS</b>			
# OF MEMBERS	2,300 members	2,328 members	2654 members
# OF ACTIVE MEMBERS	13 visits per member per year on average	12 visits per member per year on average	12 visits per member per year on average
AVERAGE SPEND PER SHOP	Average spend per shop = €32	Average spend per shop = €32	Average spend per shop = €33
NUMBER OF ATTENDEES AT CLASSES/EVENTS	1746	9,142	13,720

Continued increases in footfall for grocery and a significant increase in numbers attending wellness events.

KPIs	2021 BASELINE	2022 ACTUAL	2023 ACTUAL
<b>HEALTH &amp; WELLBEING INDICATORS</b>			
MEMBER CASE STUDIES	3 new member case studies	5 new	5 new
WEEKLY TRANSACTION CUSTOMER NUMBERS	604	567	611
NUMBER OF EVENTS	873	2,146	4,076

KPIs	2021 BASELINE	2022 ACTUAL	2023 ACTUAL
<b>ECONOMIC INDICATORS</b>			
NUMBER OF LOCAL SUPPLIERS	170	321	476
€ INVESTED IN THE LOCAL ECONOMY	720k invested	910K invested	1042K invested
DISPLACED IMPORTS	3 displaced imports	5+displaced imports	5+displaced imports
LOCAL SUPPLIER CASE STUDIES	3 supplier case studies	5 + new case studies	5+ new case studies

## Case Studies

### Doon Social Farm

Case Study Testimonial by Marian Clarke, Farm Manager, DSF, 29<sup>th</sup> March 2024

Doon Social Farm is part Ballyhoura Rural Services(BRS), an organisation founded in 2010 to address rural isolation in East Limerick and North Cork.

The Social Farm was a natural progression from the BRS Befriending programmes and has become a hub for Nature-based wellness programmes and an organic farm. Social Farming is a growing movement that offers people who are socially, physically, mentally or intellectually disadvantaged the opportunity to spend time on farms in a healthy, supportive and inclusive environment.



The farm is certified organic with the Irish Organic Association and is also a social enterprise, as is The Urban Co-op. From the outset, The Urban Co-op has supported us and sold our produce including organic eggs, vegetables and now organic preserves, like jam and marmalade.

Along the way, and at crucial moments in our development The Urban Co-op has been there for us to advise and support on what products to grow, to sustainable pricing and also to link us with other organic farmers and growers. It has become one of our most important community supports, not only because they retail a high percentage of our produce, but also because of their commitment to local, sustainable food. They want us to survive. They want to build a true cooperative hub between producers and consumers. This means creating a commercial ethic that involves cooperation more than competition. It is a model that makes sure that all parts of the food-producers web are connected and supported.



As a hub, this is a model that can be reproduced anywhere. It is a new paradigm pulling on the old meitheal tradition of sharing the work and cooperating. It is a much needed economic alternative to neo-liberal capitalism and is of its time. This model is waiting to be grown and tested for values like sustainability and partnership. Here at Doon Social Farm, we feel like partners with The Urban Co-op, who actively support our sustainability.

If we did not have the likes of The Urban Co-op, I think survival of our farm would be a lot harder. It has become a one-stop shop to sell our produce, avail of organic waste veg for our pigs to recycle and to meet and talk to others. It is unique among retail outlets in the Limerick and surrounding region.

<https://ballyhouraruralservices.ie/doon-campus/social-farm/>

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## Piquant

Case Study Testimonial by Roisin Buckley, Producer / Director, Piquant, December 2023

Piquant is a full-service creative agency based In Limerick City. In 2021 as part of our sustainable commitment we switched from sourcing our food from the big supermarkets to The Urban Co-op. We now get fresh, seasonal, local (where possible) produce delivered every Monday to the office- we love Mondays as we have the best and tastiest lunch! The food is great quality and very tasty, we've reduced our waste, reduced packaging and we are very happy to be supporting local food growers and suppliers. [www.piquant.ie](http://www.piquant.ie)



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## Customer

Your store is amazing. We're so lucky. E

## The Urban Co-op Succession Planning Project

### Background to The Succession Planning Project

As The Urban Co-op are preparing to transition to a co-operative the opportunity to consider long-term continuity of The Urban Co-op was proposed by Jennifer McConnell which was welcomed by the management and team. Phase 1, carried out in the first half of 2023, reviewed values and strategic goals, setting the stage for phase 2 to commence. Phase 2's remit was to focus on performance, individual reviews, and creating development plans. Phase 3 will focus more on the roles, competencies and requirements for the Urban Co-op's future, and thereafter aligning the Board to the succession programme, ensuring the long-term succession of Board, management, and team, are in place to lead and implement the Strategic Plan from 2025 onwards. Given the team is quite small, with 4 working on the floor, it is difficult to plan succession for the management team and support co-ordination.

### Phase 1 Focus

- Values Review
- Vision and Mission Review
- Culture Review
- Role Review
- Coaching for each member of the team (3 sessions per person)

### Phase 2 Focus

- Performance Assessment System Development
- Self Assessment
- Supervisor Assessment
- 360 Degree Feedback
- Development Plans for Each Team Member
- Group discussion with the full team on the outcome of the survey, as well as a discussion on how the organisation can best move forward



## Values

The value survey carried out in an effort to determine each staff member's experience of the values upheld by the Urban Co-op as an organisation, and how these aligned with their own personal values. The top 3 values of The Urban Co-op were collectively agreed in the group meeting to be:

1. Community
2. Trust
3. Sustainability

## Coaching

Through coaching it was clear there is a need to align The Urban Co-op as an organisation in practice, versus the staff experience. Whilst everyone greatly values working for the organisation and firmly believes in the mission, it was felt that there needed to be open dialogue to address ongoing challenges, staffing issues, and the divide between management and staff in how the organisation operates.

Each person appreciates the work each other does and believes everyone is trying their best. However, there is a frustration from each person that their work isn't truly understood by others, and also that cultural changes and systems processes needed to be considered to effectively move forward. There seems to be a tendency of management taking on responsibilities and tasks that are better delegated to the general operatives. This seems to be addressed now through appointment of a Sales & Procurement Co-ordinator, with support from a Sales Assistant and the proposal of recruiting an Administrative Support.

The Urban Co-op is on a path to fulfil its mission. It is now opportune to ensure the methods, goals, and outcomes are structured, with a clear strategy and solid engagement and buy in from all involved.

## Role Review

It was important to review each of the roles, to better define the role requirements, gather each person's experience within the role, and create a plan to strengthen each person for their current role.

Each of the team were invited to review a checklist of their role, as per their current job spec, and to highlight any additional expectations and responsibilities. This allows for individual input to their own role, as well as given greater insight to management of the reality of each role.

## Performance Assessment

As there hadn't been a system developed for tracking performance, in agreement with the management team, detailed performance assessment templates were developed, for each member of staff to carry out a self-assessment of their performance and identify the areas for development, as well as gain clarity on their needs to develop their role and skillset. This was then followed up by a supervisor assessment to ensure that each staff member received feedback from their supervisor, and had a one-to-one meeting to discuss and review.

## 360 Degree Feedback

Each member of the team was invited to undertake a 360 Degree Review of each of their colleagues. This was carried out anonymously, to allow for open and honest feedback on each other's performance and contribution to their role and to the organisation as a whole. They were generally positive in nature, leaning towards a hesitancy for critical feedback. Through continuous use of 360-degree feedback, more open feedback may be forthcoming in the future.

## Who We Are

Combining the keywords describing each member of the team, we then collated them into one 'Who We Are' to showcase the team as a whole. This is a reminder not only to each of the team of the value they bring to the organisation, but to highlight to customers, volunteers, members, and the wider community of the value of The Urban Co-op people to this important work.



## Conclusion

The work of The Urban Co-op is going through a transition from social enterprise to full co-operative. Using this succession planning programme gives a great opportunity for reflection, realignment and focus on the path forward, bringing all stakeholders along on the journey.

Phase 3 will focus on the Succession piece to identify the roles needed to meet strategic goals for the long-term, and identify the gaps to fulfilling this plan, as well as implementing necessary mentoring, training, and development, to prepare the Urban Co-ops leaders for the future.

## Consulting

This work has been carried out by Jennifer McConnell from Living Legacy ([www.livinglegacy.ie](http://www.livinglegacy.ie)). Jennifer's background is in social research, human resource management, and former General Manager of the Irish Seed Savers Association, and Board Member of Healthy Food for All in 2014, and the European Co-ordination Let's Liberate Diversity from 2019 to mid-2021. Jennifer's current social research work is on food security in Ireland from a farmer, fisher, and grower perspective.

## Networking

We continue to extend our networks both through strengthening the relationships we have built with our members and also with new groups and initiatives throughout the country and worldwide. Here is a snapshot of the initiatives we were involved with. Themes of learning and sharing are key to our networks

'Our Learning Island'

A Shared Island Collaboration of Learning Cities

Theme: Places and Spaces of Learning

Limerick City Tuesday : 16 - May -2023



Shared Island Initiative



Irish Organic Association  
Organic Certification at its best



ABOUT CONFERENCE PROJECTS RESOURCES

PHC ANNUAL  
CONFERENCE – 19TH &  
20TH MAY, 2023

THE CRUCIBLE, SHEFFIELD



connecting to make a difference

BioFarm 2023 – Ireland's Biological Farming Conference



Dr. Anthony Gidudu PhD and Dr Allan Mazimwe from Makerere University Uganda popped in for a visit as part of a University of Limerick project.



Minister Pippa Hackett comes to visit





Mayor Francis Foley with Tom Flavin & Geraldine

## Towards Zero Waste

Food Waste continues to be our focus. We are delighted to be maintaining our <1% figure of waste as a percentage of sales. We maintain the discount section for good value food to minimise waste ensuring that nourishing food is accessible to all. We are developing a discount food app to alert members to offers as an addition to the current strategies for reducing food waste. Plans to convert the current staff kitchen to a dedicated virtual teaching space for processing food waste in innovative ways is one plan for the future. We are seeking funding/sponsorship support for this concept.

## Volunteering

Volunteering continues to be a major part of our ethos and work here. 2023 saw us take a more structured and project-focused approach to the value of the contribution that volunteers bring to the development of this social enterprise. The structured approach has been welcomed by other organisations we link with which has resulted in more volunteer positions in other sectors.

Cooperation is key to progress. We are actively tracking the impact of volunteers here and their stories. Welcoming volunteers, including those with mixed abilities, enriches our community and also fosters a culture of inclusivity and diversity.

In 2023 we had **35** volunteers putting in 1,000+ hours working together. We calculate a 30% increase in volunteerism time from 2022. Post covid this is encouraging. They ranged from TY & secondary school students, third-level college students, inclusion groups, members and the business community. The inclusion groups included NLN, Training Services, Daughters of Charity, Brothers of Charity and Moorehaven Tipperary.

This is one of the projects volunteers worked on:

### Growing Together: Embracing Diversity In Our Community Garden

Our community garden at the entrance of The Urban Co-op is more than just a collection of plants; it's a space where individuals of all abilities come together to cultivate and grow. Working with mixed-ability volunteers in our garden project is a celebration of diversity, a beautiful collaboration that transforms our green space into a symbol of unity.



Tailoring gardening tasks to accommodate various abilities ensures active participation from everyone. Planting, weeding, or watering – there's a role for every volunteer, contributing to the collective beauty of our garden.

Our community garden is a living testament to the strength that arises when individuals of mixed abilities collaborate. Together, we sow the seeds of inclusivity, cultivating a garden that reflects the richness and beauty of our diverse community here at The Urban Co-op.

THIS  
AREA  
IS  
MAINTAINED  
BY  
Service Users  
FROM  
TRAINING SERVICES  
Dooradoyle  
LIMERICK



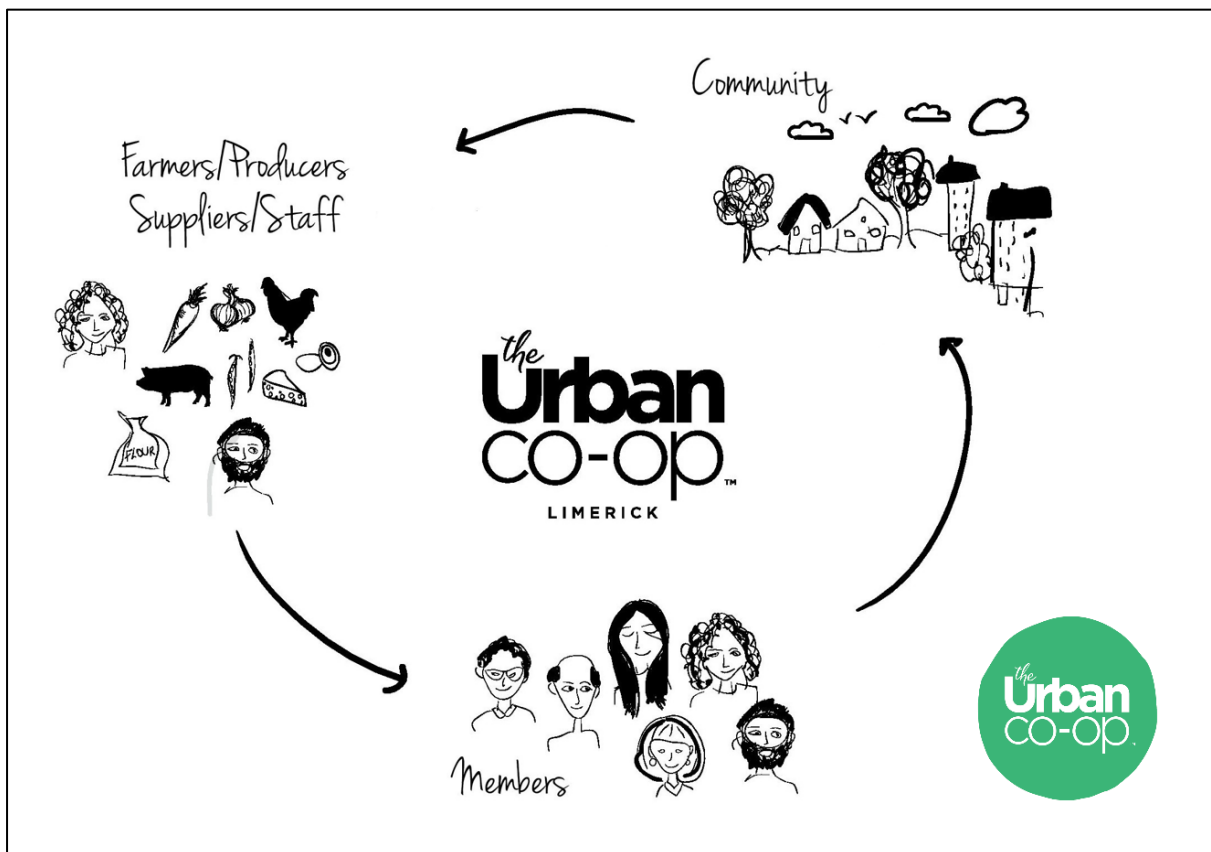
## Looking Ahead

2024 and beyond

As part of our strategic plan objectives we will focus on:

1. Scaling Up – we are working on developing a model for an online presence
2. Becoming a co-operative – bringing the vision into focus.
3. Strengthen our growing networks

Thank you for the support!



## A Year in Pictures Events



**HUNI KUIN**  
**GUARDIANS OF THE FOREST**  
Indigenous art, music & songs from the Amazon Rainforest's Huni Kuin tribesmen.



**SATURDAY**  
15TH JULY  
7PM - 8PM



**FREE ENTRY**  
8 EASTWAY BUSINESS PARK  
BALLYSIMON ROAD  
LIMERICK, V94-N7D3

**TUC TALK**  
with Colman Power

Sat 25th Nov 2023  
1pm - 4pm



Colman is an inspiring and motivating speaker!  
Colman will inspire and support you to improve your overall health.

Grow it or buy it but get on the good stuff because food is medicine!!  
Combined with exercise and you will achieve powerful health!  
Find out how at his seminar at The Urban Co-op

**Tickets €35 Eventbrite Link**  
First ten will get free signed copy of his book







Lama Awards in Clonmel April 2023

















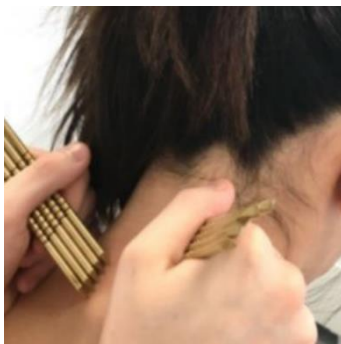
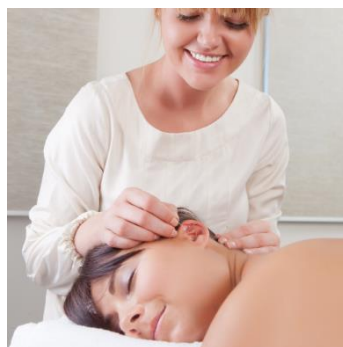
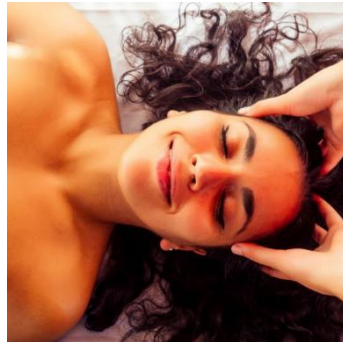








## Wellness Hub



# A to Z of Wellness Therapies & Classes