



2025 Annual Report

ACTIVITY REPORT AND FINANCIAL
STATEMENT
PREPARED BY

THE URBAN CO-OP
LIMERICK COMMUNITY GROCERY
CLG

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



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Our Directors and other information

Company	Limerick Community Grocery (CLG) trading as The Urban Co-op
Directors & Board Members	David Humphreys (Chairperson) Robert Meyer John Liston Tony Bradley Noreen Ryan Tracy O'Donoghue Annmarie Ryan Sean Condon
Management Team	Anne Maher Geraldine Fitzpatrick Kathleen Bourke Cormac O Farrell
Company Registration Number	530119
Registered Office & Business Address	Unit 8 Eastway Business Park, Ballysimon Road, Limerick
Telephone	+353 61 294 289
Email	info@theurbanco-op.ie
Social Media	Facebook @TheUrbanCoOp Instagram @urbanco_oplimerick Twitter @theurbanco_op LinkedIn linkedin.com/in/theurbancooplimerick
Company Secretary	Midwest Corporate Services Limited 18 Ashbrook Grove, Ennis Road, Limerick
Independent Auditors	Noonan & O'Cinnede St Michael St., Tipperary
Bankers	Allied Irish Bank, O'Connell Street, Limerick
Solicitors	Kieran Mulcahy Solicitors Arthur Cox – Pro Bono G&L Goodbody – Pro Bono via Trust Law

Chairpersons Address: David Humphreys

When I addressed the members at the last AGM I felt a great optimism among everyone to face the challenges ahead, and how right I was. The past year has flew but its been a real eye opener – just experiencing the enthusiasm that everyone brings to the undertaking.



The board, management, staff and volunteers all coming together as a team and rowing in the same direction with what I believe is a renewed sense of purpose is wonderful. The Urban Co-op for all of us I believe is a place to experience a nourishing and supportive environment in a time of immense change – for the better. All change is challenging and difficult, but I feel very positive about it. The glass is not just half full but overflowing and that's the reality that I believe is being revealed to us.

As we continue to meet the needs of a growing community we acknowledge with gratitude the support of suppliers, customers, members and volunteers who all help to keep this ship moving.

Being responsible for ourselves as sovereign Human beings is key to our future. Our challenge is to explore what this means in its fullness. That means we need to grow as a self-reliant community, supporting our local suppliers and be there with a hand of friendship and encouragement to others who are starting to realise the potential of The Urban Co-op and the community around it.

The raw milk can be our anchor – it links us to ourselves and the environment we have somehow lost touch with over a long period of time. Thanks to Anne and her team it has been possible to continue getting the very best of raw milk and other nourishing foods such as the organic chickens.

I feel honoured to be part of The Urban Coop team and look forward to the coming year and working with everyone to achieve our shared goals.

Managing Director Address: Anne Maher



Time definitely goes quicker as we roll around to our current annual report. 13 years is no mean feat to keep Limerick Community Grocery moving forward as The Urban Co-op. 2025 presented significant challenges as cost of living increases became real though and this is reflected in our journey. I want to thank the Board & Advisors for their wisdom and support throughout the year as we reorganised with dedicated sub committees for retail, finance and social. Together we have been able to dig deeper into the detail and work towards amplifying the layers of impact that the enterprise is. Launching our Strategic Plan with an in house event of the screening of the Malin to Mizen Long Road to Regenerative Farming set the scene for the year though and what a night! Membership, Networking and Education are the core aspects of the current strategic plan.

Our focus this year has been on making physical improvements to our environment whilst also reaching out further with networks and projects. The interweaving of the retail and wellness with the richness of fascinating projects that we believe in has made for a bespoke offering here that is quite unique. From a buying club we have come to a nourishing environment for conscious change.

The Co-operative Bill still is in that purgatorial state of not quite there yet. To be honest we are still not sure when it will be but perhaps the wait will be worth it as there is lot of organisation happening in the background. I see this as a pivotal step for The Urban Co-op as we forge our identity.

Supporting the disability sector underpins our way of working here and there are many ways in which The Urban Co-op provides a nurturing environment that allows a level of stability and routine needed. So many little tasks that in themselves seem trivial but contribute to the working of this unique enterprise. Every task has its purpose and every job is needed. To feel needed is an important part of inclusion.

The Return to Employ initiative is one we are very proud to be involved with. Fledging other social enterprises along the way feels like a pay forward! Our growing relationship with Moorehaven Centre also is a positive step in bringing organic food to the most vulnerable.

We have included lots of metrics and detail in this annual report. It really only captures a snapshot of the impact of The Urban Co-op. Managing our capacity to activate sustainable projects we believe in as we work towards full independence is the balancing act.

The Urban Co-op is where it is today because a lot of people worked together to make it happen. Co-operation is an incredible force when used wisely. Of course not everything runs smoothly and there are many threats along the journey. But there are also opportunities. We focus on those and put one step in front of the other.

Together we see we are a nourishing environment for conscious change.

Summary Report

2025 at a Glance



Finance Committee Report

We are pleased to present the summary financial report for 2025

The Financial Statements for the years ended 31 December 2014 to 31 December 2025 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 FY22 to FY24.

Profit & Loss Summary & projections The Urban Co-op

€	FY22	FY23	FY24	FY25
Sales	€839,925	€942,908	€1,036,240	€996,589
Room Hire/Events	€42,751	€54,662	€55,570	€61,949
Grants	€7,008	€40,154	€42,184	€49,613
% Grant / Income Gen	1%	4%	4%	5%
Fundraising/Other Income	€765	€942	€12,447	€12,342
Membership Fees	€13,010	€9,157	€2,330	€45
Gain of Fair Value			€17,427	
Voluntary Hours Contrib			€31,425	€32,531
Gross Profit Groc Sales	27%	29%	27%	28%
Total Revenue	€903,459	€1,047,823	€1,197,623	€1,153,069
Purchases	€609,460	€672,018	€753,967	€716,996
Gross Profit	€293,999	€375,805	€443,656	€436,073
Wages & PRSI	€207,084	€230,036	€290,212	€296,876
Rent & Rates	€44,618	€45,797	€52,286	€50,535
Bank Charges	€14,092	€12,850	€13,270	€12,443
Electricity	€25,469	€23,469	€23,687	€21,188
Repairs & Maintenance	€7,865	€4,557	€1,978	€20,784
Cleaning	€2,026	€1,641	€2,863	€2,707
IT Costs	€5,374	€13,060	€3,732	€4,731
Equipment Leasing	€6,502	€6,643	€1,728	€882
Voluntary Time			€31,425	€32,521
Other Costs	€22,395	€34,911	€35,873	€45,723
Total Expenses	€335,425	€372,964	€457,054	€488,397
Net Profit/Loss	-€41,426	€2,841	-€13,398	-€52,324
Capital Accrual	€1,733	€1,733	€1,733	€1,708
Operating surplus/loss	-€39,693	€4,574	-€11,665	-€50,616
Gross Profit on Tot Income	35%	36%	36%	38%
Net Profit/(Loss) %	-4%	0%	-1%	-5%

- Sales: FY25 saw an 5% decrease in sales due to increased cost of living
- Additional sales related revenue: wellness/ events income. The growth trajectory for this revenue stream continued in FY25. There is capacity to increase this revenue stream. A new room is added to offering and events were held.
- Grant income support was 5% of sales. This is a slight increase on last year and supported the capacity of staff expansion.
- Gross margin: FY25 gross margin % was 38%, a steady increase. This improvement continues based on efficiencies in data entry and stock management procedures. Gross margin on grocery sales is rising also.
- Net Loss achieved. Significant gaps in supply chain for key products influenced shopping footfall. Maintenance expenses included also.
- Operating costs: the main operating costs of the business remain payroll and rent. Refurbishment costs are high to reflect the changes carried out this year.
- Voluntary time included this year quantified for reference.
- Gain of fair value for 2024 refers to benefit of zero % loan.
- Balance sheet: Debt at 31 December 2025 totalled €212,503 (€154,604)

The general outlook for the co-op's finances for FY26 is:

- Projections for FY26 are based on first four months performance to date reflecting a slow start to the year and a steady improvement. Margins are actively being increased to reflect the rising costs. Event income through the new kitchen will be worked on this year to diversify income.
- Grant income sources are actively sought for strategic plan support of projects of interest. DAFM funding of €20,000 has been allocated for 2026 as part of short supply chain funding project. This is not included on accounts to date.
- We await changeover to co-operative status to seek active investment from members to build reserves and develop the community model business
- We are open to philanthropic and legacy funding aligned with the vision of what we are building here.

Finance Committee: Kathleen Bourke, Anne Maher, Robert Meyer, Mairead O Flynn

Our Vision

Our vision is to serve as a model for the development of urban co-operatives.
We are a nourishing environment for conscious change

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 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.

We aim 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](#).

Update on Co-operative Status

While we had effectively paused the work on changing our legal status in the interim of waiting for the [co-operative bill](#) to be updated we have been networking this year to maximise our outreach and also identify leads for support on our journey.

We have had many visitors over the year from different academic sectors and we have established links with Irish universities and in particular are delighted to have strong ties with the UCC Masters course on **Sustainability, Agri Food and Co-operatives**. This year through our connections with the [MID WEST BIO DISTRICT](#) project we had the opportunity to facilitate an **Organic Co-operatives Researcher** who will be looking at the feasibility of replicating The Urban Co-op within the MWBD project. More on the project later but this Researcher will be a pivotal support for our own co-operative journey structure.

2025 has helped us leverage our networks to enhance our own education and strengthen our membership connections.

What do we do?

At The Urban Co-op, we are building something more than a shop. We are creating a space where food, wellbeing, and community come together.

Our shelves are filled with **organic, local, and sustainably sourced groceries**, each purchase supporting Irish producers and a more resilient food system. Through our **refill station**, we invite people to rethink everyday habits, reducing waste and choosing a more sustainable way of living.

Beyond food, our space opens to a wider purpose. We host **therapies, events, and learning opportunities**, creating a hub where people can connect, share knowledge, and support their wellbeing.

Together, these elements form a living, evolving model. One that is rooted in community, guided by values, and focused on building a healthier, more sustainable future for all.

Did you know? Names above the rooms here have a significance! Themed around co-operation and Limerick.... We stand on the shoulders of giants!

Five Rooms with special names dear to our story

1. **Plunkett**: Horace Plunkett established his first cooperative creamery at Ballyhahill, Co. Limerick, in 1891.
2. **Meitheal**: **Meitheal** is an Irish term meaning a group of people working together to support one another, often in community efforts or cooperative tasks.
3. **Kelly**: **Bill Kelly** started up the concept of Limerick Community Grocery
4. **Gema**: One of the original founders who saw a vision of health and wellbeing for the co-op.
5. **Jim**: Jim Cronin the legendary horticulture guru!



More than a grocery

Now, a nourishing environment for conscious change



2021



We changed our MOA to include wellness and education. Creating an environment to inspire action

Lockdown and social change as we navigated a significant shift from volunteer to employment



2020

2018



Another move to a larger premises in Eastway. Room to grow and expand our activities into wellness

Tait House gave us a new start and a new focus to where we wanted to go



2016/7

2016



A rebrand and 6 day opening but also a closure and restart in new premises

A facelift and funding to build up the capacity of the concept



2014

2013



19 people came together to set up a buying club called Limerick Community Grocery on Mulgrave St.

Goals

THE URBAN CO-OP GOALS



NOURISHING FOOD ACCESS

Promoting sustainable agriculture and local food security to ensure nutritious, appropriate food for all.

RESPONSIBLE FOOD SYSTEM DEVELOPMENT

Collaborating locally to develop sustainable food systems.



ECONOMIC RESILIENCE

Building on local resources for stable, sustainable livelihoods.

GOOD HEALTH & WELLBEING

Providing a supportive environment to maintain wellness journeys.



COMMUNITY EMPOWERMENT

Engaging to strengthen human relationships and inspire action.

ADVOCACY & ACTIVISM

Energising members to engage with issues shaping our future.



Achievements

The Metrics!

Deciding what metrics matter to us and follow has been a journey of discovery. Over the years we have improved our capacity to gather data and present trends focussing on accuracy and consistency.

We do recognise the qualitative data of impact measurement is often anecdotal but consistent. Over time we have tracked the stories of the impact of The Urban Co-op on people long term. However translating this to print or media is concerning for privacy issues. 2025 has seen a significant shift in oversight and understanding by the Board of the complexity of the interactions and depth of resonance of the impact of this enterprise. The Annual Report presents a snap shot of trends and a taster.

KPIs	2021 BASELINE	2024	2025
ENVIRONMENTAL INDICATORS			
% LOCAL VS IMPORT	65%	68%	72%
% ORGANIC SALES	61%	63%	65%
% WASTE OF SALES	2%	.5%	0.3%

We continue to reduce our dependency on imports. Additional efforts this year to make local choices over imported are having an impact.

Organic sales have increased too with the trend going in the right direction. Increased availability of organic produce locally too is notable and encouraging.

Our metrics on waste continue to improve and we intend to close the loop in 2026 with our kitchen project completed to provide cooked food for sale. A circular economy is demonstrable with our localised food systems and we continue to track the detail here.

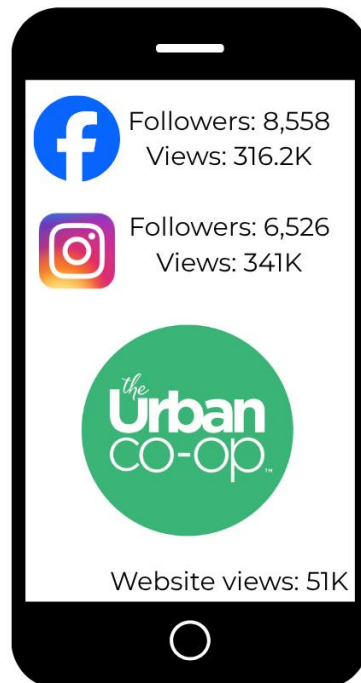
KPIs	2021 BASELINE	2024	2025 ACTUAL
SCALE INDICATORS			
# OF MEMBERS	2,300 members	2,691 members	2,722 members
# OF ACTIVE MEMBERS	13 visits per member per year on average	13 visits per member per year on average	12 visits per member per year on average
AVERAGE SPEND PER SHOP	Average spend per shop = €32	Average spend per shop = €33	Average spend per shop = €32

A slight drop in basket size though a stable average spend. Additional members and attendees both internally attending classes and events here. There is scope to extend this with future events added. We have begun to track the impact of external events having the capacity to network more this year. It is encouraging to see how well known The Urban Co-op has become.

	2021 BASELINE	2024	2025
HEALTH & WELLBEING INDICATORS			
MEMBER CASE STUDIES	3 new member case studies	5 new	5 new *
WEEKLY TRANSACTION CUSTOMER NUMBERS	604	656	640
NUMBER OF ATTENDEES AT CLASSES/EVENTS	1,746	16,015	16,350
NUMBER REACHED AT EXTERNAL EVENTS			24,806
NUMBER OF EXTERNAL EVENTS ATTENDED			45

Behind these numbers are people! What happens when people come to The Urban Co-op? How does the place impact their lives? Check out Danillys story later!

We have started to measure our social media more closely this year. This is not just about numbers but recognising the benefit of storytelling. Having the capacity to dedicate to this aspect of the enterprise has been a challenge to date but we are learning and improving as we go! Thanks to Luiza on the team for keeping us focussed on it!



Investing in Improvements

2025 was a year for many changes internally to our space. From a reimagined reception, additional wellness space, energy saving insulation and lighting to the foundations for providing cooked food we managed to achieve a lot with minimal disruption to business. Through the Community Centres Investment Fund from Pobal this was possible.



Following our award from 2024 we were able to work with the Bord Bia team and **Piquant** Limerick to change up our reception area and branding. This was a great collaboration of imagination and simplicity to make a positive first impression for visitors. The walkway has proven to be a clever and interactive entrance to the shop. We love it!

We insulated the rooms with sheep's wool, created a new corridor for access to the toilets. A recycled kitchen was created upstairs for staff and volunteers. Our kitchen project is last on the list but involved some preparatory



work to have space to eat the food! A new room was



partitioned off in the reception area and called after the infamous **Jim Cronin**. A coffee area was also created to support the kitchen work. This has proved to be very popular! The new carpet and lighting also have added a renewed brightness to the place and we are particularly delighted about the benefit of these improvements!

All these improvements are paving the way for future events that we want to hold in house as an addition to our offering.



Events at The Urban Co-op

We were inspired by the **Malin to Mizen Premier** event at the beginning of the year to launch our [strategic plan](#)! Also to bring people together socially and showcase the organic local producers by having a meal made with our local organic foods available. The menu was thoughtfully prepared and delicious! Michelle from **Masterchefs** made it look so easy but also set the scene for what was possible for The Urban Co-op.

Real Food, Real People and Real Music with the importance of connecting over nourishing food. We see how the potential of events can be a strong motivator for building membership in the co-operative. Exposure to real food is actually needed more and more. We are also inspired to get our kitchen project going to carry out more of these events.



Brendan Guinan & Colman Power introduced the documentary. Nova Quartet played. Councillor Peter Doyle joined Shane and Rachel with Anne with strategic plan. Michelle O'Donnell from Masterchefs Catering. Our menu on the night from local suppliers!



Connecting and sharing nourishing food produced locally with conscious energy unlocks the potential of possibilities. Trust deepens. Hope rises. Ideas emerge. Nourishment connects soil and community.

Case Studies - Connected Communities

The Urban Co-op is more than metrics...there are real people and real stories connecting us all. We often say that The Urban Co-op is what it needs to be for people. Their diverse needs are met.. often in ways we cannot imagine. Social connection is a key theme that allows inspiration and here is a tiny sample....

IPERA – Case Study – The Urban Co-op

At its core, the Co-Op brings people closer to their food and to the systems that sustain them. Through organic, farm-to-fork sourcing and a shortened food chain, it quietly supports a form of food security that feels both local and intentional. But beyond that, it is an educational space, one that invites conversation, encourages curiosity, and fosters a deeper awareness of what we consume and why it matters.

What makes it particularly unique is the diversity of people it brings together. It is not limited to a single “health store” audience. Through its offering - whether food, community initiatives, or spaces like The Body Tree Clinic - it attracts a broader, more engaged community. From workshops and clinics to everyday interactions, it becomes a place where knowledge is shared and perspectives quietly evolve.

These conversations, both during my time within the Co-Op and later as a supplier, have been deeply formative. They shaped not only how I understood conscious consumption, but how I approached building a brand within that space.

When I began developing my products, The Urban Co-Op was one of the first environments to welcome them. That transition, from contributing to the structure of the space to becoming one of the producers within it, felt both natural and meaningful. It allowed me to introduce the brand in a setting where people were already open, informed, and intentional in their choices.

Hosting early pop-ups there was not just about visibility. It was about dialogue. It gave me the opportunity to listen closely, refine the formulations, and understand the deeper connection between product, purpose, and person.

Since those early days, the brand has grown into a national retail presence across Ireland, receiving recognition through industry awards and expanding into international markets. More recently, it has also evolved through a rebrand from Talamh Natural to IPERA, marking a new phase of clarity and direction while staying rooted in the same core principles. Yet, despite that growth, the foundations remain the same.

Conscious change rarely happens in isolation. It is shaped by the environments we are part of, the ones that challenge us to think differently, support emerging ideas, and create space for growth without pressure.

The Urban Co-Op has been one of those environments for me. Not only as a starting point, but as a place that influenced how I think about business itself: more connected, more transparent, and more grounded in purpose. And that, ultimately, is what a nourishing environment for conscious change makes possible.



Thank you
Danilly Carvalho, Founder of [IPERA](#) formerly Talamh Natural

Volunteer Testimonial

2025 was a hard year for us mainly because our teenage son was suffering severely in school and it severely affected his mental health. We were at our wits end wondering what we were going to do in the Summer holidays and fortunately a friend suggested for us to go to The Urban Co-op and maybe our son could get some voluntary work there and that could help him. So we tried it and even though it was far away it was well worth it. When we went up there he met with wonderful people who supported him who welcomed him and gave him a tremendous amount of confidence and I can't thank them enough for what they did for us especially AM. It was an education not only for him but for us both on mental health as well as even dietary advice that helped us physically and emotionally. The Urban Co-op is truly a social enterprise the care the acceptance and the tailor made even coaching I can say was beyond our expectations it was a service that was far more than any of the usual services that we tried to access to help our son. We can't thank them enough.

Lecturer UL Testimonial

I wish to thank you and your colleagues from The Urban Co-op, for giving so kindly of your time to listen to and engage with the student pitches.

Your open, informal, and encouraging approach to engaging with the students helped put them at ease and speak openly about their findings

This kind of interaction is invaluable for their development and greatly enhances the overall learning experience.

Research students undertaking stakeholder analysis project.



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. Not to mention fun! Having the capacity on site to keep the enterprise running while we attended these events was possible through the support of the [Rethink Ireland Step Up Fund](#) and we acknowledge this gratefully.

We attended and participated in over 45 events with nearly 25,000 connections noted as a result.

Many of these conferences and events are an opportunity to meet and source suppliers. **Anne and Director Sean Condon have also been selected for the Board of the Irish Organic Association this year also.** As our capacity improves we have aimed to include as many staff members to attend these events also to get a perspective on the impact of The Urban Co-op. Linking farming to health is a strong theme through out! Deepening connections with our farming and growing network has enhanced the visibility of The Urban Co-op with this sector. The opportunity to attend the 25th anniversary of the Wise Traditions conference in Utah was a highlight also to network with US farmers!



A particular focus on health for the farmers was notable this year. We were thrilled to have Dr. Unwin speak there after bringing him to The Urban Co-op last year. The 1000 farms project echoed the theme. With regenerative and organic agriculture farmers are healthier.





Joe Kelleher Teagasc & John Liston promote the MWBD project



Anne Maher received an activist award from Sally Fallon Morell at the Wise Traditions Conference in Utah. A surprise award to a packed room of over 1200 traditional food followers in the US.

Traditional knowledge, passed down through generations, offers sustainable practices that help combat climate change. Indigenous communities use these skills to maintain biodiversity, adapt to environmental shifts, and reduce carbon emissions, making them crucial partners in climate action. Irish traditions must not be forgotten.

Climate Connections



Darina and John Liston at Climate Farm School

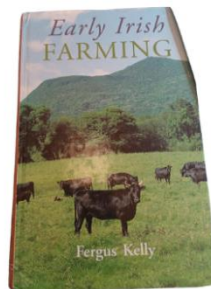


Sam Fuller and Fiorbhia Farm at CC

The role of organic farming for health: people, land, climate. We spoke at the climate farm school about meat & milk, our traditional foods that have nourished us for generations. Returning to tradition to heal the land?



John Liston



Connecting with Communities Organically!



Organic Village Speaker Sessions TUESDAY SEPTEMBER 16TH		
11.00	Talamh Beo	"From Farm to Fork: Securing Ireland's Local Meat Supply"
12.00	Hygeia Nature Safe	"Hygeia: the Nature Safe story" Breandan Moran Hygeia Technical Director
13.00	OBLIG EIP	Organic Beef & Lamb Innovation Group: "Building a Stronger Future for Organic Beef and Lamb"
14.00	The Urban Co-op	"Back to basics for health" Anne Maher The Urban Co-op
15.00	Talamh Beo	Methane Matters: Methane reduction through Food Systems Transformation



John Tedders from Filling Station Galway at our stall at Ploughing



A cycle to Dunhill Barefoot Farm, inspired by social media and enterprise activists! Brendan Guinan, Colman Power, Senan Cooke, Anne & Shane Maher



Seeing our volunteer, Shane, complete the section from Waterford to Dunhill on his bicycle was such an achievement to be proud of. Fun and real food together!

Education



We continued to welcome groups who visit The Urban Co-op as part of their education about social enterprises. Local schools and tertiary institutions are reaching out more to visit and learn about this social enterprise. Wellness space has been busy in 2025!

We continue to work with colleges to maximise opportunities to learn from our model. Kemmy Business School in UL and the Sustainability & Co-operatives M.Sc in UCC are integrating projects based on our model.

Bespoke education events with guest speakers like **Dr. Malcolm Kendrick** were also a feature of 2025 in house as we explored possibilities for health related expertise. These events are positive and offer potential for future income generation with dedicated capacity towards organisation.

Education is on so many levels and we continue to keep ourselves up to date with in house training for staff. Learning more about the products and stories enhances the customer experience.



This year has seen an emphasis on improving efficiencies as part of retail. We acknowledge the importance of connecting with the customer and having the conversations of connection. Rosters are changed and work flows looked at to enhance the working environment. You may have noticed the changes to the layout. Everything is a work in progress but this year has definitely been a focus on efficiencies and improvements where we can! There is more to do! Lean systems employed as a precursor to the Co-operative change are on the cards. This will lay the foundations of support for other groups learning from us about how to set up their own co-operative model. We are very conscious of our role to support and educate other communities wishing to set up similar models.

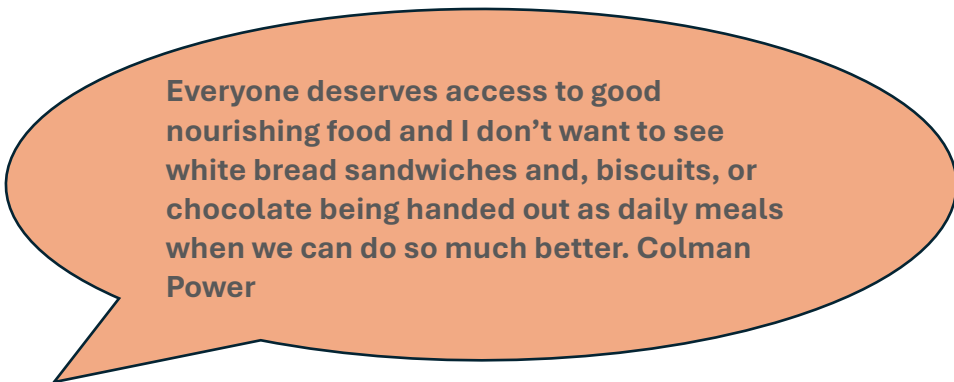
Many communities have contacted us this year to learn from us. Cultivating these connections and having tangible educational tools for communication is on the roadmap for the future.

Projects

Bringing Organic Home

Nourishing Food Access

As a follow on to our organic promotion project with Moorehaven Centre in Tipperary we were fortunate in securing short supply chain project funding from DAFM.



Everyone deserves access to good nourishing food and I don't want to see white bread sandwiches and, biscuits, or chocolate being handed out as daily meals when we can do so much better. Colman Power

Does the disability sector have a choice of organic food as part of the food system? With the 10% organic procurement guideline this presents a challenge! Or an opportunity!

Our pilot project involved intermittent pop ups to increase exposure to organic food in the day care setting. We enlisted the help of Corrigeen Farm. Declan has a unique offering of farm to fork with his produce and with his pop ups at The Urban Co-op we saw that his mobile pop up was a valuable mechanism to increase this exposure. Not only does he farm the produce but he cooks it also. A perfect pitch!

We choose specific days that maximised people available. Including launch days and a vintage rally as well as a unique farm to fork cycle day where one service user cycled from Doon Social Farm to Moorehaven with some social media influencers.

Novel events to imbed positive associations with Organic. This project has been challenging to change perceptions and misconceptions about organic food. The cost of organic food is always seen as prohibitive. Thus the opportunity to have the choice is restricted. This project has opened up conversations and imagination too. More events will be held this year to continue the project. The theme of increasing exposure to Organic is important. Having the pop up that comes in and goes temporarily is also noteworthy of recognition for its simplicity and novelty value.

With our deeper connections with Moorehaven Centre we see the potential to create an interesting showcase of excellence with Organic Food but like the French region of Mouen Sartoux, this took many years to change the system. Here at The Urban Co-op we believe in starting the change and taking those steps forward! It is only through increasing the exposure to the wonderful local organic food can we drive the demand and shorten the supply!

A cycle event with a service user travelling between the local organic social farm and the Centre was specifically designed to highlight the short supply chain that is available and the potential for health performance that organic food gives. The collective feel good factor can not be underestimated. Organic food was shared and devoured as we celebrated achievement and endurance on a cold November day. We plan more for 2026!



Cycling from Doon Social Farm and cooking the farm fresh food there really opened my eyes to how powerful real nutrition is for Centres like Moorehaven.

Since then I've spent more time working with disability centres – helping people to grow their own food and turn into simple soups and smoothies that genuinely support their health



**An Roinn Talmhaíochta,
Bia agus Mara**
Department of Agriculture,
Food and the Marine



Pay Forward

We set up this initiative also to shorten the supply chain. Cash payments are an important feature of our business. Card payments are expensive. How to maximise the benefit of cash for all? We set up a pay forward scheme to facilitate cash payments direct to suppliers on delivery. With our systems in place this was workable and is gaining momentum. We show results for 2025 here.

Why Pay Forward?

Our Pay Forward initiative is rooted in our vision of strengthening the community and harnessing the collective power of generosity. It works like a Christmas club – add money to your customer account, keeping it in credit to help drive the growth of The Urban Co-op. This model has been relatively simple to initiate with modest amounts of money but has a profound effect. Both supplier and customer benefit. In the middle our administration is easier. Managing cash flow is always a challenge but small steps can make a big difference.

What are the benefits?

- Helps grow The Urban Co-op from the ground up, benefiting you and our suppliers.
- Ensures a convenient way to pay for your shopping with funds already in your account.
- Enables us to offer COD (cash on delivery) to our small local suppliers.
- The system is transparently tracked on accounts.
- Reduces bank charges.

27 Suppliers Supported in 2025

Organic Biodistrict Midwest

Laying the Foundations for the development of a [Biodistrict](#) in the MidWest. This has been a super project to be involved with! There is such enthusiasm and energy for this to succeed as part of short supply chain success. Securing short supply chain mechanisms has been a serious challenge for all of us. Realisations that we import most of what we eat and export most of what we produce are beginning to resonate!

But how do we develop mechanisms that will work sustainably? We are zoning in on how this can happen in the organic sector...and learning from Europe.

Replicating The Urban Co-op is a key question we are exploring as part of this project. Here is an outline of this project and how we feature!

Establish district farmer baseline

- Engage with participating organic farmers in the MW region
- Establish surplus to commit to the MWBD.

Establish district demand for organic produce in the MW region

- Estimate consumer demand in the Mid-West region - Bord Bia consumer survey
- Examine other potential routes to market (Farmers markets; Box Schemes etc)



Larkins Hill Farm
welcomes Cesare Zenasi

Investigate the feasibility of setting up another Urban Coop type model in Galway

- Investigate consumer groups in Galway willing to recreate the Urban Coop model
- Assist this group in determining the feasibility of the project
- Identify potential financial supports
- Identify barriers and propose solutions to enabling such groups to become active

Work directly with Catering company to trial solutions

- Identify barriers and trial solutions to increasing organic produce in Third Level catering

MidWest Bio District Project



Caitriona Scully



Cesare Zenasi visits MWBD project team.



Joe Kelleher Teagasc, Anne Maher, Ann Duggan UCG, Pat O Sullivan Masterchefs

2025 saw a lot of activity on this project. Laying the foundations for a Biodistrict in the Midwest. The Urban Co-op features as a key route to market for local organic food. Mapping and creating a network of producers & consumers.





The Launch and Digital Futures Lab exercise captures the imagination of what is possible. How about a fully organic meal served at a health conference? Masterchefs brought it to the table yet again. So wonderful to see those local suppliers featured on delicious local plates!

We benefit from connecting with new suppliers who find they have a ready market for their innovation. The Village Creamery in Galway is one example of many more to come!

Check out the website

<https://biodistricts-ireland.ie/>

An Update on PAIR system





NOVA		% 2026	% 2023	+/- % 2026 over 2023	
	Unprocessed or minimally processed foods	40.6	41.6	-2.5	6.1
	Processed culinary ingredients	9.9	9.1	8.6	
	Processed foods	35.5	32.9	8.0	
	Ultra-processed food and drink products	14.0	16.4	-14.9	“bad guys”
					-6.9

Categorising our own choices of products based on the NOVA and our own PAIR system continues to be a thoughtful exercise!

Having 14% ultra processed food and drink products compared to the mainstream supermarket models is something to note when we relate to the NOVA system.

Our own in house system is more specific and we have developed criterion to judge products we want to make available to our customers and members.

We want to build that trust in a system and we are going into the detail in extraordinary ways. Thanks to Gianni and Cormac for working away in the background on decisions towards what we bring to you!

PAIR		% 2026	% 2023	+/- % 2026 over 2023	
	P romote	41.1	43.3	-5.0	8.6
	A ccept	16.9	14.9	13.6	
	I mprove	13.5	15.9	-14.8	
	R emove	27.9	25.9	7.8	“bad guys”
					-7.0

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 have developed 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 as part of the ongoing zero waste food strategies.

Many small changes in behaviour that prompt our community to consider their consumption responsibly are facilitated at The Urban Co-op.

How? Here are some ways!

- Less packaging
- Refill Stations – household and dry goods.
- Hug in a Mug soup made from discounted vegetables
- Our App to alert food discounts
- Smart tips on newsletters
- Workshops on recycling
- Pop up events
- Classes on repairing and re using.



Return to Employ



2025 saw the Return to Employ initiative take root as a pilot. At The Urban Co-op we took the role of mentor with this fledging social enterprise as they organised themselves forward. We know the difficulty at the early stages of any enterprise and wanted this to succeed. Funds collected with the cans return was held with our account and utilised for trainee payments weekly. We have tracked the funds transparently coming and going for trainees. Return to Employ will develop into its own legal entity in 2026 and will fledge. We see great potential in its future!



RETURN & EMPLOY



Wellness Hub

Increased activities and diversified health and wellbeing options were a feature of our 2025 wellness. Artistic endeavours such as singing and crochet added to the offerings to enhance wellbeing. Health comes in many forms. Improvements to rooms during the year with the addition of the Jim room have helped to diversify the types of events we hold. There is some capacity to extend the offerings based on the kitchen project due in 2026.

We aim to improve the virtual connections in the rooms to allow live streaming for expanding our audience capacity.

KPIs	2021 BASELINE	2024	2025
NUMBER OF ATTENDEES AT CLASSES/EVENTS	1,746	16,015	16,350



Back fit Pilates Classes
JANUARY TERM 2024

MONDAY 5th January 6.30pm Level 2 7.30pm Level 2	TUESDAY Strengthen your body with supportive weekly sessions 	WEDNESDAY 6.45-7.30pm 7.30-8.15pm Mixed Level
THURSDAY The Urban Co-Op V94N7D3 	FRIDAY Elaine 085-1980862 	NOTES 6 Week Term starting 5th/7th January

A lot is happening at The Urban Co-op!

Colm catches up on shopping between his own pilates classes!

Renting space for wellness and education adds a rich dimension to the offerings here!

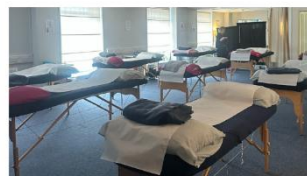
We have five dedicated spaces in use!

Sewing Classes
Urban Co-Op

6 Week Sewing Course
Tuesday Evenings

Blazer Making
Pressing and ironing
Repatching
Zips
Alterations and hemming
Burling
Quilting skills
Upcycling
Patchwork and quilting
Embroidery
Build your confidence

Where: The Urban Co-Op Ballysimon Rd Limerick
Cost: 125 euro - all materials provided
Contact: Meabh - 085-7357238



Volunteering

Volunteering remains a cornerstone of our ethos and a vital part of our operations. In 2025, we continued to build on the structured and project-focused approach introduced the previous year, allowing us to better support and highlight the meaningful contributions our volunteers make. This framework has enabled clearer role definitions, more purposeful engagement, and increased collaboration with partner organisations – resulting in an expansion of volunteer opportunities across sectors.

We place strong emphasis on cooperation and shared learning, which we see as essential to community progress. Our efforts to actively track and document the impact of volunteering – including personal stories and reflections – have helped us better understand and communicate the value of this work. We are proud to welcome a diverse range of volunteers, including individuals with mixed abilities. **Their presence not only enriches our team but also strengthens our commitment to building an inclusive and supportive community where everyone can contribute and thrive.**

In 2025 we had **42** volunteers, an increase in number from the previous year with volunteers putting more time in with us. Putting in 1767+ hours working together. Our volunteers are from TY & secondary school students, third-level college students, inclusion groups, members and the business community.

Recording a dedicated metric of volunteer hours is recognised as an underestimate. There are many unseen hours contributed by staff and board that are given willingly to support the success of this special social enterprise.

Metabolic health challenges in the disability sector are a serious barrier to inclusion and work opportunities.
A strong focus on wellbeing for our community helps us identify the needs for potential projects.



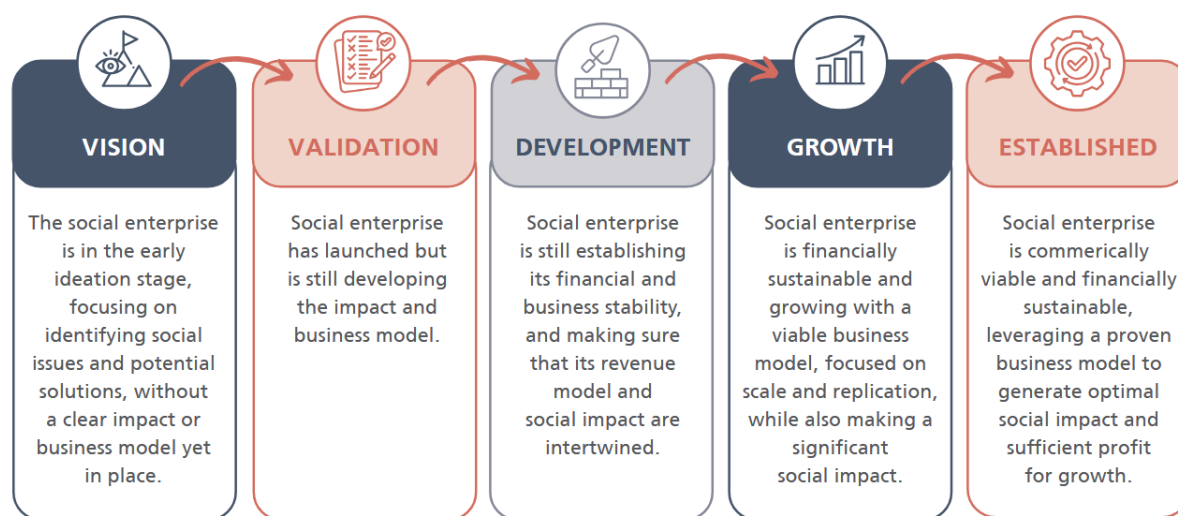
Looking Ahead

2025 was a busy and challenging year with a broadening scope of activities running in tandem with the retail and wellness aspects. Weaving the education and networking as a deepening tool towards strengthening membership connection. Confidence grows as we look ahead to the possibilities. The challenges though are highly visible and recognised! Financial stability and short supply chain stability.

The journey continues. The road to independence and sustainability is long! Evolving as a sustainable food system co-operative is helped along the way with all the support from our members who continue to demonstrate their commitment to this mission. Our food systems are fragile and unsustainable with a dawning reality of our reliance on imports, fragile supply chains and under valuing of our own resources. A crisis changes us and builds a determination to seek an alternative path. But that path has to be constructed to hold the rising traffic.

While we can identify where we are between the Development & Growth stage of Social Enterprise development below there are many aspects of our journey that appear at all stages.

Limerick Community Grocery T/A The Urban Co-op has lived through many challenges and we are determined to move forward. The team is committed to growing the enterprise to the next phase.



Credit: Council of Australian Social Enterprise Intermediaries (CASEI)

Call to Action

Visionary investment is required to support the growth going forward and secure the short supply chains necessary for our nourishment. While our aim is for financial independence this is achieved through an awakening of realisation from the customer base to commit to the experience that is The Urban Co-op as part of the growing network of sustainable food systems.

Improving our visibility and our footfall will achieve this critical mass.

We are seeking appropriate funding supports to match the member support to help us achieve our goals. Aligned philanthropy support is welcome.

ROADMAP STRATEGY



3. CO-OPERATIVE

Foundations and Launch Co-Operative Model. Template for replication. Membership Drive



1. KITCHEN & EVENTS

Shorten the local supply chain sustainably
A farm to fork story to harness events for community building



4. BUILDING RESERVES

Leveraging Co-operative status to build reserves and resources.



2. COMMUNICATION & LEAN EFFICIENCIES

Internal & External Communication Review and Upgrade in line with Co-op Systems & Launch



Priorities for the road ahead.
Financial Sustainability
Local Supply Chain Sustainability