



Lammas Low Impact Initiatives Ltd

BUSINESS PLAN

January 2008



CONTENTS

| | |
|----|---------------------------------|
| 1 | Executive Summary |
| 2 | Mission Statement |
| 3 | Objectives |
| 4 | Schedule |
| 5 | The Management Team |
| 6 | Establishing the project |
| 7 | Running the project |
| 8 | Operations |
| 9 | SWOT Analysis |
| 10 | Exit Strategy |
| 11 | Spreadsheets |

Please Note

Lammas Low Impact Initiatives Ltd will be referred to as “Lammas” or “the Society” interchangeably throughout this document.

1. Executive Summary

1.1. The Lammas Project aims to deliver a successful low-impact living development in South West Wales which will achieve positive benefits for the environment, local community and economy. The achievements of the settlement will be exploited to multiply sustainable benefits through its use as a research and demonstration resource, to promote best practice and support the development of similarly successful projects. In particular Lammas aims to demonstrate the viability of low impact development as a settlement model that has the potential to rejuvenate the Welsh rural landscape and economy. Thus we propose a pioneering project that shall act as a milestone and a reference point for future sustainable development possibilities.

1.2. The concept is that of a new build low-impact permaculture development of 9 dwellings, centered around a community hub building and village green. The dwellings will merge with the natural environment that surrounds them. The buildings will be highly innovative and earthy, using the latest environmental technologies combined with local natural materials. The dwellings will be sited on smallholding plots that will allow residents to substantially meet their needs from the site through agriculture, horticulture and forestry. The site will be cultivated to form an abundant network of varied ecosystems which will support a diverse human and wildlife population.

1.3. The land will be owned by an Industrial and Provident Society, whose role it will be to oversee the settlement and ensure that the founding principles and objectives are adhered to. The settlement will, by the nature of its layout and legal structure, require a highly sustainable approach to living. It will provide a supportive framework for residents to minimise their ecological footprint and maximise their

integration with the local community. The project recognises the importance of the welsh language to the area and will encourage its residents and staff to speak welsh.

- 1.4. The project, by virtue of its innovative approach will continue to attract publicity and interest. Lammas will support visitors within a structure which promotes sustainable travel solutions and balances the needs of visitors with the needs of the residents to maintain a degree of privacy in their lives. A full description of the projects approach to traffic management can be found in the Lammas Traffic Management Plan.
- 1.5. The project will be carefully monitored to provide evidence of the level of achievement of targets and criteria, and to provide a research resource to inform and promote the wider uptake of low impact living.
- 1.6. This Business plan should be read in conjunction with the Management Plan, the Traffic Management Plan, the Woodland Management Plan and the Permaculture Report for a fuller understanding of the projects vision.

2. Mission Statement

“A low-impact development is one that, through its low negative environmental impact, either enhances or does not significantly diminish environmental quality.” Simon Fairlie

- 2.1** Low-impact development provides an unprecedented opportunity for the repopulation of the countryside by people committed to land-based, environmentally-conscious living.
- 2.2** Lammas aims to demonstrate that it is possible to live a modern lifestyle which does not cost the earth. Human beings are, through living on the land, able to develop a mutually beneficial relationship with the natural world which is able to support both a wildlife and a human culture.
- 2.3** Low-impact development-
- Is firmly rooted in the very land upon which it thrives.
 - Embraces tradition, diversity and innovation.
 - Provides living examples of lifestyles that work with the earth's rhythms and add to the earth's resources in terms of soil health, biodiversity and wildlife.
- 2.4** The objects of Lammas as stated in its rules are:
“The Society shall develop, research, promote and educate as to how low-impact development can play a valuable role in the move forward toward a more sustainable society.”
- 2.5** Lammas aims to:
- Deliver positive environmental, economic and social benefits through the establishment of a successful low impact living settlement in South West Wales.

- Promote further sustainable benefits across Wales and more widely by using the initiative as a demonstration model and research resource.
- Establish a flourishing community of land-based projects working together and playing a key role in society's shift toward a sustainable future.

3. Objectives

3.1 The objectives of the society are stated as being:

- *All building and infrastructure development will have a small ecological impact.*
- *The natural wealth and biodiversity of the land will be enhanced.*
- *The settlement will become integrated into the local community and will be an asset to the local economy.*
- *The project will offer the opportunity of affordable housing.*
- *There will be an effective traffic reducing strategy in place.*
- *The settlement will welcome visitors and provide an educational experience.*
- *The project will provide a support infrastructure for land based sustainable livelihoods to develop.*
- *The project will conduct and publish research about the development.*
- *The development will embrace and support the Welsh language.*

These are considered in more detail in the Management Plan.

3.2 The **business objectives** of the project, whilst playing an important part in realising the Society's wider objectives, are distinct in that they are concerned with the financial smooth running of the operation.

As such the business objectives are:

- a. To ensure that the Society remains financially healthy. At the heart of this is providing a good service to shareholders and practicing thorough financial management, awareness and planning.**
- b. To ensure that the management of the leasehold agreements is reasonable, fair, transparent and accountable. A balance is required between meeting the needs of the settlement and meeting the needs of the business, in a relationship in which**

both aspects could be considered financially self supporting and functionally mutually beneficial.

- c. To carefully manage the development and maintenance of the land and its resources. This includes the development and implementation of the infrastructure networks.**
- d. To provide a supportive framework for the leaseholders to market their land-based produce.**
- e. To promote Low-Impact Development through a range of media. This includes effective monitoring of the project to create reliable and accurate research.**
- f. To provide a positive educational experience for visitors to the site.**

The success of these business objectives will be reviewed on an annual basis at the AGM by the Business Manager.

4. Schedule

| | Objective | Duration | Timescale |
|--------------------------|--|-----------------|-----------------------|
| Phase 1 Part 1 | Draft proposal. Create constitution (Unincorporated Association) Open Bank Account. Launch website. Open Membership. | 6 Months | Aug 2005- Feb 2006 |
| Part 2 | Connect with supporting organisations. Connect with Local Planning Authorities. Research Legal Framework. Attract at least 40 Members. Locate suitable site Negotiate with landowner | 6 Months | Feb 2006- May 2006 |
| Phase 2 Part 1 | Open Local Community Consultation process by offering presentations in local venues. | 3 Months | May 2006- Jul 2006 |
| Part 2 | AGM. Consult with members to create a draft layout for settlement | | Jun 2006 |
| Part 3 | Consult with legal and financial advisors. Consult with members. Create a selection procedure. Select residents for the development. Consult with Local Authority Planners to form planning application. Commission Environmental Habitat Survey. Commence Research (Baseline Surveys). Allocate plots. | 8 Months | Jul 2006- Mar 2007 |

| | | | |
|----------------|--|----------|------------------------|
| Part 4 | Create the Society as a legal entity. Sell shares. Submit planning application. Launch Media campaign. Attain planning permission (refused). | 8 Months | Mar 2007- Oct 2007 |
| Part 5 | Resubmit Application. Attain Planning Permission | 8 Months | Oct 2007 - May 2008 |
| Phase 3 | Purchase land Sell Residential leases. | 2 Months | May 2008 – Jun 2008 |
| Phase 4 | Employ site manager, business manager and office administrator Contract out sites' infrastructure development. Consult with Building Regulations. Insure site with public liability insurance | 2 Months | Jun 2008 – Aug 2008 |
| Phase 5 | Construction of houses Development of land Research of project's economic, social and environmental impact. Research of residents' ecological footprint's | 5 years | Aug 2008 - Aug 2013 |

5. The Management Team

Currently Lammas is run on an entirely voluntary basis:

Simon Dale: Chairman, Volunteer coordinator

Paul Wimbush: Committee Member, Treasurer/ Media

Dr. Larch Maxey: Committee Member, Head of Research, Welsh Language coordinator

Dave Owen: Committee Member

Sarah Sims-Williams: Internal Communications

Active Support Roles

Chris Andrews: Website

Gordon Jukes: Database and Programming

Robin Campbell: Architect

Lindsay Williams: Media Trainer

Gareth Wilkins: Structural Engineering

Dr Jenny Pickerill: Research Consultant

Matthew Hutchinson: Energy and Building Consultant

Ali Morgan: Agricultural Business Advisor

Looby MacNamara: Permaculture Designer and Trainer

In addition to the 9 prospective leaseholders

6. Establishing the project

6.1 Background

Low Impact Development (LID) was defined by Simon Fairlie in 1996 in his book of the same title. The concept of a low impact settlement, with its roots in subsistence farming, has been increasingly promoted as a possible solution to our current environmental situation. It is with recent Welsh Assembly and Local Authority initiatives towards LID that Lammas now feels the time has come to launch this project.

6.2 Recent Developments

Low Impact Development Planning Policy and Practice (2003), *University of the West of England and Land Use Consultants*

Chapter 7 and the PPG7 reform group (2003)

To Gwyrdd, Building a Rural Future research report (2003-04)

Action Plan for the Construction Industry in Wales (2004), *National Assembly for Wales*

Starting to Live Differently; The Sustainable Development Scheme of the National Assembly for Wales (2004), *National Assembly for Wales*

Sustainable Development Indicators for Wales 2004, Statistical Bulletin 18, *National Assembly for Wales*

Reducing Wales' Ecological Footprint (2005), *WWF, SEI*

Pembrokeshire JUDP, Policy 52, LID (July 2006)

6.3 Overview

The proposed low impact settlement will be a pioneer housing/ livelihood model which will successfully deliver and promote sustainable living whilst at the same time providing a wealth of objective research about low impact development and the possibilities it holds for the future of Wales. It will provide homes and livelihoods for 9 families, and will become an asset to the local community and economy. It will be a self regulating eco-village in which a Cooperative retains ownership of the land. The project will become a showcase for low impact development and research.

6.4 Publicity

Lammas will employ a number of strategies to sell itself during both the establishment and running periods including:-

- **Website**

Lammas has a very successful website which currently experiences about 10,000 unique visitors each month. The average day sees more than 300 visitors to the website, each making over 25 hits as they browse through the website.

The website is updated on a regular basis and includes a gallery, a contact form, a news page and Welsh language pages.

Lammas will continue to develop its website to create an informative and interactive service for visitors. It has recently (Jan 2008) installed its first animation pane and is currently exploring the possibility of using music on the site. Lammas uses its website to promote many aspects of the project including the online sale of shares. The website has been structured with future possibilities in mind and a framework to promote additional Lammas products (such as land-based produce and courses) already exists.

- **Film Media**

Lammas has, in working with Undercurrents (an independent film charity) already produced both a series of short films (available online through the community channel) and a 50 minute documentary entitled “Ecovillage Pioneers”. 7000 copies of this film were issued as a free dvd with Permaculture News magazine. Undercurrents have shown the film at a number of screenings throughout the UK, and are currently exploring the possibility of it being screened on a terrestrial channel.

Lammas has been approached by a number of independent film companies with a view to creating a television series documenting the building stages of the project. We are currently in negotiations with several production companies towards this end (*Red-Earth Studios, Renegade Pictures, Aspect tv*).

- **News Media**

Lammas has already developed a good working relationship with the media, working with *BBC online, S4C, BBC Wales, Pembrokeshire Radio, the Guardian newspaper, The Western Telegraph* and more. Lammas has a media team which includes Welsh language specialists.

Lammas will continue to develop its media connections. We aim to harness the wave of public interest that the planning application will bring to promote low impact development and specifically to promote our share issue.

- **Leaflets**

Lammas has distributed over 2,500 leaflets promoting the project and the share offer at festivals, whole food shops, film screenings, talks, and via related organisations. We have drafted a second edition of the leaflet for distribution throughout the summer of 2008.

- **Magazine Publications**

Lammas has written publications for *Positive News*, *Permaculture News*, *Inside Housing*, *The Land*, *Sustainability magazine*, *Green World* and plans to continue publishing more articles in this vein.

We are currently targeting “*The Ecologist*”, “*Resurgence*” and “*Farmers Weekly*” magazines to further widen awareness and support.

- **Festivals**

Lammas had a stall at the *Big Green Gathering* in July 2006 and it proved to be a very powerful way of raising awareness and support for the project. In 2007 Lammas had stalls at the *Big Green Gathering*, *Eastern Haze*, *Dance Camp Wales*, *Buddha field Festival*, *the Climate Camp* and *the Celtic Blue Rock Festival*. Lammas is planning a similar campaign for the summer of 2008

6.5 Supporting Organisations

Lammas has targeted:

- Ecology Building Society
- Low Impact Living Initiative
- Radical Routes Cooperative
- Centre for Alternative Technology

- Organics to go
- The Soil Association
- Gwalia Housing Group

Lammas has approached specific individuals within these organisations and has held discussions/ meetings in which the possibility of support and mutual cooperation has been discussed.

6.6 Potential Residents

Lammas aims to tap into the grassroots movement of people exploring and aspiring towards more sustainable lifestyles. There is a well documented environmental and social need for sustainable and affordable housing. Lammas has attracted considerable interest from people considering becoming residents in the development. This is very encouraging given the pioneering nature of the proposal. 9 households have submitted plot management plans as part of the original and revised planning applications.

6.7 Financing the project - Leasehold agreements

The land for the project is currently owned by Mrs Sue Burke. Lammas plans to purchase and retain the freehold ownership of the site. It will fund this largely by issuing long term agricultural leaseholds. In this way Lammas will be able to retain sufficient control of the individual smallholdings in order to guarantee that the long-term objectives of the project are met. It will create 9 leasehold agreements for the smallholding plots and will sell them for £30,000 each. A template leasehold agreement compiled by our Solicitor is currently in draft

form. The potential leaseholders have played an intrinsic part in the planning application process.

Some of the proposed residents have the money for the lease ready and waiting. Some will need to go through mortgage applications (via Ecology Building Society).

Lammas will require a 10% down-payment on the leasehold agreements 2 months from the point when planning permission is granted. Once planning permission has been granted, Lammas will work with their solicitor to create the 9 individual leasehold agreements.

Lammas then proposes a 9 month period, from the leases being ready, for the residents to complete the purchase of their leases. Lammas will charge interest on the value of these leasehold agreements, from the point of them being ready, in part to encourage residents to proceed quickly and in part to service the necessary bridging loans required. The lease service charge/ rental fees will begin one year from the point of conveyance.

6.8 Financing the project - Shares

Lammas has already secured a large support base by way of membership. Once planning permission for the project is granted there will be a wave of national media interest. Lammas intends to harness this publicity by promoting our share offer. We aim to subsidise some of the organizational set up costs of this venture (such as the community hub), thus establishing this demonstration low impact settlement, as well as offering shareholders a broader vision (the possibility of becoming directly involved with the low-impact movement).

Lammas has designed a range of presentations, posters and leaflets with which to reach out to potential shareholders. Our sales strategy includes the use of media, the internet, running stalls at summer festivals, mail-outs and word of mouth.

Shares cost £50 each and are available to anyone (who broadly supports the aims of the project) to buy. Lammas is aiming to raise £500,000 through the share offer. In this scenario

Lammas would be in the position of buying additional agricultural land/ forestry land to assist other low-impact projects.

Lammas is aiming to sell a minimum of 2000 shares to the public, raising at least £100,000. Should we fail to raise this capital through the share issue then the balance will need to be met by an increase in income, funding or a reassessment of some of the more expensive elements of the development (for example the community hub).

Lammas began selling shares at the beginning of June 2007. Seven months later (January 1st 2008), Lammas had raised in excess of £7,000 through the sale of shares.

6.9 Financing the project - Friends

For those people who would like to support Lammas and who do not want to go so far as to buy a share, Lammas has created the option of becoming a “friend” of Lammas. This option costs £25.

6.10 Servicing our Customers

Lammas shareholders and friends receive regular electronic newsletters documenting the progress of the project along with other low-impact news from across the UK. Lammas Shareholders have the added benefit of being invited to the Lammas Virtual Office in which they can participate in the internal decision making processes.

6.11 Market Research: Examples of IPS share offers

Fordhall farm (www.fordhallfarm.com):

Fordhall Farm is a small family organic farm (with a notable history in the organic movement) that met with financial difficulty in 2003 and decided to recreate itself as an educational and social resource. In 2005 an IPS was established and registered as a charity, selling shares for £50. They have raised £500,000 through their share issue to date (with a further £200,000 in a Triodos bank loan and an additional £100,000 through interest free loans from supporters). There are 7,500 shareholders and there are no dividends paid on their shares. They have a very effective website which outlines the methods of supporting the project;

- **Shares** are available either for yourself, your children (in which case the shares get transferred when a person reaches 16 years old) or a friend. Payment is made either online or by post. Shares are non transferable but may be left to someone in a will. The Society will buy back shares if necessary, though reserves the right to do so in installments. It is worth noting that Fordhall include a worst case scenario plan in which shareholders reallocate their share value back to themselves (minus admin costs) or to another of 3 specified charities with similar aims.
- **Donations** are available either online or by post. They can be donated with charitable status, so with gift aid declaration an extra 28% on donations can be raised.
- **Interest free loan** may be given to Fordhall Farm for a 5-year period.
- **Friends** - Become a friend of Fordhall Farm for £15 (individual) or £30 (family) annual subscription. This includes quarterly updates and concessions at events.

- **Volunteers** All skills welcomed.

- **Posters**
Put up a poster somewhere in your own locality.

- **Letter**
Write a letter of support.

All in all a very effective and thorough campaign.

Baywind Energy Cooperative Ltd (www.baywind.co.uk):

Offering shares in a windfarm project. The IPS sold shares at £1 each with a minimum investment of £300. It raised £2 million and has 1,300 members. Baywind offers a very attractive dividend on its shares and promoted its share offer as a financial investment with high returns.

6.12 Similar planned projects in the UK

- **Deva, Dorset Ecovillage** is a project Involving 100 ecohouses, a visitor centre, a restaurant and eco-lodge (hotel). It is aiming to submit a planning application December 2006. They have plans to offer courses but not shares.

- **Landroots** is an embryonic organisation with similar aims and approaches to Lammas. They aim to raise finance through a share offer with shares costing £250. Early stages.

- All in all Lammas finds itself in a unique opportunity being the first new development under the new low impact policy. If successful, it will be the first time an eco- housing development will have attained planning permission in the open countryside.

6.13 Financial Forward Planning

Principle activities from May 2008:

(Assuming Planning Permission given in May 2008)

| | Legal | Site |
|----------|--|---|
| May | P.Permission | |
| Jun | | |
| Jul | Deposits on leaseholds due in. Conveyance | |
| Aug | | |
| Sep | Lease sales begin | |
| Oct | | AGM Interviews for Site Manager, Business Manager and Office administrator Site demarcation |
| Nov | | Entranceway and Trackway development begins Begin Site Works Temporary office |
| Dec | | Employ Site Manager Employ Office administrator Employ Business Manager Water network |
| Jan 2009 | | |
| Feb | | |
| Mar | | |
| Apr | | |
| May | | |
| Jun | Lease sales complete | Open to Volunteers |
| Jul | | |
| Aug | | |
| Sep | | (Community Hub begins) |

6.14 Major expenditure during set-up

| Description | Estimated Cost | Notes |
|--------------------------------------|----------------|---|
| Land Purchase | 211,500 | Based on 76.6 acres at £2,500 plus £20,000 for hydro-turbine |
| Community Hub | 165,000 | Based on first estimate from builder (Dave Owen). £1000 per sqm. He is working toward a more detailed estimate. |
| Electricity and Hydro | 33,000 | Based on most recent estimates of £25,000 to renovate hydro plus £10,000 cabling to hub. |
| Trackways and Entranceway | 21,000 | Based on original estimate from forestry commission for high-grade tracks, scaled down by 30% |
| Cover of running costs during set-up | 15,000 | See running costs spreadsheet in Business plan. This specifically refers to employing a site manager, business manager and office administrator up to May 2009 |
| Legal | 10,000 | Having talked with solicitor |
| Minibus | 10,000 | Having looked through vehicle advertisements, this seems to be the minimum price for a good minibus. |
| Water supply | 10,000 | Based on a ballpark estimate for plumbing in supply from spring (drinking) and leat (back up) and hire of excavator. Work carried out by site manager. |
| Playground | 9,000 | Could vary enormously. "Creative play UK" quotes about £9,000 for a basic wooden play area (adventure activity centre and 2 sets of swings- infant and junior). |
| Temporary office accomodation | 8,000 | Based on design by Simon Dale |
| Communications | 0 | In light of recent mobile broadband technology we propose that residents establish mobile communication networks |
| | | |
| Total | 492,500 | |

Sourcing the finance

There are a few principals inherent in the proposed approach.

- The share offer will support the wider aims of the project, rather than the purchase and infrastructure of the smallholdings.
- Where it is most possible to finance aspects through grant money, then this is the desired approach.
- That the leaseholds are sold at no more than £30,000, bringing in a total revenue of £270,000.

6.15 Sourcing Capital - Reasoning

| Description | Estimated Cost | Proposed Source | Reasoning |
|--------------------------------------|----------------|----------------------------|--|
| Land Purchase | 211,500 | Leaseholds/ Combination | That in principle, the residential area land purchase should be covered by the residents. |
| Community Hub | 165,000 | Combination | This holds promise for funding. The hub will be a vehicle for the wider vision, and so some of the finance could be derived from the shares. The hub will also serve the residents, and so a proportion (even if it is a nominal one) of the finance could be sourced from the leaseholds. |
| Electricity and Hydro | 33,000 | Funding | This holds good potential as a funded project (although may be dependant upon the planning authority being willing for us to export electricity to the grid.) |
| Trackways and Entranceway | 21,000 | Leaseholds | As basic infrastructure servicing the site, this should be covered by the residents. (It could be argued that a proportion of this will be towards the wider vision in terms of educating visitors etc.) |
| Cover of running costs during set-up | 15,000 | Leaseholds/ Shares | This will serve both the residents and Lammas' wider vision. (Small potential for funding possibilities if presented alongside hub as revenue needs. Timescales for sourcing funding would present difficulty here.) |
| Legal | 10,000 | Combination | The bulk of this will go to the drafting of the leasehold agreements. |
| Minibus | 10,000 | Combination | Also a possibility for funding. (by tv series) |
| Water supply | 10,000 | Leaseholds | This should be covered by the leaseholds as basic infrastructure needs |
| Playground | 9,000 | Combination | Also a possibility for funding. (by tv series) |
| Temporary office accomodation | 8,000 | Leaseholds/ Shares | This will serve both the residents and Lammas' wider vision. No potential for funding possibilities. |
| | | | |
| Total | 492,500 | | |

Considering the leasehold revenue as a first step (because we have a notional upper limit), this is the proposed approach:

6.16 Sourcing Capital

| Description | Estimated Cost | Proposed Source | Leasehold contribution quantified | Share sales | Funding |
|--------------------------------------|----------------|------------------------|-----------------------------------|---------------|----------------|
| Land Purchase | 211,500 | Leaseholds | 200,000 | 11,500 | 0 |
| Community Hub | 165,000 | Combination | 16,500 | 66,000 | 82,500 |
| Electricity and Hydro | 33,000 | Funding | 3,500 | 0 | 29,500 |
| Trackways and Entranceway | 21,000 | Leaseholds Shares | 21,000 | 0 | 0 |
| Cover of running costs during set-up | 15,000 | Leaseholds/ Shares | 7,500 | 7,500 | 0 |
| Legal | 10,000 | Combination | 5,000 | 5,000 | 0 |
| Minibus | 10,000 | TV Series Location fee | 0 | 0 | 10,000 |
| Water supply | 10,000 | Leaseholds | 10,000 | 0 | 0 |
| Playground | 9,000 | TV Series location fee | 0 | 0 | 9,000 |
| Temporary office accomodation | 8,000 | Leaseholds/ Shares | 8,000 | 0 | 0 |
| | | | | | |
| Total | 492,500 | | 271,500 | 90,000 | 131,000 |

The implication of this approach is that we would need to sell a minimum of £100,000 in shares (this takes into account a 10% reserve).

We would also need to find 50% funding for the hub and 90% funding to renovate and connect the hydro. We have been advised in meetings with funding advisors that

both of these targets are quite achievable. Works on both of these projects would not commence until the funding had been secured.

One of the aspects of seeking capital funding for the community hub is “match funding”. There are very few funders who will supply capital funding for projects. It seems that those who do are much more likely to invest in a project where some of the necessary capital is sourced from within the organisation itself (or from other funding pots). The primary leads for funding the hub are lottery funding and European/ Welsh Assembly funding.

Under the proposed scenario Lammas would supply 50% of the capital funding for the hub through its share offer.

Lammas has been advised to allow a 12 month “lead-in” period when applying for funding. This is reflected in the Cash-flow forecasts.

Discussions with television companies (notably *Red-Earth Studios* and *Aspect tv*) have led us to believe that our targets for location/ filming fees are totally reasonable. This income stream will be reserved for funding the minibus and the playground, and both of these projects will only be implemented when the funding has been secured.

Loans

Lammas is able to accept loans from its members and/or other organisations. We have in fact already been offered a £21,000 loan from one of our members. Thus we feel confident that should the share money be slow in arriving we can cover the gap with loans. Our solicitor is currently drafting a loan agreement.

When it comes to purchasing the land Lammas will require a short term bridging loan to cover this gap. We plan to approach the Ecology Building Society toward this end.

6.17 Worst case planning

The funding possibilities as described above cover the hub and hydro. Should the funding fail to supply the necessary revenue, then both these projects would need re-evaluation. (The hub could be built in stages. The hydro could be a long term project.)

Similarly should the share sales be slower than expected then Lammas would need to make financial provision for this or seek funding from elsewhere.

6.18 Best case planning

The share sales should have every reason to take off once planning permission has been attained. The funding for the hub and hydro is very possible given the potential for Lammas to affect positive change on a micro and macro level. In particular its ability to address the challenges of climate change, affordable housing and rural regeneration seem particularly attractive to funders. The whole thrust of the project toward raising profile and attracting interest and funding would seem to create a greater potential for a well-developed infrastructure. In a best case scenario the share sales would accelerate on the point of attaining planning permission to such a degree that we would be able to comfortably subsidize the hub building and buy additional land. In talking with funding advisors it would seem that the prospect of including some revenue funding in the application for capital funding for the Community Hub would be considered normal. If this holds true then an increase in the funds available for the Business Manager post and possibly the creation of a dedicated educational post could be beneficial.

7. Running the project

(Should be read alongside the Traffic Management Plan)

7.1 The Market for visitors

The Lammas ecovillage project will in effect have a dual role:

1. On the one hand the site will be managed as a residential/ livelihood development.

Income in this vein will arrive through:

- Leasehold annual fees from residents.
- Vehicle passes from residents.
- Hire of meeting room.

Aspects which need to be covered by these are:

- Employment costs.
- Infrastructure costs.
- Administration costs.

2. On the other hand Lammas has wider aims which it intends to pursue through this ecovillage project. The wider aims are to research, educate and promote low-impact development as a tool for rural regeneration. Thus aspects of the project will also reflect this. Income for this aspect of the project will come through:

- Funding.
- Visitor/ Educational tour fees.
- Visitor Parking fees.
- Camping fees.
- Leaflets, Booklets and other associated literature.

- Filming location fees.
- Minibus fees.

Aspects which need to be covered by these are:

- Employment costs.
- Administration costs.
- Community Hub costs.
- Minibus costs.

This division of the project is a notional one aimed at providing understanding and insight. In truth the distinction will be a very blurred one. The community hub, which will act as a centre for both of these roles provides a good example of this blending. All parts of the hub building will in some way serve both aspects of the project.

7.2 Market Research: Visitors, Education and Training

The ecovillage/ low impact market:

Some of Lammas' income will be derived from educating for sustainability. Residents will encourage this through their own enterprise; developing courses specific to their own skills which draw upon the attraction of Lammas as a low impact settlement. Across the UK there are a handful of places offering opportunities/ courses of this nature:-

- **Findhorn (Scotland)** offers an extensive range of courses about spirituality, community living and ecovillages. Experience weeks are about £75 a day, full board (sliding scale). Training courses are about £100 a day. Findhorn attracts over 14,000 visitors from 50 different countries every year.
- **The Centre for Alternative Technology (CAT) (Snowdonia)** offers an enormous range of accredited courses on green architecture and renewable energies. They are mostly 2 – 5 day residential courses (including food) costing roughly about £100 a day (they are priced on a sliding scale depending on income). CAT also offers a wide range of information on green building and has an extensive bookshop. CAT is, geographically, the closest green tourism/ sustainable living centre to the Lammas project. They attract hundreds of thousands of visitors and students every year.
- **Hockerton Housing Project (HHP) (Nottinghamshire)** offers a small range of day tours and workshops in green architecture and community living. They are priced about £15 to £20 per person (with a minimum of 10 people often required). HHP has approximately 2,000 visitors a year. University day trips play a notable part in this.
- **The Low Impact Living Initiative (Buckinghamshire)** offers a wide range of courses and workshops in practical living solutions (for example solar water heating systems). They are mostly weekend residential and are priced at around £75 a day (including food and accommodation). They train over 5,000 people annually.
- **The Magdalen Project (Somerset)** offers a wide range of rural craft workshops both to educational groups and the public. They work with over 3,000 children and about 1,000 adults each year.

- **Coed Hills Rural Arts Space** (Bridgend) offers a stunning art trail, low-impact structures, permaculture gardens, a café and a range of courses. Depending on how many courses they run, they estimate that they experience between 5,000 and 10,000 visitors per year.
- **West Wales Eco Centre** (Newport) offers advice on sustainable initiatives. In 2006 they had 3,260 visitors.
- There are additional small scale providers in this area.

Having spoken to people from all of these projects, it is very clear that demand for such training is high.

Lammas will be the first *low impact settlement* within the UK. It will be a unique venture in that there will be many low impact dwellings clustered together, demonstrating a range of land based livelihoods. It will provide a valuable pool of examples, skills and research into this new approach to sustainable living solutions. Lammas will be able to draw upon a wide range of skills and abilities both from within the settlement and also from the wider community.

7.3 The Lammas Package:

Lammas will provide educational tours, a café, a shop and a playground. There will be more specialised courses throughout the year on a wide range of topics (*see individual plot plans and permaculture report*). There is an integrated traffic plan which sets out how such an approach can be taken whilst keeping traffic generation down to a minimum.

Our approach to visitors will be one of quality rather than quantity. We will offer an excellent service for which we will charge. It is not in our interests to cultivate large numbers of visitors. The site, after all, will be home to a collection of families.

Lammas estimates that it will receive 3,600 visitors a year. If we generate more visitors we will endeavour to bring the numbers down by increasing our charges. If we generate less visitors we will put more effort into our marketing.

To put these figures into context, Folly Farm (a Pembrokeshire tourist attraction) experiences 430,000 visitors a year.

Lammas aims to be a small-scale provider in this area and will specifically target South West Wales as a catchment area. Lammas is not aiming to address the tourist market, rather it plans to promote itself as an educational tool. As such it plans to provide a wealth of information online. For people wishing to visit the project there will be clear guidance that whilst visitors are welcome to visit, they should do so using either one of the public transport links which Lammas will provide, or by communicating with us and providing their own sustainable transport links.

7.4 Income from visitors and parking charges

Visitors will be encouraged to visit on prearranged visitor days. These will be clearly advertised at the entrance to the site and also on the website (and other publications). There will be the opportunity to attend a guided tour/ presentation (for a £4 a head fee – adults). The first £30 of tour fees will pass directly onto the tour guide (one of the residents). Thereafter, monies will pass to the Society. The tour will include free information leaflets. There will be an additional parking-charge for visitors who arrive by private transport. The parking fees have been set deliberately high in order to encourage visitors to use public transport to visit the site. The parking charge for cars will be £12.50

and the charge for minibus will be £40. There will be no charge for people who arrive by motorbike, bicycle, horse or public transport.

7.5 Estimated Visitor Numbers throughout the year

| Month | Number of weeks | Visitors arriving as an educational group* | Total minibus visitors | Total Private car visitors | Visitors arriving by sustainable means | Visitors who arrive by public transport | Total |
|-----------|-----------------|--|------------------------|----------------------------|--|---|-------|
| January | 5 | | 60 | 14 | 2 | | 76 |
| February | 4 | | 48 | 14 | 2 | | 64 |
| March | 4 | | 64 | 46 | 6 | 1 | 117 |
| April | 4 | | 112 | 89 | 8 | 2 | 211 |
| May | 5 | | 180 | 120 | 16 | 2 | 318 |
| June | 4 | | 200 | 151 | 22 | 2 | 375 |
| July | 4 | | 256 | 180 | 28 | 2 | 466 |
| August | 5 | | 365 | 180 | 34 | 2 | 581 |
| September | 4 | | 200 | 149 | 24 | 1 | 374 |
| October | 4 | | 144 | 91 | 12 | 1 | 248 |
| November | 5 | | 70 | 29 | 4 | | 103 |
| December | 4 | | 48 | 17 | 2 | | 67 |
| | | 600 | 1747 | 1080 | 160 | 13 | 3600 |

(All tours will be need to be risk-assessed and these risk-assessments will need to be checked by the office administrator ahead of time.)

*For the purposes of this table, this category of people is not included as they will have an individually-taylored tour package offered to them.

7.6 Experiencing the Project:

Lammas will create a network of permissive footpaths across the site from which visitors can walk across and experience the site themselves. Whilst the permissive footpaths

have been designed to give a walker an overview of the project, they have also been designed to allow the residents a degree of privacy, and so will only provide an overview of the project.

Visitors (attending on visiting days) will be offered the opportunity of going on a conducted tour. Features of such a tour will include the chance to view some of the houses and plots first hand and meet and talk with some of the residents themselves. Thus the tours, the routes of which will be arranged in advance, will give visitors the opportunity to experience the smallholdings and eco-houses at close proximity. They will be conducted by the residents and thus visitors will also be able to meet and ask residents questions first-hand.

7.7 Projected Society Tour Income:

| Month | Number of weeks | Total | Open days | Visitors per day | Visitors taking a tour* | Fees per day | Society Income per month |
|-----------|-----------------|-------|-----------|------------------|-------------------------|--------------|--------------------------|
| January | 5 | 76 | 10 | 8 | 4 | 16 | |
| February | 4 | 64 | 8 | 8 | 4 | 16 | |
| March | 4 | 117 | 8 | 15 | 8 | 32 | 16 |
| April | 4 | 211 | 8 | 26 | 13 | 52 | 176 |
| May | 5 | 318 | 25 | 13 | 7 | 28 | |
| June | 4 | 375 | 20 | 19 | 10 | 40 | 200 |
| July | 4 | 466 | 20 | 23 | 13 | 52 | 440 |
| August | 5 | 581 | 25 | 23 | 13 | 52 | 550 |
| September | 4 | 374 | 20 | 19 | 10 | 40 | 200 |
| October | 4 | 248 | 20 | 12 | 6 | 24 | |
| November | 5 | 103 | 10 | 10 | 5 | 20 | |
| December | 4 | 67 | 8 | 8 | 4 | 16 | |
| | | | | | | | 1582 |

* It is estimated that 50% of these visitors will take a tour.

7.8 Projected Income from Parking Fees:

| Month | Estimated number of visitors arriving by car each month: | Number of cars visiting each month | Estimated disabled visitors each month | Number of cars buying vehicle passes per month | Income per month from vehicle passes |
|-----------|--|------------------------------------|--|--|--------------------------------------|
| January | 14 | 7 | 1 | 6 | 75 |
| February | 14 | 7 | 1 | 6 | 75 |
| March | 46 | 23 | 4 | 19 | 237.50 |
| April | 89 | 45 | 7 | 38 | 475 |
| May | 120 | 60 | 10 | 50 | 625 |
| June | 151 | 76 | 13 | 63 | 787.50 |
| July | 180 | 90 | 15 | 75 | 937.50 |
| August | 180 | 90 | 15 | 75 | 937.50 |
| September | 149 | 75 | 12 | 63 | 787.50 |
| October | 91 | 46 | 8 | 38 | 475 |
| November | 29 | 15 | 2 | 13 | 162.50 |
| December | 17 | 9 | 2 | 7 | 87.50 |
| | 1080 | 543 | 90 | 453 | 5662.5 |

Adjacent to the car-parking area will be the welcome point building (*Y Man Croeso*). This will house the parking-ticket machine. This facility will be overseen by the Site Manager whose office is also next to the car-park. Notices in the welcome point will explain the parking fees and the projects commitment to sustainable travel solutions. All cars in the car-park will be required to display a parking ticket. Those that do not will risk being clamped.

7.9 Minibus

Arrangements and Fares

The Minibus is considered in its own right:

The running costs of the minibus will be funded from two sources. On the one hand residents vehicle passes will contribute to the running of the minibus. The other aspect of sourcing will come through the charging of fares.

As residents will already in effect be contributing to the running of this service (through the vehicle pass system), they will be entitled to travel free of charge on the minibus whilst it is carrying out its fixed timetable service. Should residents wish to hire the minibus at other times they will be charged a fee by the office manger sufficient to cover its running costs.

The minibus will be open to the public to use. Passengers will be charged £1.50 per journey (to/from Haverfordwest, Cardigan and Carmarthen) and £1.00 per short journey (for example Glandwr to Crymych).

This price has been arrived at so that if a family of four were travelling to Lammas, it would still be cheaper to travel by minibus than to take the car.

7.10 Estimated Minibus Running Costs per annum

| | | |
|---|------------------------|---------|
| Insurance | | £1700 * |
| Biodiesel (delivered in a tank from Sundance renewables) | 13000 miles | £2,363 |
| Maintenance (MOT etc) | | £600 |
| Tax | | £220 |
| Drivers wages (@ £7.50 p.h.) | 117+ 325 =442 hours | £3,315 |

| | | |
|-------|--|-----------|
| Total | | £8,198.00 |
|-------|--|-----------|

** estimate from Wrightsure insurance group*

Sundance Renewables produce biodiesel and deliver in 1000 litre containers. The current price is just under £1 a litre.

Assuming 25 mpg, 5.5 miles per litre. We would need 2,363 litres in a year.

7.11 Minibus Advertising and Promotion

Lammas will encourage all its visitors to use the minibus service by:

1. Creating a friendly, clean, reliable and comfortable minibus journey for its passengers.
2. Providing storage space on board the minibus so that passengers can carry goods to and from the project.
3. Providing clear information on the website as to the minibus services.
4. Creating timetables advertising the service at the bus and train stations in the affected towns and villages (Cardigan, Carmarthen, Crymych, Hermon, Glandwr and Haverfordwest).
5. Promoting the minibus service by including details about it on promotional literature.
6. Explaining to visitors why we are encouraging the use of our minibus over private vehicle use. This will be done online and on the timetables/ promotional literature.
7. Not promoting (on the website and through other media) the exact location of the development.
8. Charging any visitors who do arrive by car a hefty parking fee (12.50 per vehicle)

The minibus service will need to retain a degree of flexibility so that it can respond effectively to the needs of travellers to and from the Lammas project.

7.12 Projected Visitor Numbers (by Minibus)

| Month | Number of weeks | Number of passengers Per week | | | Total passengers per week | Total minibus visitors |
|-----------|-----------------|-------------------------------|---------------|----------|---------------------------|------------------------|
| | | Carmarthen | Haverfordwest | Cardigan | | |
| January | 5 | 6 | 3 | 3 | 12 | 60 |
| February | 4 | 6 | 3 | 3 | 12 | 48 |
| March | 4 | 8 | 4 | 4 | 16 | 64 |
| April | 4 | 14 | 7 | 7 | 28 | 112 |
| May | 5 | 20 | 8 | 8 | 36 | 180 |
| June | 4 | 26 | 12 | 12 | 50 | 200 |
| July | 4 | 36 | 14 | 14 | 64 | 256 |
| August | 5 | 45 | 14 | 14 | 73 | 365 |
| September | 4 | 26 | 12 | 12 | 50 | 200 |
| October | 4 | 20 | 8 | 8 | 36 | 144 |
| November | 5 | 8 | 4 | 4 | 14 | 70 |
| December | 4 | 6 | 3 | 3 | 12 | 48 |
| | | | | | | |
| | | | | | | 1747 |

Based on seasonal variation

7.13 Minibus Income/ Expenses

| Month | Number of weeks | Hours driving per month | Employment costs per month (£) | Miles driven per month | Biodiesel costs per month (£) | Other overheads per month (£) | Passengers per month | Income per month (£) |
|-----------|-----------------|-------------------------|--------------------------------|------------------------|-------------------------------|-------------------------------|----------------------|----------------------|
| January | 5 | 22.5 | 169 | 650 | 118 | 210 | 60 | 180 |
| February | 4 | 18 | 135 | 520 | 95 | 210 | 48 | 144 |
| March | 4 | 18 | 135 | 520 | 95 | 210 | 64 | 192 |
| April | 4 | 18 | 135 | 520 | 95 | 210 | 112 | 336 |
| May | 5 | 62.5 | 469 | 1850 | 336 | 210 | 180 | 540 |
| June | 4 | 50 | 375 | 1480 | 269 | 210 | 200 | 600 |
| July | 4 | 50 | 375 | 1480 | 269 | 210 | 256 | 768 |
| August | 5 | 62.5 | 469 | 1850 | 336 | 210 | 365 | 1095 |
| September | 4 | 50 | 375 | 1480 | 269 | 210 | 200 | 600 |
| October | 4 | 50 | 375 | 1480 | 269 | 210 | 144 | 432 |
| November | 5 | 22.5 | 169 | 650 | 118 | 210 | 70 | 210 |

| | | | | | | | | |
|----------|---|-----|------|-------|------|------|----|------|
| December | 4 | 18 | 135 | 520 | 95 | 210 | 48 | 144 |
| | | | | | | | | |
| | | 442 | 3316 | 13000 | 2364 | 2520 | | 5241 |

- The overall costs in running the minibus service are £8,200
- The income from the minibus service is £5,241
- The extra £2959 will be sourced from the parking fees.
- When the minibus is hired by residents for additional journeys, it will be done so on a non-profit basis and a charge to cover the running costs will be made

7.14 Educational Visits

Lammas has good working relationships with Swansea University Geography Dept., Swansea Institute for Higher Education, Leicester University Geography Dept. and Liverpool Architecture Dept. Lammas plans to target Pembroke College and Aberystwyth University. We believe that there is a good market for us within the higher educational establishments as an educational resource for day visits. Both HHP and CAT have tapped into this growing market. Lammas will aim to provide for 20 University visits a year. The Society will develop a series of “technical” tours specifically aimed at this audience. They will be charged at £10 a head. Half of this money would go toward the Society. Half would pay the resident who delivered the tour. So using an example of an average sized minibus carrying 16 passengers, an income for Lammas of £80 per technical tour would be generated. It will be the business manager’s responsibility to organise, market and promote these tours. The office administrator will provide support in this. In addition to this Lammas will aim to develop a series of educational booklets for sale.

Educational Tour Visits

| Month | Minibus | Parking Fees (@£40) | Tour fees (£) |
|---------------|---------|---------------------|---------------|
| January | | | |
| February | | | |
| March | 2 | 80 | 160 |
| April | 3 | 120 | 240 |
| May | 4 | 160 | 320 |
| June | 4 | 160 | 320 |
| July | 4 | 160 | 320 |
| August | | | |
| September | 2 | 80 | 160 |
| October | 1 | 40 | 80 |
| November | | | |
| December | | | |
| | | | |
| Totals | 20 | 800 | 1600 |

7.15 Camping facilities

The site will offer camping facilities for visitors and guests. There will be provision for up to 12 tents for 9 months of the year. There will be toilet and washroom facilities available for campers. Campers will be charged at £5 per tent per night. Working volunteers will not be charged. The figures shown below depict paying camping only. The assumption being that the other tents will be non paying volunteers working at Lammas.

Camping use

Projected camping use by paying visitors with an allowance made for working volunteers:

| Month | Number of tent-nights per month | Fees |
|---------------|--|-------------|
| | | |
| January | | |
| February | | |
| March | | |
| April | 60 | 300 |
| May | 80 | 400 |
| June | 120 | 600 |
| July | 120 | 600 |
| August | 120 | 600 |
| September | 100 | 500 |
| October | 80 | 400 |
| November | 60 | 300 |
| December | 40 | 200 |
| | | |
| Totals | 780 | 3900 |

7.16 The Meeting room.

The hall of the Community Hub will be able to be used as a meeting room. This will be available for hire for the use of courses, trainings and educational visits. It will be hired out at a rate of £4 per hour. In our financial forecasts we have estimated that it will be hired approximately one day a week (8 hours) for such purposes

7.17 Commission on Website and Trading Post Sales

Lammas will charge a commission on sales through the website and the trading post to cover its costs for the provision and management of these services. It will begin at 10% and may well be adjusted as the business manager thinks appropriate.

We are currently exploring whether such income will be taxable and what legal provisions/ registrations will need to be in place for the trading post to operate. For the purposes of this business plan we will estimate that during summer the trading post's turnover will be £1000 per month and during winter it will be £400 per month. Similarly for the purposes of this business plan we will estimate that the website turnover will be £500 per month in summer and £200 per month in winter.

7.18 Income Shortfall Provision

If there is a shortfall in income from visitors (parking fees, training fees, minibus fees, etc) which the business manager has not been able to resolve, the residents will need to cover the shortfall either financially (by an increase in lease rental) or by directly offering their services to cover the necessary functional and administrative roles in order to keep the project running smoothly.

7.19 Community Relations

As with any business it is important for Lammas to foster good relations with local people. Lammas has held 3 meetings with local people to date and a number of concerns have been raised such as the scale of the project, its ability to self-regulate and its impact on local small businesses. Lammas has worked very hard to address the various concerns by amending its plans as much as possible to accommodate local concerns and many of the initial concerns expressed have been thoroughly addressed. Ongoing dialogue and increased understanding continues to ease local worries. Lammas will continue to promote the development and will emphasize the local community benefits;

- A boost for the local economy from both residents and visitors.
- Availability of a wide range of local produce.
- Increased land access through new permissive footpaths
- An educational resource for local schools and colleges.

- An increase in public transport opportunities provided by Lammas.
- A part-time café and shop.

7.20 Assisting residents with the sale of land-based produce

Lammas aims to provide a support framework to help residents with the marketing of their land-based produce.

- Lammas logo

Lammas will allow residents to use the Lammas logo as a promotional symbol of quality. Lammas will ensure that high standards of quality are met whenever the logo is used.

- Market research

Lammas has commissioned a survey of the local economic situation with a view to complementing existing small businesses. It seems that there is plenty of scope for this in both the land-based produce markets and sustainable educational field. Please refer to the Appendix entitled “Economic Survey” within the planning application for further information.

- Website

Lammas will have an area in its website from which residents can sell their produce. The framework for this provision is indeed already in place.

- **Trading post**

The trading post will provide an opportunity for residents to sell produce to visitors, other residents and guests. It will be open in the afternoons of the open days (twice a week during winter and five times a week during summer), and will be overseen by the office administrator. It will feature a wide range of produce from the site. Local producers are also welcome to use this facility, with the agreement of the office administrator. Visitors using the shop will be asked to record their purchases in a log-book and leave payment for them in a cashbox. The office administrator will then clear the cashbox each evening for distribution to the producers. Lammas will charge a percentage fee on the produce for the service, which will be reviewed from time to time.

- **Hub café**

The hub café will open in the afternoons on open days and will provide an outlet for quality land based produce. The hub café will be managed as a franchise. Lammas will supply the kitchen and basic cooking equipment. The café manager will need to supply additional equipment and utensils.

- **Farmers Markets**

Lammas will assist residents in organising a market stall for the local markets and farmers markets.

Stallholders would need to be there by 7am, and so transportation of the Lammas stall to these (which will be coordinated by Jasmine Saville of plot 7) will be arranged independently of the minibus service. The stall will only need one or two people to manage it on each occasion and this will be done on a rotation basis.

- CARDIGAN
Farmers Market on first Thursday of every Month
- HAVERFORDWEST
Farmers Market on second Friday of every
- CARMARTHEN
Market day on Wednesday and Saturday
Farmers Market on First Friday of every Month
- PEMBROKE
Market on Saturdays fortnightly
- FISHGUARD
Markets every second Saturday of the month

7.21 Volunteers

Lammas will provide a mutual opportunity for volunteers to work on the project. Volunteers will enter a contractual relationship with Lammas and in return for labour, they will receive experience and hospitality. All volunteers will undergo an induction

session in which they will be made aware of the health and safety guidelines for the site. Lammas already has a considerable list of keen volunteers.

7.22 Cashflow

Please see spreadsheets

8 Operations

8.1 Status: A Cooperative registered under the Industrial and Provident Societies Act 1965,
Register Number 30222R

8.2 Premises

The registered office is at:-
22 Holtsfield
Murton
Swansea
SA3 3AQ

8.3 Banking Arrangements

Lammas uses a Community Directplus Account with The Cooperative Bank

8.4 Insurance

CIS provides indemnity insurance cover for committee members and public liability cover for the organisation.

8.5 Solicitor

Sonya Bedford
Osborne Clark Solicitors,
2 Temple Back East
Temple Quay

Bristol
BS1 6EG
UK

8.6 Employment

The employment opportunities offered at Lammas will be open to residents and local people alike.

One major consideration in all employment opportunities will be the proximity of the potential employee's place of residence and therefore the traffic implications of any employment.

Lammas will ensure that the relevant employer's liability insurance, health and safety and equal opportunities policies are in place.

8.7 Contracts

Lammas will be employing many people on a contractual basis during the establishment period. These will be offered on a competition basis to residents, local people and contractors within the region.

Contracts will be offered for:

- The building of the Community Hub
- A project manager to oversee the construction of the terrace
- Trackways (though some of this work may be undertaken by the site manager)
- Fencing
- Tree-planting (though some of this work may be undertaken by volunteers)
- Hydro-turbine renovation and associated tasks
- Building a children's play-area

8.8 Establishment period

Lammas will employ a business manager, site manager and an office administrator as soon as is practically possible after purchasing the land. They will use the temporary site office until the community hub is up and running.

Outline Job Descriptions

The committee will continue to steer, direct and oversee the project. In addition to their invaluable contribution, Lammas will fund several posts.

All of the jobs described will be offered to residents and local people alike. All of the jobs could be carried out on a job-share basis.

8.9 Business Manager

8 hours a week (£15 p.h.) (£6,240 pa)

This post will be based in the hub office. It will be the main driving force for the business aspects of the project and will serve as and communication link between the committee and the staff.

Duties and responsibilities to include:-

Developing and nurturing the various business income streams.

Annual review of business objectives.

Staff coordination.

Design and publication of educational leaflets.

Marketing.

Coordination of monitoring and research projects.

Management of website.

8.10 Office Administrator

Summer: 20 hours a week

Winter: 10 hours a week (£9.00 p.h. initially) (£7020 pa)

This post will be based in the hub office.

It would suit someone who has some welsh language ability.

Duties and responsibilities to include:-

Coordination of deliveries to and from the site.

Coordination and compilation of Annual Monitoring Report.

Allocation of residents, guests and visitors vehicle-passes.

Coordination of visiting days and educational visits.

Coordination of campsite.

Telephone/ website enquiries.

Coordination of use and hire of meeting room.

Overseeing the trading post.

Share issuing.

8.10. Site Manager

12 hours a week winter

16 hours a week summer (£8.50 p.h.) (£6188 pa)

The site manager will have a desk in the hub office.

Duties and responsibilities to include:-

The management of the site during the establishment period.

Maintenance of trackways, boundaries and hedgerows.

Supply of community hub Kakeloven with coppiced wood.
Maintenance of village green, children's play area. hub garden and campsite.
Maintenance of millpond, including regulation of water levels.
Maintenance of water network system.
Maintenance of hydro, leat and electricity network.
Analysis of grey water samples.
Maintenance of community hub building and compost loo.
Overseeing the car park and visitor passes.

8.11 Minibus Driver

4.5 – 12.5 hours a week (£7.50p.h.) (£3315 pa)

This post will vary with the season. In the summer there will be 20 fixed journeys a week (5 open days each week) and in the winter 8 fixed journeys a week (2 open days each week).

In addition there will be an unspecified number of additional journeys eg/ school runs, local town runs etc..

Duties and responsibilities to include:-

Maintenance of Society Minibus

Providing a public transport link between the project and local towns.

8.12 Café Manager

This role of running the café will essentially be managed as a franchise. It could be taken on by a resident or group of residents or equally a local person (or people). The idea will be to provide a high quality café service specializing in local produce. It would only open for a few hours (from about 1pm til 4pm) on each afternoon of the open days (two afternoons a week in winter and five afternoons a week in summer).

8.13 Tour Guides

Lammas will aim to offer guided tours on all its open days. This will provide an opportunity for residents or long term volunteers or local people to earn some money. Visitors will be charged £4 a head to go on the tours and the first £30 of monies raised in this way will pass onto the tour guides. The tours will be designed to last approximately 2 hours. All the tours will need to have been prepared in advance and risk assessed. All the tour guides will be encouraged to learn welsh if they do not already speak it.

9 SWOT analysis

Strengths

- This is a completely unique development which has the potential to revise the way we consider rural development. The innovative nature of the project leads to public interest and a high media profile. These in turn offer good opportunities to cultivate support for the project.
- At the heart of Lammas is a team of motivated and highly-skilled people committed to taking the project forward. Lammas has been operating for over two years now and has established a reputation for professionalism and dedication. The residents are all strong, committed people who have a wealth of sustainable community, low-impact living, farming and building experience combined with the enthusiasm and passion to take the project forward.
- The project has a professional approach to the development.
- The project will bring social, economic and environmental benefit to the locality.

Weaknesses

- The land is in an upland area of high rainfall.
- There are some concerns amongst local people – These are constantly being addressed through consistent open communication and through building relationships with the residents of Glandwr. Our aim is to alleviate fears and highlight the social and environmental benefits.

- There will be increased travel via eco tourism -This has been addressed by establishing a very thorough transport policy. Please see the traffic plan.

Opportunities

- The scientific community has been issuing clear warnings for many years now about the consequences of ignoring global warming. Freak weather patterns are increasing in number and extremity. Addressing Climate Change is now recognised by governments, industry and the public as an urgent priority. Business as usual is no longer a viable option.
- Dwindling oil resources and the prospect of peak oil are requiring a shift away from fossil fuel technologies.
- There is a recognised need for the demonstration of carbon neutral housing and technology.
- The growing public awareness of the need for integrated sustainable housing/ livelihood models.
- Two of the big issues facing politics in Wales are the housing crisis, in particular the lack of affordable housing, and the rural crisis, in particular the continuing collapse of the farming industry

The Lammas proposal addresses all of these opportunities

Threats

- The project fails to gain planning permission. Given that the project has effectively worked backwards in this (ie that it has designed the project to fit the policy) and given the current political and social need to find sustainable solutions urgently, it would seem that this would be a most unlikely outcome.

- Financial. Various financial scenarios have been explored. The project does to a limited degree rely upon capital funding from shares and funding bodies. It also relies to a degree on revenue from visitors. These various shortfall scenarios have been explored and alternative solutions made ready.

10 Exit Strategy

In the event of the project failing through either the collapse of the Society or the withdrawal of planning permission, the assets of the IPS will be transferred to an organization with similar aims who will prioritise in the following order:-

- The returning of the site to a condition suitable for agriculture or forestry, including the removal of all non-organic substances.
- The remuneration of the leaseholders who were resident on the land at the time of the projects collapse.
- The remuneration of the shareholders.

Whilst covering their own expenses for carrying out these tasks.

11 Spreadsheets

ANNUAL CASH FLOW FORECASTS

Template

INCOME

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | TOTAL |
|--|--------------|------------|--------------|-------------|-------------|---------------|---------------|---------------|---------------|-------------|--------------|--------------|--------------|
| Lease rents, 9 @ £1000 | 9000 | | | | | | | | | | | | 9000 |
| Residents vehicle passes, 6@£400 | 2400 | | | | | | | | | | | | 2400 |
| Vehicle parking permits | 75 | 75 | 237.5 | 475 | 625 | 787.5 | 937.5 | 937.5 | 787.5 | 475 | 162.5 | 87.5 | 5662.5 |
| hire of meeting room @ £4 per hour | 138 | 138 | 138 | 138 | 138 | 138 | 138 | 138 | 138 | 138 | 138 | 138 | 1656 |
| University Tours | | | 240 | 360 | 480 | 480 | 480 | | 240 | 120 | | | 2400 |
| Income from minibus shuttle service | 180 | 144 | 192 | 336 | 540 | 600 | 768 | 1095 | 600 | 432 | 210 | 144 | 5241 |
| Commission from trading post and websi | 60 | 60 | 60 | 60 | 150 | 150 | 150 | 150 | 150 | 150 | 60 | 60 | 1260 |
| Tour fees | | | 16 | 176 | | 200 | 440 | 550 | 200 | | | | 1582 |
| Camping fees | | | | 300 | 400 | 600 | 600 | 600 | 500 | 400 | 300 | 200 | 3900 |
| Monthly total | 11853 | 417 | 883.5 | 1845 | 2333 | 2955.5 | 3513.5 | 3470.5 | 2615.5 | 1715 | 870.5 | 629.5 | 33102 |

EXPENDITURE

| | | | | | | | | | | | | | |
|---------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|
| Annual hub maintainance costs | -150 | | | | | | | | | | | | -150 |
| Annual hydro costs | -150 | | | | | | | | | | | | -150 |
| Minibus Driver | -169 | -135 | -135 | -135 | -469 | -375 | -375 | -469 | -375 | -375 | -169 | -135 | -3316 |
| Minibus fuel costs | -118 | -95 | -95 | -95 | -336 | -269 | -269 | -336 | -269 | -269 | -118 | -95 | -2364 |
| Other Minibus overheads | -210 | -210 | -210 | -210 | -210 | -210 | -210 | -210 | -210 | -210 | -210 | -210 | -2520 |
| Office costs | -180 | -180 | -180 | -180 | -180 | -180 | -180 | -180 | -180 | -180 | -180 | -180 | -2160 |
| Annual Insurance | -1500 | | | | | | | | | | | | -1500 |
| Annual auditors fees | -700 | | | | | | | | | | | | -700 |
| Site manager employment | -442 | -442 | -442 | -442 | -589 | -589 | -589 | -589 | -589 | -589 | -442 | -442 | -6186 |
| Office administrator employment | -390 | -390 | -390 | -390 | -780 | -780 | -780 | -780 | -780 | -780 | -390 | -390 | -7020 |
| Cooperatives UK fees | -100 | | | | | | | | | | | | -100 |
| Website fees | -100 | | | | | | | | | | | | -100 |
| Business Manager | -520 | -520 | -520 | -520 | -520 | -520 | -520 | -520 | -520 | -520 | -520 | -520 | -6240 |
| Monthly totals | -4729 | -1972 | -1972 | -1972 | -3084 | -2923 | -2923 | -3084 | -2923 | -2923 | -2029 | -1972 | -32506 |

NET CASHFLOW

| | | | | | | | | | | | | | |
|--|------|-------|---------|------|------|------|-------|-------|--------|-------|---------|---------|--------------|
| | 7124 | -1555 | -1088.5 | -127 | -751 | 32.5 | 590.5 | 386.5 | -307.5 | -1208 | -1158.5 | -1342.5 | 595.5 |
|--|------|-------|---------|------|------|------|-------|-------|--------|-------|---------|---------|--------------|

Cash Flow Forecast Year 1 2008

INCOME

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | TOTAL |
|---------------------------|-------------|-------------|---------------|-------------|--------------|-----------------|----------------|---------------|----------------|--------------|----------------|----------------|-----------------|
| Shares | 1000 | 1000 | 1000 | 6000 | 5000 | 4000 | 3000 | 2000 | 1000 | 1000 | 1000 | 1000 | 27000 |
| Lease deposits | | | | | 27000 | | | | | | | | 27000 |
| Lease sales | | | | | | 81000 | | | 27300 | 27400 | 27500 | 27600 | 190800 |
| Vehicle passes - visitors | 75 | 75 | 237.5 | 475 | 625 | 787.5 | 937.5 | 937.5 | 787.5 | 475 | 162.5 | 87.5 | 5662.5 |
| Camping fees | | | | 300 | 400 | 600 | 600 | 600 | 500 | 400 | 300 | 200 | 3900 |
| Members loans | | | | | | 40000 | | | | | | | |
| Bridging loan | | | | | | | 80000 | | | | | | |
| Monthly total | 1075 | 1075 | 1237.5 | 6775 | 33025 | 126387.5 | 84537.5 | 3537.5 | 29587.5 | 29275 | 28962.5 | 28887.5 | 374362.5 |

EXPENDITURE

| | | | | | | | | | | | | | |
|---------------------------------|--------------|----------|----------|----------|----------|----------|----------------|--------------|--------------|--------------|--------------|--------------|----------------|
| Conveyance | | | | | | | -211,500 | | | | | | |
| Legal fees | | | | | | | -10000 | | | | | | |
| Trackway Construction | | | | | | | -21000 | | | | | | -21000 |
| Construction - Community Hub | | | | | | | | | | | | | 0 |
| Water Network installation | | | | | | | -10000 | | | | | | -10000 |
| Temporary office build | | | | | | | -8000 | | | | | | |
| Office costs | | | | | | | -180 | -180 | -180 | -180 | -180 | -180 | -1080 |
| Annual Insurance | -1500 | | | | | | | | | | | | -1500 |
| Annual auditors fees | -700 | | | | | | | | | | | | -700 |
| Site manager employment | | | | | | | | -589 | -589 | -589 | -442 | -442 | -2651 |
| Office administrator employment | | | | | | | | -780 | -780 | -780 | -390 | -390 | -3120 |
| Cooperatives UK fees | -100 | | | | | | | | | | | | -100 |
| Website fees | -100 | | | | | | | | | | | | -100 |
| Business Manager | | | | | | | | -520 | -520 | -520 | -520 | -520 | -2600 |
| Monthly totals | -2400 | 0 | 0 | 0 | 0 | 0 | -260680 | -2069 | -2069 | -2069 | -1532 | -1532 | -272351 |

NET CASHFLOW

| | | | | | | | | | | | | | |
|-----------------|-------|------|--------|---------|---------|----------|-----------|--------|---------|---------|---------|----------|-----------------|
| | -1325 | 1075 | 1237.5 | 6775 | 33025 | 126387.5 | -176142.5 | 1468.5 | 27518.5 | 27206 | 27430.5 | 27355.5 | 102011.5 |
| Opening Balance | 9000 | 7675 | 8750 | 9987.5 | 16762.5 | 49787.5 | 176175 | 32.5 | 1501 | 29019.5 | 56225.5 | 83656 | |
| Closing Balance | 7675 | 8750 | 9987.5 | 16762.5 | 49787.5 | 176175 | 32.5 | 1501 | 29019.5 | 56225.5 | 83656 | 111011.5 | |

Cash Flow Forecast Year 2 2009

INCOME

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | TOTAL |
|-------------------------------------|--------------|--------------|---------------|-------------|-------------|-----------------|---------------|---------------|---------------|-------------|---------------|----------------|-----------------|
| Share sales | 1000 | 1000 | 1000 | 1000 | 1000 | 1000 | 3000 | 3000 | 3000 | 3000 | 1000 | 1000 | 20000 |
| Lease sales and rental | 27700 | 27800 | | | | 4500 | | | | | | | 60000 |
| Residents vehicle passes, 9 @ £200 | 1800 | | | | | | | | | | | | 1800 |
| Vehicle parking permits | 75 | 75 | 237.5 | 475 | 625 | 787.5 | 937.5 | 937.5 | 787.5 | 475 | 162.5 | 87.5 | 5662.5 |
| Income from minibus shuttle service | 180 | 144 | 192 | 336 | 540 | 600 | 768 | 1095 | 600 | 432 | 210 | 144 | 5241 |
| Funding-hub | | | | | | 82500 | | | | | | | 82500 |
| Funding Hydro | | | | | | 29500 | | | | | | | 29500 |
| TV site location income | | | | | | | | | | | | 20000 | 20000 |
| Monthly total | 30755 | 29019 | 1429.5 | 1811 | 2165 | 118887.5 | 4705.5 | 5032.5 | 4387.5 | 3907 | 1372.5 | 21231.5 | 224703.5 |

EXPENDITURE

| | | | | | | | | | | | | | |
|---------------------------------|---------------|--------------|--------------|--------------|--------------|--------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|
| Bridging loan repayment | -84000 | | | | | | | | | | | | -84000 |
| Community hub build | | | | | | | -16500 | -16500 | -16500 | -16500 | -16500 | -16500 | -99000 |
| Annual hydro costs | -150 | | | | | | -33000 | | | | | | -33150 |
| Minibus purchase | | | | | | | | | | | | -10000 | -10000 |
| Playground build | | | | | | | | | | | | -10000 | -10000 |
| Office costs | -180 | -180 | -180 | -180 | -180 | -180 | -180 | -180 | -180 | -180 | -180 | -180 | -2160 |
| Annual Insurance | -1500 | | | | | | | | | | | | -1500 |
| Annual auditors fees | -700 | | | | | | | | | | | | -700 |
| Site manager employment | -442 | -442 | -442 | -442 | -589 | -589 | -589 | -589 | -589 | -589 | -442 | -442 | -6186 |
| Office administrator employment | -390 | -390 | -390 | -390 | -780 | -780 | -780 | -780 | -780 | -780 | -390 | -390 | -7020 |
| Cooperatives UK fees | -100 | | | | | | | | | | | | -100 |
| Website fees | -100 | | | | | | | | | | | | -100 |
| Business Manager | -520 | -520 | -520 | -520 | -520 | -520 | -520 | -520 | -520 | -520 | -520 | -520 | -6240 |
| Monthly totals | -88082 | -1532 | -1532 | -1532 | -2069 | -2069 | -51569 | -18569 | -18569 | -18569 | -18032 | -38032 | -260156 |

NET CASHFLOW

| | | | | | | | | | | | | | |
|-----------------|----------|---------|---------|-------|-------|----------|----------|----------|----------|--------|----------|----------|----------------|
| | -57327 | 27487 | -102.5 | 279 | 96 | 116818.5 | -46863.5 | -13536.5 | -14181.5 | -14662 | -16659.5 | -16800.5 | -5612.5 |
| Opening Balance | 111011.5 | 53684.5 | 81171.5 | 81069 | 81348 | 81444 | 198262.5 | 151399 | 137862.5 | 123681 | 109019 | 92359.5 | |
| Closing Balance | 53684.5 | 81171.5 | 81069 | 81348 | 81444 | 198262.5 | 151399 | 137862.5 | 123681 | 109019 | 92359.5 | 75559 | |

Cash Flow Forecast Year 3 2010

INCOME

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | TOTAL |
|--|--------------|-------------|---------------|-------------|-------------|---------------|---------------|---------------|---------------|-------------|---------------|---------------|----------------|
| Share sales | 1000 | 1000 | 1000 | 1000 | 1000 | 1000 | 1000 | 1000 | 1000 | 1000 | 1000 | 1000 | 12000 |
| Lease rental | 9000 | | | | | | | | | | | | 9000 |
| Residents vehicle passes, 6@£400 | 2400 | | | | | | | | | | | | 2400 |
| Vehicle parking permits | 75 | 75 | 237.5 | 475 | 625 | 787.5 | 937.5 | 937.5 | 787.5 | 475 | 162.5 | 87.5 | 5662.5 |
| hire of meeting room @ £4 per hour | | | | | | | 138 | 138 | 138 | 138 | 138 | 138 | 828 |
| University Tours | | | | | | | 480 | | 240 | 120 | | | 840 |
| Commission from trading post and website | | | | | | | 75 | 75 | 75 | 75 | 30 | 30 | 360 |
| Income from minibus shuttle service | 180 | 144 | 192 | 336 | 540 | 600 | 768 | 1095 | 600 | 432 | 210 | 144 | 5241 |
| Monthly total | 12655 | 1219 | 1429.5 | 1811 | 2165 | 2387.5 | 3398.5 | 3245.5 | 2840.5 | 2240 | 1540.5 | 1399.5 | 36331.5 |

EXPENDITURE

| | | | | | | | | | | | | | |
|---------------------------------|---------------|---------------|---------------|---------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|
| Hub building costs | -16500 | -16500 | -16500 | -16500 | | | | | | | | | -66000 |
| Annual hydro costs | -150 | | | | | | | | | | | | -150 |
| Minibus Driver | | | | | | | -375 | -469 | -375 | -375 | -169 | -135 | -1898 |
| Minibus fuel costs | | | | | | | -269 | -336 | -269 | -269 | -118 | -95 | -1356 |
| Other Minibus overheads | | | | | | | -210 | -210 | -210 | -210 | -210 | -210 | -1260 |
| Office costs | -180 | -180 | -180 | -180 | -180 | -180 | -180 | -180 | -180 | -180 | -180 | -180 | -2160 |
| Annual Insurance | -1500 | | | | | | | | | | | | -1500 |
| Annual auditors fees | -700 | | | | | | | | | | | | -700 |
| Site manager employment | -442 | -442 | -442 | -442 | -589 | -589 | -589 | -589 | -589 | -589 | -442 | -442 | -6186 |
| Office administrator employment | -390 | -390 | -390 | -390 | -780 | -780 | -780 | -780 | -780 | -780 | -390 | -390 | -7020 |
| Cooperatives UK fees | -100 | | | | | | | | | | | | -100 |
| Website fees | -100 | | | | | | | | | | | | -100 |
| Business Manager | -520 | -520 | -520 | -520 | -520 | -520 | -520 | -520 | -520 | -520 | -520 | -520 | -6240 |
| Monthly totals | -20582 | -18032 | -18032 | -18032 | -2069 | -2069 | -2923 | -3084 | -2923 | -2923 | -2029 | -1972 | -94670 |

NET CASHFLOW

| | | | | | | | | | | | | | |
|-----------------|-------|--------|----------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-----------------|
| | -7927 | -16813 | -16602.5 | -16221 | 96 | 318.5 | 475.5 | 161.5 | -82.5 | -683 | -488.5 | -572.5 | -58338.5 |
| Opening Balance | 75559 | 67632 | 50819 | 34216.5 | 17995.5 | 18091.5 | 18410 | 18885.5 | 19047 | 18964.5 | 18281.5 | 17793 | |
| Closing Balance | 67632 | 50819 | 34216.5 | 17995.5 | 18091.5 | 18410 | 18885.5 | 19047 | 18964.5 | 18281.5 | 17793 | 17220.5 | |

Cash Flow Forecast Year 4 2011

INCOME

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | TOTAL |
|--|--------------|-------------|---------------|-------------|-------------|---------------|---------------|---------------|---------------|-------------|---------------|---------------|----------------|
| Share sales | 1000 | 1000 | 1000 | 1000 | 1000 | 1000 | 1000 | 1000 | 1000 | 1000 | 1000 | 1000 | 12000 |
| Lease rental | 9000 | | | | | | | | | | | | 9000 |
| Residents vehicle passes, 6@£400 | 2400 | | | | | | | | | | | | 2400 |
| Vehicle parking permits | 75 | 75 | 237.5 | 475 | 625 | 787.5 | 937.5 | 937.5 | 787.5 | 475 | 162.5 | 87.5 | 5662.5 |
| hire of meeting room @ £4 per hour | | | | 138 | 138 | 138 | 138 | 138 | 138 | 138 | 138 | 138 | 1242 |
| University Tours | | | 240 | 360 | 480 | 480 | 480 | | 240 | 120 | | | 2400 |
| Commission from trading post and website | 40 | 40 | 40 | 40 | 120 | 120 | 120 | 120 | 120 | 120 | 30 | 30 | 940 |
| Income from minibus shuttle service | 180 | 144 | 192 | 336 | 540 | 600 | 768 | 1095 | 600 | 432 | 210 | 144 | 5241 |
| Tour fees | | | 16 | 176 | | 200 | 440 | 550 | 200 | | | | 1582 |
| Camping fees | | | | 300 | 400 | 600 | 600 | 600 | 500 | 400 | 300 | 200 | 3900 |
| Monthly total | 12695 | 1259 | 1725.5 | 2825 | 3303 | 3925.5 | 4483.5 | 4440.5 | 3585.5 | 2685 | 1840.5 | 1599.5 | 44367.5 |

EXPENDITURE

| | | | | | | | | | | | | | |
|---------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|
| Annual hub maintainance costs | -150 | | | | | | | | | | | | -150 |
| Annual hydro costs | -150 | | | | | | | | | | | | -150 |
| Minibus Driver | -169 | -135 | -135 | -135 | -469 | -375 | -375 | -469 | -375 | -375 | -169 | -135 | -3316 |
| Minibus fuel costs | -118 | -95 | -95 | -95 | -336 | -269 | -269 | -336 | -269 | -269 | -118 | -95 | -2364 |
| Other Minibus overheads | -210 | -210 | -210 | -210 | -210 | -210 | -210 | -210 | -210 | -210 | -210 | -210 | -2520 |
| Office costs | -180 | -180 | -180 | -180 | -180 | -180 | -180 | -180 | -180 | -180 | -180 | -180 | -2160 |
| Annual Insurance | -1500 | | | | | | | | | | | | -1500 |
| Annual auditors fees | -700 | | | | | | | | | | | | -700 |
| Site manager employment | -442 | -442 | -442 | -442 | -589 | -589 | -589 | -589 | -589 | -589 | -442 | -442 | -6186 |
| Office administrator employment | -390 | -390 | -390 | -390 | -780 | -780 | -780 | -780 | -780 | -780 | -390 | -390 | -7020 |
| Cooperatives UK fees | -100 | | | | | | | | | | | | -100 |
| Website fees | -100 | | | | | | | | | | | | -100 |
| Business Manager | -520 | -520 | -520 | -520 | -520 | -520 | -520 | -520 | -520 | -520 | -520 | -520 | -6240 |
| Monthly totals | -4729 | -1972 | -1972 | -1972 | -3084 | -2923 | -2923 | -3084 | -2923 | -2923 | -2029 | -1972 | -32506 |

NET CASHFLOW

| | | | | | | | | | | | | | |
|-----------------|---------|---------|---------|-------|-------|---------|---------|---------|---------|-------|---------|---------|----------------|
| | 7966 | -713 | -246.5 | 853 | 219 | 1002.5 | 1560.5 | 1356.5 | 662.5 | -238 | -188.5 | -372.5 | 11861.5 |
| Opening Balance | 17220.5 | 25186.5 | 24473.5 | 24227 | 25080 | 25299 | 26301.5 | 27862 | 29218.5 | 29881 | 29643 | 29454.5 | |
| Closing Balance | 25186.5 | 24473.5 | 24227 | 25080 | 25299 | 26301.5 | 27862 | 29218.5 | 29881 | 29643 | 29454.5 | 29082 | |

Cash Flow Forecast Year 5 2012

INCOME

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | |
|--|--------------|-------------|---------------|-------------|-------------|---------------|---------------|---------------|---------------|-------------|---------------|---------------|----------------|
| Share sales | 1000 | 1000 | 1000 | 1000 | 1000 | 1000 | 1000 | 1000 | 1000 | 1000 | 1000 | 1000 | 12000 |
| Lease rental | 9000 | | | | | | | | | | | | 9000 |
| Residents vehicle passes, 6@£400 | 2400 | | | | | | | | | | | | 2400 |
| Vehicle parking permits | 75 | 75 | 237.5 | 475 | 625 | 787.5 | 937.5 | 937.5 | 787.5 | 475 | 162.5 | 87.5 | 5662.5 |
| hire of meeting room @ £4 per hour | 138 | 138 | 138 | 138 | 138 | 138 | 138 | 138 | 138 | 138 | 138 | 138 | 1656 |
| University Tours | | | 240 | 360 | 480 | 480 | 480 | | 240 | 120 | | | 2400 |
| Commission from trading post and website | 60 | 60 | 60 | 60 | 150 | 150 | 150 | 150 | 150 | 150 | 60 | 60 | 1260 |
| Income from minibus shuttle service | 180 | 144 | 192 | 336 | 540 | 600 | 768 | 1095 | 600 | 432 | 210 | 144 | 5241 |
| Tour fees | | | 16 | 176 | | 200 | 440 | 550 | 200 | | | | 1582 |
| Camping fees | | | | 300 | 400 | 600 | 600 | 600 | 500 | 400 | 300 | 200 | 3900 |
| Monthly total | 12853 | 1417 | 1883.5 | 2845 | 3333 | 3955.5 | 4513.5 | 4470.5 | 3615.5 | 2715 | 1870.5 | 1629.5 | 45101.5 |

EXPENDITURE

| | | | | | | | | | | | | | |
|---------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|--------------|--------------|--------------|--------------|--------------|---------------|
| Members loans repayment | | | | | | | -36465 | | | | | | -36465 |
| Annual hub maintainance costs | -150 | | | | | | | | | | | | -150 |
| Annual hydro costs | -150 | | | | | | | | | | | | -150 |
| Minibus Driver | -169 | -135 | -135 | -135 | -469 | -375 | -375 | -469 | -375 | -375 | -169 | -135 | -3316 |
| Minibus fuel costs | -118 | -95 | -95 | -95 | -336 | -269 | -269 | -336 | -269 | -269 | -118 | -95 | -2364 |
| Other Minibus overheads | -210 | -210 | -210 | -210 | -210 | -210 | -210 | -210 | -210 | -210 | -210 | -210 | -2520 |
| Office costs | -180 | -180 | -180 | -180 | -180 | -180 | -180 | -180 | -180 | -180 | -180 | -180 | -2160 |
| Annual Insurance | -1500 | | | | | | | | | | | | -1500 |
| Annual auditors fees | -700 | | | | | | | | | | | | -700 |
| Site manager employment | -442 | -442 | -442 | -442 | -589 | -589 | -589 | -589 | -589 | -589 | -442 | -442 | -6186 |
| Office administrator employment | -390 | -390 | -390 | -390 | -780 | -780 | -780 | -780 | -780 | -780 | -390 | -390 | -7020 |
| Cooperatives UK fees | -100 | | | | | | | | | | | | -100 |
| Website fees | -100 | | | | | | | | | | | | -100 |
| Business Manager | -520 | -520 | -520 | -520 | -520 | -520 | -520 | -520 | -520 | -520 | -520 | -520 | -6240 |
| Monthly totals | -4729 | -1972 | -1972 | -1972 | -3084 | -2923 | -39388 | -3084 | -2923 | -2923 | -2029 | -1972 | -68971 |

NET CASHFLOW

| | | | | | | | | | | | | | |
|-----------------|-------|-------|---------|---------|---------|---------|----------|--------|--------|--------|--------|--------|--|
| | 8124 | -555 | -88.5 | 873 | 249 | 1032.5 | -34874.5 | 1386.5 | 692.5 | -208 | -158.5 | -342.5 | |
| Opening Balance | 29082 | 37206 | 36651 | 36562.5 | 37435.5 | 37684.5 | 38717 | 3842.5 | 5229 | 5921.5 | 5713.5 | 5555 | |
| Closing Balance | 37206 | 36651 | 36562.5 | 37435.5 | 37684.5 | 38717 | 3842.5 | 5229 | 5921.5 | 5713.5 | 5555 | 5212.5 | |

Cash Flow Year 6 2013

INCOME

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | |
|--|--------------|-------------|---------------|-------------|-------------|---------------|---------------|---------------|---------------|-------------|---------------|---------------|----------------|
| Share sales | 1000 | 1000 | 1000 | 1000 | 1000 | 1000 | 1000 | 1000 | 1000 | 1000 | 1000 | 1000 | 12000 |
| Lease rental | 9000 | | | | | | | | | | | | 9000 |
| Residents vehicle passes, 6@£400 | 2400 | | | | | | | | | | | | 2400 |
| Vehicle parking permits | 75 | 75 | 237.5 | 475 | 625 | 787.5 | 937.5 | 937.5 | 787.5 | 475 | 162.5 | 87.5 | 5662.5 |
| hire of meeting room @ £4 per hour | 138 | 138 | 138 | 138 | 138 | 138 | 138 | 138 | 138 | 138 | 138 | 138 | 1656 |
| University Tours | | | 240 | 360 | 480 | 480 | 480 | | 240 | 120 | | | 2400 |
| Commission from trading post and website | 60 | 60 | 60 | 60 | 150 | 150 | 150 | 150 | 150 | 150 | 60 | 60 | 1260 |
| Income from minibus shuttle service | 180 | 144 | 192 | 336 | 540 | 600 | 768 | 1095 | 600 | 432 | 210 | 144 | 5241 |
| Tour fees | | | 16 | 176 | | 200 | 440 | 550 | 200 | | | | 1582 |
| Camping fees | | | | 300 | 400 | 600 | 600 | 600 | 500 | 400 | 300 | 200 | 3900 |
| Monthly total | 12853 | 1417 | 1883.5 | 2845 | 3333 | 3955.5 | 4513.5 | 4470.5 | 3615.5 | 2715 | 1870.5 | 1629.5 | 45101.5 |

EXPENDITURE

| | | | | | | | | | | | | | |
|---------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|--------------|--------------|--------------|--------------|--------------|---------------|
| Members loans repayment | | | | | | | -12762 | | | | | | -12762 |
| Annual hub maintainance costs | -150 | | | | | | | | | | | | -150 |
| Annual hydro costs | -150 | | | | | | | | | | | | -150 |
| Minibus Driver | -169 | -135 | -135 | -135 | -469 | -375 | -375 | -469 | -375 | -375 | -169 | -135 | -3316 |
| Minibus fuel costs | -118 | -95 | -95 | -95 | -336 | -269 | -269 | -336 | -269 | -269 | -118 | -95 | -2364 |
| Other Minibus overheads | -210 | -210 | -210 | -210 | -210 | -210 | -210 | -210 | -210 | -210 | -210 | -210 | -2520 |
| Office costs | -180 | -180 | -180 | -180 | -180 | -180 | -180 | -180 | -180 | -180 | -180 | -180 | -2160 |
| Annual Insurance | -1500 | | | | | | | | | | | | -1500 |
| Annual auditors fees | -700 | | | | | | | | | | | | -700 |
| Site manager employment | -442 | -442 | -442 | -442 | -589 | -589 | -589 | -589 | -589 | -589 | -442 | -442 | -6186 |
| Office administrator employment | -390 | -390 | -390 | -390 | -780 | -780 | -780 | -780 | -780 | -780 | -390 | -390 | -7020 |
| Cooperatives UK fees | -100 | | | | | | | | | | | | -100 |
| Website fees | -100 | | | | | | | | | | | | -100 |
| Business Manager | -520 | -520 | -520 | -520 | -520 | -520 | -520 | -520 | -520 | -520 | -520 | -520 | -6240 |
| Monthly totals | -4729 | -1972 | -1972 | -1972 | -3084 | -2923 | -15685 | -3084 | -2923 | -2923 | -2029 | -1972 | -45268 |

NET CASHFLOW

| | | | | | | | | | | | | | |
|-----------------|---------|---------|---------|-------|-------|---------|----------|--------|--------|------|--------|--------|--|
| | 8124 | -555 | -88.5 | 873 | 249 | 1032.5 | -11171.5 | 1386.5 | 692.5 | -208 | -158.5 | -342.5 | |
| Opening Balance | 5212.5 | 13336.5 | 12781.5 | 12693 | 13566 | 13815 | 14847.5 | 3676 | 5062.5 | 5755 | 5547 | 5388.5 | |
| Closing Balance | 13336.5 | 12781.5 | 12693 | 13566 | 13815 | 14847.5 | 3676 | 5062.5 | 5755 | 5547 | 5388.5 | 5046 | |