



Thurso Community Development Trust

BUSINESS PLAN

SOCIALLY GROWING HUB & GREENHOUSES

Joan Lawrie
JANUARY 2021

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1. EXECUTIVE SUMMARY

Thurso Community Development Trust seeks with capital investment of £122,000 to form a trading entity, 'Socially Growing Hub & Greenhouses' securing the Thurso Greenhouses Complex from Highland Council as a Community Asset Transfer and also a 'hub' space in Thurso Town Centre, 100m from the Greenhouses with community spaces, office for the Trust and a Zero Waste Refill Store to generate income and assist the Thurso Community in reducing their carbon footprint.

Socially Growing Greenhouses & Hub is expected to grow enterprise revenue of £20,000 in Year Two to £60,000 in Year Three through scaling up the enterprise to have impact regionally and nationally. Year One figures are supported by initial capital investment and loan funding of £122,000.

Net profits are anticipated to be in the region of £40,000 annually following start up and will be reinvested in the community of Thurso.

The Hub and Greenhouses will:

- Provide an independent income stream
- Provide support and services to mitigate against the climate emergency
- Provide training and employability for young people

SUMMARY POINTS FROM THE BUSINESS PLAN

- A Social Enterprise which is focussed on growing, climate conscious produce and products
- Act as a facilitator to encourage greater food production and entrepreneurship throughout the area.
- Possesses the capability to scale up
- Surplus profits reinvested in the community

2. INTRODUCTION

Thurso Community Development Trust formed as a steering group of member of the Thurso community in January 2018, following which a legal structure of a Scottish Charitable Incorporated Organisation (SCIO) was registered in February 2019.

The Trust aims to make Thurso a better place to live, work and visit for all through community-led sustainable development. Strong within the ethos of the Trust is that all projects, initiatives and developments by the organisation are only carried out only where there exists strong evidence of community need. The Trust is an anchor organisation for Thurso, where possible assisting other community organisations and individuals to reach their full potential.

In a relatively short space of time the Trust has achieved a great deal from its work including the projects Thurso Grows, Covid-19 Community Support Discover Thurso and Love Local, Love Thurso. It also has ownership of the Thurso Harbour Public Toilets and runs a Community Larder, 'The Sharing Shed' at Thurso Youth Club.

The work of the Trust to date has mainly been charitable and grant based. Post Covid-19 and as part of the Community Recovery Plan for Thurso there exists an impetus to move to an enterprising approach by developing a diversified income streams from which profits generated can be used for further community benefit.

This plan therefore outlines the vision for Thurso Community Development Trust to move towards the formation of an enterprising and trading Community Benefit Society (BenCom) through income generation from commercial growing by redeveloping the Thurso Greenhouses Complex and the development of an associated town centre presence which will act as a small Community Hub, Zero Waste Refill Shop and Community Climate Advice and Engagement Centre.

THE PROJECT

Thurso Community Development Trust intend on securing a Community Asset Transfer of the Thurso Greenhouses Complex from Highland Council to form a local commercial growing facility specialising in the supply of vegetables, plant and trees to local hospitality businesses, community growing projects and the wider public. The Greenhouses Complex will also act as a training facility for disadvantaged young people giving them life, employability skills, growing and horticulture along with fostering an entrepreneurial spirit in them with the outcomes of getting them into growing/horticulture/land and climate based employment or for some forming their own enterprises to build resilience, the green economy and economically develop the wider Caithness area and community. We would also have an events space and be looking to deliver workshops and events to the local community and community groups on how to get started with growing and other resilience type activities including teaching them how to cook and grow and recycle and upskill. We hope eventually to also house a Tool Library within the complex and certainly a community store of shared resources for groups e.g. Marquee, Event Shelter, PA etc. Any surplus food would also be made available to the Community via the Sharing Shed and other schemes.

Alongside the Greenhouse Complex the Trust plans to open a hub in Thurso Town Centre from which our staff will be based and allow them to also work on Town Centre Regeneration Small workshop and event space will be provided within the Hub to help the community in the recovery from Covid-19 to reform social bonds and combat social isolation. Workshops, events and groups will be based in the hub with a particular focus on the circular economy and zero waste but will also supply space and staff to other groups based on community need. To support this town centre presence income generation

will be provided via provision of a Zero Waste Refill Shop. Produce from the Greenhouses can be sold here direct to customers and the provision of a shop such as this will assist the community in reducing plastic waste and contribute to our communities responsibility to hit net zero by 2045.

- A self-sustaining social enterprise, 'Socially Growing' in the Greenhouses and Hub space.
- Socially Growing Hub & Greenhouses
- Growing food, growing people, growing community, growing resilience and growing connections.
- Training programmes for disadvantaged young people, volunteers and those seeking to develop skills in climate, growing, land based skills and circular economy
- Provide an information point for those looking for advice on climate mitigation and education.
- Provide events and workshop space to combat social isolation

VISION

Our vision is for Thurso is a community where all members and sections of the community are encouraged to think big and contribute to active involvement in local decision making. An ambitious, creative, healthy, active, empowered and environmentally sustainable place rooted in kindness and trust with a thriving local economy and community facilities which create an extraordinary and secure legacy for future generations.

VALUES

Community - We are community focused in all that we do. Our projects are built on the views of our community and responsive to identified community needs.

Collaborative - We will work with the Thurso Community, fellow third sector, voluntary and statutory organisations collaboratively providing the Thurso Community with a voice and supporting organisations and community members.

Transparent & Professional - We are fully transparent in all our activities, consultations and projects. We set a standard in professionalism in our activities.

Inclusive - We seek to include all member of the Thurso Community and seek to ensure that inequalities are reduced. We want all members of the Thurso Community to feel empowered, included, resilient and safe.

Kind - Kindness matters, we want to see a Thurso Community that is the kindest in Scotland. Which values all of those living and visiting Thurso and where people are supported to realise their potential.

Environmental - We build environmental considerations into all activities and lead by example in forward thinking environmental plans.

Sustainable - We seek through our projects, activities and initiatives to become a sustainable organisation with a focus on enterprise to reduce reliance on grant funding

BUSINESS OBJECTIVES:

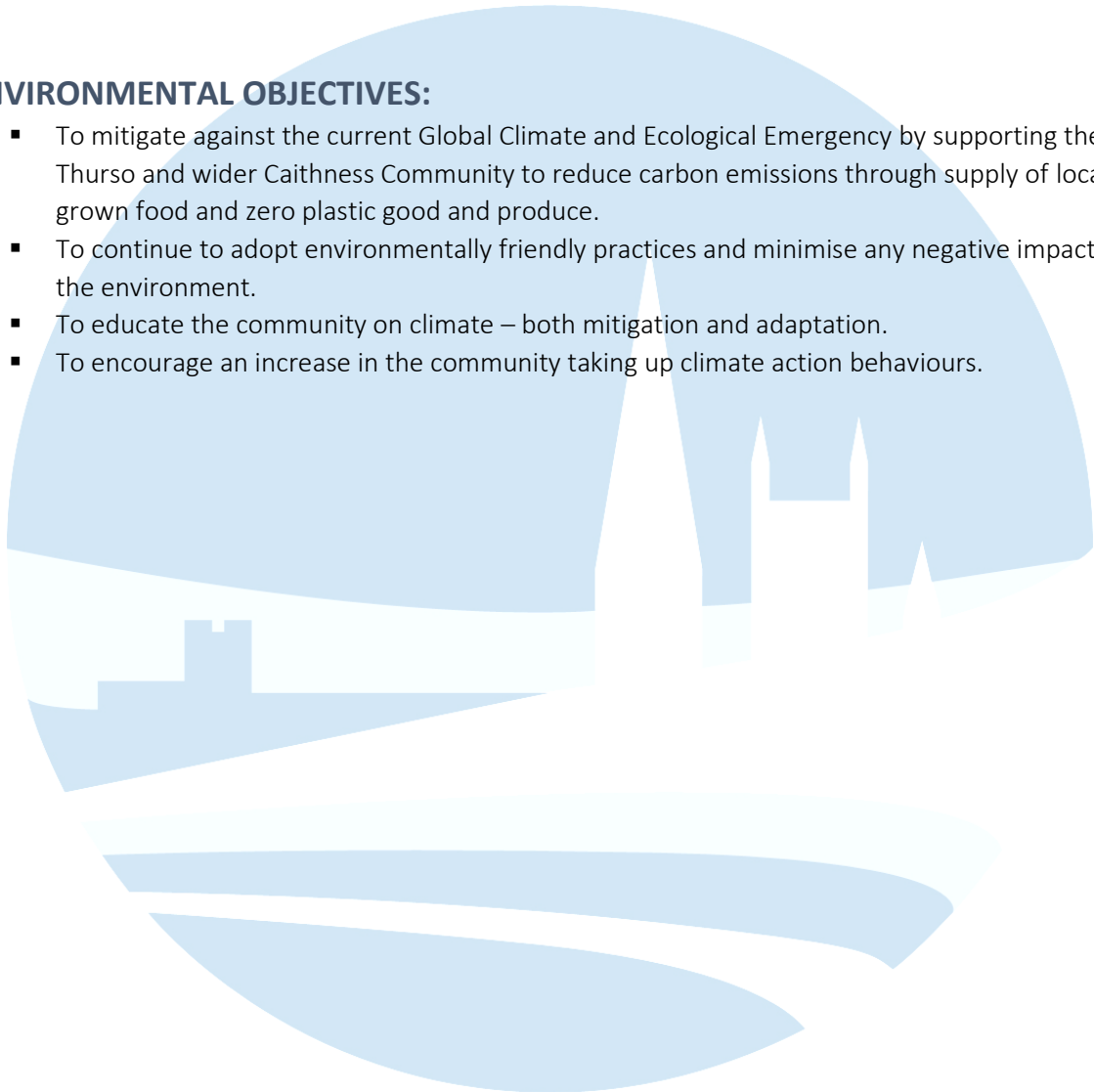
- To make a long-term sustainable organisation achieving an annual surplus for investment in the community, it people and environment.
- To offer the opportunity of purchasing locally grown organic food and plants to our community and communities further afield
- To return a surplus per annum of circa £40,000 from the 'Socially Growing Hub & Greenhouses'
- To offer event and workshop spaces which are self-sustaining and offer training and support to similar enterprises to grow economic resilience and diversity.
- To improve and support our tourism industry and promote town centre regeneration.

SOCIAL OBJECTIVES:

- To provide opportunity to those aged 16 – 26 years in the community for training in growing, horticulture, land and climate based social enterprise to empower them towards new Start Ups or further employment opportunities.
- To empower the local community through the membership owning and managing assets and facilities and ensuring an open and fair structure that reflects community ownership.
- To provide access to events, activities, training, education, informative and provide fun to the local community.
- To build community connections, resilience and cohesion.

ENVIRONMENTAL OBJECTIVES:

- To mitigate against the current Global Climate and Ecological Emergency by supporting the Thurso and wider Caithness Community to reduce carbon emissions through supply of locally grown food and zero plastic good and produce.
- To continue to adopt environmentally friendly practices and minimise any negative impact on the environment.
- To educate the community on climate – both mitigation and adaptation.
- To encourage an increase in the community taking up climate action behaviours.



3. DEVELOPMENT STRATEGY

In the 3 years since forming the organisation has grown exponentially. In Year One of operation the turnover of the Trust amounted to the region of £160,000 and year end in March 2021 is likely to see a projected turnover of £300,000. Of this turnover approximately 15% is earned income through a diversified portfolio of income generation. However, this still represents for a social enterprise a reliance on grant funding. The development therefore of Socially Growing is rooted in firstly solving social and environmental issues within the community but secondly represents opportunity for the organisation to decrease reliance on grant funding and develop strong diversified income streams.

SOCIALLY GROWING GREENHOUSES

Thurso Community Development Trust has had ownership of the Thurso Grows Community Garden in Falconer Waters Court, Thurso since 2018. In early 2019 the garden was funded by the Scottish Government Climate Challenge Fund. Complete landscaping and redevelopment took place of the Garden site including the installation of a small Polycrub. In two growing seasons, both challenging the space has flourished and is productive with crops.

The Garden will remain as a charitable activity and space to offer green health activities and communal growing. While activity here has been funded an income has been generated in the region of £5,000 through 2020 and demand is greater than supply with Hospitality and tourism businesses requesting supply along with wholesale and retail customers. It is not possible to address demand in the limited space particularly 'hot house' growing of the gardens.

The current Thurso Greenhouses complex is redundant and no longer in use by Highland Council. The Terms of the deeds of such refer to the site having no other usage other than for community benefit and no other building development can take place on the site. They represent an ideal opportunity to form a thriving social enterprise based on 'hot house' growing for hospitality, wholesale and retail supply. Community Growing and gardening are a fast growing sector in Scotland as we attempt to mitigate against climate change. Socially, young people in Thurso have a lack of training opportunities and the area suffers from a lack of entrepreneurial skilled people to take up opportunities that could arise in land management, food production and climate based businesses as we seek to have greater resilience to the impacts of climate change. The Socially Growing Greenhouses therefore offer a unique and prime opportunity to develop a social enterprise which meets the needs of the community, offers training and skills development along with the potential to vastly scale up to meet needs regionally and nationally.

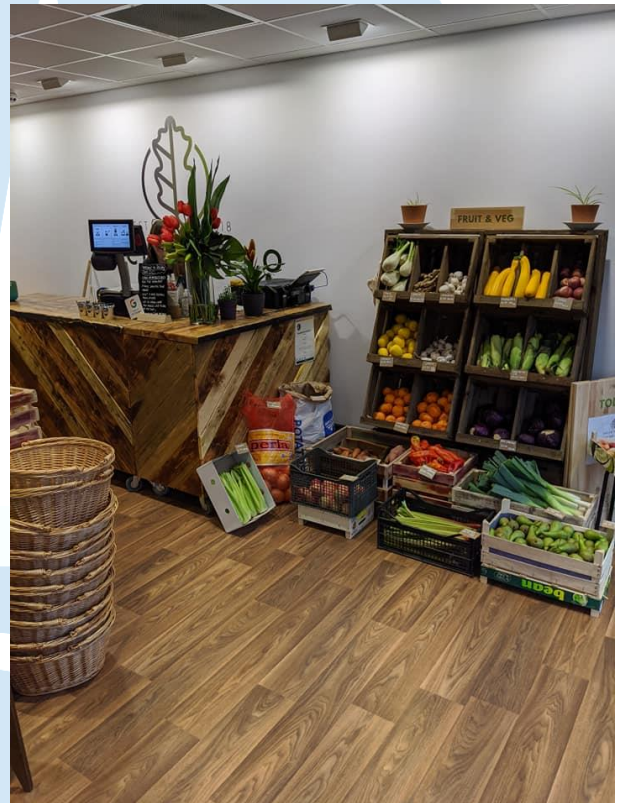


The current flourishing Community Garden alongside the potential of the extensive Greenhouse complex.

SOCIALLY GROWING HUB



Proposed Socially Growing Hub and existing shop space on Ground Floor to be used for shop and small workshop space.



Images of similar style of shop which illustrates the style and aspiration proposed for the Socially Growing Hub.

Zero Waste and plastic free cleaning and household items have been a source of income generation over 12 months for the organisation. Items are popular and regularly sell out when available at market events and via the website. Covid-19 has somewhat put a halt to sale of the goods but the social enterprise is confident that within a shop space the product lines will have greater impact.

The Socially Growing Hub is intended to be a multi-use building. The Trust offices will be situated on the second floor with space for desk rental as a co-working space for predominantly other social

enterprises and third sector organisations. Also on the second floor is a small quiet room which could be utilised as a private meeting room or mental health safe space. The room has its own stairway and access point which is discrete from a large alleyway at the side of the building. The third floor will be utilised as a storage space for the organisations own equipment and will also house storage space for items which can be loaned as part of a community register.

The Shop space provides significant room for development with large facing windows and an area outside where during the summer months vegetables and produce can be attractively presented. It is in a prime location in Thurso Town Centre and aesthetically being in usage again by a shop space of quality will greatly improve the town centre in look and feel.

The style will be clean, crisp and contemporary and reflect the ethos of climate action through high quality use of recycled and upcycled shop fittings alongside a wall of gravity drop containers for dried food items. The raised platform area will and larger shop space will be used flexibly to accommodate workshop space. Workshop space (dependent on accessibility issues) will also be provided on the second floor as office space will be flexible and multi-use.

An initial stock investment in the shop of the Socially Growing Hub will see reinvestment on sale to greater product lines as market demand and need increases. It is the intention through marketing that the shop space becomes a 'destination shop' one through which promotion attracts visitors to the town drawn by the shop offering.

EVENTS

Within the Socially Growing Greenhouses complex exists one smaller pitched roof heated Greenhouse which sits apart from the rest as you enter into the facility. This space will be transformed into an Event Space for use by the Social Enterprise and available as a hire space for other businesses and organisations. The space will be warm, welcoming and cosy and fit the ethos of climate action by using recycled and rustic materials where possible. The space is ideal to be rented to businesses and organisations who are seeking unique venues e.g. Florists for flower arranging, artists and jewellery workshops. There is a growing demand in this sector for 'experiences' and the events space offers a unique venue.

Events, activities and workshops will also be held in the Socially Growing Hub, while the emphasis will be on climate action other small groups will also use the spaces as we build a programme of activities to reduce social isolation. Accessibility may be an issue, however where this is deemed to cause a barrier to those attending alternative spaces will be arranged in nearby locations such as Messy Nessy and North Coast Visitor Centre therefore utilising and supporting other local groups and businesses.

A strong track record already exists for the organisation in delivering these type of activities and having our own facilities will greatly increase our capacity to deliver.

Proposed events, activities and workshops include:

- Regular repair and reuse sessions giving training and support to repair electricals and clothing.
- Eco cleaning materials and toiletries
- Arts and crafts
- Growing and permaculture
- Social Groups – Men's Shed (using event space), Empowerment groups
- Climate Conversations

EDUCATION

Thurso and the wider Caithness area are experiencing depopulation with 21% projected by the mid 2030's. Youth out migration is a common issue. Where previously the impact of this was mainly felt by young people leaving the area for University and not returning, increasingly young people without that destination are leaving to find work. It is well documented in Locality Plans, Caithness Community Planning and accepted by both Highland Council and NHS Highland that Caithness is experiencing a mental health crisis. One of the key drivers behind this crisis is a lack of hope in young people who do not have positive destinations in life to aspire to.

Socially Growing Greenhouses and Hub aspire to fulfil development of our young people, we are not only growing crops, we are growing people. Traineeships, modern apprenticeships and voluntary opportunities to those young people and those who are long term unemployed will be offered via the Greenhouses and Hubs. We will offer a holistic training experience which as well as skills development in growing, retail, climate and land based skills will offer development of life skills, resilience and enterprise. Initially trainees will be recruited via Kickstart with more avenues being explored in development phase.

We will take our young people and those who are disadvantaged on a journey which promotes resilience within themselves and leads them to positive destinations. For some this will be securing full time employment, for others it will be discovering their entrepreneurial spirit and forming their own enterprises which we will support them in forming. We will grow people, grow resilience and grow enterprise.

CLIMATE CHANGE

Climate change is the biggest threat to communities across the world. A Global Climate and Ecological Emergency has been declared. Mitigating against climate change is often for the consumer confusing and daunting. Many products and services which market themselves to be more climate conscious are guilty of greenwashing. We have already established a strong skill set in climate education and skills development. Several of our staff are Carbon Literacy certified and trained with our Development Manager working towards accreditation of Carbon Literacy Trainer.

We will bring these skills to the Socially Growing Hub and Greenhouses in programmes of events and activities which assist all of the community including groups, businesses and individuals on how to be more climate conscious. Provision of information in reducing and recycling waste alongside activities and events to demonstrate climate friendly actions will be available.

ECONOMIC REGENERATION

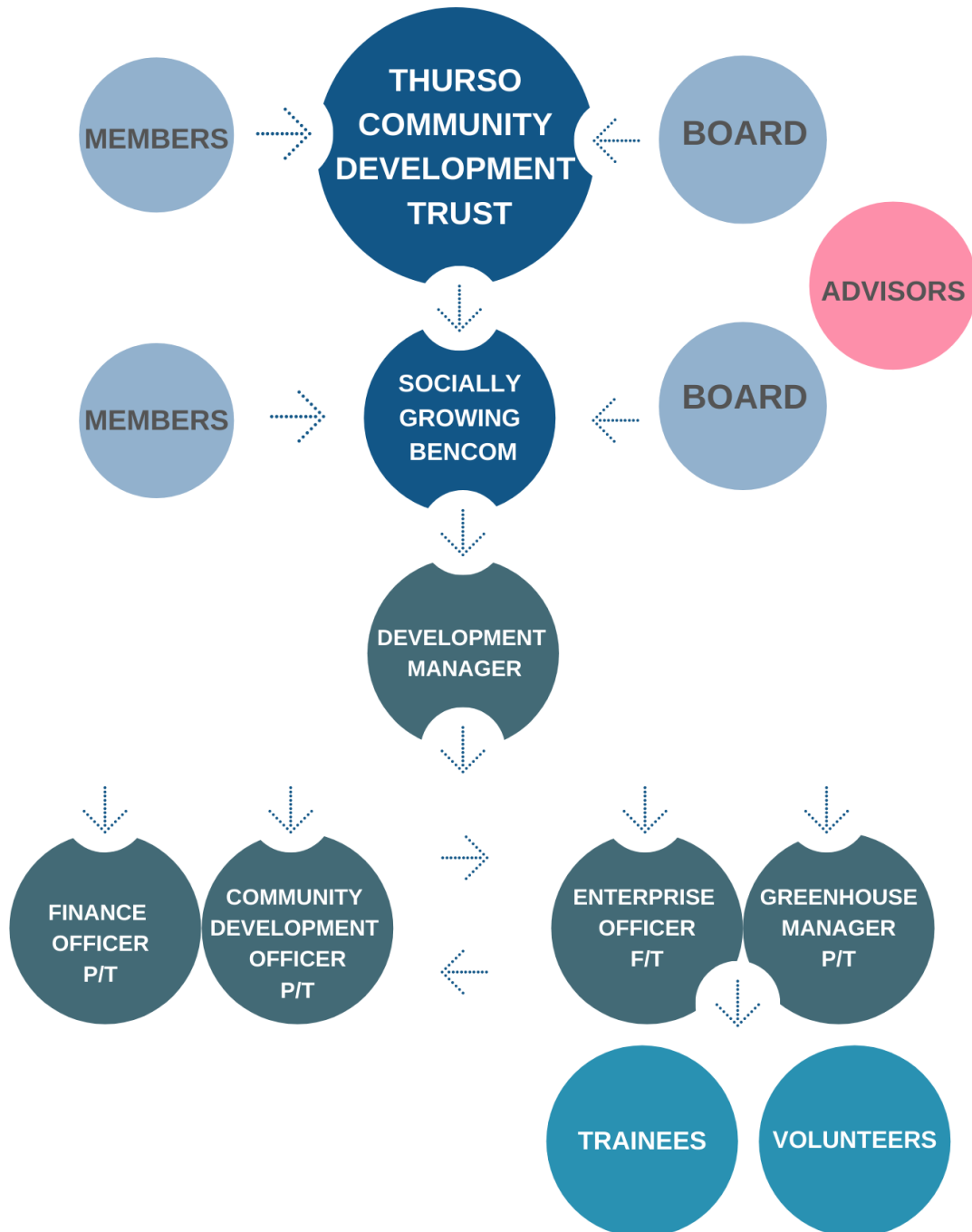
We are a strong supporter of local business and enterprise. Having a Town Centre location will enable us to work further with retailers and eateries in Thurso in the promotion of shopping locally and also developing the tourism offering of Thurso. The development of a currently empty town centre unit will provide much needed regeneration of the main shopping thoroughfare and due to the nature of the products and facilities on offer generate footfall through the town centre.

Through training provided in advance growing and permaculture greater strength will be given to those already growing and encourage others to take up this enterprise with an established route to market. Similarly local artisan makers will be approached and encouraged to take a zero waste approach to product development and have a route to market via the Socially Growing Hub.

4. BUSINESS STRUCTURE

In order to carry out sustained trading activity as required by a social enterprise which is seeking to build reliance from grant funding a trading entity will be formed in the legal structure of a Community Benefit Society with Thurso Community Development Trust being the controlling anchor of the social enterprise.

ORGANISATIONAL CHART



MANAGEMENT PROFILE

Board of Trustees

Chairperson

Helen Allan has over 40 years experience in CLD, has experience of working for both local authority and third sector organisations. Helen has also extensive volunteer experience and had held office bearer positions with Thurso Town Improvements Association and more recently Thurso Youth Club. Now retired Helen brings experiences of management, community funding, community engagement and community development.

Secretary

Andrea Wotherspoon is a Waste Management Assistant with the Highland Council, and has twenty year's experience of working for the local authority. She holds a degree in Economics, is a published writer, and has also volunteered with Hogmanay in Thurso, Caithness CAB, Cat's Protection and LGOWIT. She has experience of waste and eco issues (both local and on a wider scale), writing and editing, public speaking, awareness raising and community engagement. She is currently TCDT Board Secretary.

Treasurer

Carol Paterson, spent nearly 20 years in the Hotel and Catering Industry with the family business bringing in tourists from all over the world. She has worked full time volunteering with the Trust through the Covid19 Community Response with finance, admin and a various day to day duties. Carol is also a member of Reay Golf Club where she has held various Committee positions over the last 30 years. Carol brings experience in community fundraising, administration and finance and she holds various qualifications in business management.

Marketing

Marion O'Brien is an experienced Digital Marketing Professional for Caithness Chamber of Commerce. She holds a qualification in Events Management and has extensive experience in not for profit organisations as both a former employee of Caithness Horizons Museum & Art Gallery and as a volunteer for Thurso Town Improvements Association. Marion brings her experiences in community fundraising, marketing and community engagement to the Board.

Board Skills include:

- Extensive governance skills developed through combined experience of voluntary and community groups including Community Council and Highland Regional Council
- Energy development specifically renewables
- Finance
- HR
- Environmental research
- Fundraising
- Retail
- Project management
- Gardening and horticulture
- Practical skills such as painting, joinery and building
- Education and training development

STAFF

Development Manager

Joan Lawrie, Development Manager for the Trust holds first class honours in both BA(Hons) Child & Youth Studies and BSc (Hons) Sustainable Development. She is currently studying towards an MSc Sustainable Rural Development. Joan has extensive experience in the third sector through ten years of work for a Museum & Art Gallery where her remit included retail management, marketing, events and public programme along with life-long learning. She is also an experienced Financial Manager specialising in charity accounts. She assisted the Trust as a volunteer Development Officer for two years prior to becoming our full-time permanent manager in January 2020. Joan lives and breathes community development and social enterprise, has a particular fascination in Community Wealth Building and has completed numerous leadership courses via the Social Enterprise Academy, she is also an accredited CLD practitioner.

Community Development Officer

Zoe Mackenzie holds a degree in Textiles from Herriot Watt. Zoe has travelled extensively around the globe and is a member of various organisations and movements which promote inclusion, diversity, race relations and climate action. Zoe has extensive experience of both marketing and the third sector specifically care organisations. She came to the Trust initially as a Community Support Assistant during the first Covid-19 Lockdown where she has delivered tailored support, advice and compassion to those who were isolated and also delivered the Connecting Scotland Programme. Zoe now works on our programmes of wellbeing delivering programmes to support community cohesion and reduce social isolation.

Greenhouse Manager

Jill Lawrie (no relation to Joan our Development Manager) is our current Gardener for the Thurso Grows project and is currently volunteering as Greenhouse Manager while Socially Growing takes root. Jill has a background in education firstly for a College in the Borders where she taught land management and animal husbandry. Her passion in life, other than now growing, are Land Rovers and she is formerly the head instructor at the Land Rover experience. Jill, since landing in Caithness has retrained as a Gardener specialising in growing speciality vegetables. She is about to complete her qualifications with the Royal Horticultural Society.

Finance Officer

Sarah Finlayson has recently returned to Caithness to take up the position of our Finance and Admin Officer. Sarah has extensive experience of finance, document control and is a Sharepoint administrator. She is a qualified editor and proof reader.

Enterprise Officer

As yet unappointed and subject to securing grant funding. The role of the Enterprise Officer will be to manage the day to day shop and hub activity supporting volunteers and developing and delivering a training programme to trainees with the assistance of the Development Manager, Greenhouse Manager and Community Development Officer. The Enterprise officer will be responsible for stock, day to day management of the hub and also for marketing and information surrounding the project. Assisting the Development Manager to drive the project to scale.

PREMISES & LAND

SOCIALLY GROWING GREENHOUSES

A Community Asset Transfer will take place from Highland Council to the organisation of the Thurso Greenhouses Complex to become the heart of the Socially Growing social enterprise. The Asset Transfer request is for full ownership of the land and buildings which exist on the site. The site occupies an area of 428 m² in Thurso Town Centre and is a distance of 100m from the Hub site. As the site is redundant to Highland Council usage and its legal registration means no other development can take place on the site we are 100% confident that the Asset Transfer will be successful and will pass to the social enterprise for the nominal £1 fee. A valuation is currently taking place on the land and holdings in order for it to be recognised within the social enterprise assets.

SOCIALLY GROWING HUB

The Hub location is 100m from the Greenhouses and is a prime retail location in Thurso Town Centre. Split over 3 floors with two entrances and a garden space at the back of the building it is prominent within the town. An initial lease of 3 years has been agreed subject to the social enterprise sourcing the initial funding. The lease can be negotiated further. The Landlord is a local business owner and supports the work of the organisation. Small improvements require to be made to the premises but the majority of investment needed is moveable should the social enterprise move to larger premises on the creation of a community hub.

FUTURE DEVELOPMENTS

The social enterprise is currently investigating a town centre location from which to develop a large Community Hub. The feasibility for this building is yet unknown as this work has just commenced. Even if feasible there would be a development and build phase of approximately 4 – 5 years. It may be at this stage the Socially Growing Hub moves to this location however, it is felt that there is a lack of space for offices within the proposed Community Hub site and all space there would be favoured for community usage so the social enterprise will consider a purchase within 4-6 years of the Socially Growing Hub for permanent usage.

The Socially Growing Greenhouses have potential to expand into Orlig Street Gardens. Further feasibility and assessment would take place before making this expansion.

5. MARKET ANALYSIS

INTRODUCTION

The Climate Emergency has placed sustainability and localism in food production at the centre of the debate around food and therefore local food and provenance of food is increasingly at the centre of a consumers mind when purchasing. In parallel to this in the effort to be more environmentally sustainable consumers are looking to purchase items both food and other products with either no or minimal plastic. A recent report from Greenpeace illustrated that in the past 4 years Zero Waste Shops now number around 1,000 globally a rise from less than a dozen. The hashtag #ZeroWaste repeatedly doubles in levels of engagement on Instagram every 9 months.

Community consultation in Thurso revealed that 95% of respondents to a Climate Action Consultation would support and actively use a Zero Waste Refill Store. 97% of respondents would support the purchase of vegetable boxes and plants from a Growing facility.

See accompanying Community Consultation report for further analysis.

TRENDS IN SHOPPING

Zero Waste through refill facilities and plastic free items are a fast-growing market. The Guardian in 2019 termed the trend the “Zero Waste Revolution”. While the concept is not new and some would argue harks back to the old corner store from pre Second World War in the UK, consumer demand to return to this way of shopping is high due to the high profile impact of the danger of plastics in the environment.

For those shopping on a budget the concept also allows for only what is needed to be purchased rather than bulk purchases. Local food where possible is also of high demand. The consumer increasingly wishes to know the provenance of their food and again, where budgets are concerned the ability to purchase only what you need.

In terms of gifts and household supplies consumers are more conscious of the products that they buy in terms of both plastic and the impact that chemicals such as parabens can have on the environment. Trials of sales of eco waste and plastic free products sold by the Trust so far have demonstrated the demand. People locally want to understand the impact that they have on the environment and understand the range of products that could be available to them to reduce their carbon footprint.

TRENDS IN FOOD & GROWING

Trends in food undoubtedly are moving towards authentic local produce and understanding the provenance of food with support for local food growing. Hotels, Restaurants and Café's asked in the Caithness area all reported that if locally sourced vegetables particularly those which are not grown here to high levels were available, they would all purchase from a grower. The tourism profile of those visiting the North of Scotland of aged 35 and over, independent income, professionals seeking quality supports a wholesale shift to localism in food and supporting local food producers.

Locally it has been demonstrated successfully in the work of Thurso Grows, our community growing project that demand outstrips production for locally grown food. Highland Good Food Network and the

Highland Council Food Growing Strategy support this. The Climate Emergency means that a large shift will be required to be made in Scotland to locally grown food and that demand exists for the product.

Moving away from grown food as a product, trends in vegetable growing are evident with both local residents and from those further afield. Recognition of community growing and the benefits to both create resilient communities and to health and wellbeing are a strong trend throughout Scotland with community growing projects now forming in most towns and villages. Community groups, development trusts and voluntary organisations have a trend towards buying 'social' and supporting those who are generating wealth for their communities. This is a growing market which we plan to tap into as both individuals, businesses and organisations seek to buy 'social' in parallel with trends towards Community Wealth Building.

EVENTS, ACTIVITIES & EDUCATION

The local community are increasingly interested in climate action and are looking for information and support in how they can make personal changes to mitigate against it. In addition to this they are seeking different activities to connect to other people in the community. The Thurso Grows project supported by the Climate Challenge Fund has commenced this activity locally and the Hub and Greenhouses will add an additional dimension to this. Interest in courses from advanced permaculture to simply growing vegetables in a simple garden patch is high. Trials of workshops which ranged from recycling to creating environmentally friendly toiletries were oversubscribed and could have been run four times over. Online workshops recorded during Covid-19 on how to celebrate a Zero Waste Christmas have received social media impressions of 20,000 engagements and are still rising.

A workshop held in 2019 (pictured below) ran over a weekend to educate on building a Cob Oven. 9 attendees paid £150 each for the weekends pleasure of trampling clay! Yet evaluation and demand suggest this is not a one off and that there exists extensive demand for this and other workshops.



Group of attendees on Cob Oven Course – Thurso Grows Community Garden

6. SALES AND MARKETING STRATEGY

The Socially Growing Greenhouses and Hub will be places of quality which represents the values of the Trust. Community will be represented by involving our community in what we do and seek to achieve with an emphasis in our marketing that by purchasing from us the consumer is benefiting our Thurso Community. Kindness is represented in the reinvestment in our community and our young people, training them holistically to not only survive in life but to thrive. Collaborative, we will work with our community both businesses, organisations and individuals to develop the social enterprise and meet the needs of all sectors of the community. Inclusive by including all, those who wish to train and volunteer with us and those who use our services. Environmental and sustainable are at the core of the ethos of the Social Enterprise.

Socially Growing will grow plants, food, social connections and it will grow awareness of the climate emergency and how our community can grow their skills of resilience as we seek to mitigate against it. Growing is not just about food, we are growing community and our people.

The key therefore to our sales and marketing strategy is an emphasis on growing community, growing resilience, and growing quality. We will use clean, crisp marketing with an emphasis on place and social connections and enterprise. We will seek to be warm, inviting, knowledgeable and welcoming to our customers, visitors, volunteers and community members. We will grow, educate and scale up for the benefit of our community.

MARKET EXPANSION

Entry into the local market is already established via sales of Zero Waste Products via the Trust website. Entry into the supply of vegetables has already been established directly to community individual customers through piloting a pop up market during Summer 2020.

However, we are seeking to make significant expansion of both via establishment of the Socially Growing and the social enterprise has the capacity to demonstrate significant market expansion and scalability.

PRODUCTS

The emphasis on growing and products will be always of an environmentally sustainable nature. Where possible and where displacement does not occur we will source locally and also for food as with how we grow, all items will be organic. We will ALWAYS make an effort to avoid stocking local products which are stocked in other stores.

Socially Growing Hub products include the following:

- Dried food – flour, beans, lentils, spices, cereals, pasta, rice
- Caithness, Highland and Scottish food products (without displacement to other Thurso Traders) which have no plastic packaging.
- Vegetables and salads grown in the Socially Growing Greenhouses and sourced from local small food growers where no displacement exists.
- Environmentally friendly toiletries and cleaning products with an emphasis on refill stations.
- Zero Waste and plastic free household products including containers for refill.
- Zero Waste and plastic free quality gifts.
- Ranges of plant based fresh products and confectionary.

Socially Growing Greenhouse products include the following:

- Mediterranean style vegetables and salads e.g. lettuce, herbs, tomatoes, courgettes, peppers, chilli's for both the retail and wholesale customers
- Products to support organic growing including seeds from our own growing
- Plants and seedlings for retail and wholesale customers
- Fruit bushes and trees for retail and wholesale customers
- Vegetable boxes weekly subscription for retail customers
- Growing to order of certain varieties to match local Hotel and Restaurant demand
- **Note: to avoid displacement we will not be cultivating fruit bushes to ripen, sales are of seedling and early plants for home/garden growing.**

Events and Activities income includes the following:

- Room Hire Rental of the Event Space in the Socially Growing Greenhouses complex.
- Room Hire Rental in the Socially Growing Hub.
- Training courses in permaculture and growing skills from beginner to advanced.
- Training courses in having a Zero Waste lifestyle from toiletries to upcycling and recycling clothing.

Other Services/Products

As an initial pilot scheme a Reuse/Repair session will be held monthly providing the opportunity for the community to learn how to repair basic electrical items rather than them going to landfill and similar for clothing.

The Socially Growing Hub will have a range of uses in addition to the shop space as space can also be allocated to services which help to reduce social isolation. A small space at the rear of the second floor with its own entry and exit can also be used as a wellbeing safe space/quiet area by members of the community.

Rental of desk space can also be made available to those who wish to 'hot desk' and will be preferential to other third sector organisations. Due to the nature of how Trust staff currently work a dedicated office is not specifically required as ample storage is given on the third floor to for files, equipment and personal items. The Trust Office currently held operates as a co-working space and it is the intention that the new office will operate in the same way.

Events feature heavily and a town centre location enables the organisation to take a keener part in events, festivals and celebrating the town centre. It is possible that income will also be generated from these activities.

PRICING

The pricing for products from the Socially Growing Hub and Greenhouses will be moderate. In the main it is anticipated that sales from the Greenhouses will be mainly for the wholesale market. Sales of plant are difficult to articulate as if only analysing the cost from seed to crop the mark up reaches in the 1000''s of percentage points. The cost is in the labour, skills and time to grow.

Products in the Socially Growing Hub are easier to identify straight line mark up and this will be no less than 50% for wholesale sourced products such as dried food but to give an advantage and support local producers and artisan makers the mark up will be no more than 35%.

PLACE

The Socially Growing Hub will reflect in its appearance the ethos of the social enterprise in using within its fit out reclaimed wood and upcycled and recycled shop fittings with the addition of the new wall of gravity drop containers for refill products. The décor will be clean and crisp and also include an information point for customers to discuss any waste or climate action activities.

The Socially Growing Greenhouses will be more operational as a growing facility however, the event Greenhouse will be warm, welcoming and inviting to participants taking part in training courses and will reflect the ethos of climate action with refurbished and recycled items.

Both facilities will represent place in line with the Trust's strategic theme of placemaking.

PROMOTION

The organisation thus far has established a strong online presence through the use of social media and digital content. Promotion for Socially Growing will build on this success and will enable the social enterprise to increase scale giving both a regional and national presence. Socially Growing will also act as an information service for those wishing to commit to climate action locally and this gives a unique method of marketing locally the social enterprise with potential to scale up further.

Print Media

A range of print materials will be produced which give advice guides on climate action (using recycled paper!), local newspapers including a monthly column on climate action. Print media advertising in publications relevant to growing to scale Greenhouses products.

Broadcast Media

Caithness FM and where applicable MFR Community Bulletins.

Social Media

Facebook, Instagram and Twitter will be established for Socially Growing and endeavour through these networks to reach a regional and national audience. The intention is for the Hub to be a Destination Store and the Greenhouses to reach a national audience so we will work to scale on these to attract a wide audience.

Online Media

A website will be established with Ecommerce capabilities.

We will also establish a presence on Buy Social Scotland, a website marketed nationally for those wishing to purchase products from social enterprises across the country.

Existing and new networks

Social enterprises are booming across Scotland as we move towards the circular/green economy and Community Wealth Building is established throughout local authority areas. Social Enterprises, Development Trusts and Community Organisations buy from similar. An example of which is the growth of Polycrub in Shetland. We will use existing and new networks to market Socially Growing to similar organisations and individuals.

DESCRIPTION OF TARKET MARKET SEGMENTS

There is a largely untapped market for those interested in the supply of products that the Socially Growing Hub and Greenhouses will provide. There is currently no social enterprise operating in Scotland that specialises in the sale of organic plug plants to the wider market.

The market can be divided into the following segments:

Local

- Those who are already climate action conscious.
- Those looking for specialist food products.
- Families and individuals seeking to support local.
- Those shopping on a budget and wishing to buy only what they need.
- Those seeking to learn and develop new skills and connect socially.

Visitors

- Climate conscious visitors to Thurso.
- Those drawn to Thurso via 'destination shop' social media activity.
- Those who wish to support social enterprise and buy socially.

Regional and National Market

- Community enterprises, local food community gardens.
- Those wishing to buy social.
- Those wishing to buy Zero Waste.

CUSTOMER BENEFITS

There exist overt benefits to customers in supporting Socially Growing which are clear and help position the social enterprise within the market place.

- Good quality, organic produce usually not available from local food producers locally due to the climate of North Scotland.
- Good quality, organic hardened and hardy plug plants and seedlings from a local nursery which will thrive in southern climates due to having been hardened in our harsher environment.
- The opportunity to commit and contribute towards mitigating against climate change by buying food with low carbon miles and which is plastic free.
- Avoiding plastic when purchasing.
- Supporting local producers and the community by making purchases from which profit is reinvested locally.
- There are very few if any direct competitors locally in the market place.
- The opportunity to develop skills and education.
- The opportunity to connect socially with others in the community.

COMPETITION

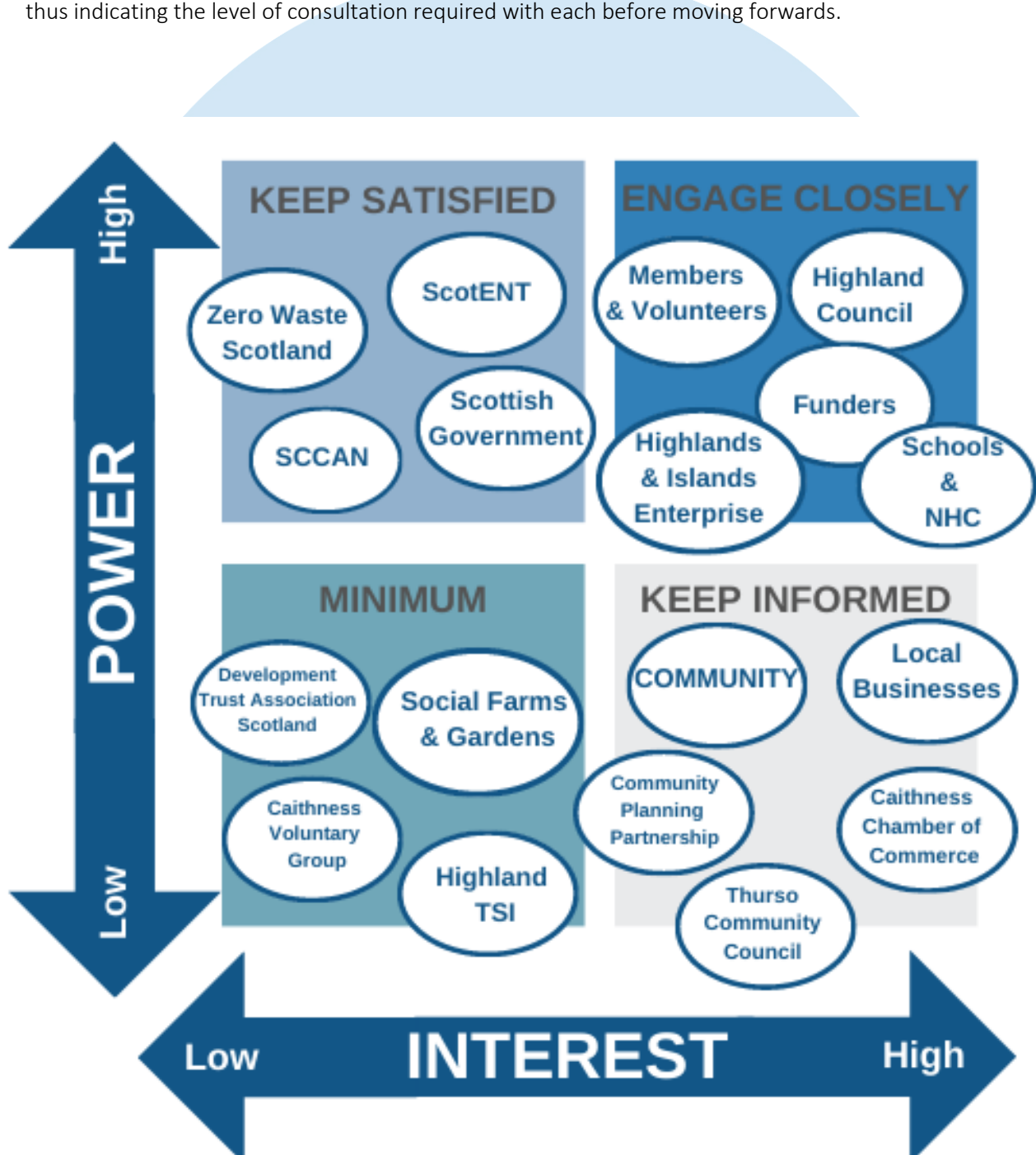
Due to the nature of the social enterprise the business will differ significantly from any other business felt to be close to a competitor. The ethos of the social enterprise is not to compete in any way. Displacement has been carefully considered in the non-activity around root vegetables as we can support local suppliers by purchasing instead from them and also that no local produce will be stocked which is readily available elsewhere. The social enterprise is intended to complement and collaborate with local businesses.

7. STAKEHOLDERS

The move to set up a Social Enterprise will inevitably involve Stakeholders – those people who have a strong connection, interest or influence in relation to Socially Growing and Thurso Community Development Trust. What follows is an attempt to identify who the stakeholders of Socially Growing Hub & Greenhouses are. And how the move to setting up a Social Enterprise which is managed by Thurso Community Development Trust will be affected.

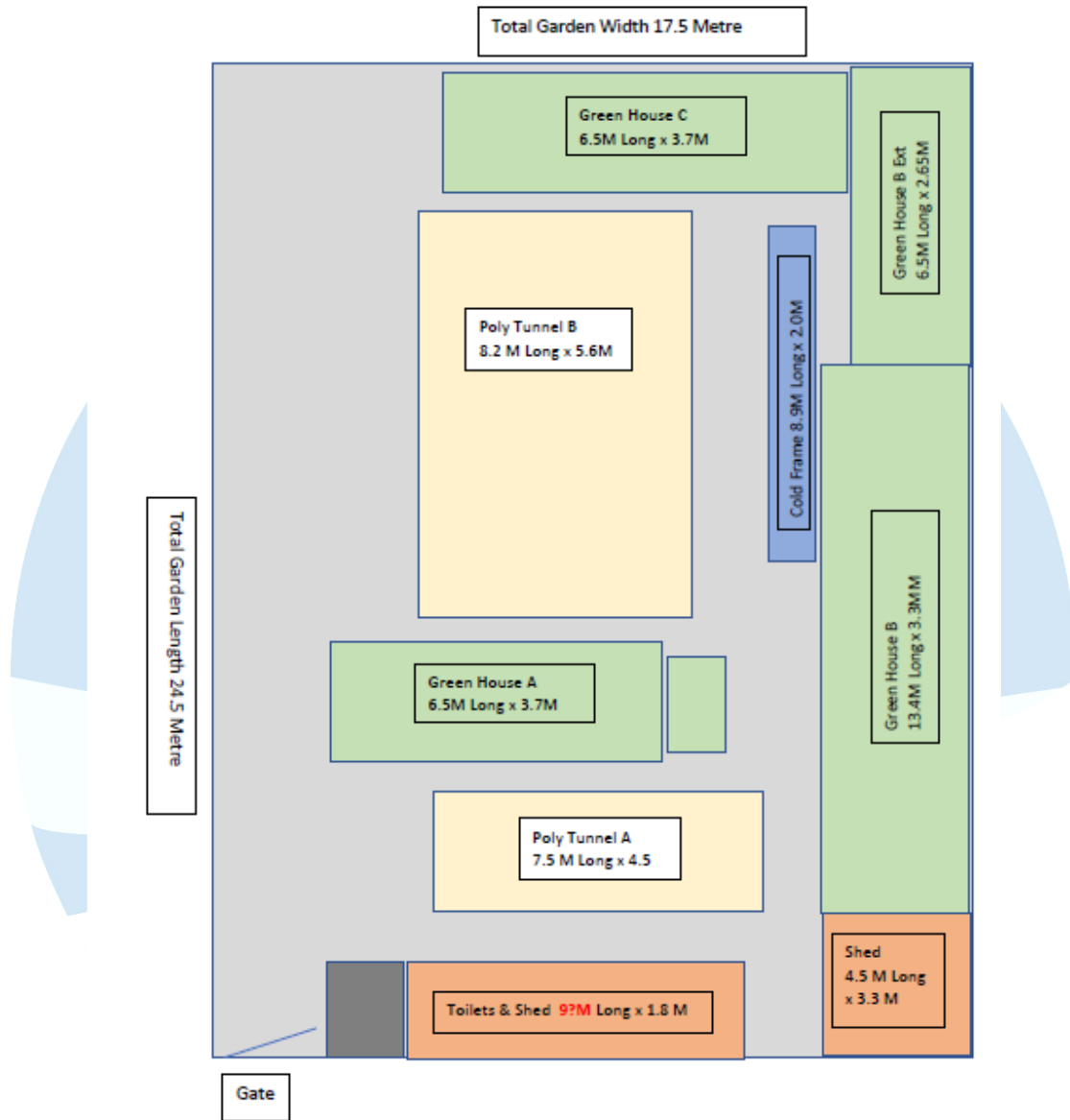
Those individuals and groups who have been identified as stakeholders are shown below.

The table below analyses, for each stakeholder group, what their involvement with Socially Growing is; what interest they may have in the social enterprise; and what influence each stakeholder might have, thus indicating the level of consultation required with each before moving forwards.



8. OPERATIONAL PLAN

SOCIALLY GROWING GREENHOUSES PREMISES



- Greenhouse B can be made operational within days of Community Asset Transfer. Highland Council have confirmed that as soon as agreement is made by the Communities Committee legal right to occupy will be granted.
- Greenhouse A will become the Events Space.
- The Shed adjacent to the toilets will become the Mushroom Shed. Shitake and Oyster Mushrooms being a high value quality food produce.
- Shed to end of Greenhouse B will be used as a Tool Store.
- Greenhouse C is currently derelict and will require significant work to establish again.
- Polytunnel A would be functional however, it would be better to replace due to age.
- Polytunnel B has only frame and will be removed and replaced.

STAFFING

While the site is partially under development the Greenhouse Manager will job share a 25 hour per week post between Community Garden (15 hours, funded via separate grant) and devote 10 hours per week to the Greenhouses growing management until timescales for completion of development are concluded in November 2021. At this point they will be employed on a permanent basis as Greenhouse Manager 25 hours per week.

Assisting the Greenhouse Manager in the shared role will be 2 Kickstart Trainees at 25 hours per week. These roles are fully funded through the Department of Works and Pensions. The Trust anticipates having Kickstart trainees available in six month blocks commencing from March/April 2021 who will initially be allocated to Trust activities in the Community Garden before moving onto supported training in the Greenhouses.

It is anticipated that further training schemes will be established in the six months of development phase by the Enterprise Officer and Trust Development Manager.

REGISTRATION

The Socially Growing Hub & Greenhouses will both be registered as a food business with Highland Council.



SOCIALLY GROWING HUB PREMISES



- Lower Ground Floor to be utilised as the Shop space with storage available in the Rear Store.
- The Rear Store will also have kitchen units added with tea/coffee making facilities.
- The raised platform area and main shop space will be flexible to allow for in house workshops.
- The second floor will be used to accommodate all staff of the Trust. A large open plan space will enable hot desking and a co-working space with ad hoc desk space hire available.
- The rear office on the second floor has its own access and stairway and could be used as a quiet room and also a safe space. It can also house confidential meetings and sessions with members of the community.
- The large third floor will be utilised as storage space for equipment. E.g. Arts & Crafts and files.

STAFFING

The Enterprise Officer will mainly oversee the day to day running of the Socially Growing Hub. This member of staff will co-ordinate volunteers and trainees and existing staff to ensure that the shop space is covered. It is anticipated that shop opening hours will initially be Tuesday through to Saturday from 10am – 5pm. Where additional cover is required the Trust Staff will step in to manage the space.

SYSTEMS AND CONTROLS

The Board of Trustees assisted by the Development Manager have the responsibility for ensuring the implementation of all company and organisational policies. In Operations the Enterprise Officer will take the lead on stock control and inventory. Ordering and finance functions will have the assistance of the Finance Officer and overall oversight of the Development Manager.

9. LEGAL AND POLICY ISSUES

The current constitution of Thurso Community Development Trust was ratified in February 2019 and registered with the Office of the Scottish Charity Register (OSCR). The Trust are a two tier Scottish Charitable Incorporated Organisation (SCIO) registration SC049082 meaning that the Membership is ultimately the controlling party of the organisation with a Board of Trustees elected from within said Membership to represent the community. A defining quality for Membership and ultimately election to the Board of Trustees is that residence within the community of Thurso as defined by postcode and within the Thurso Primary School catchment area aligned by Highland Council.

MEMBERSHIP

(Constitution 2019)

Membership Categories:

Voting Members

- Ordinary Members
Those over the age of 18 years and residing in the Thurso Community.

Non-Voting Members

- Associate Members
Those over the age of 18 years and although not residing within the Thurso Community support the general aims of the Trust.
Businesses and organisations either within or outside the Thurso Community who support the general aims of the Trust.
- Junior Members
Those outside or within the Thurso Community who support the aims of the Trust.

Membership is open to all without barrier, there is no application or expulsion process and no fee to join as a Member of the Trust.

COMMUNITY BENEFIT SOCIETY

In order to carry out sustained trading activity the Trust is required to form a trading entity. In prior consultation with the Community Ownership Support Service (COSS), Development Trusts Association Scotland (DTAS) and Community Shares Scotland it has been determined that the most suitable legal entity will be to form a Community Benefit Society (BenCom).

The purpose of a community benefit society is to serve the broader interests of the community, in contrast to co-operative societies that serve the interests of members. The 2014 Act requires a community benefit society to “carry on a business, industry or trade” that is “being, or intended to be, conducted for the benefit of the community”.

A Community Benefit Society (BenCom) is regulated by the Financial Conduct Association and akin to all other Trading entities requires regular reporting to Companies House. The benefit to the Trust in forming a Community Benefit Society rather than just a Trading Entity is that greater transparency is given to trading activities and the BenCom is owned and managed by the community and its members. A hybrid model of BenCom will be founded with Thurso Community Development Trust and its Members and Board of Trustees being the controlling anchor of the BenCom.

The four characteristics of a Community Benefit Society:

PURPOSE

The FCA says that “the conduct of a community benefit society’s business must be entirely for the benefit of the community.” There can be no alternative or secondary purposes, including any that may preferentially benefit the members.

MEMBERSHIP

In common with all societies, community benefit societies normally have members who hold shares and are accorded democratic rights on the basis on one-member-one-vote. The FCA says “it is not usually appropriate for a community benefit society to give any particular group of members greater rights or benefits, because the society must be conducting its business for the benefit of the community. So, for example, we would expect to see community benefit societies run democratically on the basis of one-member-one-vote.” Membership will be established within the community of Thurso on the same basis as membership of the Trust. The Controlling Anchor of Thurso Community Development Trust shall retain 25% share of the votes cast and an Executive Board will form voted on by Members with the Members of the Trust Board retaining a quarter of seats.

APPLICATION OF PROFITS

Any profit made by a community benefit society must be used for the benefit of the community. Unlike a co-operative society, profits cannot be distributed to members of a community benefit society. Interest on share capital is an operating expense and should be subject to a declared maximum rate.

USE OF ASSETS

Community benefit societies must only use their assets for the benefit of the community. If a community benefit society is sold, converted, or amalgamated with another legal entity, its assets must continue to be used for the benefit of the community and must not be distributed to members. This lock on the assets of a community benefit society can be reinforced by adopting the prescribed wording for a statutory asset lock.

MANAGEMENT

The trading affairs shall be conducted by the Board of the Community Benefit Society, which shall consist of 4 Representative from the Board of Trustees of Thurso Community Development Trust. The remainder of the seats (12 in total) will be voted on by Members of the Community Benefit Society. Officers of the BenCom shall consist of a Chair, Vice Chair and Treasurer.

All members of the Board must be members of the BenCom and reside within the community of Thurso.

All principles of the present organisation will be supported as stated as:

- Not discriminate because of gender, race, and disability or of political, religious or other beliefs.
- Associate the community of Thurso, agencies and organisations representing the community in a common effort to further health, promote community led sustainable development, advance education and provide for the physical, social, moral and intellectual development of the community which we serve.
- Foster a community spirit in people for the achievement of the above and other such objectives as may by law be deemed to be charitable.
- Ensure that all activities are provided in a secure environment by adopting, using and promoting Adult and Child Protection Policy Guidelines and all national and regional policies and regulations deemed necessary for the development of the organisation and its objectives.

POLICIES

Thurso Community Development Trust has developed a number of policies with regard to all required legislation. Policies are regularly reviewed and updated in line with statutory obligations and where examples of best practice initiate update and review.

We hold the following policies:

- Adult and Child Protection Policy
- Environmental Policy
- Health & Safety Policy
- Equal Opportunities Policy
- Recruitment & Staff Policies
- Data Protection Policy
- Acceptable Internet Use Policy
- Homeworking Policy
- Covid-19 Safety Policy
- Food hygiene Policy



10. FINANCE

INCOME STRATEGY

The Business Plan reflects the independent funding and finance strategy of the Social Enterprise, Socially Growing and the formation of the BenCom with which to take this forward. It is essential for this area of the organisation to realise its potential as a Social Enterprise by moving away from grant funding and realising profit. It is through this method that community wealth can be built with investment from profits made both into the business particularly in growing the town economically by providing permanent employment opportunities but also to invest in community facilities, activities and services.

The long term vision is for the Socially Growing Hub and Greenhouses to be economically sustainable in their own right with no reliance on grant funding and a percentage of profit donated back to the Trust. In order to achieve this substantial grant funding will be required to be sourced in Year One to enable the initial development and repair of both facilities. Grant funding will be secured in Year Two to further develop the social enterprise and its capacity in provision of an Electric Van for deliveries.

The table below indicates the target timescale to reduce grant funding dependence:

£	2021 (Year 1)	2022 (Year 2)	2023 (Year 3)
Earned Income	73,539	131,826	179,828
Other Income	30,950	9,100	8,800
Grant Income	96,000	25,000	6,000
Total Income	200,489	165,926	194,628
% Self Financing	48%	15%	3%

While capital investment is required to commence operations through investment in the infrastructure of both the Greenhouses and Hub space, the operation can move very quickly to an earned income position in the first year.

- Shop stock requires an initial investment following which sales will immediately commence.
- By the Greenhouses following a hybrid model of both purchasing organic vegetables from suppliers and growing own commencement of a vegetable box weekly subscription can start immediately.
- One Greenhouse, the longer extended side while needing repairs would be suitable to get running as soon as possible on taking ownership. Due to the nature of the vegetables, mainly salads and herbs that will initially be grown we can take these to crop very quickly thus not losing any of the 2021 growing season.

The most important variable when looking to increase turnover through growing is to sow crops little and often, therefore by moving small crops through stages there is ensured a continuous supply with little spoiling. This also mitigates against any failure of crops.

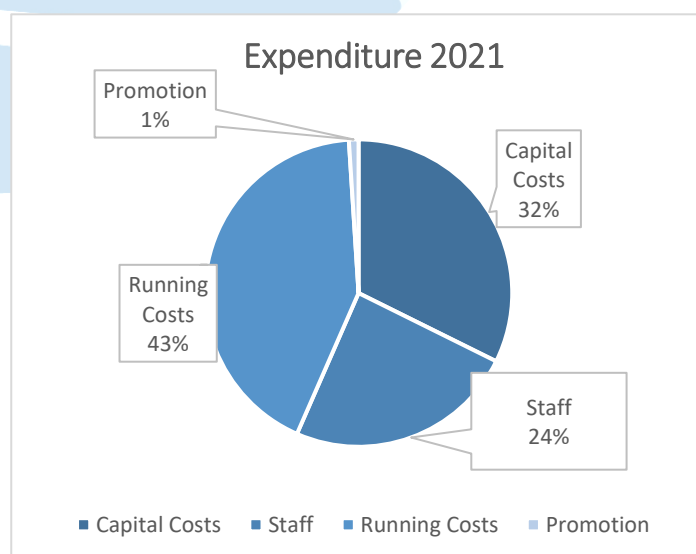
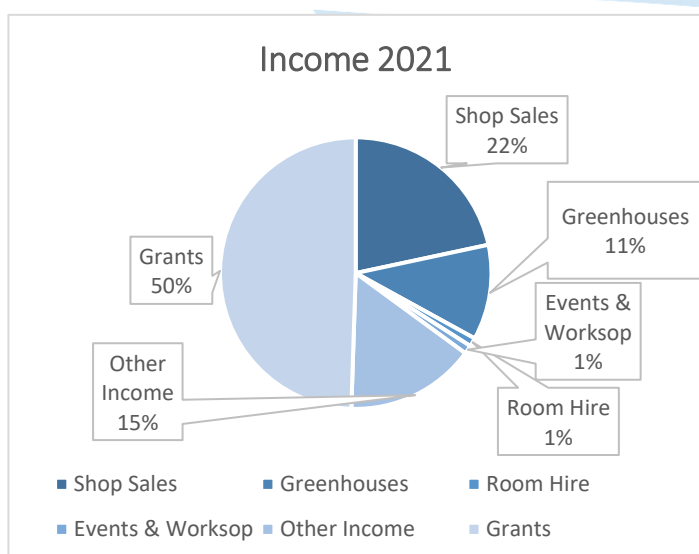
Net profit on the growing of produce is high, little investment is needed in seeds and plants going forward can be subject to seed collection to ensure a circular supply. Our forecasts are based on low yield in Year One as the facility is established rising to low-mid in Year Two and medium yield in Year 3.

Similarly, dried food has a net profit when sold by weight of 80% from wholesale to retail. All other shop stock will have a net profit of 50% for wholesale purchases and 35% for items from local suppliers.

ASSUMPTIONS

The plan depends on the following assumptions:

- The Social Enterprise will received 100% Rate Relief from Highland Council. We have discussed this at length with the Assessors Office and it has been confirmed we would benefit from 80% Rates Relief with certainty. A further 20% Relief should be applied for as a charitable/not for profit social enterprise, from advice this is likely to be successful.
- The Social Enterprise is not subject to VAT for sales. However, when considering further capital expenditure it may be of benefit to be registered for VAT. However, it is unlikely that due to the focus on food that Socially Growing will meet the VAT Threshold for sales of other goods which is currently set to be £83,000.
- Volunteers will continue to be a key part of the organisation. While we have budgeted for additional casual staff it is anticipated that day to day service within the Socially Growing Hub will be met by volunteers and trainees under the Kickstart project initially before exploring further training routes (Community Jobs Scotland, Modern Apprenticeships, Fair Start Project) supported by the Enterprise Officer.
- Sales are not only made physically through the shop space and Greenhouses. Covid-19 has changed the way that we shop and while the hope and the preference will be to encourage the community and visitors to the main shopping thoroughfare we also appreciate that for some they will have adapted to new means of shopping locally. Therefore an Ecommerce website will support sales from the Greenhouses and Shop. Thus enabling the community to click and collect, order for delivery and where we are encouraging the business to scale up, those from further afield can also purchase.
- We assume that grant funding will support the initial investment in the premises and establish the social enterprise.
- Banking costs reflect the move to also include online training and that it is widely accepted due to Covid-19 people prefer now to shop by card. This does initiate transaction expenses. The estimated costs are based on current % transaction fees paid by the Trust in offering community support.
- As stated previously crop rotations and range of produce available along with anticipate yields play an important element in making assumptions on income. This has been researched extensively and assumptions based on UK Government figures for anticipated wholesale costs.



PROFIT & LOSS

	PROJECTED		
	2021	2022	2023
INCOME			
Zero Waste Hub Shop	43,900	52,680	68,536
Greenhouses	22,939	70,146	100,292
Room Hire	2,100	3,500	5,000
Events & Workshops	4,600	5,500	6,000
Loans	25,000	0	0
Grants/Awards	96,000	25,000	6,000
Donations	3,150	4,000	3,000
TCDT Core Cost Contribution	1,500	3,600	4,000
Other Income	1,300	1,500	1,800
TOTAL INCOME	200,489	165,926	194,628
EXPENDITURE			
Zero Waste Hub Shop	26,500	28,000	32,000
Greenhouses	11,705	15,859	16,650
Events & Workshops	1,720	2,064	2,500
Room Hire	240	600	600
Gross Salaries	32,649	34,949	37,649
Casual Wages	7,280	9,580	11,560
Rent	6,600	7,200	8,000
Rates	-	-	-
General Expenses	10,597	6,000	6,500
Heating & Lighting	4,750	5,000	3,000
Repairs & Maintenance	2,398	2,500	3,000
Cleaning & Laundry Consumables	796	800	800
Telephone & Internet	330	330	330
Marketing	4,200	2,000	5,000
Postage & Stationary	1,850	1,000	1,200
Insurance	790	1,000	1,200
Bank Charges	615	800	850
Loan Repayment	0	2,500	2,500
Capital Expenditure	52,631	25,000	-
TOTAL EXPENSES	163,634	145,682	133,339
NET PROFIT	36,855	20,244	61,289

CASHFLOW

Our cashflow projections have been made as follows based on an 18-month projection model. This takes us from the position of grant funding ending for salaried positions to ascertain if these salaries can be supported outwith the grant funding period. Hence net profit illustrates a downward trajectory from Year one before recovering in Year Two. Net profits will be reinvested back into the business to enable further investment in the creation of additional employment and training opportunities for young people. Any surplus net profit will be allocated to our social purpose and community activities.

18 MONTH CASHFLOW PROJECTIONS

INCOME	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	Jul	Aug	Sept	Oct	Nov	
Zero Waste Hub Shop	-	3,000	3,400	4,000	4,000	4,500	5,000	6,000	4,500	4,500	5,000	5,500	6,000	6,500	6,500	6,500	5,500	5,500	6,000	
Greenhouses	600	1,200	2,258	2,320	2,435	2,850	2,435	2,925	1,456	2,202	2,258	2,435	3,490	3,956	5,500	5,500	5,600	6,700	5,500	
Room Hire	-	200	100	100	200	200	400	500	100	100	200	300	400	600	600	600	400	400	500	
Events & Workshops	-	300	400	400	600	500	500	700	300	400	500	500	600	600	400	400	500	600	600	
Loans	25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Grants /Awards	96,000	-	-	-	2,000	-	-	-	-	-	2,000	-	-	-	2,000	-	-	-	-	
Donations	2,000	100	100	100	100	100	200	300	50	50	50	100	100	100	150	150	100	200	100	
TCDT Contribution to Core Costs	-	-	-	-	-	-	300	300	300	300	300	300	300	300	300	300	300	300	30	
Other Income	50	100	150	150	100	100	100	200	100	100	150	150	100	100	150	150	100	100	150	
TOTAL	123,650	4,900	6,408	7,070	9,435	8,250	8,935	10,925	6,806	7,652	10,458	9,285	10,990	12,156	15,600	13,600	12,500	13,800	12,880	
EXPENDITURE																				
Zero Waste Hub Shop	6,500	5,000	2,000	2,000	1,500	1,500	3,000	2,000	1,500	500	1,000	2,000	2,000	2,500	2,500	2,000	2,000	2,000	3,000	
Greenhouses	1,250	2,755	706	390	310	310	310	310	1,450	2,564	1,350	606	370	506	370	370	370	370	320	650
Events & Workshops	-	120	100	100	150	150	200	300	200	200	200	250	250	200	100	100	200	300	300	
Room Hire	20	30	30	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	
Gross Salaries	2,764	2,764	2,764	2,764	2,764	2,764	3,213	3,213	3,213	3,213	3,213	3,213	3,213	3,213	3,213	3,213	3,213	3,213	3,213	
Casual wages	200	560	660	800	900	800	800	900	500	500	660	700	800	900	900	900	800	800	900	
Rent	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	
Rates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
General Expenses	1,689	2,600	1,400	700	500	400	890	500	400	750	768	894	500	450	400	400	450	500	550	
Heating & Lighting	300	300	300	300	400	450	450	600	600	550	500	400	300	300	300	300	350	450	500	
Repairs & Maintenance	560	256	166	166	166	166	166	254	166	166	166	166	166	456	166	166	166	166	166	
Cleaning/Laundry Consumables	260	40	40	40	50	50	40	40	40	156	40	40	40	50	50	40	40	60	60	
Telephone & Internet	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	
Marketing	1,500	500	200	200	200	300	300	400	200	200	200	200	200	400	500	400	400	400	400	
Postage & Stationary	350	250	150	150	100	100	100	150	200	150	150	250	100	150	150	100	100	100	10	
Insurance	460	-	-	-	330	-	-	-	-	-	-	-	460	-	-	-	-	-	360	
Bank Charges	30	30	40	60	70	65	62	70	58	60	70	68	70	72	75	72	72	72	72	
Loan Repayment	-	-	-	-	-	-	-	-	-	-	-	-	216	216	216	216	216	216	216	
CAPTIAL EXPENDITURE																				
Property	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Fixtures & Fittings	17,512	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Greenhouse Repair	20,000	8,809	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tools & Equipment	3,000	2,171	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
IT Equipment	1,139	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL EXPENDITURE	58,165	26,815	9,186	8,320	8,090	7,705	10,181	9,387	9,177	9,659	8,967	9,437	9,335	10,063	9,590	8,927	9,027	9,247	11,047	
Movement in funds	65,485	(21,915)	(2,778)	(1,250)	1,345	545	(1,246)	1,538	(2,371)	(2,007)	1,491	(152)	1,655	2,093	6,010	4,673	3,473	4,553	1,833	
Opening Bank Balance	-	65,485	43,570	40,792	39,542	40,887	41,432	40,186	41,724	39,353	37,346	38,837	38,685	40,340	42,433	48,443	53,116	56,589	61,142	
Closing Bank Balance	65,485	43,570	40,792	39,542	40,887	41,432	40,186	41,724	39,353	37,346	38,837	38,685	40,340	42,433	48,443	53,116	56,589	61,142	62,975	

11. COMMUNITY, ECONOMIC AND ENVIRONMENTAL IMPACT

BENEFITS TO THE COMMUNITY

- Provides a range of training opportunities and activities to increase employability skills, entrepreneurship, well-being, and resilience in the community.
- Provide opportunities for other benefit and community involvement.
- Provision of organic food throughout the community from growing and zero waste food products.
- Public service through volunteering.
- Provides educational/interactive facilities.
- Increases community facilities available for use by the community, small local businesses, and agencies.
- Increased sense of pride within the community through ownership of facilities and services.

ECONOMIC DEVELOPMENT

- Provides opportunity for further community benefit investments.
- The Hub will improve the look, feel and economy within Thurso Town Centre. Community facilities within a town centre are prime drivers to further economic development and increased trade within the centre.
- Improvement to now redundant Thurso Greenhouses facility will commence regeneration in a prime town centre location.
- Provision of training to young people will encourage further enterprise and entrepreneurship throughout the area.
- Increase in local food producers and growers through a route to market being established.
- At present 1.5 FTE jobs to be established but potential to increase.
- Additional jobs through the provision of activities, facilities and routes to market for producers.
- Opportunities for local crafters and makers specialising in eco, fair trade and zero waste products to be supported.

ENVIRONMENTAL IMPACT

- Increase in resilience in the food chain through provision of locally grown vegetables.
- Decrease within the community of carbon miles and plastic through the provision of locally growing vegetables for sale.
- Decrease in plastic use generally through the ability to shop Zero Waste.
- Programme of education and community assistance to lower carbon emissions.
- Greater environmental sustainability throughout the community.
- Offers impact to Thurso and wider community to increase potential of reaching Net Zero by 2045 and contribute to Scottish Government and Highland Council targets.

12. CRITICAL RISKS

THE CONSTITUTION

The present constitution does not allow for sustained trading activity. This will be overcome by establishing a new not for profit company where trading activity will be clearly identified for community benefit and to support social aims and community needs. A Community Benefit Society (BenCom) is proposed which will be suitable for sustainable trading activity into the future. This form of legal structure has greater transparency than a Trading Company and ensures that all trading activity is solely for the purpose of community benefit.

SHOP LEASE

The Shop Premises will be secured with a lease. The premises are currently for sale and this may pose a risk to the endeavour should a buyer be found for the building. The lease established will have a clear timescale outlined to ensure that should the landlord change the Trust will not be affected. The lease agreement will outline notice periods of any changes to the lease agreement.

While renting a building does come with risk attached due to the current economic climate within Thurso and the increasing number of vacant units within the shopping area we do not foresee this to be an immediate risk. The premises have been on the open market for 3 years now and have not recorded any interest to date. The Board of Trustees are currently exploring the feasibility of another town centre location for a much larger development with a timescale of around 5 years to come to establishment. It may be possible that the premises currently being leased for the shop and mini-hub will become subject to purchase by the Trust should timescales change or should the development of the permanent building require additional spaces for offices.

STAFFING AND VOLUNTEERING

The current staff of Thurso Community Development Trust are hard working and passionate towards both their positions and the community that they serve. This work has enabled the Voluntary Board of the Trust to be ambitious in the scale of work that they have been able to complete in a short amount of time. The Staff have worked with the Board to put in place various systems, measures and training to ensure that should current staff move on from the Trust the Voluntary Board are well equipped to step in and ensure continued support to projects and facilities until new staff can be recruited.

Recruitment of staff is always a challenging area in ensuring the correct person is matched to the specification. A robust and transparent recruitment process is in place which includes questionnaires, practical skill and interview by a panel of Board Members often where needed for a specific skills set a person independent from the Trust will be invited to sit on an interview panel. The nature of the work for the Trust in each role requires high levels of independence, flexibility and trust, often weekend and evening work is required for all posts therefore the Trust ensures staff retention for all posts by remunerating to at least Real Living Wage for all employees. The culture of the Trust is also to develop and grow the skills of our staff to ensure that employees feel valued and retain a high sense of job satisfaction. Performance monitoring is in place should any issues arise and for all new posts a 3 month probationary period exists.

There is always a challenge to recruit sufficient volunteers on an ongoing basis particularly from a small community. This will remain a challenge but the expansion of the services and opportunities may also allow recruitment of volunteers from younger members of the community and offering volunteering opportunities to people removed from the present labour market. As with Staff members the Trust places a high emphasis on volunteer reward, recognition and development. Volunteers remain engaged in the organisation to date due to the celebration of their impact from the Trust and this will continue with development of work and life skills at the forefront of a cohesive voluntary effort.

Recruitment of trainees is new territory for the organisation and will require the assistance of outside agencies. In terms of Kickstarter trainees the Trust will work with Development Trust Association Scotland on the development of work and life skills. This will form the foundation from which other training programmes can be developed. The Voluntary Board has strong links to existing training providers and outside agencies to access for advice and support.

COMMUNITY

The new facilities of Greenhouse and Hub will provide focus for the overall organisation however there is a challenge of ensuring cohesion in the forming of the Community Benefit Society within the existing community, Board of Trustees, Sub-Groups and within volunteers, agencies and the wider community. We recognise that communication is vital and have created online networks and forums. We regularly communicate with members, volunteers and the wider community via email links and will ensure that communication remains strong to our ethos both internally and externally as we grow and expand.

The level of trust and belief in being able to deliver needs to remain strong. Over the two years of forming the Trust a strong track record has emerged from the organisation which provides a level of confidence in our work and it is vital that this is maintained and nurtured to ensure the meeting of the objectives financial, social and environmental.

We will review our activities every year and provide annual reports to the wider community. Regular quarterly members meetings will engage further along with the online forums which have been established for Board, Staff, Members and Volunteers. Our reports including annual report will be made available publicly and available to all stakeholders.

COVID-19

In the current climate any expansion of services and current services requires to be measured against the risk of Covid-19. We have already demonstrated an ability as an organisation to pivot and adapt quickly when the initial risk of Covid-19 to the population was determined. The proceeding 12 months prior to completion of this Business plan and prior expansion have been immeasurably challenging to the Board, Staff and Community yet a great deal of learning and building of partnership working has been maintained throughout. The links between agencies locally, regionally and nationally have never been stronger and we will maintain and develop these links where necessary to pivot and adapt our organisation to whatever challenges lay ahead.

GRANT FUNDING

The securing of capital grant funding is required to meet the initial demands of this project. Securing grant funding from Coastal Communities is key to this. We believe that a strong case has been made which fits both local priority community needs and national needs fitting the Global Climate and Ecological Emergency. However, should this bid fail we are confident that the project is strong enough to merit the application to other grant funds and would also consider a community share option and crowdfunding. The risk is that the timescale of the project will move out considerably by needing to take this approach and community needs will be unmet in the interim period.

