

Business Plan for 'Killin Business and Reuse Hub

Asset Transfer of Co-op in Killin

Killin And Ardeonaig Community Development Trust

August 2022



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1. Introduction and Background

1.1 Background and Original Drivers

Killin Co-op is located in the village of Killin in Stirling Council and sits at the very edge of the Loch Lomond and Trossachs National Park boundary. The area is a popular visitor destination offering access to not only the village itself and the famous falls, but also outdoor activity, particularly linked to the opportunities in the national park.

The Co-op building is being sold as the shop has moved to a nearby newbuild unit. The people of Killin have identified the crucial importance of retaining and developing community assets as a foundation to local resilience and a historic mill is leased from Stirling Council (though negotiations have started regarding asset transfer). A group of local people came together as Killin and Ardeonaig Community Development Trust. This unique opportunity for the community to take ownership of a high street building has galvanised the group's ambitions to establish Killin as a dynamic rural centre for net zero and learning. A Community Right to Buy application for the Co-op building has been accepted by the Scottish Government.

The Broad vision for the building is to complement activity that is already happening in a collaborative approach to village resilience.

Killin and Ardeonaig Community Development Trust (KAT) has been managing the old mill in Killin. A Thrift shop operates in that facility but that is not the best venue for it. The Trust aims to expand what they do by developing recycling and upcycling. There is a small tool library. The Old Mill struggles in the space that it offers and it is not suitable for this project developing.

In tandem there is also concern about retail in the Killin main street and a requirement to upgrade that environment. Losing a Main Street shop will cause significant negative impact and a new purpose needs to be found for the old Co-op building. Without proactive action, this could be converted into holiday lets which would have a detrimental effect on the local community.

When the Co-op announced, they were going to buy a new co-op an opportunity arose to address these issues.

KAT have submitted a Community Right to Buy.

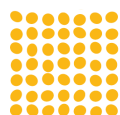
1.2 The Organisation

KAT was set up in 2007, as a company limited by guarantee with charitable status, to acquire and manage assets for the benefit of the remote rural communities of Killin and Ardeonaig, by, among other objectives:

- The advancement of community development including the advancement of rural regeneration, principally within the community,
- The prevention or relief of poverty;
- The relief of unemployment;
- The advancement and promotion of education and learning through formal and informal opportunities.

A recent governance review led to the updating of the articles to include specific reference to relevant legislation on community ownership.

Associate Membership is for any individual who supports the aims of the Trust but is not eligible to vote in the area. Junior members between 12 and 18 are welcome. There are 181 members and currently 10 directors. KAT have recently carried out a Community Place Plan, which is in a draft format at present, we have used this data to look at ideas for possible projects for the building. This should be a working document by late May.

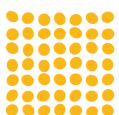
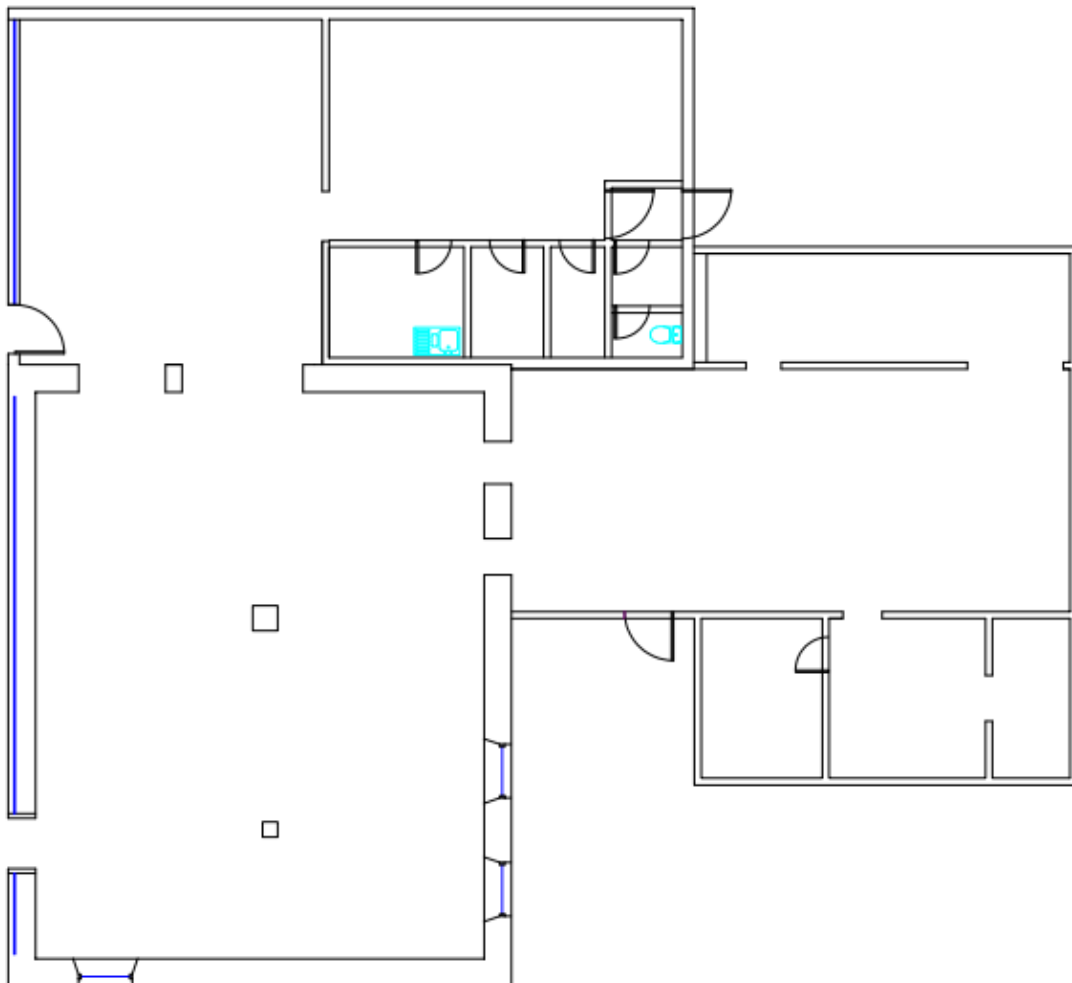


1.3 The Asset

The old co-op comprises 3 connected buildings. A ground floor shop below a traditional three storey detached property, with flats, under separate ownership, at first and second floor levels. A single storey ground floor extension has been added to the west.

The original building is thought to date from around 1900. The property is within the Loch Lomond and Trossachs National Park and has conservation area status. The extension to the west is thought to date from the 1970-80's and originally had a corrugated asbestos cement roof. The construction date of the rear corrugated steel extension is not known.

The floor plan is below, with the shop to the left and the storage to the right.



Accommodation and Floor Areas

The approximate net internal floor areas of the property are as follows:

- Main Front Shop extending to circa 125.41 sqm (1350 sq ft)
- Side Front Shop extending to circa 50.31 sqm (541 sq ft)
- Back Shop extending to circa 60.88 sqm (655 sq ft)
- Store extending to circa 19.59 sqm (211 sq ft)
- Store extending to circa 11.76 sqm (127 sq ft)
- Office extending to circa 9.35 sqm (101 sq ft)
- Store extending to circa 5.86 sqm (63 sq ft)
- Staff Room extending to circa 36.28 sqm (390 sq ft)
- Kitchen extending to circa 7.17 sqm (44 sq ft)
- Lockers extending to circa 3.89 sqm (42 sq ft)
- Utility extending to circa 2.87 sqm (31 sq ft)
- WC extending to circa 3.84 sqm (41 sq ft)
- Rear Lobby extending to circa 1.78 sqm (19 sq ft)

Condition

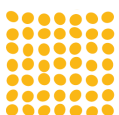
The full conditions report can be read separately, but in summary, the current condition of the property relates to the fact that it has been unoccupied and stripped out. In general, the surveyor found the common parts of the property at to be in a reasonably good state of repair.

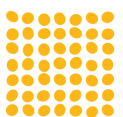
The shop premises, themselves, are in a shell condition, and will require new fit out works which will be dictated by proposed use. Expected works include; electrical rewiring new lighting and power sockets, new floor coverings, internal decoration, external painting, render repairs, infill of service openings, clearance to loft spaces, recommended additional insulation to loft spaces, upgrading to doors, upgrading / additional welfare facilities.

The shop premises main fabric is in reasonable condition as is the west extension.

It was noted that at present the building would not meet some current standards for building warrant so substantial changes were not recommended.

“In conclusion, we found no major defects which would lead us to recommend against considering progressing further with this property, provided that the present condition and limitations, particularly of the rear extension and likely future costs are fully considered and acceptable for planned future use.”

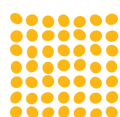






1.4 Methodology

Feasibility Study phase	Description
Inception meeting	A detailed inception meeting took place and there was an analysis of the crucial background documentation about the trust's work and the village.
Community Survey	112 people took part in the survey, which covers the view of 222 household members and was related directly to the Co-op.
Building Survey	Surveying Solutions undertook a site visit and assessment of the asset.
Stakeholder Interviews	One-to-one telephone interviews took place with 8 key local organisations, groups and individuals.
Village visit and walk around	A site visit took place to map the assets in the village and assess partnership opportunities while ensuring there was no duplication or displacement.
Statistical Profile	Prepared using Community Insight, a robust and in-depth on-line tool called Community Insight which pulls 30 data sets together (including SIMD and health statistics) into a complete appraisal of the area.
Case Studies	Six case studies were undertaken to bring learning to the concept
Policy Review	A review of policy and strategy was undertaken, both national and local level.
Market Research	Competitive and partnership and a study of tourist related trends in Stirling.
Financial modelling	A financial test was undertaken to ascertain whether the project could be financially viable in principle.
Fundability test	Research into potential funding for renovation and upgrade was undertaken to ensure this project is fundable and not a liability to the community
Feasibility Report	Draft report submitted to the Trust; meeting held to discuss findings and implications for business plan.
Business plan	This document sets out the road map to achieve the project



2. Evidence of Need

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

Assets locally

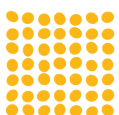
- Killin is not an area of high relative deprivation with both village centre datazones in the upper quartiles and a relatively professional population with capacity to develop projects.
- 75.0% of working-age adults in Killin are economically active, which is higher than the averages of 68.0% in Stirling and 69.0% in Scotland. There are more self-employed people.
- There is a good fit with local and national strategy
- Killin has good health indicators, high businesses density and good housing values.
- 31.73% of residents have lived in the area for more than 20 years. The majority (77.55%) of respondents expect to still be residing in the area in 10 years' time. This is therefore a stable community.

Support for the project

- 78% of survey respondents were supportive of the community buy out of Killin Old Co-op
- A very small but vocal minority indicated a preference for a private sector solution
- Many survey respondents were positive and enthusiastic about the opportunities the building presents the community, so long as services and activities developed within the building complement and enhance existing facilities
- Stakeholders were supportive of the community buy out of the Co-op.

Need in the community

- The entire population of Killin lives in an area within the 10% most deprived areas in Scotland regarding access to services. Adjacent datazones to Killin are highly rurally excluded in relation to access to services.
- Killin is an aging population with high pensioner poverty rates. pensioner poverty (15.5%) is higher than in the rest of Scotland (12.6%). The proportion of people aged over 65 is around 30% higher in Killin than in Stirling Council Area and in the rest of Scotland, while the proportion of working-age people and people under 15 years old is lower than the local and national averages.
- 11.4% of young people aged 18-24 claim unemployment benefits, which is close to double the Scotland average of 5.1%. However, this number should be considered with caution considering the low number of young people aged 18-24 living in Killin.
- Killin have a broadband speed below the universal service obligation, which is significantly higher than the average of 3.7% in Scotland.
- Outcomes projected were clear and positive including town centre regeneration, improving the local economy and bringing people together.



Project Ideas

Based on the results of a survey conducted

- 58.65% of respondents indicated that they would like a remakery, recycling and upcycling hub. This was highly supported by stakeholders
- 43.27% of respondents would like a tourism hub but this should take place in the Old Mill
- 37.50% of respondents would like training and learning opportunities
- 24% indicated that they did require space to hire.

Displacement

- Local cafes and other specific outlets should not be duplicated in this village centre location
- There were substantial offers of partnership which will be fleshed out in the business plan

Fundability

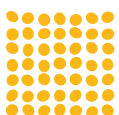
- Though challenging and in a time of fund transformation, it is likely that funding will be available for the development of the asset if costs can be kept to a reasonable level.
- Due to the nature of the funding landscape, it may be necessary to generate funds from more innovative sources such as crowdfunding, community shares or repayable finance.

The Asset

- In general, the surveyor found the common parts of the property at to be in a reasonably good state of repair.
- It was noted that at present the building would not meet some current standards for building warrant so substantial changes were not recommended.
- Stakeholders agreed that this was an excellent space and size in an ideal location.

Financial Viability

- In summary with modest sales, compared to other charity shops elsewhere, the model shows the unit generating £38,719 of trading income which results in a need for around £30,000 of grant subsidy.
- Sales have to increase significantly to 50+ sales per day in the charity shop, sales of around 20 per day in the upcycling section and 3 course per month. Case studies show that this is feasible if marketed and managed well.
- Pre-COVID, Stirling's tourism market was a growing one. Evidence shows that visitor numbers are likely to increase and home based tourism in increasing post covid.
- Case studies indicated income diversification, strong leadership and good market as keys to financial sustainability
- A vocal minority indicated a preference for a private sector solution



3. What We Will Do and Our Outcomes

3.1 Vision

VISION

Killin will be a thriving, resilient and enterprising community with local jobs based on sustainable wealth creation

MISSION

To reinvent a high street shop front as a high quality repair, learning and retail outlet

KEY OBJECTIVES

- A better base and growing turnover for the thrift shop
- A complementary repair shop
- Investing in learning
- Space for enterprise, ideally in the sustainability sector
- Creating local wealth

Our Five Values

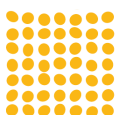
1. Enterprising – we will create a space that is rooted in community but can generate surplus
2. Local – we will engage local people, use local supply chains and be managed by local people
3. Connectedness – genuine collaboration is vital to everything we do.
4. Open to visitors – we will market the facility to Killin visitors and tourists
5. Catalyst for Change – What we do will make a difference to Killin and its people

The overall goal for the project is to acquire the Co-op at Killin for the community to create a vibrant community-owned hub for reuse, recycling, enterprise and learning.

3.2 Key Activities and Services

The re-developed Co-op at Killin will provide support to the local community under a series of broad themes; underpinned by our vision and mission above:

1. **A Better Space for the Thrift Shop:** The current thrift shop will move from the Mill to the Co-op building, This will be open to the public
2. **A remakery:** We will develop a new enterprise based on repairing and re-selling items that would otherwise end up in landfill. There will be a phased focus on IT, clothing and furniture
3. **A Learning space:** We will teach people repair skills in a range of sectors.
4. **Modest business unit** – We will host individual entrepreneurs and small businesses in high spec business unit that will ideally (though not necessarily) contribute to the vision



Detail on demand and evidence of need is set out in the Feasibility Study and numbers below are based on that community consultation and research, discussion with stakeholders and growth estimates from current customer numbers and sales.

The following uses of the building are not disparate but will work to a unified and branded whole around local enterprise based on net zero. This will not be marketed as a charity shop, but as a “love local and love the planet” innovative and fresh approach to recycling goods.

A Better Space for the Thrift Shop



The shop is aimed at creating a net zero economy by removing goods from landfill. We accept donated goods from the town and beyond. These are assessed, sorted, priced and retailed to the local community and visitors.

Any second hand stock must be safe and meet relevant regulations.

We will develop a policy on:

- how to manage stock we are unable to sell either to the general public or to a rag or scrap merchant which will need to be disposed of – this is an additional cost to the shop.
- the types of goods that should not be accepted – we know a balance is needed between simplicity for staff and donors so that the policy is easily understood, and the need to protect the charity shop's legal position.
- Whether we will accept electrical goods and how to deal with appropriate testing etc prior to displaying in the shop. If there is a need to repair items, these will be transferred to the remakery and repair shop.

Whilst we will establish an internal pricing system for all of our stock we will adhere to obligations under The Consumer Protection from Unfair Trading Regulations

The proposed opening hours are:

Tuesday to Saturday 9.30 am – 5.30 pm

Sunday 11 am – 4pm

All stock will be displayed in both the most visually appealing manner and in a way accessible to all public both directly themselves or with the aid of support

A range of display heights will be used

Stock will be correctly and consistently coded for stock control informing how ‘old’ the stock is to enable rotation and sale management

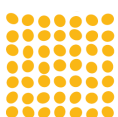
The shop will have clearly set out areas i.e. for women’s, men’s and children’s clothing, bric a brac etc. There will be a specific area dedicated to a thematic which can change throughout the year.

A shop fitter and designer will be engaged to design the interior of the shop to be professional and attractive while also easy to manage for volunteers.

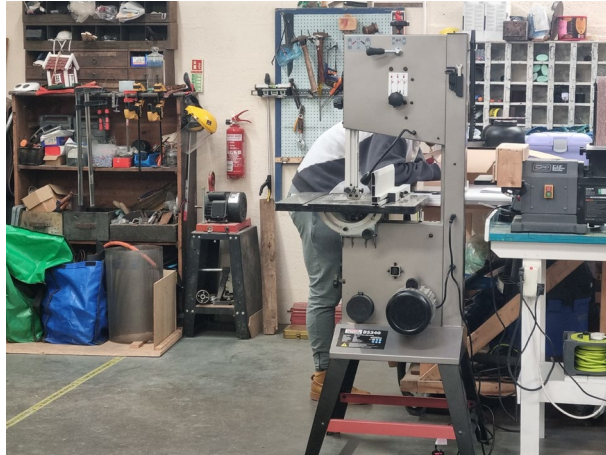
The RecyKillin Tool Library would work in synergy with the thrift shop and remakery.

Target number of customers per year: 1000 (250 local people)

Target number of volunteers : 10 per year



A remakery



We are inspired by the achievements of the Edinburgh Remakery and Green Hive in Nairn (pictured) which takes goods destined for landfill, and repairs them for resale.

The Killin Remakery will be linked to the thrift shop but will also encourage direct donations of goods that are broken or need repaired.

The early target will be small furniture and IT and electrical equipment.

The strategic aim will be to reduce waste to landfill, promote recycling, and increase capacity in repair skills and services. Our

ethos is to help promote the repair sector, to boost repair skills, and to help all sections of the Stirling community to adopt a culture of reuse and repair, in order to save resources and reduce waste to landfill.

We will promote a sustainable use of material goods and resources through repair, reuse, reclamation, recycling, use of recycled products and use of surplus and leftover materials.

We are passionate about the advancement of education of the public about all aspects of waste generation, waste management, repair, reuse and recycling and will support skills sharing, development and training and working in partnership to develop repair and reuse services.

The repaired items can be retailed in the thrift shop.

Repaired tools can be donated to RecyKillin.

Target number of beneficiaries per year: 75

A learning space

Learning emerged as a key priority for the project. Training and learning will be delivered by a range of providers and in-house to support the development of the shop, reuse hub and local economic development.

The learning space will also be let out for training and meetings for local groups.

We will work with the local college, Stirling Third Sector Interface and others to provide quality training in this rural area.

Target number of beneficiaries per year: 250 – locals and visitors

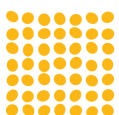
Small business unit

1 unit will be offered.

Though we have no agreed tenants, 18 people indicated in the survey that they were part of a group or business that may need space.

The plan would be to let this unit to like-minded organisations,

Target number of jobs supported per year: 5

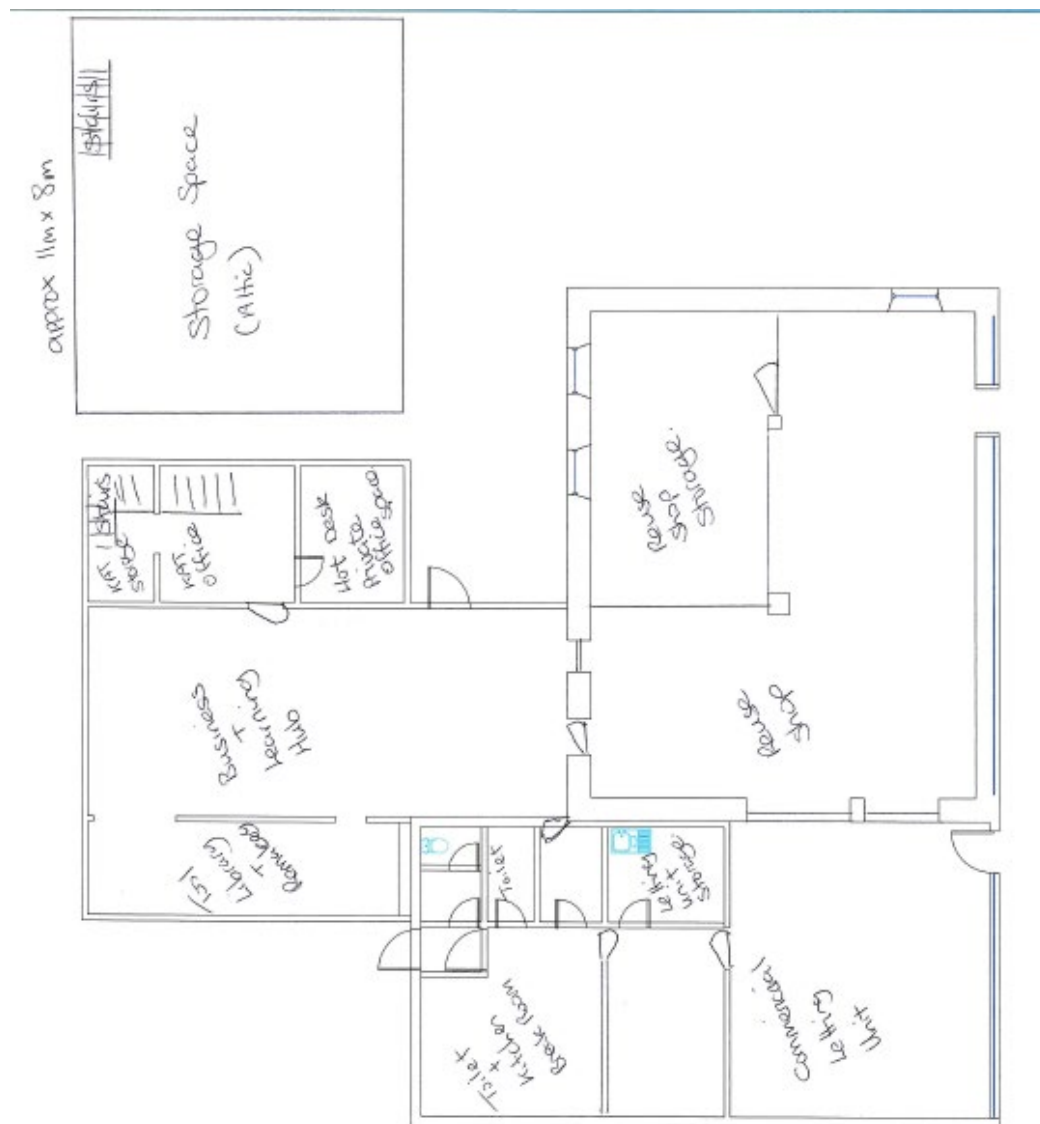


3.3 What We will do with the Building

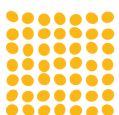
This is a work in progress where the conditions survey has indicated a way forward with cost estimates. A professional shop fitting company will be engaged to develop zones within the internal layout of the space. Some zones will be separated by stud partitions while others will only require acoustic dividers and will have a level of permeability between uses.

The current assumption is that all ceiling and wall finishes will have been repaired and redecorated, all new floor finishes have been installed, all electrics and other services (e.g., plumbing, drainage, lighting, fire safety alarms etc) removed and replaced with 'basic' up to date and compliant services suitable for the space.

Outdoor units will be upgraded and insulated and used as storage while the internal space will be split in this general way, though further thinking is required by the KAT board.



Internal Activity Zones : Front Shop



Retail Zone

This will replicate the thrift shop but with modern shelving and clearer navigation, zones for particular goods, a till and payment area and a safe area for collection of donated goods.

This will require good navigation to the storage units for sorting and storage so that stock control over time can keep the shop fresh for repeat custom.

Learning Zone



This space will be highly specified with good IT capability, powerpoint, a projector and screen. There will be quality furniture as well as refreshment making facilities.

As training may not be all the time, this space can double as a lettable meeting and training space for local businesses and community groups.

Repair Zone

This will evolve over time as the business develops but will require work benches, safe tool storage and common work spaces for group debate and planning. Dirtier tasks such as sanding and painting which may impact on other spaces may need to be built into outdoor space or discreet spaces in the back of the building.

Business unit for let

The target is to create on stand-alone business unit that can be operated separately and will open to the street front.

Rear spaces

Admin

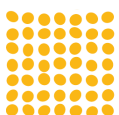
Administering the project will be a significant tasks, though it will be done in a phased way. There will be a requirement for a staff base for admin and management.

As well as office space there will be a need for kitchen facilities, toilets and room for volunteers and staff to change. Ideally a small gathering space should be provided for small informal meetings, interviews etc, though this could potentially take place within the training space.

Storage and Sorting

This will require planning as the project develops and will dovetail with the outside storage space identified below. We will require;

- Space for donated goods
- Space to sort thrift shop items and assess donated goods, as well as stock control of items that have been on display for too long.
- Space for surplus items that will be required to go for ragging or further recycling
- Space for larger items for the repair shop
- Save compliant space for electrical goods for the repair shop



Upstairs

There is a small upstairs space but this is for storage only.

Outbuildings

Storage for repair shop

Storage for larger items such as small furniture and IT equipment.

3.4 Broad Social Outcomes

Outcome 1 : Social Benefits:

Selling donated goods, reuse and repair helps create opportunities for employment, volunteering, and skills development.

We identified a need for learning and employability during the research and will offer both informal and accredited courses in areas as diverse as furniture repair, retail and customer service and computer skills. This will lead to jobs directly in this project but also transferrable skills to support youth employment in the region and outwith the region.

We estimate 250 people attending training and 30 people getting jobs as a direct result of contact with the project.

Outcome 2 : Environmental Benefits:

More than an 'early adopter' trend, re-using, re-selling and up-cycling correspond to a real demand from the community. By the end of three years, the Killin Repair Shop anticipates a membership of at least 100 local residents, and through each of these members' own social networks, we anticipate a legacy which does not simply reflect behaviour change, but a wider culture change across the region. Building on the existing thrift shop and the work of RecyKillin, we will create a culture of people aiming at net zero.

As well as 100 local members benefitting, the project will attract attendees and customers from outwith the region, creating Killin as a destination place based on its commitment to net zero and the environment.

Killin Repair Shop contributes to the decarbonisation of our local economy. By working so that products are used by households for their full useful lifetime, Killin Repair Shop will not only divert waste from landfill but also prevent manufactured replacement. Re-using goods and appliances has proven to save more emissions than buying new and more energy efficient ones.

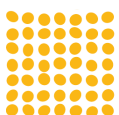
Most people are not aware of the environmental footprint of 'upgrading' goods, nor do they have a clear idea of what happens to their discarded goods, and the related issues around health, environment and pollution.

Our work has indicated that too often people feel blamed for their environmental behaviour, when the facilities to reuse and repair do not exist.

Outcome 3 : Economic Benefits:

Killin Repair Shop contributes to the structural shift in the economy towards increased repair and maintenance work, which will in turn offer employment opportunities for local tradesmen, as opposed to encouraging consumer reliance on imported goods.

By encouraging skilled people to share their skills for educational purpose, Killin Repair Shop will widen their economic activities beyond their repairing activities, to becoming tutors and mentors. This will in turn result in a more skilled, more knowledgeable and more employable community.



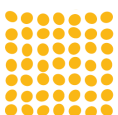
The cash flow project shows an approximate annual turnover of circa £75,000. This will be largely spent locally by local staff or by using local supply chains.

Part of the development of the High Street will be to improve Killin as a destination for visitors to the area. This will link to National Park outcomes for sustainable tourism and will, in turn, boost customer numbers for other retail outlets and the local café, boosting businesses and economic resilience across the village and region and not just for the co-op project alone.

Outcome 4 : Controlling our own development

The feasibility process itself has proved to be a strong form of social development. As we gradually intertwine our activities with key stakeholders, take advice from other agencies and strengthen relationships with each other we are indeed building our capacity to take control of our development in new ways.

The Co-op will be owned and managed by KAT, a local, community-led organisation. Membership will be open to everyone in Killin, which means that management of the space and the services offered there will be driven by local need and demand. This Plan commits to growing our membership and board. Having robust systems in place to develop and run the building also allows us to develop a more sustainable approach to volunteers. This ambitious project plan has many advantages as it elevates our community involvement to a level where good governance and high levels of organisation are essential to the success of the project. The project will continue to offer a range of volunteer opportunities and more people are coming forward as the momentum of the project builds.



4. Governance and Management

4.1 Governance and Legal Structure

Killin and Ardeonaig Community Development Trust Limited are a company limited by guarantee with charitable status (SC038852) registered in 2007.

There are 10 people on the KAT board at present, with a wider group of local people emerging who wish to contribute to the project and contribute ideas.

Objectives

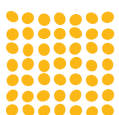
The Memorandum and Articles identify the core objects as follows

The company has been formed to benefit principally the communities of Killin and Ardeonaig, which comprise the postcodes sector FK21 8 and the postcodes unit FK20 8QT, FK20 8QY (“the Community”) with the following objects:

1. The advancement of community development including the advancement of rural regeneration, principally within the Community;
2. The prevention or relief of poverty;
3. The relief of unemployment;
4. The advancement and promotion of education and learning through formal and informal opportunities;
5. The relief and advancement of those in need by reason of age, mental and ill health and wellbeing, disability, financial hardship, social isolation or other disadvantage.
6. The advancement and provision of recreational facilities and activities, with the objective to improve well-being mental and physical health;
7. The advancement of citizenship through volunteering opportunities and community action;
8. To protect, improve and enhance the environment, to reduce the effects of climate change, taking into account national and global approaches and strategies
9. The advancement, promotion and celebration of the arts, local heritage and culture;
10. The advancement, relief or provision of any other purpose that may reasonably be regarded as analogous to any of the preceding purposes. But only to the extent that the above purposes are consistent with furthering the achievement of sustainable development (where sustainable development means development which meets the needs of the present without compromising the ability of future generations to meet their own need.

With this wide benefit and area of operation, KAT (though it does it in partnership) acts as the key anchor organisation for the area.

We anticipate that some of the anticipated activities at Killin will constitute primary purpose trading. There is potential that hiring space to other third sector groups may constitute non-primary purpose trading, which is permitted under the small trading tax exemption threshold (likely to be 25% of our total annual turnover). We will monitor the income generated from these activities, and if required, establish a trading subsidiary to take them forward.



Succession Planning

At its very early stages, the KAT project was driven by a small number of local people and agencies, although the Feasibility Study showed there is now wide community support for the project, with a range of new members, volunteers and partner organisations who want to contribute.

We understand the risk of reliance on a small number of people (whether board members or staff) and will ensure through succession planning that we mitigate this risk.

Growing a staff team in the Co-op project will take pressure off the board.

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 Co-op project'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.

Project Management

The day to day operation will be managed in house by KAT who will develop systems and recruit local people to key posts, both paid and voluntary.

A named member of the board will line manage the senior member of staff.

4.2 Volunteers

We envisage that volunteers will play an important role at Killin, including support with the repair shop and thrift shop.

While many volunteers have come forward indicating they want to commit to the project in addition to existing volunteers, we are alive to the danger of avoiding burnout amongst the core volunteer cohort. A key way to address this is to ensure there is a sustainability plan for funding a paid member of staff, while also focusing on creating and supporting a strong well-trained and committed team of volunteers.

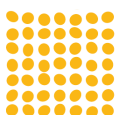
9 people indicated a desire to support the project in the community survey.

4.3 Staffing

The proposed staffing structure is shown in the diagram below. We envisage that the Co-ordinator / Commercial Manager will be full time and the cleaner/caretaker will be 0.3 FTE. Research showed low jobs density in the local area so creating local employment opportunities is an important part of our impact.

We will require at least a part time member of staff to oversee the development of the Repair Shop which will grow over time.

Staffing will be kept to a minimum initially to ensure the sustainability of the site, but we will consider increasing the staffing cohort if income allows.

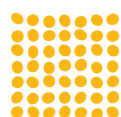


Additional Staffing – Early Support from SLF

Job Title	Senior Project Manager
Number of Posts	1
Employed by	KAT
Reports to	Board
	Project Manages or oversees all KAT Projects. Lines Manages all staff, and supports staff with their aspects of projects. Applies for funding and manages successful funds.
Role in this project	Taking projects through to being up and running from purchase, refurbishment, and fitting out. Leasing of the Commercial unit. To setting up systems in place to run the business and learning hub, and ensuring policies are in place like risk assessments, H&S etc.
Any other roles	
New or Existing Role	Existing
Project Working Hours	10hrs per week, working on this project
Total Working Hours	25hrs per week, working both on and outside this project
Salary	£22,100 per year, excluding National Insurance and Pension
National Insurance	£3,326.05
Pension	£663
Redundancy Pay	
Funded by us %	40%

Job Title	Project Worker – Reuse Shop
Number of Posts	1
Employed by	KAT
Reports to	Senior Project Worker
	Runs the reuse shop, tool library and remakery. Looks after and organises the volunteers. Organises and runs events.
Role in this project	Helping with the fit out of the reuse shop, tool library and remakery. Updating risk assessments for this area.
Any other roles	
New or Existing Role	Existing
Project Working Hours	5hrs per week, during move (8wks) and then 12hrs per week, after move working (44wks) just on this project
Total Working Hours	12hrs per week, working both on and outside this project
Salary	£6420 per year, excluding National Insurance and Pension
National Insurance	
Pension	
Redundancy Pay	
Funded by us %	88.47%

Job Title	Corporate Administrator
Number of Posts	1
Employed by	KAT
Reports to	KAT Board
Responsible for	New post to take on Company Secretary Duties, all financial administration (accounts, financial report), administration duties (policies, risk assessments, insurance, setting up telecom, electric and water contracts, etc), make sure KAT is compliant.



Role in this project	Ensuring policies and risk assessments comply, governance is compliance. Oversee of all financial requirements. Sets up contracts with amenities firms.
Any other roles	
New or Existing Role	New
Project Working Hours	3hr per week, working just on this project
Total Working Hours	15hrs per week, working both on and outside this project
Salary	£8,840 per year, excluding National Insurance and Pension
National Insurance	
Pension	
Redundancy Pay	
Funded by us %	20%

Job Title	Project Manager - Youth & Sport
Number of Posts	1
Employed by	KAT
Reports to	Senior Project Manager
Responsible for	Developing youth work, managing volunteers, Supporting the Killin Community Sports Hub, overseeing sports pavilion.
Role in this project	Developing youth employability in the business and learning hub
Any other roles	
New or Existing Role	Existing post, but employability is a new role
Project Working Hours	8hrs per week, working just on this project
Total Working Hours	15hrs per week, working both on and outside this project
Salary	£10,140 per year, excluding National Insurance and Pension
National Insurance	£1,526.07
Pension	£304.20
Redundancy Pay	
Funded by us %	53%

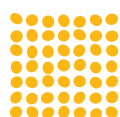
Job Title	Cleaner
Number of Posts	1
Employed by	KAT
Reports to	Senior Project Manager
Responsible for	Cleaning areas used by KAT
Role in this project	Cleaning areas used by KAT
Any other roles	
New or Existing Role	New Role
Project Working Hours	10hrs per week, working just on this project
Total Working Hours	10hrs per week, working both on and outside this project
Salary	£5720 per year, excluding National Insurance and Pension
National Insurance	
Pension	
Redundancy Pay	
Funded by us %	100%

Co-operate Administrator

Overseeing the administrative and finance of the project

3hrs per week £2,652 per year (+ Pension & Employers NI Contributions) (5% increase per annum) prejudice

Senior Project Manager



Purchase building and develop as per business plan - 10hrs per week £8,840 (+ Pension & NI Contributions)

Oversee running of hub and run business/learning centre – 5% increase per annum 10hrs/wk

Cleaner

Cleaner areas being used by KAT (Reuse shop, tool library, remakery, learning and business centre, KAT offices, toilets and Kitchen) 10hrs per week £5720 (+Pension & NI Contributions)

Project Worker Ruse Shop

To manage reuse shop, tool library and remakery.

15hrs per week £7,800 (+pension & NI Contributions)

Project Manager (Youth & Sport)

To develop a youth employability project and manage it.

8hrs per week £5,408 (+ pension & NI Contributions)

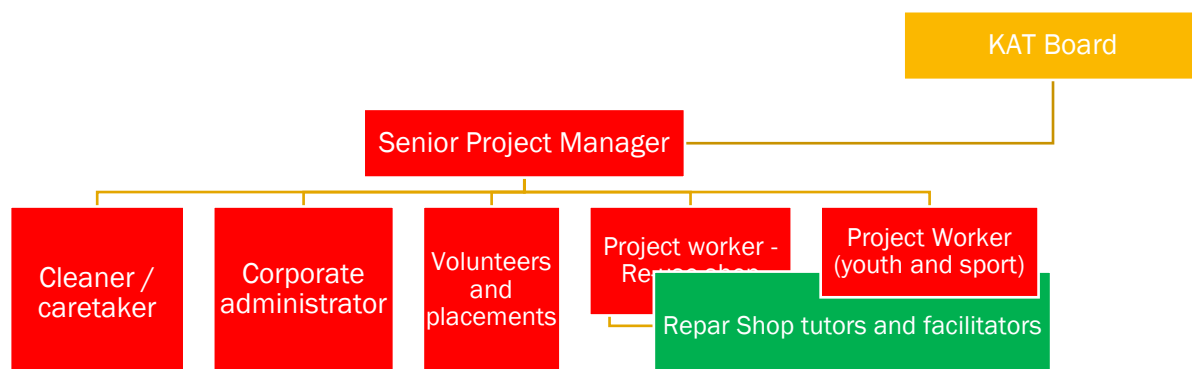
All staff will be working more hours as they are responsible for other projects so will have pension and Employers National Insurance Contributions except the Reuse Shop Manager and Cleaner who will be solely working on this project.

All will have a 5% salary increase annually.

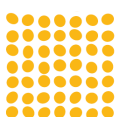
First year salary costs will be £30,420 + 20% (pension, NIC and expenses)

4.4 Organisational chart for Co-op project

See appendix 2 for whole organisational chart



Core Job Roles will develop organically based on need nu as follows:



Senior Project Manager

This post operates as the Chief Officer and oversees the whole project. This may evolve in the future. Once Killin Co-op is open, they will be responsible for the continued sustainability of the facility and for developing other community projects. As Commercial Manager, they will take an overview of the project and line-manage 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 commercial outcomes and the sustainability of the site.

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 local needs including evolving the repair shop and enhancing the relationship with the thrift shop. This includes developing, launching, consolidating and supporting services open to the public, but also investigating contract opportunities e.g. for employability and training.
- Managing key partners and users of the space at the co-op, including overseeing the allocation of space at the site in the one business unit.
- Fundraising and bid writing for both grants and tenders.
- Financial stability. The Manager will be responsible for thrift shop, lets and the repair shop managing costs including financial recording, reporting and day to day admin.
- Strategic links – representation on local planning groups and liaison with sector partners, the local authority etc.
- The recruitment and induction of new staff and the on-going line management of the whole team as it may grow over time.
- The recruitment and induction of volunteers and on-going volunteer development.
- Overseeing and managing the communication strategy to promote the site.
- Marketing. Ensuring there is a clear, strategic and achievable marketing plan, which communicates the KAT vision and mission and values effectively.
- Monitoring and evaluating the impact of our services. Liaising with funders and completing monitoring reports.

Cleaner/Caretaker

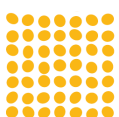
A part-time role; responsible for cleaning the buildings at the site, ensuring compliance with health and safety

- booking essential maintenance.
- Undertaking routine repairs and the upkeep of the building.

Sessional Repair Specialists

This will depend on products and will change over time. We will recruit a team of specialists to lead on particular sessions, whether IT repair, furniture repair, upholstery etc.

Their role will be to create legacy through training local lead volunteers.



4.5 Managing the Refurbishment

Discussions have taken place with the Co-op around purchase of the land and buildings. There is a willingness to discuss a sale if a viable outline business case is presented.

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

Capital build will be led a commissioned shop fitter based on competitive tendering to a specification. There are no external changes and internal changes will be minimal as we will create zones within the open plan area. As a result this will need building warrant but is not likely to need planning permission.

As this will continue to be a retail outlet open to the public, though we will check with planning, we don't envisage a need to apply for a change of use.

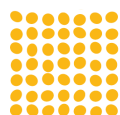
4.5 Operation, Policy and procedures

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 the Stirling TSI, 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. The following is not an exhaustive list and some of this is already in place;

- Health and Safety Policy
- Data Protection
- Privacy Policy
- Child Protection
- Vulnerable Adult Protection
- Grievance Policy
- Membership Policy
- Staffing Policy
- Volunteering Policy
- Recruitment and Training Policy
- Environmental Policy
- Equalities Policy
- Policy governing allocation of space
- Conflict of Interest policy
- Specific policies in relation to the retail outlets and the building open to the public
 - Handling Second Hand Goods
 - Sorting Stock
 - Securing Donations
 - Sorting Stock to Maximise Sales
 - The building
 - Cash Handling
 - VAT, Tax and Trade
 - Financial Management
 - Pricing and Sales
 - Health and Safety
 - fire safety
 - Shop layout
 - Environmental Policy
 - Code of Conduct in the Shop / Customer relations
- Specific policies in relation to the building (e.g., alarm checks, pat testing etc)

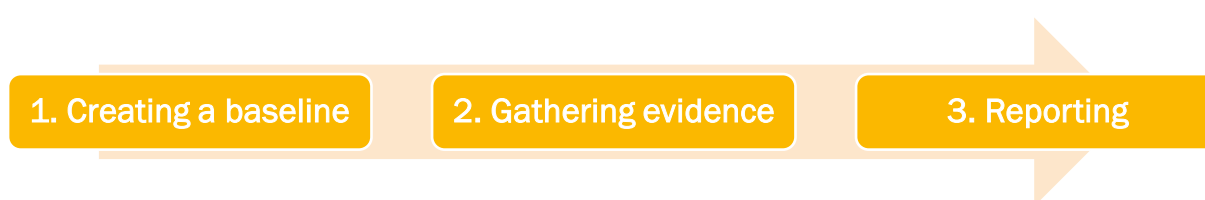


4.6 Monitoring and Evaluation

We aim for the Co-op at Killin to become a robust, sustainable enterprise which achieves or exceeds the targets and outcomes set out.

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 stakeholders of the KAT project at all levels to encourage continual learning and improvement. We will also monitor for change outwith those outcomes and record any unexpected outcomes, positive and negative. This will be with beneficiaries, stakeholders, staff and volunteers.

The process is as follows:



1. Creating a baseline:

There will be a clear baseline for reporting the evaluation findings:

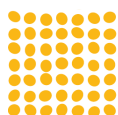
- The outcomes, set out in this business plan (with reference to the outcomes at Section 3.4 above). We have set out there the kinds of outcomes we want and the numbers we are projecting.
- Statistical data, set out in the Feasibility Study, and with particular reference to Scottish Index of Multiple Deprivation and other indications of challenges facing people e.g. access to services
- Outcomes articulated in the various funding bids

2. Gathering evidence:

Evidence will be sought from the following:

- Beneficiary impact:
 - Recording details of the numbers and nature of participants and volunteers at the shop and repair shop.
 - Impact on the quality of life of participants. We will monitor the impact services at Killin 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 customer satisfaction surveys which will be kept simple; but also, an annual local survey to record wider benefit.
 - Scale and nature of young people engaging in training and employability work



- Numbers and range of people using the business unit and enterprise space.
- Experience of visitors and tourists and how effective the hub is as a gateway to the area.
- Impact on other local businesses, e.g. growth in turnover of the cafe
- Community control and involvement:
 - Greater numbers of people involved, moving from non-involvement, to becoming both customers and volunteers, to being active to influencing decision making. Increasing our membership is a priority to reflect the scale of community support to date and we will also encourage support from non-board members.
 - Numbers and nature of volunteers. We will track the increase (or otherwise) of volunteers and the depth of their contact with KAT.
 - Our marketing plan will agree targets for numbers of followers and numbers of likes etc. on social media. We will use social media and our website to facilitate comments and suggestions from local people.
- Financial Sustainability:
 - The finances will be monitored by the board using management accounts.
 - Spend in the thrift shop compared to when it was sited at the Mill
 - Growing spend in the repair shop
 - Occupancy rates of the business unit
 - Bookings of the training room

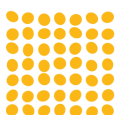
3. Reporting

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

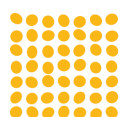
Monitoring reports will be structured and presented to the board, external stakeholders and funders. The reports will outline progress towards each outcome and whether indicators and other measures have been achieved on target, with clear plans to address issues if these are not on track. Actions arising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

4.7 Partners

Recognising that collaboration is crucial to the success of the project to create a thriving hub at Killin, we have worked hard to develop strong partnerships with a wide range of local organisations and groups. The Feasibility Study research and hard work of the Steering Group has identified a number of these partners providing really positive partnership opportunities as shown below:

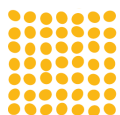


Organisation	Function
RecyKillin	Joint work and cross referral to the tool library – joint approach to net zero outcomes
The Old Mill	Joint marketing and signposting to each place especially as the Mill will focus on tourism
Environmental Action Killin	Joint approach to net zero
Local schools	Work placements and learning opportunities
Loch Lomond and Trossachs National Park Authority	Strategic support and potential funding
Stirling council	Partner in delivery of economic development outcomes.

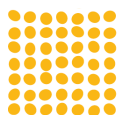


4.8 Risk Mitigation

Risk	Impact	Probability	Existing Controls	Action Required	Lead Responsibility
Difficulty securing funding for the purchase.	High	Low	Funding from Scottish Land Fund planned and on-gong discussion with the Co-op	Investigate alternatives such as crowd funding and local fundraising as well as the Community Ownership Fund	Board
Co-op proving hard to negotiate with or want a higher price than the valuation Or onerous conditions are put on it.	High	Medium	Initial discussions	Possible support from Community Ownership Support Fund	Board
Low demand for the thrift shop	High	Low to medium	Existing customer base but this needs to grow substantially Case studies of other charity shops	Strong marketing throughout; developing a strong regular (local) and visitor customer base	Co-ordinator
Refurbishment costs higher than expected	Medium	Medium	Cash flow projection and business plan estimate with contingency.	Get competitive quotes Phase fit out costs during construction. Allow for contingencies in cashflow.	Board
Less customers at the repair centre or less donations than expected	High	Low	Strong partnerships Planning	Build up partnerships Ensure pricing is reasonable Market opportunities	Co-ordinator



Risk	Impact	Probability	Existing Controls	Action Required	Lead Responsibility
Loss of Key Personnel, Volunteers and Board Members	High	Medium	Developing succession planning; liaising with potential volunteers, new members of the Steering Group 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

5.1 Approach

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 but also visitors. This will aim to ensure local people also know what is offered at the Co-op and will drive customers to the shop and to the repair zone.

Marketing will also be vital to reach visitors to promote the facility as part of the destination status for Killin. We are aware that this cannot stand on its own as a visitor attraction but along with the falls, café, the Old Mill and other elements, this creates the fact that Killin is worth a visit.

Full use will be made of a range of communication tools to ensure all potential customers and beneficiaries are aware of the facilities available. Promotion will be carried out through social media, local press and through flyers and use will be made of a dedicated website (to be developed) for the co-op project.

5.2 Brand



There is already an existing organisational brand for KAT itself and also for the Old Mill

These are separate brands distinct for different purposes.

The co-op project (focussed around retail, repair and reuse) will need a

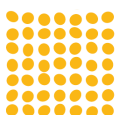
strong corporate brand that will drive customers to the shop.



When this is being developed, thought will need to be given as to how it matches with the other two brands and, therefore, whether a full re-branding and the creation of an organisation wide brand architecture is required.

The Co-op project brand will be developed by a professional graphic design agency and will encapsulate the following USP;

- Local to Killin – for locals, by locals using donated goods
- Quirky and innovative – something new and complementary for the town, not just selling second hand items, but retailing repaired and different products (worth travelling to)
- Welcoming and homely – something for everyone and a friendly welcome from shop staff
- Quality services and produce, not a “jumble sale” feel but shop-fitted to be a high quality retail outlet that the brand will reflect.



6. Funding and Finance

6.1 Introduction

Initially, grant funding will be required to purchase the Co-op, and to renovate it to ensure that it can provide a welcoming and friendly space in which the community want to visit and tourists want to purchase from as part of a Killin attraction.

Once the building is operational, KAT will work towards sustainability through trading, but will be careful to balance the need to generate income with the necessity of ensuring that what is provided at Killin is open to all in the community, regardless of income.

6.2 Summary of Purchase and Capital Costs

Purchase price

Market Value = £ 125,000 plus VAT = £150,000 (95% of which would be £142,500)

Co-op asking price = £120,000 plus VAT = £144,000

Balance for KAT to generate locally or from reserves = £1500

Legal fees

£1484 for commercial conveyancing, title registration and AML report

£1,000 for drawing up lease for commercial let

Insurance

£1831

VAT Assessment

Quote of circa £1800 plus VAT = £2160

Capital Renovations and Decoration

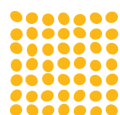
From the conditions survey (+ VAT)

- Provisional allowance for common repairs, due now. £3,000
- Total shop internal repairs. £169,450
- Total shop external repairs. £16,500

A full shop fit out will be required and this will need a quote from a suitable company based on a specification. Estimate £100,000.

We will seek a formal VAT assessment at an early stage as there may be VAT savings.

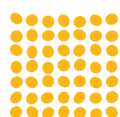
In addition, future technical phases are likely to reveal both savings and the opportunity to phase the project. Design team and other fees are as follows;



Item	Fee Suggestion	Possible Local Authority Fees (no VAT)
Chartered Building Surveyors (BS) fee for Schedules and tenders plus contract administration and inspecting and valuing works;	8.6% with a minimum of £1,500 + VAT £185,950 x 8.6% = £15,991.70 + VAT	
BS fee for preparation of drawings for shop signage revisions and application, for planning charges (presently – charges are variable according to local authority increases).	£750 + VAT, assumes a relatively simple signage with no issues.	£300
BS fee for preparation of drawings for alterations and application for building warrant and planning consent, estimate, assumes simple internal only alterations,+ estimated Local Authority charges	£3,000 + VAT	Depends on the value of warrantable works, £10-12K allow, £400
Provisional allowance for Structural Engineers should there be alterations requiring a structural design and certificate.	£2,500 + VAT	
<i>New EPC's will be required for the separation of the west side shop. From a recent fee table from a specialist commercial EPC surveyor.</i>	£600 + VAT	
<i>Asbestos surveys R&D before works and management post works.</i>	£900 + VAT	
<i>Allowance for environmental (bats?), traffic management, and similar.</i>	£1,000 + VAT	
<i>Total</i>	£24,741.70 + VAT	£700

6.3 Funding Strategy – Purchase, Capital and Revenue

Fund	Notes	Estimated figure
Purchase request from SLF		
Acquisition of Building	Towards purchase price	£142,500
Legal fees	Quote received	£2,484
Insurance	Quote received, though there are variables this is the highest likely amount	£1,831
VAT assessment	Quote received from French Duncan	£2,160
Towards Project Management	New staffing – see section 4.3	£11035.62
Professional Fees for Renovations	Quote received from Survey Solutions	£26,666.30
Total Request from SLF		£186,676.92



Renovations and upgrade		
Community Ownership Fund	Funding to match purchase price as well as renovation costs Up to a maximum of £250,000	£0 unsuccessful for EOI
National Lottery Community Led funding	Largely a revenue bid towards the cost of the Co-ordinator. Focus on helping local communities to address specific inequalities in a defined place Can fund up to 1/3 capital costs so may help with some of the renovation.	£30,000
Energy Industry Voluntary Redress Scheme	Funding can be capital or revenue but we would target this for costs to set up the Killin Repair Shop including equipment and staffing costs	Say £100,000 target to be costed out.
Place based funding	Programme for Government indicates a £275m pot of funding for regenerating places. This currently sits with the local authority so would require a conversation	£328,363.74 over 2 years

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.

While trading will be essential to ensure financial sustainability, we know that services must be affordable for all and we know that developing a remakery/repair will not become financially sustainable overnight.

Income will be generated from the following

- Thrift shop sales, with increased turnover from being in a High Street site
- Sales from the Repair shop or renovated and upgraded items
- Classes in relation to recycling, repair and net zero
- Space hire – there will be one unit for hire at the front of the shop

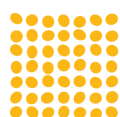
The largest item of expenditure is salaries for the staffing.

Our cashflow projects show trading growing at a modest rate – sales are relatively low and numbers of customers are intended to be cautious at first so grant funding and subsidy is required.

The projections show that with a reasonable grants/ fundraising target of £xxx in Year 1 only, modest surpluses can be generated. It is highly likely that grants and fundraising will be part of the mix of income as is standard for such a facility but grants will be only required for additional project costs.

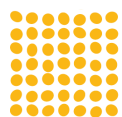
The projection shows potential surplus targets each year and a reserve building up. There will be a target of creating a reserve of 4 months running costs (say around £30,000). Once a figure in this region is achieved, any further surpluses will be reinvested in the facility.

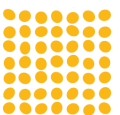
A summary of the financial trajectory is set out below.



	yr1	yr2	yr3	yr4	yr5
Income					
Trading	£41,590	£47,422	£61,230	£71,137	£76,537
Grants	£30,000	£24,000	£12,000	£5,000	£0
Total	£71,590	£71,422	£73,230	£76,137	£76,537
% sustainability	41%	50%	72%	88%	100%
Expenditure	£69,313	£70,995	£73,014	£73,819	£75,499
Surplus/Deficit	£2,276	£428	£216	£2,319	£1,039
Balance	£2,276	£2,704	£2,920	£5,239	£6,278

Appendices

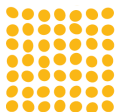


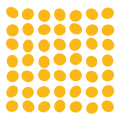


Appendix 1 : Cash Flow Projections

Core Staff Costs

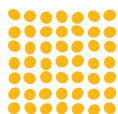
Core Posts	Salary	NI	Pension	Time	Total
Project Manager	£31,824	£4,789.51	£954.72	0.4	£15,027.29
Cleaner	£20,592	£3,099.10	£617.76	0.25	£6,077.22
Youth & Employability Project Worker	£24,336	£3,662.57	£730.08	0.4	£11,491.46
Project Worker – reuse shop	£20,592	£3,099.10	£617.76	0.3	£7,292.66
Total					£39,888.63





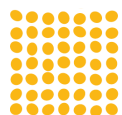
Killin co-op- Cash Flow														
Year 1														
	Notes and assumptions	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Totals
Thrift Shop	Number of days open	24	24	24	24	24	24	24	24	24	24	24	24	
	Average with increase in summer due to visitor income	25	28	30	33	37	30	30	30	30	30	30	30	
	Average price per item	£3	£3	£3	£3	£3	£3	£3	£3	£3	£3	£3	£3	
Gift aid on sales	Estimate of 20% of items	£90	£99	£109	£120	£132	£108	£108	£108	£108	£108	£108	£108	1,305
Ragging	Estimate	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	600
Office space rental	Units rented	1	1	1	1	1	1	1	1	1	1	1	1	
	Price per unit	£300	£300	£300	£300	£300	£300	£300	£300	£300	£300	£300	£300	
Upcycling	Items sold per day	5	5	5	5	5	6	6	6	6	6	6	6	
Average cost per item	Large items eg furniture, laptops	75	75	75	75	75	75	75	75	75	75	75	75	
Learning	Course participant per month per course	10	10	10	10	10	10	10	10	10	10	10	10	
	Price per course	£15	£15	£15	£15	£15	£15	£15	£15	£15	£15	£15	£15	
	Numbers of courses	1	2	2	3	3	2	2	2	2	2	2	2	
	This is a significant increase in income with the move to the village centre	£1,940	£2,129	£2,337	£2,566	£2,817	£2,318	£2,318	£2,318	£2,318	£2,318	£2,318	£2,318	28,015
Income from thrift shop Sales		£375	£375	£375	£375	£375	£450	£450	£450	£750	£750	£750	£750	6,225
Income from upcycling sales		£150	£300	£300	£450	£450	£300	£300	£300	£300	£300	£300	£300	3,750
Income from training		£300	£300	£300	£300	£300	£300	£300	£300	£300	£300	£300	£300	3,600
Income from space lets		£2,765	£3,104	£3,312	£3,691	£3,942	£3,368	£3,368	£3,368	£3,668	£3,668	£3,668	£3,668	41,590
Total Trading	Once up and running and marketed													
Grants		£15,000					£15,000							30,000
Total Income		£17,765	£3,104	£3,312	£3,691	£3,942	£18,368	£3,368	£3,368	£3,668	£3,668	£3,668	£3,668	71,590
Expenditure														
Direct costs														
Cost of materials	30%	£113	£113	£113	£113	£113	£135	£135	£135	£225	£225	£225	£225	£1,868
Cost of tutor	50%	£75	£150	£150	£225	£225	£150	£150	£150	£150	£150	£150	£150	£1,875
Overhead Expenses														
Staff costs	See staffing sheet	£3,224	£3,224	£3,224	£3,224	£3,224	£3,224	£3,224	£3,224	£3,224	£3,224	£3,224	£3,224	£38,685
Staff expenses	Estimate	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£300
Finance system and payroll fees	eg Xero including HMRC payments	£29	£29	£29	£29	£29	£29	£29	£29	£29	£29	£29	£29	£348
Charity Retail Association Membership		£280												£280
Business rates	Rateable value is unclear. Assume 80% relief	£200	£200	£200	£200	£200	£200	£200	£200	£200	£200	£200	£200	£2,400
Water rates		£110	£110	£110	£110	£110	£110	£110	£110	£110	£110	£110	£110	£1,320
Utilities	high due to current increases	£750	£750	£750	£750	£750	£750	£750	£750	£750	£750	£750	£750	£9,000
Phone & internet		£75	£75	£75	£75	£75	£75	£75	£75	£75	£75	£75	£75	£900
Insurance		£750												£750
Website hosting		£40	£40	£40	£40	£40	£40	£40	£40	£40	£40	£40	£40	£480
Rubbish Collection		£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£240
Stationery and admin		£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£300
Shop window and decorations		£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£600
Marketing	Local advertising, flyers etc	£750	£50	£50	£50	£50	£50	£750	£50	£50	£50	£50	£50	£2,000
Volunteer expenses and training	2 vols per day x £3 expenses	£144	£144	£144	£144	£144	£144	£144	£144	£144	£144	£144	£144	£1,728
Professional and accountancy fees	Increase in Trust fee due to increase activity	£0	£0	£0	£0	£0	£1,500	£0	£0	£0	£0	£0	£0	£1,500
Repairs/ Maintenance/Renewals		£150	£150	£150	£150	£150	£150	£150	£150	£150	£150	£150	£150	£1,800
Security alarm and other contracts		£30	£30	£30	£30	£30	£30	£30	£30	£30	£30	£30	£30	£360
Cleaning materials/laundry		£60	£60	£60	£60	£60	£60	£60	£60	£60	£60	£60	£60	£720
Refreshments		£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£240
Misc		£35	£35	£35	£35	£35	£35	£35	£35	£35	£35	£35	£35	£420
Occassional van hire	For pick ups	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£1,200
Total Expenditure		£7,054	£5,399	£5,399	£5,474	£5,474	£6,922	£6,122	£5,422	£5,512	£5,512	£5,512	£5,512	£69,313
Operating Profit		£10,711	-£2,295	-£2,087	-£1,784	-£1,532	£11,446	-£2,754	-£2,054	-£1,844	-£1,844	-£1,844	-£1,844	£2,276
Opening Balance		£0	£10,711	£8,416	£6,328	£4,545	£3,012	£14,459	£11,705	£9,651	£7,808	£5,964	£4,120	
Closing Balance		£10,711	£8,416	£6,328	£4,545	£3,012	£14,459	£11,705	£9,651	£7,808	£5,964	£4,120	£2,276	

Killin co-op- Cash Flow														
Year 2														
Notes and assumptions														
	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Totals	
Thrift Shop	Number of days open													
	24	24	24	24	24	24	24	24	24	24	24	24	24	
	Average with increase in summer due to visitor income													
	30	33	36	40	44	30	30	30	30	30	30	30	30	
	£3	£3	£3	£3	£3	£3	£3	£3	£3	£3	£3	£3	£3	
Gift aid on sales	Estimate of 20% of items													
	£108	£119	£131	£144	£158	£108	£108	£108	£108	£108	£108	£108	£108	
Ragging	Estimate													
	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	
Office space rental	Units rented													
	1	1	1	1	1	1	1	1	1	1	1	1	1	
	Price per unit													
	£350	£350	£350	£350	£350	£350	£350	£350	£350	£350	£350	£350	£350	
Upcycling	Items sold per day													
	10	10	10	10	10	10	10	10	10	10	10	10	10	
Average cost per item	Large items eg furniture, laptops													
	75	75	75	75	75	75	75	75	75	75	75	75	75	
Learning	Course participant per month per course													
	10	10	10	10	10	10	10	10	10	10	10	10	10	
	Price per course													
	£15	£15	£15	£15	£15	£15	£15	£15	£15	£15	£15	£15	£15	
	Numbers of courses													
	2	2	2	3	3	2	2	2	2	2	2	2	2	
	This is a significant increase in income with the move to the village centre													
Income from thrift shop Sales	£2,318	£2,545	£2,794	£3,069	£3,371	£2,318	£2,318	£2,318	£2,318	£2,318	£2,318	£2,318	£2,318	
Income from upcycling sales	£750	£750	£750	£750	£750	£750	£750	£750	£750	£750	£750	£750	£750	
Income from training	£300	£300	£300	£450	£450	£300	£300	£300	£300	£300	£300	£300	£300	
Income from space lets	£350	£350	£350	£350	£350	£350	£350	£350	£350	£350	£350	£350	£350	
Total Trading	Once up and running and marketed													
	£3,718	£3,945	£4,194	£4,619	£4,921	£3,718	£3,718	£3,718	£3,718	£3,718	£3,718	£3,718	£3,718	
Grants	£12,000					£12,000							£24,000	
Total Income	£15,718	£3,945	£4,194	£4,619	£4,921	£15,718	£3,718	£3,718	£3,718	£3,718	£3,718	£3,718	£71,422	
Expenditure														
Direct costs														
Cost of materials	30%	£225	£225	£225	£225	£225	£225	£225	£225	£225	£225	£225	£225	£2,700
Cost of tutor	50%	£150	£150	£150	£225	£225	£150	£150	£150	£150	£150	£150	£150	£1,950
Overhead Expenses														
Staff costs	See staffing sheet	£3,288	£3,288	£3,288	£3,288	£3,288	£3,288	£3,288	£3,288	£3,288	£3,288	£3,288	£3,288	£39,459
Staff expenses	Estimate	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£300
Finance system and payroll fees	eg Xero including HMRC payments	£29	£29	£29	£29	£29	£29	£29	£29	£29	£29	£29	£29	£348
Charity Retail Association Membership		£280												£280
Business rates	Rateable value is unclear. Assume 80% relief	£200	£200	£200	£200	£200	£200	£200	£200	£200	£200	£200	£2,400	
Water rates		£110	£110	£110	£110	£110	£110	£110	£110	£110	£110	£110	£1,320	
Utilities	high due to current increases	£750	£750	£750	£750	£750	£750	£750	£750	£750	£750	£750	£9,000	
Phone & internet		£75	£75	£75	£75	£75	£75	£75	£75	£75	£75	£75	£900	
Insurance		£750											£750	
Website hosting		£40	£40	£40	£40	£40	£40	£40	£40	£40	£40	£40	£480	
Rubbish Collection		£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£240	
Stationery and admin		£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£300	
Shop window and decorations		£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£600	
Marketing	Local advertising, flyers etc	£750	£50	£50	£50	£50	£50	£750	£50	£50	£50	£50	£2,000	
Volunteer expenses and training	2 vols per day x £3 expenses	£144	£144	£144	£144	£144	£144	£144	£144	£144	£144	£144	£1,728	
Professional and accountancy fees	Increase in Trust fee due to increase activity	£0	£0	£0	£0	£0	£1,500	£0	£0	£0	£0	£0	£1,500	
Repairs/ Maintenance/Renewals		£150	£150	£150	£150	£150	£150	£150	£150	£150	£150	£150	£1,800	
Security alarm and other contracts		£30	£30	£30	£30	£30	£30	£30	£30	£30	£30	£30	£360	
Cleaning materials/laundry		£60	£60	£60	£60	£60	£60	£60	£60	£60	£60	£60	£720	
Refreshments		£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£240	
Misc		£35	£35	£35	£35	£35	£35	£35	£35	£35	£35	£35	£420	
Occasional van hire	For pick ups	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£1,200	
Inflationary rise	3%	£109	£57	£57	£57	£57	£102	£78	£57	£57	£57	£57	£807	
Total Expenditure		£7,306	£5,576	£5,576	£5,651	£5,651	£7,076	£6,276	£5,576	£5,576	£5,576	£5,576	£70,995	
Operating Profit		£8,412	-£1,631	-£1,382	-£1,033	-£731	£8,642	-£2,558	-£1,858	-£1,858	-£1,858	-£1,858	£428	
Opening Balance		£0	£8,412	£6,780	£5,398	£4,366	£3,635	£12,277	£9,719	£7,861	£6,002	£4,144	£2,286	
Closing Balance		£8,412	£6,780	£5,398	£4,366	£3,635	£12,277	£9,719	£7,861	£6,002	£4,144	£2,286	£428	

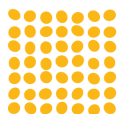


Killin co-op- Cash Flow														
Notes and assumptions														
		Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Totals
Thrift Shop	Number of days open	24	24	24	24	24	24	24	24	24	24	24	24	
	Average with increase in summer due to visitor income	40	44	48	53	59	40	40	40	40	40	40	40	
	Average price per item	£3	£3	£3	£3	£3	£3	£3	£3	£3	£3	£3	£3	
Gift aid on sales	Estimate of 20% of items	£144	£158	£174	£192	£211	£144	£144	£144	£144	£144	£144	£144	1,887
Ragging	Estimate	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	600
Office space rental	Units rented	1	1	1	1	1	1	1	1	1	1	1	1	
	Price per unit	£350	£350	£350	£350	£350	£350	£350	£350	£350	£350	£350	£350	
Upcycling	Items sold per day	14	14	14	14	14	14	14	14	14	14	14	14	
Average cost per item	Large items eg furniture, laptops	75	75	75	75	75	75	75	75	75	75	75	75	
Learning	Course participant per month per course	10	10	10	10	10	10	10	10	10	10	10	10	
	Price per course	£15	£15	£15	£15	£15	£15	£15	£15	£15	£15	£15	£15	
	Numbers of courses	2	3	3	3	3	2	2	2	2	2	2	2	
	This is a significant increase in income with the move to the village centre	£3,074	£3,376	£3,709	£4,075	£4,477	£3,074	£3,074	£3,074	£3,074	£3,074	£3,074	£3,074	40,230
Income from thrift shop Sales														
Income from upcycling sales		£1,050	£1,050	£1,050	£1,050	£1,050	£1,050	£1,050	£1,050	£1,050	£1,050	£1,050	£1,050	12,600
Income from training		£300	£450	£450	£450	£450	£300	£300	£300	£300	£300	£300	£300	4,200
Income from space lets		£350	£350	£350	£350	£350	£350	£350	£350	£350	£350	£350	£350	4,200
Total Trading	Once up and running and marketed	£4,774	£5,226	£5,559	£5,925	£6,327	£4,774	£4,774	£4,774	£4,774	£4,774	£4,774	£4,774	61,230
Grants		£6,000					£6,000							12,000
Total Income		£10,774	£5,226	£5,559	£5,925	£6,327	£10,774	£4,774	£4,774	£4,774	£4,774	£4,774	£4,774	73,230
Expenditure														
Direct costs														
Cost of materials	30%	£315	£315	£315	£315	£315	£315	£315	£315	£315	£315	£315	£315	£3,780
Cost of tutor	50%	£150	£225	£225	£225	£225	£150	£150	£150	£150	£150	£150	£150	£2,100
Overhead Expenses														
Staff costs	See staffing sheet	£3,354	£3,354	£3,354	£3,354	£3,354	£3,354	£3,354	£3,354	£3,354	£3,354	£3,354	£3,354	£40,248
Staff expenses	Estimate	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£300
Finance system and payroll fees	eg Xero including HMRC payments	£29	£29	£29	£29	£29	£29	£29	£29	£29	£29	£29	£29	£348
Charity Retail Association Membership		£280												£280
Business rates	Rateable value is unclear. Assume 80% relief	£200	£200	£200	£200	£200	£200	£200	£200	£200	£200	£200	£200	£2,400
Water rates		£110	£110	£110	£110	£110	£110	£110	£110	£110	£110	£110	£110	£1,320
Utilities	high due to current increases	£750	£750	£750	£750	£750	£750	£750	£750	£750	£750	£750	£750	£9,000
Phone & internet		£75	£75	£75	£75	£75	£75	£75	£75	£75	£75	£75	£75	£900
Insurance		£750												£750
Website hosting		£40	£40	£40	£40	£40	£40	£40	£40	£40	£40	£40	£40	£480
Rubbish Collection		£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£240
Stationery and admin		£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£300
Shop window and decorations		£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£600
Marketing	Local advertising, flyers etc	£750	£50	£50	£50	£50	£50	£750	£50	£50	£50	£50	£50	£2,000
Volunteer expenses and training	2 vols per day x £3 expenses	£144	£144	£144	£144	£144	£144	£144	£144	£144	£144	£144	£144	£1,728
Professional and accountancy fees	Increase in Trust fee due to increase activity	£0	£0	£0	£0	£0	£1,500	£0	£0	£0	£0	£0	£0	£1,500
Repairs/ Maintenance/Renewals		£150	£150	£150	£150	£150	£150	£150	£150	£150	£150	£150	£150	£1,800
Security alarm and other contracts		£30	£30	£30	£30	£30	£30	£30	£30	£30	£30	£30	£30	£360
Cleaning materials/laundry		£60	£60	£60	£60	£60	£60	£60	£60	£60	£60	£60	£60	£720
Refreshments		£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£240
Misc		£35	£35	£35	£35	£35	£35	£35	£35	£35	£35	£35	£35	£420
Occasional van hire	For pick ups	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£1,200
Inflationary rise	3%	£109	£57	£57	£57	£57	£102	£78	£57	£57	£57	£57	£57	£807
Total Expenditure		£7,462	£5,807	£5,807	£5,807	£5,807	£7,232	£6,432	£5,732	£5,732	£5,732	£5,732	£5,732	£73,014
Operating Profit		£3,312	-£581	-£248	£118	£520	£3,542	-£1,658	-£958	-£958	-£958	-£958	-£958	£216
Opening Balance		£0	£3,312	£2,731	£2,484	£2,601	£3,122	£6,664	£5,006	£4,048	£3,090	£2,132	£1,174	
Closing Balance		£3,312	£2,731	£2,484	£2,601	£3,122	£6,664	£5,006	£4,048	£3,090	£2,132	£1,174	£216	

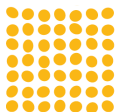
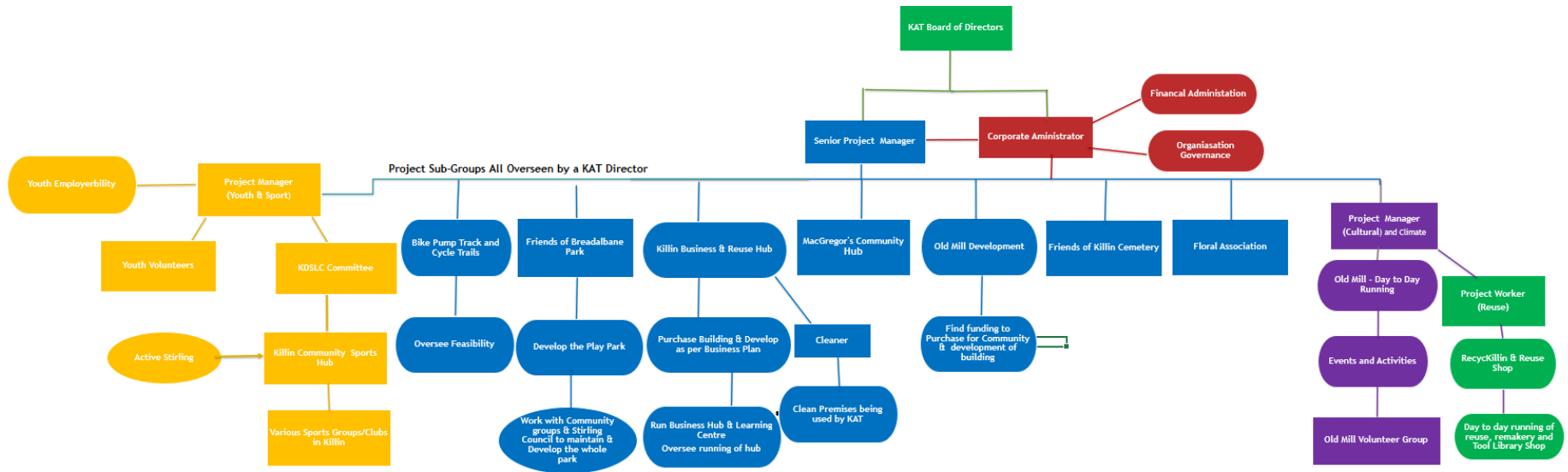
Killin co-op- Cash Flow														
Year 4														
Notes and assumptions														
	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Totals	
Thrift Shop	Number of days open													
	24	24	24	24	24	24	24	24	24	24	24	24	24	24
	Average with increase in summer due to visitor income													
	50	55	61	67	73	50	50	50	50	50	50	50	50	50
	£3	£3	£3	£3	£3	£3	£3	£3	£3	£3	£3	£3	£3	£3
Gift aid on sales	Estimate of 20% of items													
	£180	£198	£218	£240	£264	£180	£180	£180	£180	£180	£180	£180	£180	2,359
Ragging	Estimate													
	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	600
Office space rental	Units rented													
	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Price per unit													
	£350	£350	£350	£350	£350	£350	£350	£350	£350	£350	£350	£350	£350	£350
Upcycling	Items sold per day													
	14	14	14	14	14	14	14	14	14	14	14	14	14	14
Average cost per item	Large items eg furniture, laptops													
	75	75	75	75	75	75	75	75	75	75	75	75	75	75
Learning	Course participant per month per course													
	10	10	10	10	10	10	10	10	10	10	10	10	10	10
	Price per course													
	£15	£15	£15	£15	£15	£15	£15	£15	£15	£15	£15	£15	£15	£15
	Numbers of courses													
	2	3	3	3	3	2	2	2	2	2	2	2	2	2
	This is a significant increase in income with the move to the village centre													
Income from thrift shop Sales	£3,830	£4,208	£4,624	£5,081	£5,584	£3,830	£3,830	£3,830	£3,830	£3,830	£3,830	£3,830	£3,830	50,137
Income from upcycling sales	£1,050	£1,050	£1,050	£1,050	£1,050	£1,050	£1,050	£1,050	£1,050	£1,050	£1,050	£1,050	£1,050	12,600
Income from training	£300	£450	£450	£450	£450	£300	£300	£300	£300	£300	£300	£300	£300	4,200
Income from space lets	£350	£350	£350	£350	£350	£350	£350	£350	£350	£350	£350	£350	£350	4,200
Total Trading	Once up and running and marketed													
	£5,530	£6,058	£6,474	£6,931	£7,434	£5,530	£5,530	£5,530	£5,530	£5,530	£5,530	£5,530	£5,530	71,137
Grants	£2,500					£2,500								5,000
Total Income	£8,030	£6,058	£6,474	£6,931	£7,434	£8,030	£5,530	£5,530	£5,530	£5,530	£5,530	£5,530	£5,530	76,137
Expenditure														
Direct costs														
Cost of materials	30%	£315	£315	£315	£315	£315	£315	£315	£315	£315	£315	£315	£315	£3,780
Cost of tutor	50%	£150	£225	£225	£225	£225	£150	£150	£150	£150	£150	£150	£150	£2,100
Overhead Expenses														
Staff costs	See staffing sheet	£3,421	£3,421	£3,421	£3,421	£3,421	£3,421	£3,421	£3,421	£3,421	£3,421	£3,421	£3,421	£41,053
Staff expenses	Estimate	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£300
Finance system and payroll fees	eg Xero including HMRC payments	£29	£29	£29	£29	£29	£29	£29	£29	£29	£29	£29	£29	£348
Charity Retail Association Membership		£280												£280
Business rates	Rateable value is unclear. Assume 80% relief	£200	£200	£200	£200	£200	£200	£200	£200	£200	£200	£200	£200	£2,400
Water rates		£110	£110	£110	£110	£110	£110	£110	£110	£110	£110	£110	£110	£1,320
Utilities	high due to current increases	£750	£750	£750	£750	£750	£750	£750	£750	£750	£750	£750	£750	£9,000
Phone & internet		£75	£75	£75	£75	£75	£75	£75	£75	£75	£75	£75	£75	£900
Insurance		£750												£750
Website hosting		£40	£40	£40	£40	£40	£40	£40	£40	£40	£40	£40	£40	£480
Rubbish Collection		£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£240
Stationery and admin		£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£300
Shop window and decorations		£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£600
Marketing	Local advertising, flyers etc	£750	£50	£50	£50	£50	£50	£750	£50	£50	£50	£50	£50	£2,000
Volunteer expenses and training	2 vols per day x £3 expenses	£144	£144	£144	£144	£144	£144	£144	£144	£144	£144	£144	£144	£1,728
Professional and accountancy fees	Increase in Trust fee due to increase activity	£0	£0	£0	£0	£0	£1,500	£0	£0	£0	£0	£0	£0	£1,500
Repairs/ Maintenance/Renewals		£150	£150	£150	£150	£150	£150	£150	£150	£150	£150	£150	£150	£1,800
Security alarm and other contracts		£30	£30	£30	£30	£30	£30	£30	£30	£30	£30	£30	£30	£360
Cleaning materials/laundry		£60	£60	£60	£60	£60	£60	£60	£60	£60	£60	£60	£60	£720
Refreshments		£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£240
Misc		£35	£35	£35	£35	£35	£35	£35	£35	£35	£35	£35	£35	£420
Occasional van hire	For pick ups	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£1,200
Inflationary rise	3%	£109	£57	£57	£57	£57	£102	£78	£57	£57	£57	£57	£57	£807
Total Expenditure		£7,529	£5,874	£5,874	£5,874	£5,874	£7,299	£6,499	£5,799	£5,799	£5,799	£5,799	£5,799	£73,819
Operating Profit		£501	£184	£600	£1,057	£1,560	£731	£-969	£-269	£-269	£-269	£-269	£-269	£2,319
Opening Balance		£0	£501	£685	£1,285	£2,342	£3,902	£4,633	£3,664	£3,395	£3,126	£2,857	£2,588	
Closing Balance		£501	£685	£1,285	£2,342	£3,902	£4,633	£3,664	£3,395	£3,126	£2,857	£2,588	£2,319	



Killin co-op- Cash Flow															
Year 5															
		Notes and assumptions													
		Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Totals	
Thrift Shop	Number of days open	24	24	24	24	24	24	24	24	24	24	24	24		
	Average with increase in summer due to visitor income	50	55	61	67	73	50	50	50	50	50	50	50		
	Average price per item	£3	£3	£3	£3	£3	£3	£3	£3	£3	£3	£3	£3		
Gift aid on sales	Estimate of 20% of items	£180	£198	£218	£240	£264	£180	£180	£180	£180	£180	£180	£180		2,359
Ragging	Estimate	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50		600
Office space rental	Units rented	1	1	1	1	1	1	1	1	1	1	1	1		1
	Price per unit	£400	£400	£400	£400	£400	£400	£400	£400	£400	£400	£400	£400		£400
Upcycling	Items sold per day	18	18	18	18	18	18	18	18	18	18	18	18		18
Average cost per item	Large items eg furniture, laptops	75	75	75	75	75	75	75	75	75	75	75	75		75
Learning	Course participant per month per course	10	10	10	10	10	10	10	10	10	10	10	10		10
	Price per course	£15	£15	£15	£15	£15	£15	£15	£15	£15	£15	£15	£15		£15
	Numbers of courses	3	3	3	3	3	3	3	3	3	3	3	3		3
	This is a significant increase in income with the move to the village centre	£3,830	£4,208	£4,624	£5,081	£5,584	£3,830	£3,830	£3,830	£3,830	£3,830	£3,830	£3,830		50,137
Income from thrift shop Sales															
Income from upcycling sales		£1,350	£1,350	£1,350	£1,350	£1,350	£1,350	£1,350	£1,350	£1,350	£1,350	£1,350	£1,350		16,200
Income from training		£450	£450	£450	£450	£450	£450	£450	£450	£450	£450	£450	£450		5,400
Income from space lets		£400	£400	£400	£400	£400	£400	£400	£400	£400	£400	£400	£400		4,800
Total Trading	Once up and running and marketed	£6,030	£6,408	£6,824	£7,281	£7,784	£6,030	£6,030	£6,030	£6,030	£6,030	£6,030	£6,030		76,537
Grants	End of grants														0
Total Income		£6,030	£6,408	£6,824	£7,281	£7,784	£6,030	£6,030	£6,030	£6,030	£6,030	£6,030	£6,030		76,537
Expenditure															
Direct costs															
Cost of materials	30%	£405	£405	£405	£405	£405	£405	£405	£405	£405	£405	£405	£405		£4,860
Cost of tutor	50%	£225	£225	£225	£225	£225	£225	£225	£225	£225	£225	£225	£225		£2,700
Overhead Expenses															
Staff costs	See staffing sheet	£3,421	£3,421	£3,421	£3,421	£3,421	£3,421	£3,421	£3,421	£3,421	£3,421	£3,421	£3,421		£41,053
Staff expenses	Estimate	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25		£300
Finance system and payroll fees	eg Xero including HMRC payments	£29	£29	£29	£29	£29	£29	£29	£29	£29	£29	£29	£29		£348
Charity Retail Association Membership		£280													£280
Business rates	Rateable value is unclear. Assume 80% relief	£200	£200	£200	£200	£200	£200	£200	£200	£200	£200	£200	£200		£2,400
Water rates		£110	£110	£110	£110	£110	£110	£110	£110	£110	£110	£110	£110		£1,320
Utilities	high due to current increases	£750	£750	£750	£750	£750	£750	£750	£750	£750	£750	£750	£750		£9,000
Phone & internet		£75	£75	£75	£75	£75	£75	£75	£75	£75	£75	£75	£75		£900
Insurance		£750													£750
Website hosting		£40	£40	£40	£40	£40	£40	£40	£40	£40	£40	£40	£40		£480
Rubbish Collection		£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£20		£240
Stationery and admin		£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25		£300
Shop window and decorations		£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50		£600
Marketing	Local advertising, flyers etc	£750	£50	£50	£50	£50	£50	£750	£50	£50	£50	£50	£50		£2,000
Volunteer expenses and training	2 vols per day x £3 expenses	£144	£144	£144	£144	£144	£144	£144	£144	£144	£144	£144	£144		£1,728
Professional and accountancy fees	Increase in Trust fee due to increase activity	£0	£0	£0	£0	£0	£1,500	£0	£0	£0	£0	£0	£0		£1,500
Repairs/ Maintenance/Renewals		£150	£150	£150	£150	£150	£150	£150	£150	£150	£150	£150	£150		£1,800
Security alarm and other contracts		£30	£30	£30	£30	£30	£30	£30	£30	£30	£30	£30	£30		£360
Cleaning materials/laundry		£60	£60	£60	£60	£60	£60	£60	£60	£60	£60	£60	£60		£720
Refreshments		£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£20		£240
Misc		£35	£35	£35	£35	£35	£35	£35	£35	£35	£35	£35	£35		£420
Occasional van hire	For pick ups	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100		£1,200
Inflationary rise	3%	£109	£57	£57	£57	£57	£102	£78	£57	£57	£57	£57	£57		£807
Total Expenditure		£7,694	£5,964	£5,964	£5,964	£5,964	£7,464	£6,664	£5,964	£5,964	£5,964	£5,964	£5,964		£75,499
Operating Profit		-£1,664	£444	£860	£1,317	£1,820	-£1,434	-£634	£66	£66	£66	£66	£66		£1,039
Opening Balance		£0	-£1,664	-£1,220	-£360	£957	£2,777	£1,343	£709	£775	£841	£907	£973		
Closing Balance		-£1,664	-£1,220	-£360	£957	£2,777	£1,343	£709	£775	£841	£907	£973	£1,039		



Appendix 2 : Whole Organisation Chart



Appendix 3 : Board Bios

Paul Godzik – Director since 2017, Chair since 2021

Paul is a public affairs and political communications adviser who served on the City of Edinburgh Council between 2007 and 2017 and was Convenor of Education, Children & Families from 2012-2016, when he moved to Killin with his young family. A public policy graduate, Paul has experience working within the Scottish Parliament, Westminster and in Australian politics and has worked with a range of clients in the public, private and third sector. He has extensive experience as a non-executive director across a wide range of organisations. As well as KAT he currently sits as a director of Spartans Community Football Academy and is a former trustee of the Edinburgh International Festival, Edinburgh Leisure and the Lyceum Theatre Trust.

Bridget Saddler – Director since 2019, Vice Chair since 2021

Bridget found her “Forever Home” in Ardeonaig, Killin six years ago and having immediately recognised and then highlighting the village’s potential, was soon asked to become a director of the Killin and Ardeonaig Trust.

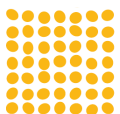
Bridget has extensive experience in the financial sector, working with several large retail banks across a multitude of business units, most recently in Cyber Security and Technology.

In later life, having gained an honours degree in psychology; Bridget finds these learned skills invaluable when dealing with everyday collaborations and particularly more complex interpersonal situations.

Bridget is keen to see the whole of Killin and Ardeonaig flourish to the advantage of both residents and visitors, and she looks forward to supporting ventures to this end

Mark Beaumont – Director 2009 to 2011, rejoined 2014 as Treasurer

Mark is retired from full-time work and pursues an active outdoor lifestyle. He qualified as a Chartered Accountant in Edinburgh and worked in practice in New Zealand, the NHS in Scotland and in Head Office Finance departments of two of the Scottish banks. Mark has worked for several charitable organisations in voluntary Board and Finance capacities, including involvement with substance dependency in the UK, orphan support in Malawi, education standards in Africa, and has worked in India.



Charlie Grant - Director from 2007 – 2009 rejoined 2011

Community Council member. Lifelong member of this community. He organises and runs the Killin Highland Games, New Year Dance, the Community Bus and has been involved in the voluntary support of the Breadalbane Park for some years. He has run a local small business for many years. Represents the community and local business.

Pat Hayes – Director since 2009, Vice Chair 2009 to 2021

I work in the building industry and have day to day site management of all the company’s projects including liaison with all trades.

Projects include extensions, renovations, barn conversions, new build housing, swimming pools, and industrial buildings.

Specialist skills include joinery, roofing, plumbing and steel fabrication.

Previous employment: forestry work, fencing, mountain footpath contracting, mechanical engineering, welding and steel fabrication and nursery work

As a hobby I work metal in a fully equipped engineering workshop, do a bit of stainless fabrication and welding and enjoy all aspects of non ferrous foundry work.

As part of a small team I have been heavily involved in the creation of a 10ha native woodland bordering the River Dochart.

Keith Mayo – Director since 2016

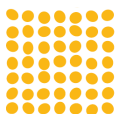
Retired after a career in Government management of the energy industries, including development of supply chains, business support and compliance with regulations and approval of major engineering projects. Now a volunteer at community woodlands, nature reserves and a member of Environmental Action Killin and Killin Heritage Society.

Rosemary Simpson – Director since 2009

B.Ed (Hons); Environmental and Outdoor Education; Business Studies and Office Management

Co-opted Director of KAT since 2009, one of the 3 designated Directors to give support to employees. My training and work-life experience in personnel development has given me an real interest to ensure KAT employees and volunteers have opportunities to develop their life skills.

Retired from employment in 2018 after 30 years of managing day to day operations of a charitable outdoor education and activity centre; managing budgets; logistics and planning; induction, coaching and training of team members; conducting regular supervisory meetings and reviews.



Work and personal projects - involved the development and planning of building projects, from instigation of ideas, re working of architect drawings/plans to working with trades to ensure the builds/refurbishment took place and ongoing maintenance. Included the development and renovation of a listed building, barn conversion, cottage and new build 4 bedroom house

Served on a variety of local committees from Toddler/ playgroup; WRI; Swimming Club; - as Chair/Secretary and Treasurer roles

Helen Lear-Grant – Director since 2021

I moved to Killin in 2021 and became a trustee shortly afterwards, following my involvement with the RecyKillin Tool Library & Remakery project. I have a mixed professional background but lots of that work has been within the third sector, including roles at UNICEF New Zealand and the Royal Voluntary Service here in Scotland. I'm passionate about the rights of marginalised communities (particularly of disabled people and the LGBTQ+ community), working class issues, and the impacts of climate change. Community action is very important to me and through my role as trustee I hope to support the Killin and Ardeonaig community in achieving their visions for the area.

I live in Killin with my wife and our two chocolate labradors. I'm currently studying Scottish Gaelic with Sabhal Mòr Ostaig.

Staff Biography

Theresa Elliot – Senior Project Manager: 2013 to present

Theresa graduated from Stirling University with a BSc in 1998, she also has a Postgraduate Diploma in Community Education from Dundee University.

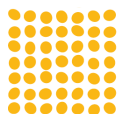
Theresa has worked in various elements of community work since 1996 where she developed youth work north of Callander for Stirling Council and covered the community worker for 6 months covering a maternity post in Killin.

From 2001 for 9 years Theresa worked as a development officer for Tenant Participation Advisory Service (TPAS) initially for 7 years seconded to Stirling Council to inform tenants of stock transfer and then implementing their Tenant Participation Strategy. Theresa was instrumental in increase tenant participation, increase Registered Tenants Organisation and developing Tenant Led Inspections. For 2 year Theresa worked part time out of the TPAS Glasgow office working for various landlords across Scotland on various projects.

Theresa has completed the following projects for KAT:

Breadalbane Park – applying for funding and delivering on drainage, foot paths and partial play area. The park received Green Flag award from 2018 to 2020.

Space Audit – a study looking and mapping the community facilities in the area.



The Old Mill – apply for funding to develop building, which will enable KAT to proceed with a community asset transfer from Stirling Council.

MacGregor's Community Hub – Worked with MCH to purchase and refurbish a shop unit to lease to them so they could continue to deliver much needed services in Killin.

Killin Sports and Leisure Club – supporting them to deliver sports services in Killin, through applying for funding. Supporting them to look at structure to enable them to attract larger funding which is required for them to develop.

Village Signs – find funding, design and install.

Old Co-operative Building – have a community right to buy registration on the building, in the process of submitting as stage 2 Scottish Land Fund application.

Covid – attracted various small funds to help deliver Covid support projects relevant to the communities.

Internet Café – supported a weekly internet café where a tutor supported people with technology tuition. This was taken over by Stirling Council.

There have been various small projects over the years that have been supported by KAT.

Carla Finlay – Project Manager – Youth and Sport

Carla has had a number of voluntary post in youth work within Killin and is able to develop close relationships with young people. She has recently taken up the post as Youth and Volunteer Co-ordinator, and her role includes working with the Killin Community Sports Hub to develop the sports pavilion. Her role in the future will develop into other aspects of youth work including employability.

Kirsty Lear-Grant – Project Worker, Reuse Shop

Kirsty is due to start with KAT on 1st June 2022. She volunteers at the reuse shop at present and has been instrumental in ensuring the move from the thrift shop to the new small shop unit in the middle of the Main Street went smoothly. She has worked in retail all her career and has managed a number of shops. She has also managed a number of charity shop and managed setting up new shops.

