



# Business Plan: Asset Transfer of FLS Site, Cairnbaan

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Cairnbaan Community Trust  
26 August 2024



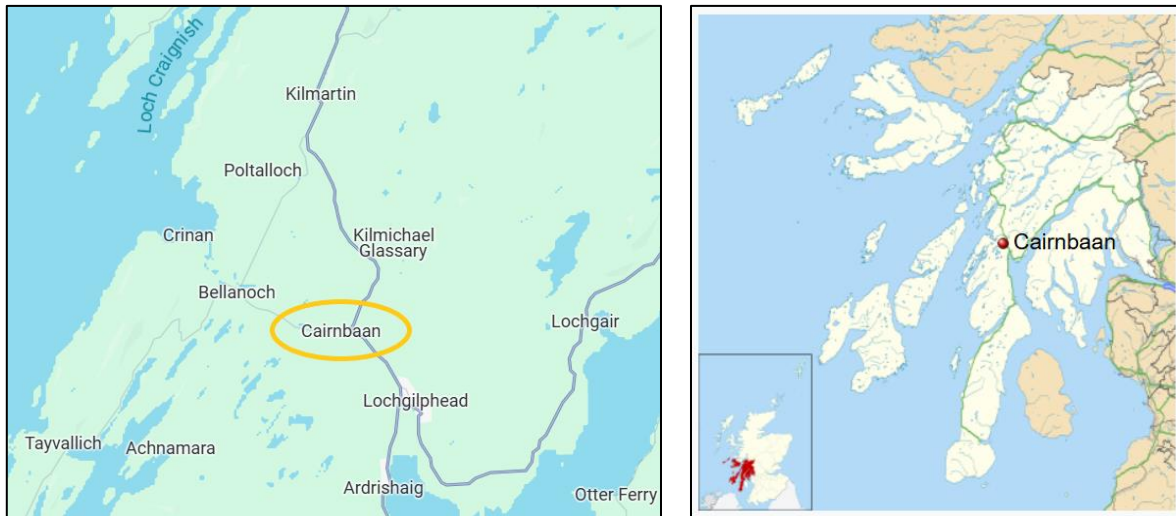
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# 1. Introduction and Background

## 1.1 Background and Original Drivers



Cairnbaan (population 245) is a village on the Crinan Canal in Argyll and Bute. The village lies just off the A816, which is the main road between Lochgilphead and Oban. It is a quiet, rural village, set amongst beautiful scenery, which is an ideal location for outdoor activities including sailing, cycling, fishing, wild swimming, paddleboarding and walking, as well as being in an area which has some of the most important Neolithic and Bronze Age artefacts in Britain.

Over the years, our community has seen the loss of vital assets, including the village shop and primary school, a rise in second / holiday home ownership, and the recent very significant closure of the local hotel. This previously provided a meeting space for community groups, as well as somewhere that people could gather for food and drink. Although the hotel has recently been purchased, with the new owners indicating their intention to bring the building back to life and to increase the number of visitors to the area, the refurbishments that are required mean that it is likely to be at least 18 months before the hotel is reopened, with no guarantee of what, if any, facilities might be available to the community.

Forestry and Land Scotland (FLS)<sup>1</sup> own a number of sites in and around Cairnbaan, one of which has become surplus to their requirements. This site is at the heart of the village, and includes an office building and workshop. The site has the potential to become a vibrant community hub, in a village which currently has no meeting place for the community. In 2023 a group of local people came together to pursue community ownership of the site; Cairnbaan Community Trust was founded, and discussions have been ongoing with FLS about an Asset Transfer of the site.

<sup>1</sup> [Home - Forestry and Land Scotland](#)





### *Objectives of the project*

The central vision of this project is that the site will become a hub at the heart of the community, offering a warm and welcoming space for community members to meet at pop-up cafés, events, community groups and health and wellbeing activities. The office building will become the central hub, whilst the workshop space will be rented out to local businesses, providing an income, and also meeting the needs of local business owners in the community. The rest of the site will be ‘zoned’, and over time will be developed to include a community garden, outdoor seating, tourism signage and a self-maintaining bike repair station, so that it becomes a natural stopping point for people enjoying the facilities of the canal.

As volunteers, we know that taking a pro-active role in our own community’s development will be challenging; however, we believe that this site offers a unique opportunity at the centre of the village, to create a space that will benefit all members of our community.

### **1.2 The Organisation**

In 2020, a group of community members took over the redundant BT phone box, and successfully negotiated the installation of a defibrillator. We created a ‘wee community hub’ with book exchange, which was named Ionad Càrn Bàn to reflect our community’s Gaelic heritage. Other projects followed, including securing funding from local building firm MacKenzie Construction<sup>2</sup> for two local initiatives: the replacement of fencing for a playpark, and a community notice board. We also had a small grant of £250 from Lochgilphead Community Council in April 2023. More recently we received a grant of £5,000 from Nadara a'Cruachan Windfarm to make a film about Cairnbaan. This will be a creative project in its own right, and will also give us a resource that we can have on our website to showcase the village and to support funding applications.

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<sup>2</sup> MacKenzie Construction Community Fund: <https://www.mackenzieconstruction.com/news-knowledge/crinan-community-fund/>







In 2023, Cairnbaan Community Trust (Urras a'Chàirn Bhàin)<sup>3</sup> was established, to provide an appropriate legal structure for our increasing activities. We arranged a competition for the design of our logo in collaboration with Lochgilphead High School, and made a short film about the process<sup>4</sup>.

The Trust's purposes are set out in our governing document<sup>5</sup>, and our main aim is to undertake initiatives which benefit the people of Cairnbaan, making the village an even better place for its residents to live and for visitors to enjoy.

The Trust is a Scottish Charitable Incorporated Organisation<sup>6</sup>, and our governing documents meet the requirements of the Asset Transfer process and the Scottish Land Fund. The Trust's geographic focus is Cairnbaan<sup>7</sup>. Full membership is open to those aged 16 or over and residing in the defined geographical area. There are also Junior and Associate categories of membership, for 12-15 year olds residing in Cairnbaan, and for those who live outwith the area, but support the purposes of the Trust. Membership is free.

We have a growing membership, with 50 Ordinary Members and 19 Associate Members. The Trust is run entirely by local volunteers, and there are currently 5 Trustees.

### **1.3 About the Community**

Cairnbaan is bisected by the canal, with workers' cottages from the 1800s on both sides of the canal, as well as newer housing developments in the village, the most recent of which was built by Argyll Community Housing Association on the south side of the canal<sup>8</sup>. There is a perception amongst some local residents that the canal splits the village.

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<sup>3</sup> [Home - Cairnbaan Community Trust](#)

<sup>4</sup> [Logo Winner20231103 2023 11 19 15 37 39 \(youtube.com\)](#)

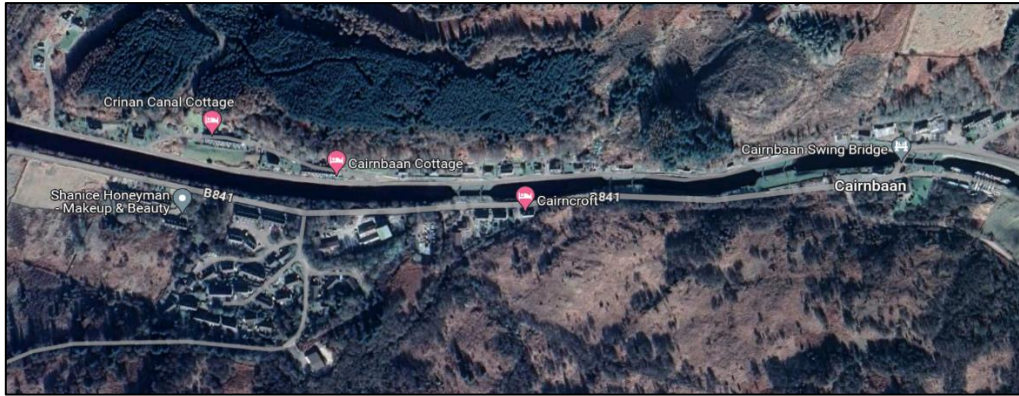
<sup>5</sup> These are set out in clause 4 of the constitution: [CCT-Constitution.pdf \(cairnbaancommunitytrust.org\)](#)

<sup>6</sup> Charity number: SC052905, registered charity from 25 October 2023: [OSCR | Charity Details](#)

<sup>7</sup> Defined as the postcode areas of PA31 8BA, 8SQ, 8SJ, 8UP, 8UE, 8UH, 8UF, 8SX and 8SP

<sup>8</sup> [Photo gallery | ACHA](#)





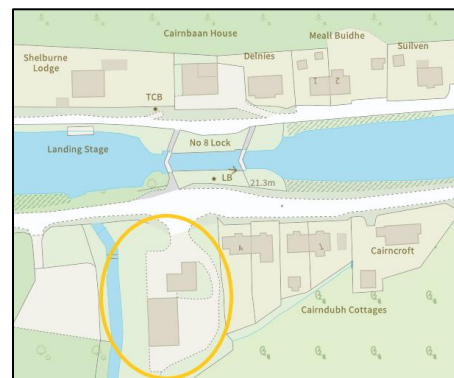
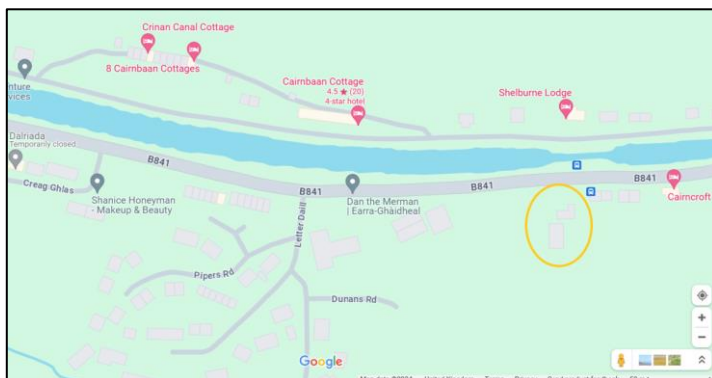
The nearest town is Lochgilphead (population around 2,300), 2.5 miles from Cairnbaan, which has nursery, primary and secondary education at Lochgilphead Joint Campus<sup>9</sup>, shops and supermarkets, banks, a swimming pool<sup>10</sup> and hospitals.

Accessing facilities is difficult without a car, as the bus service from Cairnbaan is minimal. This means that people are increasingly working, shopping, accessing services and socialising outside the village. Despite scoring highly in other domains, the area falls into the 10% most deprived areas in Scotland in terms of access to services in relation to the Scottish Indices of Multiple Deprivation. There is the risk of social isolation amongst our older population. There are no facilities for our children and young people in the village. Community cohesion is being eroded.

Feedback from local people through the community consultation highlighted that a primary need in the community is an indoor social area to meet friends and family for a coffee, and for the local community to meet for shared activities.

#### 1.4 About the Asset

The FLS site is approximately 0.3 hectares in the centre of Cairnbaan on the south side of the canal, at Lock 8<sup>11</sup>. The postal address is Knapdale Office, Cairnbaan, Lochgilphead, Argyll PA31 8UH.



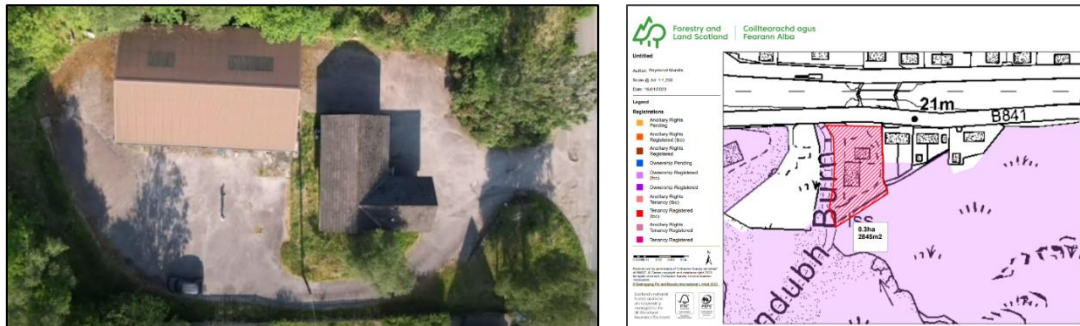
<sup>9</sup> [Lochgilphead Joint Campus](#)

<sup>10</sup> [MACPool Activity Hub | Improving Community Health & Wellbeing](#)

<sup>11</sup> OS map accessed via [The Egg Shed, Ardrishaig – Museums | VisitScotland](#)



There are two buildings: a wooden clad building with four separate office spaces and toilets; and a large industrial shed with a further four offices and toilet<sup>12</sup>.



Hardies<sup>13</sup> have prepared a Building Condition Survey Report<sup>14</sup>, dated April 2024, and following a site visit on 29 March 2024.

The report states that, “The site and buildings are in a fair condition overall, however, there are areas that are in a poor condition and will require maintenance and repairs in the immediate term to prevent further decay to the building fabrics.”

The recommendations for immediate work include maintenance of the office building concrete roof tiles, replacement / maintenance of sections of gutter and downpipe, timber cladding replacement / repairs to decayed timbers, timber decay works to external timber windows, door frames and facings, and the replacement of doors.

There are currently no accessible toilets in the office building, and the building itself is not accessible by wheelchair.

There was a water leak in the workshop in the winter of 2023/4, and as a result, repairs are required to the water damaged areas of that building. The toilet and shower / kitchenette facilities in the workshop will require full replacement.

### 1.5 How this Business Plan was developed

When we knew that there was a possibility of the SLF site being transferred in to community ownership in 2023, we organised two events to see whether there was interest in the idea. We held a meeting at the Cairnbaan Hotel in April, attended by 40 people, most of whom were full time residents of the village; and an open day at the buildings in June, to which about 12 people came. This was followed up with a further meeting at the hotel, attended by 12 people. There were lots of ideas and suggestions, and support for pursuing the idea, as well as setting up the Trust.

<sup>12</sup> We have put together a short film of the site and buildings, which can be accessed here: [Forestry building tour \(youtube.com\)](https://www.youtube.com/watch?v=...)

<sup>13</sup> [Hardies Property & Construction Services](https://www.hardies.co.uk/)

<sup>14</sup> Available separately

Throughout the process, we have kept the community up to date via our regular updates to members, and our website<sup>15</sup>. We also share information via the Cairnbaan Community Group on Facebook<sup>16</sup>.

A Stage One grant from the Scottish Land Fund enabled us to do further research and community engagement, with support from Community Enterprise<sup>17</sup>.

Feasibility Study phase	Description
Raising Awareness	<p>Press releases, published in the Argyll Advertiser.</p> <p>Postings on the Trust’s website and the Cairnbaan Community Group Facebook page.</p> <p>Hard copy posters displayed in the Wee Community Hub (Ionad Càrn Bàn) and around the village.</p>
Community Survey	<p>Survey available online from mid-April to early June 2024 with paper copies available locally. 64 individual responses were received representing the views of 110 people.</p>
Stakeholder Interviews	<p>One-to-one telephone / online semi-structured interviews with 10 people from the local community.</p> <p>Conversations and site visits with representatives of 6 local community organisations with a specific interest in the project.</p> <p>Conversations with 6 local business owners from Cairnbaan and surrounding areas.</p>
Drop in Event	<p>A drop in event in Lochgilphead in May 2024 to provide residents with an opportunity to provide feedback on the proposal and share ideas. Conversations with around 20 people.</p>
Building Condition Survey	<p>Undertaken by Hardies.</p>
Site Survey	<p>Inch Architects undertook a site visit and assessment of the asset.</p>
Valuation	<p>Forestry and Land Scotland and Cairnbaan Community Trust commissioned Bell Ingram to carry out a valuation report.</p>

<sup>15</sup> [Home - Cairnbaan Community Trust](#)

<sup>16</sup> [Cairnbaan Community Group | Facebook](#)

<sup>17</sup> [Home - Community Enterprise](#)





Demographic and Policy Analysis	<p>Study of key demographic trends in the local area using a bespoke piece of software that gathers over 30 data sets including Scottish Indices of Multiple Deprivation, Census, DWP statistics and health figures. This was refreshed in June as new census data has been released so the data is as up to date as possible.</p> <p>Analysis of key national, local authority and local policies and priorities to test fit and compatibility.</p>
Desk-based Research	<p>Competitive and partnership analysis of the key local assets in the area to identify a key gap and to ensure no displacement.</p> <p>Research into ideas for the site: market trends to assess viability, levels of community buy in and risk of displacement, plus the identification of partnership opportunities.</p>
Financial Viability and Fundability	<p>Financial options reviewed to ascertain whether the project could be financially viable in principle.</p> <p>Research into potential funding for capital projects undertaken to ensure this project is fundable and not a liability to the community.</p>
Feasibility Report	<p>Draft Report submitted to the Trust; meeting held to discuss findings and implications for Business Plan.</p> <p>Accommodation schedule put together for the architect to base physical options on.</p>
Business plan	<p>This business plan is built on the data gathered during the research phase.</p>



## 2. Evidence of Need

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The detail of all the research and consultation can be seen in the feasibility study. The following is a summary:

### *Support for the project*

92% of survey respondents agreed or strongly agreed that community ownership of the FLS site would improve health and wellbeing; make people feel less isolated; and bring people together to strengthen community.

83% of survey respondents support the asset transfer of the FLS buildings to the community.

### *Need in the community*

Cairnbaan is located within the most deprived 10% of areas in Scotland in terms of geographic access to services.

There is a lack of public transport: this is particularly an issue for those who don't drive and have to travel to access services and amenities.

Cairnbaan lies within a wider area categorised in planning terms as Very Remote Rural and an Economically Fragile Area.

There are no amenities within walking distance: there are no facilities that other villages have – namely, a school, a shop, and a village hall.

There is no indoor space for the community to gather and take part in activities.

Community cohesion could be stronger: people talk about “the other side of the canal” (from both sides).

There are concerns about loneliness amongst the elderly members of the community.

There are fewer people of working age (58% compared with 64% nationally) and a need to attract younger families. There has been a mixed population picture and recent re-growth needs to be invested in.

### *Assets in the community*

The community itself is a key asset: 77% of survey respondents rated Cairnbaan as either a good or excellent place to live; 67% as a good or excellent place to visit; and 74% as a good or excellent place to play / have leisure time.

Cairnbaan is picturesque and quiet, and relatively accessible to other parts of Mid-Argyll. There are a range of attractions that can bring visitors to the area, though there may be a need for a central point for information and gathering.



There are lots of opportunities for outdoor activities, including walking, cycling, kayaking and paddle boarding.

There is a real sense of community spirit; people in the village are friendly; and people help each other.

### ***Project ideas***

*Community hub:* There is a demonstrable need for some sort of community hub in the village. There is the very low risk of displacing what is on offer at Ardrishaig Public Hall, The Egg Shed, and Achnamara and Tayvallich Village Halls. In such a rural community, there is a real opportunity to work in partnership with them to coordinate and develop the offering across the local area.

*Café:* There is a well evidenced desire for somewhere for the community to meet over food and drink. 83% of survey respondents would use a pop up café. This need could be met on a pop up basis by local mobile catering businesses, and / or by a grant funded / project based community café.

*Health and wellbeing services:* There is a clear desire for access to health and wellbeing services in Cairnbaan. 76% of survey respondents would use wellbeing services. These could be delivered by existing local independent businesses which already are active locally.

*Storage / workshop space:* Use of the workshop for storage space is dependent on the workshop being brought back in to use following the damage caused by the burst pipes. If this was addressed, then use of the workshop for storage (as opposed to remodeling the interior / creating work units etc.) is relatively straightforward and would bring in an income. There are local businesses interested in using storage at the FLS site.

*Outdoor activities / Active Travel Hub:* There is some appetite for local bike hire. The location and size of the FLS site lends itself to e.g. a Sustrans bike repair station.

*Tourist offering:* There is not an appetite for tourist services to be one of the primary offerings from the FLS site. However, the FLS site is well located for a small scale tourism offering that could be a focal point for / a draw to the site, in a way that complements other facilities.

*Office / co-working space:* There is some appetite for office and co-working space at the FLS site. 15 people said they were interested.

*Overall project:* The FLS site lends itself to a range of uses and the key to sustainability is likely to be a diversity of activity and income streams. Zoning of the outdoor spaces, and use of signage and non-permanent structures, could increase the site's potential. Rental of space could include activity such as wellbeing classes, yoga, crafts, small events etc. as well as bookings for existing groups who used to operate from the hotel. There are a range of individuals and groups interested in offering activities from a small hub.



### *Capacity to deliver*

- The skills audit indicated a strong board, but with some skills gaps: these can be rectified by readily available, low cost, training; recruiting volunteers with specific skills and experience; and drawing on the knowledge and experience of local asset owning community organisations. Re facilities management, this may be via recruitment of a paid member of staff.

### *Fundability and financial viability*

- It is intended that the cost of purchasing the FLS site will be met by a grant from the Scottish Land Fund, with match funding being a negotiated discount from FLS for the community benefits realised by the project. FLS are supportive of an asset transfer.
- Significant works are required to bring the buildings back in to use.
- Funding for capital projects is currently extremely challenging for all projects across Scotland but this is likely to change, and this will be a more modest budget than most capital projects.
- Running costs could be met by a combination of grant funding and enterprise activity, though financial modelling shows that it can be sustained without grants as long as staffing is kept to a minimum.





## 3. What We Will Do and Our Outcomes

### 3.1 Vision

The overall goal for the project is to acquire the FLS site in the centre of Cairnbaan from FLS for the community to create a vibrant community-owned hub for well-being, community resilience, creativity and connection.

### 3.2 Key Activities and Services

The re-developed site will provide support to our local community under a series of broad themes:

1. **A Gathering Space:** Services for the whole community, to bring people together and reduce isolation
2. **Creativity & Wellbeing:** Supporting the health and wellbeing of everyone, through access to classes and activities, active travel and social interaction
3. **Supporting Local Businesses:** Providing storage and hot desking facilities to allow people to work locally and to develop their own businesses
4. **Welcoming Visitors:** Providing information on the local history and environment, encouraging visitors to enjoy all that our area has to offer

#### A Gathering Space

A warm and welcome space, where local people and visitors can drop-in and socialise in a pleasant environment, and join in with specific activities.

This will include:

- a pop-up café, run by a local independent business
- community groups such as the Gaelic group, Residents Association meetings, meetings of the Trust, craft groups, a youth group, or anything else that community members want to facilitate
- rooms for independent hire for private events, or privately run classes such as crafts or life drawing
- space to host health and wellbeing activities such as yoga and reflexology

There is no other space in Cairnbaan where the community can gather.

This approach will help to support some of the most isolated members of the community, and will bring people together at key points on a regular basis.

*Target number of beneficiaries per year: 150*



### Creativity and Wellbeing

As well as having a space available for small classes run by independent health and wellbeing practitioners, the flexibility of the indoor space will offer the opportunity for arts and crafts activities.

The wider site will host a self-operating bike maintenance station, like the one at the Egg Shed in Ardrishaig. There is also the potential for the development of hire of outdoor equipment such as bikes and paddle boards.

Signs promoting local cycling and walking trails will encourage active travel along the canal and to the surrounding area.

*Target number of beneficiaries per year: 100*

### Supporting Local Businesses

Provision for flexible workspaces will bring the building into daily use and bring more economic activity to the area.

Storage space in the workshop will be made available to local businesses.

*Target number of beneficiaries per year: 4*

### Welcoming Visitors

Providing information for visitors will enhance their experience of the area.

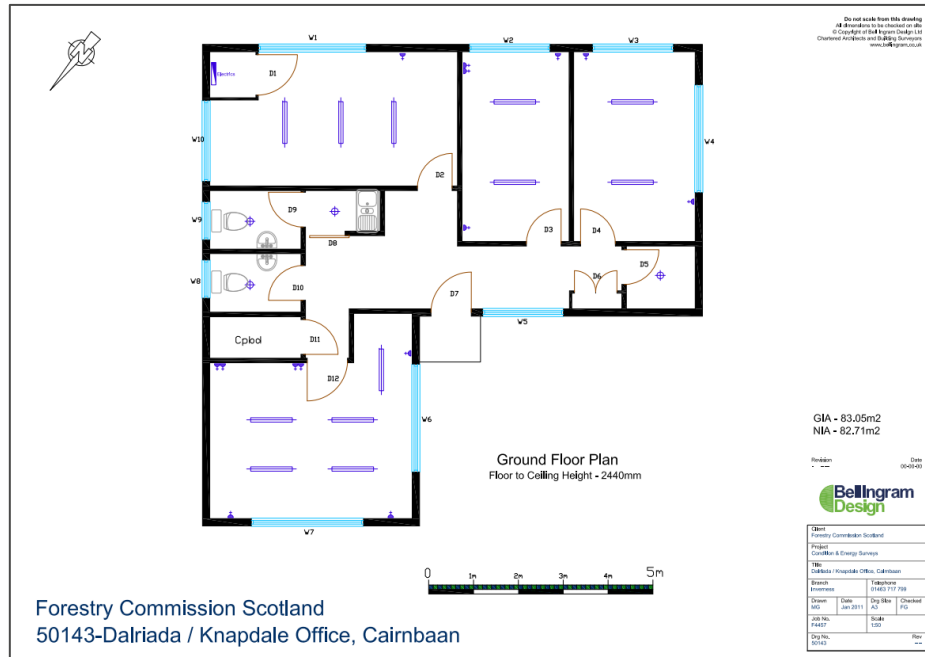
This will include outdoor seating and noticeboards.

*Target number of beneficiaries per year: 750 to 1000*



### 3.3 What we will do with the buildings

#### The office building<sup>18</sup>



This will become the main hub. The immediate task will be to clean, redecorate and attend to maintenance of doors, windows, walls and roof tiles.

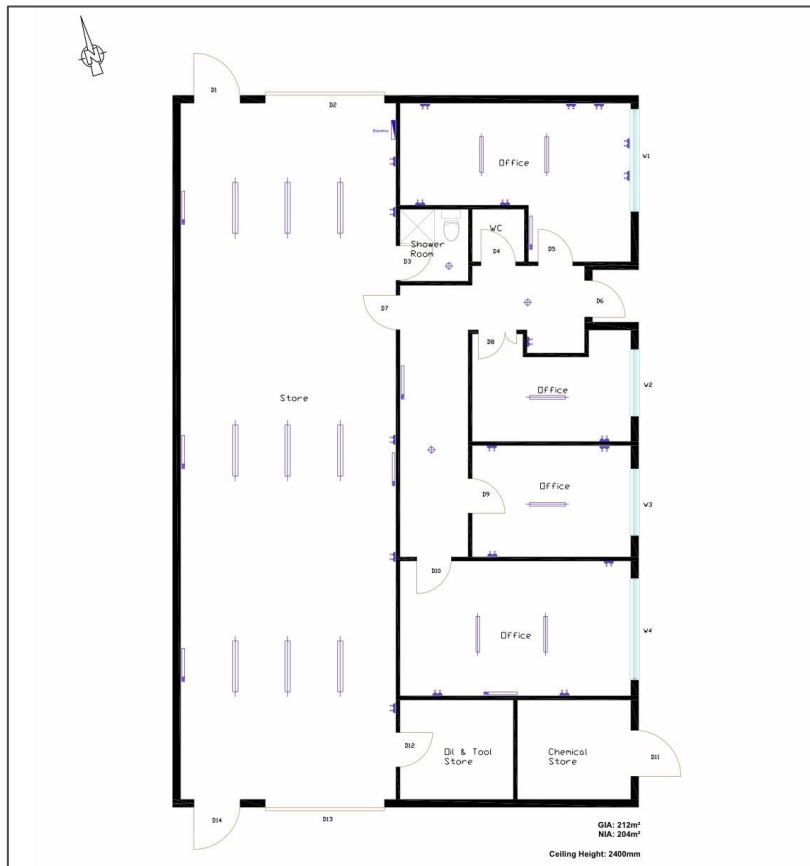
The toilets will need to be upgraded, and the main entrance developed, to ensure that the building is fully accessible.

The office space at the front of the building will operate as a reception area / hot desking facility. The other three offices could be used as is, but once funding is secured this will be opened up in to a multi-purpose space that can be partitioned depending on the usage. A kitchen area will be installed.

Access will be via a keypad, so that the building is accessible to users without e.g. a caretaker opening and closing the building.

<sup>18</sup> Floor plans, provided by Forestry and Land Scotland, from drawings prepared by Bell Ingram in 2011.

## The workshop



The immediate task will be to make good the damage done from the water damage / burst pipes.

The workshop will then be made available for storage, which will bring in an income.

Longer term, there is the potential to install / remodel internal partitions, creating e.g. workshop spaces for local businesses.

### Outdoor area

This wider site will be zoned, with areas allocated for parking, outdoor seating and signage.

Over time there is the potential to create a community garden, play areas etc., depending on the further ideas the community bring forward / funding received.

### 3.4 Broad Social Outcomes

The list below illustrates the impact that this project will have on the community, mapping back to show what we will deliver and how we will do this.

1. Community cohesion grows in Cairnbaan. Awareness is raised of 'community' and 150 local residents will report greater feelings of belonging.



2. 25 people who are isolated and living alone in this remote rural area will have reduced isolation and reduced social anxiety. People feel more interconnected with each other.
3. 10 people will enhance their employability through use of co-working space, work storage and additional support.
4. 100 people will improve their health and wellbeing.
5. Children grow up in a community where everyone is seen to be creative, have creative opportunities and confidence.
6. Awareness grown of the benefits of access to the environment and knowledge of the history of the area
7. 1,000 visitors per year will orientate themselves more in the community and will create some local wealth.

We estimate reaching 1,000 individuals per year including 150 local residents.

### **3.5 Fit with Scottish Land Fund Outcomes**

#### **OUTCOME 1:**

##### **Building a sustainable economy:**

Storage facilities will allow more local people to work in the village and could offer new opportunities for the provision of services and links to other businesses.

A small number of co-working spaces greatly enhances the potential new enterprises.

The pop-up café will offer an opportunity to generate an income which will support the facility as well as creating seasonal jobs. In addition a local supply chain will invest in the local economy. Overall the cash flow shows a turnover of in excess of £40,000 per year.

We will create two new employment opportunities locally, though they are part time. The feasibility study showed that jobs density in the area is low, and many have to commute out of the area for work.

Space hire for local people and groups from yoga to Gaelic classes will drive economic activity.

##### **Sustainable environmental outcomes:**

This project makes good use of resources and re-uses and preserves an existing building which has been standing empty for some time and could be demolished. Appropriate renewable energy, roof insulation, ventilation and strategic spot heating will help to reduce energy costs.



## **Social development:**

The re-purposed FLS building will offer social benefits on many levels. With an underlying emphasis on community cohesion, in a welcoming, environment, we hope that the building could potentially offer a safe haven to everyone in the community. There will be something for everyone from wellbeing classes to book groups. Through sensitive design and through continuing to build relationships with the whole community, the project will inspire, motivate and bring us together in new ways - with a respectful nod to the past forestry history.

## **OUTCOME 2**

### **COMMUNITITES WILL HAVE A STRONGER ROLE IN AND CONTROL OVER THEIR DEVELOPMENT**

The feasibility process itself has proved to be a strong form of social development. Our consultation has helped us get to know each other better and understand the community.

The facility will be owned and managed by local people via the Trust, a local, community-led organisation. Membership will be open to everyone in Cairnbaan, which means that management of the space and the services offered there will be driven by local need and demand. We already have an increasing membership, and will continue to grow that. We have entirely local people on the Board and will grow that so that the control of the asset is in local hands.

In terms of access to services, Cairnbaan lies in the most deprived 10% of communities in Scotland. The FLS asset will offer carefully designed, flexible spaces which can support a range of other activities and organisations as well as providing a space for businesses.

A part time Development Officer will continue to develop connections and relationships in the community through actively reaching out to local people and supporting the network of volunteers.

## **OUTCOME 3**

### **OUR COMMUNITITES OWN WELL MANAGED FINANCIALLY SUSTAINABLE LAND AND BUILDINGS**

Having a versatile and imaginative plan for the use of the FLS building offers a range of revenue streams and we are confident that we have found a business model that is flexible enough to respond to changes in the needs of the community.

We have kept costs low so that income targets don't need to be too onerous.

The cash flow indicates a sustainable business plan moving quickly away from grants towards self-sufficiency.



## 4. Governance and Management

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### 4.1 Governance and Legal Structure

#### *Legal structure*

The project will be managed by Cairnbaan Community Trust, a SCIO.

We currently have 5 Trustees to meet the organisation's statutory obligations, provide leadership and direction, and oversee operations<sup>19</sup>. Our constitution states that the number of Trustees on the Board must be not less than three and not more than twelve. Elected and Co-opted Trustees must be Ordinary Members (i.e. resident within the geographical boundaries of the organisation).

There are provisions within the constitution which allows for stability within the Board, whilst also requiring new Trustees to come on in a phased manner, and preventing any Trustee from staying the Board on indefinitely.

The constitution has a clear geographical boundary, open membership and community control.

The Trust's purposes<sup>20</sup> are:

1. The advancement of citizenship and economically sustainable development.
2. The advancement of arts, heritage, culture and science.
3. The provision of recreational facilities or the organisation of recreational facilities with the object of improving the conditions of life for the persons for whom the facilities or activities are primarily intended.
4. The advancement of environmental protection or improvement including the education of the community about its environment, culture and/or history.
5. The relief of those in need.
6. The saving of lives by the provision and maintenance of the defibrillator and associated training; the promotion of water safety and similar activities.

#### **Governance**

The Trustees participated in a skills audit, which identified that collectively we have: a good working knowledge in relation to planning and management; a strong skills set in managing an organisation or large project, and leadership of an organisation; good knowledge of managing staff; good community engagement skills. The gaps that were identified were: communications and marketing; fundraising; developing and running a

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<sup>19</sup> The Trustees' roles and obligations are set out at Clauses 33 and 41 of the constitution, which is available online: [CCT-Constitution.pdf \(cairnbaancommunitytrust.org\)](#)

<sup>20</sup> These are set out in clause 4 of the constitution: [CCT-Constitution.pdf \(cairnbaancommunitytrust.org\)](#)



community asset. We are addressing these gaps by increasing our own knowledge, and seeking to recruit additional Trustees.

We are aware of the amount of time, commitment and hard work that will be required to develop and manage the FLS site. We will continue to put in place robust processes and procedures, reporting on progress and discussions at regular meetings, through Agendas, Minutes and other records. Minutes will be made publicly available. We will ensure that processes and procedures are maintained and strengthened as the project evolves.

### ***Financial management***

An annual budget will be agreed by the board and this budget will be overseen by the Treasurer, who will provide a monthly report on actuals versus forecasts setting out any variances and the reasons for these. This system will enable the directors to assess how the site's sustainability plan is proceeding and plan accordingly. The report will also provide an analysis of any shortfalls, along with a mitigation plan. The report will be considered each month by the board.

### ***Pop up food***

Pop-up café provision will be provided volunteers and operated at a very low level by donations or an honest box. We are keen to support Polly's café and any new hotel owners so will only offer refreshments for those attending activities on site.

Refreshments will be outdoors in the summer months and indoors over the winter. This means that the Trust does not have to take on running a food business. Polly's will pay rent for storage of the Coffee Box. This model will ensure that an existing local business is enhanced rather than displaced.

We intend to host community based get togethers around food, such as the 'soup and sandwich' model run at Ardrishaig Village Hall. We anticipate applying for grant funding for these sorts of events, to subsidise the costs, and offering them on a donation basis rather than as a commercial offering.

This combination of different types of food provision will meet the key need to bring the community together over food and drink, to reduce social isolation, and bring people on site.

## **4.2 Volunteers**

The Trustees are all volunteers.

The success of this project will depend on a wider pool of volunteers from the community. In order to avoid burnout amongst the core volunteer cohort, we aim to ensure there is a sustainability plan for funding at least a part time paid member of staff, while also focussing on creating and supporting a strong well-trained and committed team of volunteers.





### **4.3 Staffing**

Research showed low jobs density in the local area, so creating local employment opportunities is an important part of our impact.

We anticipate that this project will initially require the following paid members of staff:

A Development Manager (0.3 FTE)

A caretaker / cleaner (0.2 FTE)

Staffing will be kept to a minimum initially to ensure the sustainability of the site, but we will consider increasing the hours of the Development Manager in future if this can be sustained and is justified given the activities at the site.

#### ***Development Manager (p/t to grow to full time if resources allow)***

This post operates as the Chief Officer. They will be responsible for the continued sustainability of the facility and for developing other community projects. As Development Manager, they will take an overview of the project and line-manage any other staff and volunteers. They will liaise with the funders, leading on the evaluation and reporting of outcomes. They will also have a lead role in overseeing the sustainability of the project.

Responsibilities will include:

Governance and liaison with the Board. This role is responsible for working closely with the Board and implementing the strategic direction of the organisation.

New service development in response to evolving service user needs including looking for new user groups and partners.

Managing key partners and users of the space, including overseeing the allocation of space at the site. In particular, the relationship with the café franchise will be particularly important.

Fundraising and bid writing for both grants and tenders.

Financial stability, including financial recording, reporting and day to day admin.

The recruitment and induction of volunteers and on-going volunteer development.

Overseeing and managing the communication strategy to promote the site. Ensuring there is a clear, strategic and achievable marketing plan.

Monitoring and evaluating the impact of our services. Liaising with funders and completing monitoring reports.

#### ***Cleaner/Caretaker***



A part time role; responsible for cleaning the buildings at the site, ensuring compliance with health and safety, booking essential maintenance etc.

#### 4.4 Managing the Refurbishment

Discussions have taken place with Forestry and Land Scotland around purchase of the land and buildings, with FLS indicating willingness to sell.

We plan to secure capital funding to complete the building refurbishment in phases.

#### 4.5 Operations, Policies and Procedures

We will write a suite of policies and procedures, reviewing these on a regular basis at our Board meetings, with one of our Board being responsible for reviewing policies and bringing them to the board for amendment where appropriate.

Assistance will come from Argyll and Bute Third Sector Interface<sup>21</sup>, and from other third sector support organisations.

Training will be provided to new Board members, staff and (where appropriate) volunteers on the use of these policies.

Policies and procedures will include:

Health and Safety	Recruitment and Training
Data Protection	Environmental
Privacy	Equalities
Child Protection	Policy governing allocation of space
Vulnerable Adult Protection	Conflict of Interest
Grievance	Specific policies in relation to events (e.g. licences)
Membership	Specific policies in relation to food provision (e.g. food handling)
Staffing	
Volunteering	

#### 4.6 Monitoring and Evaluation

We are committed to monitoring the progress of the work and to promoting both success and learning. We will monitor outcomes through regular reports to the Board and funders, welcoming input and feedback from community members and stakeholders at all levels to encourage continual learning and improvement. We will also monitor for

<sup>21</sup> [Argyll & Bute Third Sector Interface \(argylltsi.org\)](http://Argyll&ButeThirdSectorInterface.org)



change outwith those outcomes, and record any unexpected outcomes, positive and negative.

### ***Outcomes***

The outcomes are set out in this business plan (with reference to the outcomes at Section 3.4 above). The site is currently closed with no users of services there.

### ***Gathering evidence***

Evidence will be sought from the following:

User groups:

- Recording details of the numbers and nature of users.
- Impact on the quality of life of participants. We will monitor the impact services at the site are making for local people, families and community groups, and capture this through life stories of those involved.
- We will involve our partners in this where possible.
- Surveys – including regular user surveys which will be kept simple; but also, an annual local survey to record wider benefit.

Community control and involvement:

- Greater numbers of people involved, moving from non-involvement, to attending, to being active to influencing decision making.
- Numbers and nature of volunteers. We will track the increase (or otherwise) of volunteers and the depth of their contact with the Trust.
- We will use social media and our website to facilitate comments and suggestions from local people.

Sustainability:

The finances will be monitored by the Board using management accounts.

### ***Reporting***

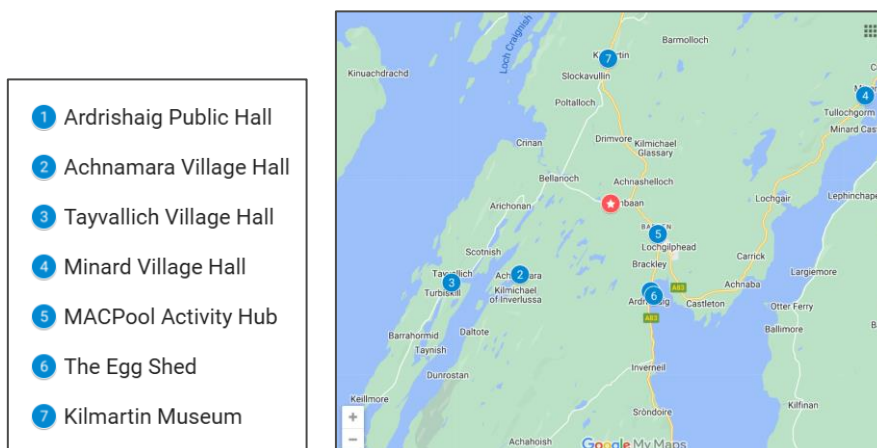
Once appointed, the Development Manager will produce regular monitoring reports (these will be quarterly) and a detailed report annually.

Monitoring reports will be structured and presented to the Board, external stakeholders and funders. The reports will outline progress towards each outcome and whether indicators and other measures have been achieved on target, with clear plans to address issues if these are not on track. Actions arising from Board meetings will be implemented to improve impact.



## 4.7 Partners

We recognise that collaboration is crucial to the success of the project to create a thriving community hub in Cairnbaan. We will work to develop strong partnerships with a wide range of local organisations and groups.



Partner Organisation	Partnership Opportunity
Polly's Coffee Stop <sup>22</sup> and the local mobile pizza unit, which has previously parked up on site at Ardrishaig Public Hall <sup>23</sup>	Storage at the FLS site. Signposting to her outlet for a commercial option for food.
Wellbeing with Keri (yoga and reflexology) <sup>24</sup> , Yoga with Keera <sup>25</sup> and Suzanne Gross, mobile reflexology <sup>26</sup>	Local Health and Wellbeing practitioners who could operate from the hub.
Polly's Coffee Stop, Sloan Improvements Ltd. <sup>27</sup> and A & R Way Boatbuilding <sup>28</sup>	Local businesses interested in storage opportunities in the workshop.
Ardrishaig Public Hall <sup>29</sup> , Achnamara Village Hall <sup>30</sup> and The Egg Shed <sup>31</sup> (owned and operated by Scottish Canals)	Mutual referrals, joint work and joint marketing of the spaces. Experience of owning, managing and renovating an asset.

<sup>22</sup> [Facebook](#)

<sup>23</sup> See Ardrishaig Community Trust Facebook page: [Facebook](#)

<sup>24</sup> [Wellbeing With Keri](#) and [Facebook](#)

<sup>25</sup> [Yoga with Keera | Facebook](#)

<sup>26</sup> [Suzanne Gross | Facebook](#)

<sup>27</sup> [Facebook](#)

<sup>28</sup> [Boat storage : A and R Way Boatbuilding](#)

<sup>29</sup> [Ardrishaig](#)

<sup>30</sup> [Village Hall Activity – Achnamara](#)

<sup>31</sup> [Scottish Canals | The Egg Shed \(E\)](#) and [The Egg Shed, Ardrishaig – Museums | VisitScotland](#)

MACPool, the community owned swimming pool in Lochgilphead <sup>32</sup> , and Kilmartin Museum <sup>33</sup>	Experience of owning, managing and renovating assets, as well as managing grant funding, and franchising of their cafés (MACPool to local business Salty Dog <sup>34</sup> , and Kilmartin Museum to The Glen Bistro <sup>35</sup> ).
Forestry and Land Scotland, The Egg Shed and Kilmartin Museum	Potential for the walking trails / heritage signage / interpretation boards etc. to be duplicated / replicated at the FLS site.
Sustrans	Replication of the bike repair station at The Egg Shed.
Argyll Beaver Centre <sup>36</sup>	Experience of a successful Community Asset Transfer from FLS <sup>37</sup> .

<sup>32</sup> [MACPool Activity Hub | Improving Community Health & Wellbeing](#)

<sup>33</sup> [Kilmartin Museum](#)

<sup>34</sup> [The Salty Dog joins MACPool | MACPool Activity Hub](#) and [Facebook](#)

<sup>35</sup> [Facebook](#)

<sup>36</sup> [Argyll Beaver Centre Home page](#)

<sup>37</sup> [Argyll Beaver Centre in community ownership - Forestry and Land Scotland](#)



#### 4.8 Risk Mitigation

Risk	Impact	Probability	Existing Controls	Action Required	Lead Responsibility
Unable to recruit new Board members / sustain Board	High	Low	Board in place, with skilled individuals and experience of working together.  Recruitment of new Board members underway.	Potential to advertise through Argyll & Bute TSI.	Board
Unable to grow membership	High	Low	At over 50 out of a population of 245, the membership of the organisation is relatively high and a strong indication of community support.	Promotion of membership through marketing plans.	Board
Difficulty securing match funding for the purchase	High	Low	If a negotiated discount is secured, there will be no need to secure match funding.	Continuation of negotiations with FLS.	Board
Asset transfer is not agreed by FLS or onerous conditions are put on it	High	Low	Already having positive dialogue with the right representative.	Good legal advice.	Board
Low demand for services / activities	High	Medium	Building awareness; involving the community; consultation.	Strong marketing throughout; developing partnership with potential users throughout the renovation period.	Development Manager, if funded by SLF





Risk	Impact	Probability	Existing Controls	Action Required	Lead Responsibility
Refurbishment costs higher than expected	Medium	Low	Cash flow projection and business plan estimate with contingency.	Get competitive quotes. Phase fit out costs during construction. Allow for contingencies in cashflow.	Board / Development Manager
Loss of key personnel, Volunteers and Board Members	High	Medium	Developing succession planning; liaising with potential volunteers, new members of the Board etc.	Write a succession plan. Good terms and conditions for future staff. Good support for volunteers. Continued CPD for staff and board.	Board



## 5. Marketing

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### 5.1 Marketing

The marketing strategy will at its core, develop an effective means of communicating and consulting with the local community to ensure that its needs and interests are understood and that services and facilities being provided reflect the needs of local people. This will aim to ensure local people also know what is offered at the community hub and what is on.

Full use will be made of a range of communication tools to ensure all potential users are aware of the facilities available. Promotion will be carried out through our website<sup>38</sup>, related social media such as the Cairnbaan Community Group on Facebook<sup>39</sup>, and local press.

A register of local organisations and individuals will be maintained, and publicity material will be regularly distributed via our mailing list. Use will be made of our community noticeboard and at regular community meetings.

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<sup>38</sup> [Home - Cairnbaan Community Trust](#)

<sup>39</sup> [Cairnbaan Community Group | Facebook](#)



## 5.2 Marketing Strategy

<b>Purchase and Renovation Period</b> Planning phase Refurbishment of main building Market research and pilot of activities	<b>Launch Year</b> Completion of refurbishment Roll out of activities and launch of café Operating	<b>Growth and Consolidation</b> Increasing footfall and income Review potential to extend offering
Employ Development Manager via SLF funding Devise communications strategy (updates on site development and building refurbishment / progress for locals / stakeholders) Continue with newsletters / digital communications Develop website to including online room bookings etc. Clearly identify different customer groups – profile and needs, building on the outline above Clarify main marketing messages Build and improve stakeholder relations Identify networking events Pilot services where possible given the refurbishment work	Arrange official opening event Build brand awareness Advertising in local newsletters and press Increase social media posts / shares Conduct customer satisfaction survey Roll out on pre-agreed programme of services Review marketing budget Develop database of customers for different services, ensuing GDPR compliance etc.	Agree marketing objectives and sales targets for each activity Develop communications strategy Review marketing and sales targets – all activities



## 6. Funding and Finance

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### 6.1 Introduction

Initially, grant funding will be required to purchase the site, and to renovate it to ensure that it can provide a welcoming and friendly space in which the community want to gather, other groups want to deliver services from etc. Our funding strategy for this stage is set out at Section 6.2 and 6.3 below.

Once the site is operational, we will work towards sustainability through income generation, but will be careful to balance the need to generate income with the necessity of ensuring that what is provided at the community hub is open to all in the community, regardless of income. Section 6.4 below shows how we will achieve this balance, while ensuring that the site is well-managed, maintained, and financially sustainable.

### 6.2 Summary of Purchase and Capital Costs

#### Purchase price

Market Value (assuming vacant possession): £150,000.

SLF can fund up to 95% of this figure.

#### Legal fees

Currently estimated at £3000 but the Trust will request quotes prior to submitting the SLF bid.

#### Insurance

Currently estimated at £2000 though estimates will be sought for this.

#### Capital Renovations

A Building Condition Survey Report dated April 2024 has been prepared by Hardies.

The report includes an estimated cost of immediate, short- and long-term repairs of £117,755.00, exclusive of VAT. With VAT, this amounts to **£141,306**. This is a worst case scenario and our back up plan. The design team will come up with a higher free for full renovation but that can happen at a future phase.

#### Quantity Surveyor Cost Estimate

The initial cost plan estimated cost to ne £423,000. A second revision sought to reduce costs and a capital figure of £352,000 emerged for crucial renovation works. This cost is estimated for Q2 of 2025. An additional figure of £51,000 is estimated for equipment and commercial kitchen fit out. This cost estimate excludes VAT and fees which are estimated below but are variable based on a VAT assessment and free proposals from design teams.



Item	Cost
Construction and Renovation (including Contractors preliminaries, overheads, and profit). Also including kitchen fit out and basic furniture. Some gym equipment.	£403,000
Professional Fees (estimated at 15% though there may be savings here)	£60,450
Planning Fees, Warrant fees, Site investigations estimate (estimate)	£20,000
Non-recoverable VAT (20% of total, though no VAT on planning and BW fee). An assessment in the future could remove or reduce this liability	£92,690
Contingency (10%) NB this is additional to the 2.5% contingency in the above figures.	£57,614
<b>Total</b>	<b>£633,754</b>

## Phases

The plan is split into achievable phases

Construction Cost	
	£
Phase 1 - Office Floorplate	£141,636.51
Phase 2 - Workshop Floorplate	£156,158.24
Phase 3 - Courtyard	£54,231.95
<b>TOTAL</b>	<b>£352,026.70</b>
<b>say</b>	<b>£352,000</b>



## 6.3 Cost and Funding Strategy

### Cost

Item	Cost	Funder	
Purchase price, based on the independent valuation following negotiation with Forestry and Land Scotland	£60,000	Scottish Land Fund: £60,000 NB : Valuation was £150,000 so the match will be funded from the discount.	
Legal conveyancing fees (estimate)	Estimate of £5000 due to adding a contingency in case negotiation with Forestry and Land Scotland become complex	£5000 Scottish Land Fund Matched via FLS discount.	
Insurance	Estimate of £2000	£2000 Matched via FLS discount.	
Development Manager	Some potential for this to be funded through SLF for year one.  This is 0.6FTE of a post which would drop to 0.3 when the funding is spent. See cash flow.	£20,367	
<b>Option 1</b>	<b>Basic renovation (or can relate to phase 1 above)</b>		
Renovation and upgrade	£141,306	Nadara A’Cruach windfarm	£50,000
		SSE Sustainable Development Fund	£60,000
		Landfill funding	£30,000
<b>Option 2</b>	<b>More substantial upgrade (includes figure above or could be reduced if a second phase)</b>		
	£633,754	Nadara A’Cruach windfarm	£50,000





Major upgrade based on QS cost estimate plus VAT and fees.	SSE Sustainable Development Fund – opens Autumn 2025	£60,000
	Landfill funding	£30,000
	Community Ownership fund or following on fund	£200,000
	CARES	£25,000
	Rural Tourism Infrastructure Fund (currently closed)	£100,000
	UK or Scottish Government structural funds such as Place Based Investment Fund, new Levelling up funds or Regeneration Capital Grants fund or possible funding in the new lottery framework from November	Currently paused.
	Charitable Trusts such as Garfield Weston, Clothworkers	£268,754

#### 6.4 Income Generation and Sustainability

Our full financial projections are shown in Appendix 1 in this Business Plan. We have shown 5 years altogether.

##### *Income*

Income generation has been retained at modest levels. The modelling indicates that the future sustainability of the facility is rooted in diversification of income streams rather than any one key source of income. The model shows income from an informal donations based pop up café, some modest room hire, storage and a small gym. These permutations can be changed to identify a preferred route. The occupancy rate is retained at only 20% but we would hope that it would be much higher than that.

In addition, most (if not all) facilities of this kind will have an element of grant and fundraising in the model. We have deliberately kept that low to see how it stacks up without grants.

Income will be generated from the following:

- Room hire by community groups



- Rental of storage space in the workshop
- Hot desking space
- Pop up catering attracting donations
- Community events and gatherings
- Gym and wellbeing services (some of this would be room hire e.g. to yoga)
- Modest bike hire

### **Expenditure**

Running costs will include:

- Building and site maintenance
- Electricity: longer term, energy costs could be brought down with grant funding for improved energy efficiency<sup>40</sup>
- Rates: Registered charities can apply for 80% rates relief; councils can also offer up to 20% additional relief on top of the 80%<sup>41</sup>
- Water rates: if the organisation's annual gross income is below £300,000 then it may be eligible for reduced water and sewerage charges through the Water and Sewerage Charges Exemption Scheme<sup>42</sup>
- Phone and broadband
- Insurance
- Volunteer costs

The cashflow includes salaries for the 0.3 FTE Development Manager (higher in year one) and 0.2 FTE caretaker.

The annual changes re relatively small but the following table shows what that looks like;

	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>	<b>Year 4</b>	<b>Year 5</b>	<b>Total</b>
<b>Income</b>						
<b>Trading</b>	29,278	31,888	36,313	44,750	44,750	186,978
<b>Grants</b>	20,367	5,000	2,500	2,500	2,500	32,867
<b>Total</b>	49,645	36,888	38,813	47,250	47,250	219,845
<b>Expenditure</b>	44,310	34,136	34,444	34,758	35,078	
<b>Surplus/Deficit</b>	5,335	2,752	4,369	12,492	12,172	37,120

Over 5 years it shows a surplus of around £35,000 building, which is nearly a year's running costs. If this level was achieved some would be reinvested.

<sup>40</sup> e.g. the Scottish Government's Community and Renewable Energy Scheme (CARES): [Funding advice for renewable energy projects in Scotland \(localenergy.scot\)](https://www.localenergy.scot/)

<sup>41</sup> [Charity Relief - mygov.scot](https://www.gov.uk/charity-relief)

<sup>42</sup> [Water and Sewerage Charges Exemption Scheme - mygov.scot](https://www.gov.uk/water-sewerage-charges-exemption-scheme)



## Appendix 1: Cashflow Projections

Core Staffing costs									
Core Posts	Salary	NI	Pension	FTE	total				
<b>Development Manager / Facilities Manager</b>	£30,000	£2,446	£1,500	0.3	£10,184		£20,367.63	0.6 FTE in year one	
<b>Cleaner/Caretaker</b>	£23,000	£1,861	£1,150	0.2	£5,202				
<b>Total</b>					£15,386				



Cairnbaan hub		Year one (marketing done during renovation phase)													Totals
		Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		
	Weeks Per Month	5	4	4	5	4	4	5	4	5	4	4	5	4	
	Days Open Per Month	20	20	28	28	28	28	20	20	20	20	20	20	16	
<b>Pop up café</b>															
	Donations and honest box	After cost of sales (higher with visitors in the summer)													
	Income from Café	£100	£200	£300	£300	£300	£300	£100	£100	£100	£100	£100	£100	£100	
<b>Storage units</b>															
	Numbers of units let	3	3	3	3	3	3	3	3	3	3	3	3	3	
	Price per unit per month	£120	£120	£120	£120	£120	£120	£120	£120	£120	£120	£120	£120	£120	
	<b>Retail Profit/Loss</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	
<b>Co-working space</b>															
	Potential user numbers	£60													
	Average monthly fee	£30	£30	£30	£30	£30	£30	£30	£30	£30	£30	£30	£30	£30	
	<b>Co-working Profit/Loss</b>	<b>£90</b>	<b>£90</b>	<b>£90</b>	<b>£90</b>	<b>£90</b>	<b>£90</b>	<b>£90</b>	<b>£90</b>	<b>£90</b>	<b>£90</b>	<b>£90</b>	<b>£90</b>	<b>£90</b>	
<b>Gym</b>															
	Number of users per month	10	10	10	10	10	10	20	20	20	20	20	20	20	
	Fee per month	£15	£15	£15	£15	£15	£15	£15	£15	£15	£15	£15	£15	£15	
	<b>Income from Gym</b>	<b>£150</b>	<b>£150</b>	<b>£150</b>	<b>£150</b>	<b>£150</b>	<b>£150</b>	<b>£300</b>	<b>£300</b>	<b>£300</b>	<b>£300</b>	<b>£300</b>	<b>£300</b>	<b>£300</b>	
<b>Room hire</b>															
	Space hire by community groups hourly rate	From Gaelic to yoga - all community activity													
	Hours available	£10	£10	£10	£10	£10	£10	£10	£10	£10	£10	£10	£10	£10	
	occupancy rate	360	360	360	360	360	360	360	360	360	360	360	360	360	
	Donation from events	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	
	<b>Rental Profit/Loss</b>	<b>£1,220</b>	<b>£720</b>	<b>£1,220</b>	<b>£720</b>	<b>£1,220</b>	<b>£720</b>	<b>£720</b>	<b>£720</b>	<b>£1,220</b>	<b>£720</b>	<b>£720</b>	<b>£720</b>	<b>£720</b>	
<b>Bike Hire</b>															
	Number of bikes	5 including e-bikes													
	Hours let per month	5	5	5	5	5	5	5	5	5	5	5	5	5	
	Hourly rate	£5	£5	£5	£5	£5	£5	£5	£5	£5	£5	£5	£5	£5	
	Repair	10.00%													
	<b>Total income</b>	<b>£0</b>	<b>£1,688</b>	<b>£1,688</b>	<b>£1,688</b>	<b>£1,688</b>	<b>£1,688</b>	<b>£0</b>	<b>£0</b>	<b>£0</b>	<b>£0</b>	<b>£0</b>	<b>£0</b>	<b>£0</b>	
<b>Total income</b>		<b>£1,920</b>	<b>£3,208</b>	<b>£3,808</b>	<b>£3,308</b>	<b>£3,808</b>	<b>£3,308</b>	<b>£1,570</b>	<b>£1,570</b>	<b>£2,070</b>	<b>£1,570</b>	<b>£1,570</b>	<b>£1,570</b>	<b>29,278</b>	
<b>Overhead Expenses</b>															
	Advertising	Largely social media													
	Rates	£1,000	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	
	Water Rates	Asset not on SA website - assume SBBS or charitable relief													
	Gas / Electric	£150	£150	£150	£150	£150	£150	£150	£150	£150	£150	£150	£150	£150	
	Phone and internet	£250	£250	£250	£250	£250	£250	£250	£250	£250	£250	£250	£250	£250	
	Insurance	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	
	Stationery, postage & Printing	£2,000	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	
	Staff costs : Core	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	
	Staff expenses and training	Link to staffing costs sheet : NB savings can be made if the caretaker is a voluntary position													
	Volunteer expenses and training	£2,130	£2,130	£2,130	£2,130	£2,130	£2,130	£2,130	£2,130	£2,130	£2,130	£2,130	£2,130	£2,130	
	Professional and accountancy fees	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	
	Repairs & Maintenance	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	
	Security alarm and other contracts	£300	£300	£300	£300	£300	£300	£300	£300	£300	£300	£300	£300	£300	
	Refuse Collection	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	
	Membership fees	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	
	Cleaning materials	£500	£500	£500	£500	£500	£500	£500	£500	£500	£500	£500	£500	£500	
	Misc	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	
	<b>Total Overheads</b>	<b>£6,730</b>	<b>£3,280</b>	<b>£3,280</b>	<b>£3,280</b>	<b>£3,280</b>	<b>£3,280</b>	<b>£3,280</b>	<b>£3,280</b>	<b>£3,280</b>	<b>£3,280</b>	<b>£3,280</b>	<b>£4,780</b>	<b>44,310</b>	
<b>Operating Profit</b>	<b>TOTAL PROFIT/LOSS</b>	<b>-£4,810</b>	<b>-£73</b>	<b>£528</b>	<b>£28</b>	<b>£528</b>	<b>£28</b>	<b>-£1,710</b>	<b>-£1,710</b>	<b>-£1,210</b>	<b>-£1,710</b>	<b>-£1,710</b>	<b>-£3,210</b>	<b>-15,033</b>	
<b>Revenue Grants</b>	And fundraising	SLF													
		£20,367												20,367	
<b>Operating Cash Flow</b>															
	without grants	-£4,810	-£4,883	-£4,355	-£4,328	-£3,800	-£3,773	-£5,483	-£7,193	-£8,403	-£10,113	-£11,823	-£15,033	-15,033	
	with grants	£10,747	-£4,955	-£3,828	-£4,300	-£3,273	-£3,745	-£7,193	-£8,903	-£9,613	-£11,823	-£13,533	-£18,243	5,335	



Cairnbaan hub		Year two													Totals
		Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		
	Weeks Per Month	5	4	4	5	4	4	5	4	5	4	4	5	4	
	Days Open Per Month	20	20	28	28	28	28	20	20	20	20	20	20	16	
<b>Pop up café</b>	<i>Donations and honest box</i>	<i>After cost of sales (higher with visitors in the summer)</i>													
	Income from Café	£100	£200	£300	£300	£300	£300	£100	£100	£100	£100	£100	£100	£100	<b>2,100</b>
<b>Storage units</b>	Numbers of units let	3	3	3	3	3	3	3	3	3	3	3	3	3	
	Price per unit per month	£120	£120	£120	£120	£120	£120	£120	£120	£120	£120	£120	£120	£120	
	<b>Retail Profit/Loss</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>4,320</b>
<b>Co-working space</b>		£60													
	Potential user numbers	4	4	4	4	4	4	4	4	4	4	4	4	4	
	Average monthly fee	£30	£30	£30	£30	£30	£30	£30	£30	£30	£30	£30	£30	£30	
	<b>Co-working Profit/Loss</b>	<b>£120</b>	<b>£120</b>	<b>£120</b>	<b>£120</b>	<b>£120</b>	<b>£120</b>	<b>£120</b>	<b>£120</b>	<b>£120</b>	<b>£120</b>	<b>£120</b>	<b>£120</b>	<b>£120</b>	<b>1,440</b>
<b>Gym</b>															
	Number of users per month	25	25	25	25	25	25	30	30	30	30	30	30	30	
	Fee per month	£15	£15	£15	£15	£15	£15	£15	£15	£15	£15	£15	£15	£15	
	<b>Income from Gym</b>	<b>£375</b>	<b>£375</b>	<b>£375</b>	<b>£375</b>	<b>£375</b>	<b>£375</b>	<b>£450</b>	<b>£450</b>	<b>£450</b>	<b>£450</b>	<b>£450</b>	<b>£450</b>	<b>£450</b>	<b>£4,950</b>
<b>Room hire</b>	Space hire by community groups hourly rate	<i>From Gaelic to yoga - all community activity</i>													
	Hours available	£10	£10	£10	£10	£10	£10	£10	£10	£10	£10	£10	£10	£10	
	occupancy rate	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	
	Donation from events	£500	£500	£500	£500	£500	£500	£500	£500	£500	£500	£500	£500	£500	
	<b>Rental Profit/Loss</b>	<b>£1,220</b>	<b>£720</b>	<b>£1,220</b>	<b>£720</b>	<b>£1,220</b>	<b>£720</b>	<b>£720</b>	<b>£720</b>	<b>£1,220</b>	<b>£720</b>	<b>£720</b>	<b>£720</b>	<b>£720</b>	<b>10,640</b>
<b>Bike Hire</b>	Number of bikes	<i>5 including e-bikes</i>													
	Hours let per month	<i>Only open in the summer</i>													
	Hourly rate	£5	£5	£5	£5	£5	£5	£5	£5	£5	£5	£5	£5	£5	
	Repair	<i>10.00%</i>													
	<b>Total income</b>	<b>£0</b>	<b>£1,688</b>	<b>£1,688</b>	<b>£1,688</b>	<b>£1,688</b>	<b>£1,688</b>	<b>£0</b>	<b>£0</b>	<b>£0</b>	<b>£0</b>	<b>£0</b>	<b>£0</b>	<b>£0</b>	
<b>Total income</b>		<b>£2,175</b>	<b>£3,463</b>	<b>£4,063</b>	<b>£3,563</b>	<b>£4,063</b>	<b>£3,563</b>	<b>£1,750</b>	<b>£1,750</b>	<b>£2,250</b>	<b>£1,750</b>	<b>£1,750</b>	<b>£1,750</b>	<b>£1,750</b>	<b>31,888</b>
<b>Overhead Expenses</b>															
	Advertising	<i>Largely social media</i>													
	Rates	<i>Asset not on SA website - assume SBBS or charitable relief</i>													
	Water Rates	£150	£150	£150	£150	£150	£150	£150	£150	£150	£150	£150	£150	£150	<b>0</b>
	Gas / Electric	<i>Estimate based on rising prices but also energy efficient design and renewables systems</i>													
	Phone and internet	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	<b>1,200</b>
	Insurance	£2,000													
	Stationery, postage & Printing	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	<b>300</b>
	Staff costs : Core	£1,282	£1,282	£1,282	£1,282	£1,282	£1,282	£1,282	£1,282	£1,282	£1,282	£1,282	£1,282	£1,282	<b>15,386</b>
	Staff expenses and training	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	<b>600</b>
	Volunteer expenses and training	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	<b>600</b>
	Professional and accountancy fees														
	Repairs & Maintenance	<i>Post renovation</i>													
	Security alarm and other contracts	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	<b>300</b>
	Refuse Collection	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	<b>300</b>
	Membership fees	£500													
	Cleaning materials	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	<b>300</b>
	Misc	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	<b>1,200</b>
	<b>Total Overheads</b>	<b>£5,882</b>	<b>£2,432</b>	<b>£2,432</b>	<b>£2,432</b>	<b>£2,432</b>	<b>£2,432</b>	<b>£2,432</b>	<b>£2,432</b>	<b>£2,432</b>	<b>£2,432</b>	<b>£2,432</b>	<b>£2,432</b>	<b>£3,932</b>	<b>34,136</b>
<b>Operating Profit</b>	<b>TOTAL PROFIT/LOSS</b>	<b>-£3,707</b>	<b>£1,030</b>	<b>£1,630</b>	<b>£1,130</b>	<b>£1,630</b>	<b>£1,130</b>	<b>-£682</b>	<b>-£682</b>	<b>-£182</b>	<b>-£682</b>	<b>-£682</b>	<b>-£2,182</b>	<b>-2,248</b>	
<b>Revenue Grants</b>	And fundraising	<i>Fundraising event</i>													
		£5,000													
<b>Operating Cash Flow</b>	without grants	-£3,707	-£2,677	-£1,046	£84	£1,714	£2,845	£2,162	£1,480	£1,298	£616	-£66	-£2,248	<b>-2,248</b>	
	with grants	-£2,414	-£1,646	£584	£1,214	£3,345	£3,975	£1,480	£798	£1,116	-£66	-£748	-£4,431	<b>2,752</b>	



Cairnbaan hub		Year three												Totals
		Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	
	Weeks Per Month	5	4	4	5	4	4	5	4	5	4	4	5	4
	Days Open Per Month	20	20	28	28	28	28	20	20	20	20	20	20	16
<b>Pop up café</b>														
	Donations and honest box	After cost of sales (higher with visitors in the summer)												
	Income from Café	100	200	300	300	300	300	100	100	100	100	100	100	2,100
<b>Storage units</b>														
	Numbers of units let	3	3	3	3	3	3	3	3	3	3	3	3	3
	Price per unit per month	£120	£120	£120	£120	£120	£120	£120	£120	£120	£120	£120	£120	£120
	<b>Retail Profit/Loss</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>4,320</b>
<b>Co-working space</b>														
	Potential user numbers	£60												
	Average monthly fee	5	5	5	5	5	5	5	5	5	5	5	5	5
	Co-working Profit/Loss	£30	£30	£30	£30	£30	£30	£30	£30	£30	£30	£30	£30	1,800
<b>Gym</b>														
	Number of users per month	30	30	30	30	30	30	30	35	35	35	35	35	35
	Fee per month	£15	£15	£15	£15	£15	£15	£15	£15	£15	£15	£15	£15	£15
	<b>Income from Gym</b>	<b>£450</b>	<b>£450</b>	<b>£450</b>	<b>£450</b>	<b>£450</b>	<b>£450</b>	<b>£450</b>	<b>£525</b>	<b>£525</b>	<b>£525</b>	<b>£525</b>	<b>£525</b>	<b>£5,775</b>
<b>Room hire</b>														
	Space hire by community groups hourly rate	From Gaelic to yoga - all community activity												
	Hours available	£10	£10	£10	£10	£10	£10	£10	£10	£10	£10	£10	£10	£10
	occupancy rate	360	360	360	360	360	360	360	360	360	360	360	360	360
	Donation from events	25%	25%	25%	25%	25%	25%	30%	30%	30%	30%	30%	30%	30%
	Rental Profit/Loss	£500	£500	£500	£500	£500	£500	£500	£500	£500	£500	£500	£500	13,880
<b>Bike Hire</b>														
	Number of bikes	5 including e-bikes												
	Hours let per month	5	5	5	5	5	5	5	5	5	5	5	5	5
	Hourly rate	£5	£5	£5	£5	£5	£5	£5	£5	£5	£5	£5	£5	£5
	Repair	10.00%												
	<b>Total income</b>	<b>£0</b>	<b>£1,688</b>	<b>£1,688</b>	<b>£1,688</b>	<b>£1,688</b>	<b>£1,688</b>	<b>£0</b>	<b>£0</b>	<b>£0</b>	<b>£0</b>	<b>£0</b>	<b>£0</b>	<b>£0</b>
<b>Total income</b>		<b>£2,460</b>	<b>£3,748</b>	<b>£4,348</b>	<b>£3,848</b>	<b>£4,348</b>	<b>£3,848</b>	<b>£2,140</b>	<b>£2,215</b>	<b>£2,715</b>	<b>£2,215</b>	<b>£2,215</b>	<b>£2,215</b>	<b>36,313</b>
<b>Overhead Expenses</b>														
	Advertising	Largely social media												
	Rates	Asset not on SA website - assume SBBS or charitable relief												
	Water Rates	£1,000	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	1,550
	Gas / Electric	£150	£150	£150	£150	£150	£150	£150	£150	£150	£150	£150	£150	1,800
	Phone and internet	Estimate based on rising prices but also energy efficient design and renewables systems												
	Insurance	£250	£250	£250	£250	£250	£250	£250	£250	£250	£250	£250	£250	3,000
	Stationery, postage & Printing	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	1,200
	Staff costs : Core	£2,000	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	2,000
	Staff expenses and training	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	300
	Volunteer expenses and training	£1,308	£1,308	£1,308	£1,308	£1,308	£1,308	£1,308	£1,308	£1,308	£1,308	£1,308	£1,308	15,694
	Professional and accountancy fees	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	600
	Repairs & Maintenance	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	600
	Security alarm and other contracts	Post renovation												
	Refuse Collection	£300	£300	£300	£300	£300	£300	£300	£300	£300	£300	£300	£300	3,600
	Membership fees	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	300
	Cleaning materials	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	300
	Misc	£500	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	500
	Inflationary rise	£220	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	1,200
	<b>Total Overheads</b>	<b>£5,908</b>	<b>£2,458</b>	<b>£2,458</b>	<b>£2,458</b>	<b>£2,458</b>	<b>£2,458</b>	<b>£2,458</b>	<b>£2,458</b>	<b>£2,458</b>	<b>£2,458</b>	<b>£2,458</b>	<b>£3,958</b>	<b>34,444</b>
<b>Operating Profit</b>	<b>TOTAL PROFIT/LOSS</b>	<b>-£3,448</b>	<b>£1,290</b>	<b>£1,890</b>	<b>£1,390</b>	<b>£1,890</b>	<b>£1,390</b>	<b>-£318</b>	<b>-£243</b>	<b>£257</b>	<b>-£243</b>	<b>-£243</b>	<b>-£1,743</b>	<b>1,869</b>
<b>Revenue Grants</b>	And fundraising	Fundraising events												
		£2,500												2,500
<b>Operating Cash Flow</b>														
	without grants	-£3,448	-£2,158	-£2,688	£1,121	£3,011	£4,401	£4,083	£3,840	£4,097	£3,854	£3,612	£1,869	1,869
	with grants	-£4,396	-£868	£1,621	£2,511	£4,901	£5,790	£3,765	£3,597	£4,354	£3,369	£126	4,369	4,369





Cairnbaan hub		Year four												Totals
		Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	
	Weeks Per Month	5	4	4	5	4	4	5	4	5	4	4	5	4
	Days Open Per Month	20	20	28	28	28	28	20	20	20	20	20	20	16
<b>Pop up café</b>														
	Donations and honest box	After cost of sales (higher with visitors in the summer)												
	Income from Café	100	200	300	300	300	300	100	100	100	100	100	100	2,100
<b>Storage units</b>														
	Numbers of units let	3	3	3	3	3	3	3	3	3	3	3	3	3
	Price per unit per month	£120	£120	£120	£120	£120	£120	£120	£120	£120	£120	£120	£120	£120
	<b>Retail Profit/Loss</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>4,320</b>
<b>Co-working space</b>														
	Potential user numbers	£60												
	Average monthly fee	5	5	5	5	5	5	5	5	5	5	5	5	5
	<b>Co-working Profit/Loss</b>	<b>£30</b>	<b>£30</b>	<b>£30</b>	<b>£30</b>	<b>£30</b>	<b>£30</b>	<b>£30</b>	<b>£30</b>	<b>£30</b>	<b>£30</b>	<b>£30</b>	<b>£30</b>	<b>1,800</b>
<b>Gym</b>														
	Number of users per month	30	30	30	30	30	30	30	35	35	35	35	35	35
	Fee per month	£15	£15	£15	£15	£15	£15	£15	£15	£15	£15	£15	£15	£15
	<b>Income from Gym</b>	<b>£450</b>	<b>£450</b>	<b>£450</b>	<b>£450</b>	<b>£450</b>	<b>£450</b>	<b>£450</b>	<b>£525</b>	<b>£525</b>	<b>£525</b>	<b>£525</b>	<b>£525</b>	<b>£5,775</b>
<b>Room hire</b>														
	Space hire by community groups hourly rate	From Gaelic to yoga - all community activity												
	Hours available	£10	£10	£10	£10	£10	£10	£10	£10	£10	£10	£10	£10	£10
	occupancy rate	360	360	360	360	360	360	360	360	360	360	360	360	360
	Donation from events	25%	25%	25%	25%	25%	25%	30%	30%	30%	30%	30%	30%	30%
	<b>Rental Profit/Loss</b>	<b>£1,400</b>	<b>£900</b>	<b>£1,400</b>	<b>£900</b>	<b>£1,400</b>	<b>£900</b>	<b>£1,080</b>	<b>£1,080</b>	<b>£1,580</b>	<b>£1,080</b>	<b>£1,080</b>	<b>£1,080</b>	<b>13,880</b>
<b>Bike Hire</b>														
	Number of bikes	Purchase more bikes												
	Hours let per month	10	10	10	10	10	10	10	10	10	10	10	10	10
	Hourly rate	£5	£5	£5	£5	£5	£5	£5	£5	£5	£5	£5	£5	£5
	Repair	10.00%												
	<b>Total income</b>	<b>£0</b>	<b>£3,375</b>	<b>£3,375</b>	<b>£3,375</b>	<b>£3,375</b>	<b>£3,375</b>	<b>£0</b>	<b>£0</b>	<b>£0</b>	<b>£0</b>	<b>£0</b>	<b>£0</b>	<b>£0</b>
<b>Total income</b>		<b>£2,460</b>	<b>£5,435</b>	<b>£6,035</b>	<b>£5,535</b>	<b>£6,035</b>	<b>£5,535</b>	<b>£2,140</b>	<b>£2,215</b>	<b>£2,715</b>	<b>£2,215</b>	<b>£2,215</b>	<b>£2,215</b>	<b>44,750</b>
<b>Overhead Expenses</b>														
	Advertising	Largely social media												
	Rates	Asset not on SA website - assume SBBS or charitable relief												
	Water Rates	£150	£150	£150	£150	£150	£150	£150	£150	£150	£150	£150	£150	1,800
	Gas / Electric	Estimate based on rising prices but also energy efficient design and renewables systems												
	Phone and internet	£250	£250	£250	£250	£250	£250	£250	£250	£250	£250	£250	£250	3,000
	Insurance	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	1,200
	Stationery, postage & Printing	£2,000												2,000
	Staff costs : Core	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	300
	Staff expenses and training	£1,334	£1,334	£1,334	£1,334	£1,334	£1,334	£1,334	£1,334	£1,334	£1,334	£1,334	£1,334	16,008
	Volunteer expenses and training	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	600
	Professional and accountancy fees	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	600
	Repairs & Maintenance	Post renovation												
	Security alarm and other contracts	£300	£300	£300	£300	£300	£300	£300	£300	£300	£300	£300	£300	3,600
	Refuse Collection	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	300
	Membership fees	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	300
	Cleaning materials	£500												500
	Misc	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	300
	Inflationary rise	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	1,200
	<b>Total Overheads</b>	<b>£5,934</b>	<b>£2,484</b>	<b>£2,484</b>	<b>£2,484</b>	<b>£2,484</b>	<b>£2,484</b>	<b>£2,484</b>	<b>£2,484</b>	<b>£2,484</b>	<b>£2,484</b>	<b>£2,484</b>	<b>£3,984</b>	<b>34,758</b>
<b>Operating Profit</b>	<b>TOTAL PROFIT/LOSS</b>	<b>-£3,474</b>	<b>£2,951</b>	<b>£3,551</b>	<b>£3,051</b>	<b>£3,551</b>	<b>£3,051</b>	<b>-£344</b>	<b>-£269</b>	<b>£231</b>	<b>-£269</b>	<b>-£269</b>	<b>-£1,769</b>	<b>9,992</b>
<b>Revenue Grants</b>	And fundraising	Fundraising events												
		£2,500												2,500
<b>Operating Cash Flow</b>														
	without grants	-£3,474	-£523	£3,028	£6,079	£9,630	£12,681	£12,337	£12,068	£12,299	£12,030	£11,761	£9,992	9,992
	with grants	-£4,448	£2,428	£6,579	£9,130	£13,181	£15,732	£11,993	£11,799	£12,530	£11,761	£11,492	£8,223	12,492



Cairnbaan hub		Year five												Totals
		Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	
	Weeks Per Month	5	4	4	5	4	4	5	4	5	4	4	5	4
	Days Open Per Month	20	20	28	28	28	28	20	20	20	20	20	20	16
<b>Pop up café</b>														
	Donations and honest box	After cost of sales (higher with visitors in the summer)												
	Income from Café	100	200	300	300	300	300	100	100	100	100	100	100	2,100
<b>Storage units</b>														
	Numbers of units let	3	3	3	3	3	3	3	3	3	3	3	3	3
	Price per unit per month	£120	£120	£120	£120	£120	£120	£120	£120	£120	£120	£120	£120	£120
	<b>Retail Profit/Loss</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>£360</b>	<b>4,320</b>
<b>Co-working space</b>														
	Potential user numbers	£60												
	Average monthly fee	5	5	5	5	5	5	5	5	5	5	5	5	5
	Co-working Profit/Loss	£30	£30	£30	£30	£30	£30	£30	£30	£30	£30	£30	£30	1,800
<b>Gym</b>														
	Number of users per month	30	30	30	30	30	30	30	35	35	35	35	35	35
	Fee per month	£15	£15	£15	£15	£15	£15	£15	£15	£15	£15	£15	£15	£15
	<b>Income from Gym</b>	<b>£450</b>	<b>£450</b>	<b>£450</b>	<b>£450</b>	<b>£450</b>	<b>£450</b>	<b>£450</b>	<b>£525</b>	<b>£525</b>	<b>£525</b>	<b>£525</b>	<b>£525</b>	<b>£5,775</b>
<b>Room hire</b>														
	Space hire by community groups hourly rate	From Gaelic to yoga - all community activity												
	Hours available	£10	£10	£10	£10	£10	£10	£10	£10	£10	£10	£10	£10	£10
	occupancy rate	360	360	360	360	360	360	360	360	360	360	360	360	360
	Donation from events	25%	25%	25%	25%	25%	25%	30%	30%	30%	30%	30%	30%	30%
	<b>Rental Profit/Loss</b>	<b>£1,400</b>	<b>£900</b>	<b>£1,400</b>	<b>£900</b>	<b>£1,400</b>	<b>£900</b>	<b>£1,080</b>	<b>£1,080</b>	<b>£1,580</b>	<b>£1,080</b>	<b>£1,080</b>	<b>£1,080</b>	<b>13,880</b>
<b>Bike Hire</b>														
	Number of bikes	Purchase more bikes												
	Hours let per month	10	10	10	10	10	10	10	10	10	10	10	10	10
	Hourly rate	£5	£5	£5	£5	£5	£5	£5	£5	£5	£5	£5	£5	£5
	Repair	10.00%												
	<b>Total income</b>	<b>£0</b>	<b>£3,375</b>	<b>£3,375</b>	<b>£3,375</b>	<b>£3,375</b>	<b>£3,375</b>	<b>£0</b>	<b>£0</b>	<b>£0</b>	<b>£0</b>	<b>£0</b>	<b>£0</b>	<b>£0</b>
<b>Total income</b>		<b>£2,460</b>	<b>£5,435</b>	<b>£6,035</b>	<b>£5,535</b>	<b>£6,035</b>	<b>£5,535</b>	<b>£2,140</b>	<b>£2,215</b>	<b>£2,715</b>	<b>£2,215</b>	<b>£2,215</b>	<b>£2,215</b>	<b>44,750</b>
<b>Overhead Expenses</b>														
	Advertising	Largely social media												
	Rates	Asset not on SA website - assume SBBS or charitable relief												
	Water Rates	£150	£150	£150	£150	£150	£150	£150	£150	£150	£150	£150	£150	1,800
	Gas / Electric	Estimate based on rising prices but also energy efficient design and renewables systems												
	Phone and internet	£250	£250	£250	£250	£250	£250	£250	£250	£250	£250	£250	£250	3,000
	Insurance	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	1,200
	Stationery, postage & Printing	£2,000												2,000
	Staff costs : Core	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	300
	Staff expenses and training	£1,361	£1,361	£1,361	£1,361	£1,361	£1,361	£1,361	£1,361	£1,361	£1,361	£1,361	£1,361	16,328
	Volunteer expenses and training	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	600
	Professional and accountancy fees	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	600
	Repairs & Maintenance	Post renovation												
	Security alarm and other contracts	£300	£300	£300	£300	£300	£300	£300	£300	£300	£300	£300	£300	3,600
	Refuse Collection	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	300
	Membership fees	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	300
	Cleaning materials	£500												500
	Misc	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	300
	Inflationary rise	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	1,200
	<b>Total Overheads</b>	<b>£5,961</b>	<b>£2,511</b>	<b>£2,511</b>	<b>£2,511</b>	<b>£2,511</b>	<b>£2,511</b>	<b>£2,511</b>	<b>£2,511</b>	<b>£2,511</b>	<b>£2,511</b>	<b>£2,511</b>	<b>£4,011</b>	<b>35,078</b>
<b>Operating Profit</b>	<b>TOTAL PROFIT/LOSS</b>	<b>-£3,501</b>	<b>£2,924</b>	<b>£3,524</b>	<b>£3,024</b>	<b>£3,524</b>	<b>£3,024</b>	<b>-£371</b>	<b>-£296</b>	<b>£204</b>	<b>-£296</b>	<b>-£296</b>	<b>-£1,796</b>	<b>9,672</b>
<b>Revenue Grants</b>	And fundraising	Fundraising events												
		£2,500												2,500
<b>Operating Cash Flow</b>														
	without grants	-£3,501	-£576	£2,948	£5,972	£9,497	£12,521	£12,150	£11,855	£12,059	£11,764	£11,468	£9,672	9,672
	with grants	-£4,501	£2,348	£6,472	£8,997	£13,021	£15,545	£11,780	£11,559	£12,264	£11,468	£11,172	£7,877	12,172

