

Affinity Woodland Workers Co-operative Limited

in association with Steward Community Woodland

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Business and Enterprise Plan

1st April 2001 to 31st March 2004

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Introduction

This is a revised Business and Enterprise Plan for Affinity Woodland Workers Cooperative Limited ('AWWC'). Since April 2000, members of AWWC have been living at Steward Community Woodland ('SCW'). During this time most business has been conducted through 'Steward Community Woodland', an unincorporated association ('SCWua'). This has given us a chance to analyse accounts, personal needs and business prospects with a view to formalising a revised Business and Enterprise Plan and making informed forecasts of income and expenditure.

SCW is a project run by AWWC. The aim of the project is to create a sustainable working woodland and conservation project which is fully integrated into, and is an asset of the local economy and community. By generating an income from the land (through selling products and services) and by reducing our expenditure, the project will attain financial viability. The members of the co-operative will be increasingly contributing to the local economy through our various activities, and aiding its diversification. This Business and Enterprise Plan sets out the areas of enterprise activity and the detailed calculations showing how financial viability will be brought about.

It is important to note that it is not necessary for the members of the co-operative to attain the average agricultural wage or even the minimum agricultural wage. This is due to the advantages gained from living in community in a sustainable, low impact settlement. The expenses of the members are much reduced by, inter alia, sharing one vehicle between us, growing much of our own food, buying in bulk, and paying rent which is much lower than rents subsisting in the commercial rental marketplace. As we are not connected to the utilities (water, gas, electricity, sewage disposal), and are providing these services ourselves through sustainable and renewable means, we do not have to meet those expenses either. The level of income required to meet our expenditure is therefore much less than for people living in a conventional fashion.

Our focus is on environmental education and it is therefore not our aim to obtain a large turnover. Turnover in this forecast tends to pick up midway through the second year. This is because of the lengthy setting up times not only for establishing our businesses but also for setting up our homes and community infrastructure.

We set out in detail below all the different business ventures, receipts and payments and summarise the information in the form of a 3-year financial forecast. Other enterprise opportunities may also become available.

AWWC Business Ventures

Index of Enterprises

The following list of business ventures will be conducted by AWWC employing members of the cooperative to carry out work:

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• Coppice Wood (hazel, ash, willow)	6
• Charcoal production	6
• Timber (processed, firewood)	6
• Nursery (tree saplings, seedlings, cuttings, plants)	7
• Liquid feed	7
<u>Services</u>	
• Courses (permaculture, woodland management, coppicing, green woodworking, herbalism & plant lore, organic gardening, conservation, eco-building, low impact technology)	7
• Composting services and 'waste' collection	8

Products

Organic Food (Box Scheme)

We aim to make the unplanted area (area H in our Management & Biodiversity Action Plan) at the bottom of the land into an organic growing area over the next few years. We intend to produce food initially for our own consumption and, when more established, also for the wider community in the form of a vegetable box scheme.

Growing Area (2 acres): We intend to prepare ½ an acre for growing in winter 2001/2 and a further acre by spring 2003.

Polytunnels/greenhouses: We plan to have a polytunnel or large greenhouse for the next growing season (2002) and another for the following spring (2003).

The following are estimates provided by Bill Knight's experience at Keveral Farm, Cornwall:

Average annual income per acre for outdoor growing:	£2,500
Cost of second hand polytunnels 20m x 7m (each):	£200 - £400
Cost of new polytunnels 22m x 22m (each):	£4,000
Costs involved in maintaining 22x22m polytunnels (1 new skin every 5 years):	£400
Average annual income per 22x22m polytunnel assuming 3 crops per year:	£3,000
Pots, seeds and compost annual expense (for 2 acres with polytunnels):	£1,000
Price per vegetable/fruit box:	£6.50
Number of boxes filled per week from 4 acres (inc. two 22x22m polytunnels):	60
Percentage of annual profits spent on vegetables bought over winter:	30%

We have decided to buy smaller second hand polytunnels or greenhouses than those at Keveral Farm and therefore expect to produce less quantity of fruit and veg than estimated above.

Forecast

Income: Calculations based on the above information showing summer profits:

Year	Acres	Polytunnels	Price (per box)	Boxes	Weeks	Monthly Income
1	0.5	1 (small)	£6.50	8	4 1/3	£225.33
2	1	2 (small)	£6.50	15	4 1/3	£422.50

Once the Growing Area has been cultivated and indoor growing space erected, each year we expect the monthly income to increase gradually throughout spring and for the full figure above to be achieved by summer.

Expenditure: If 30% of annual profits will be spent on buying in foods over the winter, this calculates to approximately -

Year 1: £2,996.25 x 30% = £898.88 over 6 months = **£149.81 per month**

Year 2: £9,928.75 x 30% = £1,521 over 6 months = **£253.50 per month**

We will also be spending about £300 in the first year and £600 in the second year on seeds and potting. This calculates to **£25** and **£50** per month respectively.

Mushrooms, Fungi

This venture involves growing mushrooms (such as shitake and morel) on logs in sheds. These can be sold at a high premium to individual consumers and local restaurants.

Data from Bill Knight at Keveral Farm, Looe, Cornwall:-

With an investment of £450 per year, which includes £150 per year on logs, the following income can be achieved over a three year period.

Year 1 £0

Year 2 £700

Year 3 £1600

The main expense (buying the mushroom spores) will be incurred throughout spring and the process will require approximately 5 person hours per week.

Forecast

As it is too late to cut wood for inoculation this year, we will start the process in spring 2002 and gain income from the sale of mushrooms from spring 2003 up to the start of winter.

Income:

Income will start to be produced in June 2003 at £100 a month until the end of November.

Expenditure:

Starting in the year 2002, £300 will be spent on mushroom spores during the months of April, May and June.

By supplying ourselves with the logs required, we will save £150 per year.

Coppice Wood

Our detailed coppicing strategy is set out in the Management & Biodiversity Action Plan. Coppicing of ash, hazel, and willow will take place in rotations of at least seven years.

It is unlikely that we will be creating any commercial income from the sale of raw coppice wood in the first three years. This is due to the poor condition of the existing coppice and the need to plant new coppice areas. Any of the existing coppice wood we do harvest in the first three years will be used either for firewood or for value added products and crafts.

Charcoal Production

We intend to undertake the traditional woodland practice of charcoal burning and meet the demand for sustainably produced local charcoal both for biomass fuel and artists' charcoal.

The following information was obtained from Carolyn Church, an experienced charcoal burner, who lives and works in a woodland in Northamptonshire.

Data from Carolyn Church:

By using an old oil drum as a kiln, it is possible to produce 5-8 kilograms of charcoal in approximately 6 hours, depending on the dryness of the wood and the efficiency of the kiln.

A full size kiln (6-8 ft) costs £600-£800 new and £200-£350 secondhand. It is possible to sell sustainably produced charcoal in 3kg bags at 95p a kilo.

Forecast

Income:

By doing three burns a week over the summer, we can produce 18 kg per week for sale at 95p per kilo which results in £17 per week or **£74.10** per month

Timber

As can be seen in our Management & Biodiversity Action Plan, we aim to gradually extract the plantation timber on the land to allow natural regeneration of native broadleaf trees. We intend to have a sawmill by winter 2002 (powered by biodiesel, wood gas, or steam) and then start processing and selling the softwood timber (Larch, Pine, and Cedar). The following data was obtained from Simon Fairlie working at Tinkers Bubble (a similar woodland project in Somerset).

Data from Simon Fairlie:

The workers at Tinkers Bubble produce about 2 tonnes of sawn timber per day with 3 people working at the sawmill.

20 cubic feet of sawn timber can be produced from 36 cubic feet of raw wood, which is sold for £144 per tonne or £7.20 per cubic foot unseasoned.

Forecast

Income: It will be possible to extract logs and produce £200 worth of sawn timber by 3 people working 2 days every week. This could provide an income of **£800** per month over four winter months.

Expenditure: Maintenance of sawmill and extraction equipment estimated at **£100** per month.

Nursery

The building we now use as an agricultural shed used to be a tree nursery run by Dartington Trust producing saplings for the afforestation of Dartmoor. Carrying on this tradition, we wish to establish a nursery for trees and other plants.

Forecast

Income:

With information supplied by experienced growers, we have estimated an income of about £1,000 per year from raising and selling plants and trees. Most of this income will be in spring for plant sales and autumn for tree sales. We plan to have this in operation by spring 2002 by which time we will have some polytunnels or greenhouses.

Expenditure:

Sales will be effected through word of mouth and at the local flea market so marketing costs will be minimal (a stall at the flea market costs £2.50 per week). Most tree seeds and cuttings will be collected from the land but £120 per year will be allocated to buy pots and seeds from external sources spread over two 4 month periods in spring and autumn.

Liquid Feed

We can produce liquid feed for gardeners in the local area using the large amounts of nettle, alkanet and comfrey that need to be controlled throughout the woodland.

There will be no costs involved in producing liquid feed other than the labour required to cut and prepare the plants, as we will use reclaimed/reused bottles for storage. We estimate that we will produce 40 gallons per month, which is more than we are likely to be able to sell.

Forecast

Income:

From August 2001, we aim to produce and sell 40 litres a month at £1 per litre during the peak growing season and 20 litres off-season.

Services

Courses

One of our main objectives at SCW is to share the knowledge and experiences we have gained and also to learn from others. We are therefore intending to facilitate and run courses and workshops from the woodland. Below is a list of ideas for courses:

- Permaculture Design
- Woodland Management
- Coppicing
- Green Woodworking
- Herbalism & Plant Lore
- Organic Gardening
- Conservation
- Eco-building
- Low Impact Technology
- Setting up a Community Woodland

Data from Bill Knight at Keveral Farm, Cornwall:

Workers at Keveral Farm make approximately £80 profit from one-day courses run there employing external tutors with funding from the local education authority. One-day courses taught by people working there produce £400 profit per course. The costs involved in running courses include food, accommodation, advertising, printing etc.

Forecast

We predict that we can run approximately 10 courses a year some of which we will teach and some we will apply for funding and employ tutors. There is also the possibility of other organisations paying us to run courses (this occurred in June 2001 with the Small Woods Association). The profit from each one-day course can therefore vary between £80 and £400. Also, courses may last for more than one day. We plan to hold one course every 3-4 months in the first few years while we are still establishing ourselves, and will increase the frequency of courses after that time.

Composting Services and 'Waste' Collection

We hope to have a Community Composting Scheme in operation on receipt of planning permission which will involve a compost collection service for the local area. As a licence is required for this scheme which is not as yet forthcoming, there is no certainty at present of how and when this scheme will come into effect and so it has not been included in the forecasted figures.

Receipts

Accommodation

At the meeting of the directors of AWWC on 31st May 2001, it was decided that as from 1st April 2001 weekly rent from residents would be dealt with by AWWC rather than SCWua.

A weekly rent of £7 a week is payable by full time residents at SCW to cover expenses incurred and loanstock repayment.

Under current circumstances the following applies:

$$£7 \times (8 \text{ residents}) \times (52/12) = \mathbf{£242.67} \text{ per month}$$

Franchises for individuals

Below is a list of ideas for enterprises that individuals can undertake using resources and/or publicity provided by AWWC:

Products

- **Wood crafts** (ornamental, toys, basketry, bowls)
- **Tool making** (mallets, wedges, bladed tools)
- **Hurdle making & fencing**
- **Furniture making** (rustic, indoor/outdoor)
- **General crafts** (rag rugs, paper making, clothes)
- **Growing and drying herbs** (culinary, teas, medicinal)

Services

- **Computer work** (web-site design, graphic design, DTP)
- **Tree surgery**
- **Personal tuition or advice services** (permaculture design etc.)

Those running the franchise will normally be required to pay 20% of the profits made to AWWC. As differing amounts of resources are required for different activities, this percentage can be adjusted on a case by case basis.

Forecast

It is forecast that 8 individuals living at SCW will each achieve £200 a month profit by April 2002. This will steadily increase as the franchises get off the ground.

AWWC revenue received is calculated thus:

$$\text{Profit per franchise} \times \text{Number of franchises} \times \text{revenue rate (\%)}$$

Franchise revenue forecast May 2001 onwards

Month	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	April	TOTAL	Onwards
Profit per franchise	£0	£18	£36	£55	£73	£91	£109	£127	£145	£164	£182	£200	£1,200	£200
No. franchises	0	1	3	4	6	7	8	8	8	8	8	8		8
Revenue rate	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%		20%
Total revenue	£0	£5	£20	£46	£81	£127	£175	£204	£233	£262	£291	£320	£1,764	£320
Quarter			£25			£255			£611			£873		per month

Donations

Over the last 9 months we have received donations amounting to £313.19 or **£34.80** every month both from visitors to the land and at outreach events.

Forecast: That donations will continue and increase.

Grants and funding

We are exploring the possibility of obtaining charitable status for SCWua which will make it easier to raise funds. If this is achieved, the charitable organisation will be able to apply for grants for specific projects and employ AWWC to carry out work.

Grants are available from (inter alia): Trusts, the Forestry Commission, MAFF, Supportive individuals, Community Council of Devon, European bodies, and the Lottery Commission.
Other Income: Landfill Tax Recycling Credits.

Forecast

Below is a table showing a few grants or funding that we are confident we may receive. We will be applying for more grants and funding and hope to receive more than this table sets out.

Date	Body	Nature of grant	Amount
01/07/01	Supportive Individuals	Donations for legal expenses	£4,000
01/10/01	Forestry Commission	Woodland improvement	£1,000
01/03/02	Community Council of Devon	Community-based environmental work	£1,000

Payments

At the meeting of the directors of AWWC on 31st May 2001, it was decided that as from 1st April 2001 the following business responsibilities were handed over to AWWC from SCWua:

- Van (fuel, maintenance, tax, insurance etc)
- Phone bill (BT, NTL)
- Office expenses (Postage, printing, stationary)
- Outreach expenses (events, etc)
- Equipment and tools (capital purchases and maintenance)
- Woodland insurance

Wages for Working Directors

At present, the members of AWWC are working voluntarily. One of our principal aims is to actively encourage self reliance, barter and local L.E.T.S. schemes, thereby reducing the need for money.

However, we hope to make all members financially sustainable with income from the land by the end of April 2002. This means earning enough to pay for food, rent and other domestic expenses. Over the last year, we have each been spending £5 to £10 per week on food. Rent is currently £7 per week.

It is therefore ideal that members are paid a minimum salary of **£80 per month**. This, along with income from franchise enterprises, should be enough for people's limited financial needs. As time goes by and infrastructure is provided for more business ventures (ie. saw mill, polytunnels), it should be possible to increase wages.

Van Usage

These figures are estimates based on van usage by SCW from April 2000 to April 2001:

Fuel

AWWC annual mileage	5,000
Average mileage per month	417
Miles per gallon	25
Price per litre (average)	77.9p
Litres per gallon	4.5

Other expenses

Tax – 1 st September	£160
Insurance – 1 st July	£256
Maintenance (MOT) – January	£200

$(417 / 25) \times 4.5 \times \text{£}0.779 = \text{£}58.47$ per month

Telephone

Based on last year's phone usage: the BT bill is about **£53 a quarter**, and the NTL bill **£11.70 per month**.

Postage, printing, stationary

Based on last year's accounts, we have estimated that average expenses are **£11.28 a month**, plus **£50 a quarter** for the SCW newsletter mailout.

Capital Expenditure

Below is a table of capital purchases:

Date	Purchase	Amount
December 2001	Polytunnels/Greenhouses	£500
November 2002	Saw Mill	£1,000
December 2002	Polytunnels/Greenhouses	£500

Loanstock Repayments

The following is a summary of money borrowed and repayment commitments.

Total amount borrowed amounts to £54,803 which is repayable over 25 years in five £10,960.40 installments. A donation of £5,080 has been made to help keep repayments low in the first five years. This will therefore be subtracted from the first installment

Date	Amount due	Paid over (months)	Monthly payments
1/4/05	£5,880.00	48	£122.50
1/4/10	£10,960.51	60	£182.68
1/4/15	£10,960.40	60	£182.67
1/4/20	£10,960.40	60	£182.67
1/4/25	£10,960.40	60	£182.67

Appendices

Organic vegetables Year 1

MONTH	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	April	TOTAL
	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast
Veg sales										£0	£56	£113	£169
PAYMENTS													
Seeds, pots & compost									£25	£25	£25	£25	£100
Marketing										£50	£20	£20	£90
Buying in veg													£0
TOTAL PAYMENTS	£0	£0	£0	£0	£0	£0	£0	£0	£25	£75	£45	£45	£190
NET CASHFLOW	£0	£0	£0	£0	£0	£0	£0	£0	-£25	-£75	£11	£68	-£21
CUMULATIVE	£0	£0	£0	£0	£0	£0	£0	£0	-£25	-£100	-£89	-£21	

Organic vegetables Year 2

MONTH	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	April	TOTAL
	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast
Veg sales	£225	£225	£225	£225	£225	£225	£225	£225	£225	£274	£324	£373	£2,996
PAYMENTS													
Seeds, pots & compost	£25	£25	£25	£25	£25	£25	£25	£25	£50	£50	£50	£50	£400
Marketing	£20	£20	£20	£20	£20	£20	£20	£20	£50	£20	£20	£20	£270
Buying in veg	£150							£150	£150	£150	£150	£150	£899
TOTAL PAYMENTS	£195	£45	£45	£45	£45	£45	£45	£195	£250	£220	£220	£220	£1,569
NET CASHFLOW	£30	£180	£180	£180	£180	£180	£180	£30	-£25	£55	£104	£153	£1,427
Balance carried forward	-£21												
CUMULATIVE	£9	£189	£369	£549	£729	£909	£1,089	£1,119	£1,094	£1,149	£1,253	£1,406	

Organic vegetables Year 3

MONTH	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	April	TOTAL
	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast
Veg sales	£423	£423	£423	£423	£423	£423	£423	£423	£423	£423	£423	£423	£5,070
PAYMENTS													
Seeds, pots & compost	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£600
Marketing	£20	£20	£10	£10	£10	£10	£10	£10	£10	£10	£10	£10	£140
Buying in veg	£254							£254	£254	£254	£254	£254	£1,521
TOTAL PAYMENTS	£324	£70	£60	£60	£60	£60	£60	£314	£314	£314	£314	£314	£2,261
NET CASHFLOW	£99	£353	£363	£363	£363	£363	£363	£109	£109	£109	£109	£109	£2,809
Balance carried forward	£1,406												
CUMULATIVE	£1,505	£1,858	£2,220	£2,583	£2,945	£3,308	£3,670	£3,779	£3,888	£3,997	£4,106	£4,215	

Nursery

MONTH	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	April	TOTAL
	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast
Plant sales	£100	£150	£150	£100									£500
Tree sales						£100	£150	£150	£100				£500
PAYMENTS													
Seeds, pots & compost	£15	£15	£15		£15	£15	£15	£15				£15	£120
Marketing	£10	£10	£10	£10		£10	£10	£10	£10				£80
TOTAL PAYMENTS	£25	£25	£25	£10	£15	£25	£25	£25	£10	£0	£0	£15	£200
NET CASHFLOW	£75	£125	£125	£90	-£15	£75	£125	£125	£90	£0	£0	-£15	£800
Balance carried forward	£0												
CUMULATIVE	£75	£200	£325	£415	£400	£475	£600	£725	£815	£815	£815	£800	

Income from products and services Year 1

MONTH RECEIPTS	May Forecast	June Forecast	July Forecast	Aug Forecast	Sept Forecast	Oct Forecast	Nov Forecast	Dec Forecast	Jan Forecast	Feb Forecast	Mar Forecast	April Forecast	TOTAL Forecast
Products (Net income)													
Organic Food	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-25.00	-75.00	11.25	67.50	-21.25
Fungi												-100.00	-100.00
Coppice Wood													0.00
Charcoal production													0.00
Timber													0.00
Nursery	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-15.00	-15.00
Liquid feed				20.00	20.00	20.00	20.00	20.00	20.00	30.00	40.00	40.00	230.00
TOTAL	0.00	0.00	0.00	20.00	20.00	20.00	20.00	20.00	-5.00	-45.00	51.25	-7.50	93.75
Services (Net income)													
Courses	0.00	150.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	100.00	0.00	350.00
Guided walks													0.00
Composting services													0.00
TOTAL	0.00	150.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	100.00	0.00	350.00
GRAND TOTAL	0.00	150.00	0.00	20.00	20.00	120.00	20.00	20.00	-5.00	-45.00	151.25	-7.50	443.75

Income from products and services Year 2

MONTH RECEIPTS	May Forecast	June Forecast	July Forecast	Aug Forecast	Sept Forecast	Oct Forecast	Nov Forecast	Dec Forecast	Jan Forecast	Feb Forecast	Mar Forecast	April Forecast	TOTAL Forecast
Products (Net income)													
Organic Food	30.19	180.00	180.00	180.00	180.00	180.00	180.00	30.19	-24.81	54.56	103.94	153.31	1427.38
Fungi	-100.00	-100.00										-100.00	-300.00
Coppice Wood													0.00
Charcoal production	74.10	74.10	74.10	74.10	74.10							74.10	444.60
Timber								700.00	700.00	700.00	700.00		2800.00
Nursery	75.00	125.00	125.00	90.00	-15.00	75.00	125.00	125.00	90.00	0.00	0.00	-15.00	800.00
Liquid feed	40.00	40.00	40.00	30.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	310.00
TOTAL	119.29	319.10	419.10	374.10	259.10	275.00	325.00	875.19	785.19	774.56	823.94	132.41	5481.98
Services (Net income)													
Courses	0.00	100.00	0.00	0.00	100.00	0.00	0.00	100.00	0.00	0.00	100.00	0.00	400.00
Guided walks													0.00
Composting services													0.00
TOTAL	0.00	100.00	0.00	0.00	100.00	0.00	0.00	100.00	0.00	0.00	100.00	0.00	400.00
GRAND TOTAL	119.29	419.10	419.10	374.10	359.10	275.00	325.00	975.19	785.19	774.56	923.94	132.41	5881.98

Income from products and services Year 3

MONTH RECEIPTS	May Forecast	June Forecast	July Forecast	Aug Forecast	Sept Forecast	Oct Forecast	Nov Forecast	Dec Forecast	Jan Forecast	Feb Forecast	Mar Forecast	April Forecast	TOTAL Forecast
Products (Net income)													
Organic Food	99.00	352.50	362.50	362.50	362.50	362.50	362.50	109.00	109.00	109.00	109.00	109.00	2809.00
Fungi	0.00	0.00	100.00	100.00	100.00	100.00	100.00					-100.00	400.00
Coppice Wood													0.00
Charcoal production	74.10	74.10	74.10	74.10	74.10							74.10	444.60
Timber							700.00	700.00	700.00	700.00			2800.00
Nursery	75.00	125.00	125.00	90.00	-15.00	75.00	125.00	125.00	90.00	0.00	0.00	-15.00	800.00
Liquid feed	40.00	40.00	40.00	30.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	310.00
TOTAL	288.10	591.60	701.60	656.60	541.60	557.50	1307.50	954.00	919.00	829.00	129.00	88.10	7563.60
Services (Net income)													
Courses	100.00	0.00	0.00	100.00	0.00	0.00	100.00	0.00	0.00	100.00	0.00	0.00	400.00
Guided walks													0.00
Composting services													0.00
TOTAL	100.00	0.00	0.00	100.00	0.00	0.00	100.00	0.00	0.00	100.00	0.00	0.00	400.00
GRAND TOTAL	388.10	591.60	701.60	756.60	541.60	557.50	1407.50	954.00	919.00	929.00	129.00	88.10	7963.60

Person Hours Required

MONTH	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	April	TOTAL
Products													
Organic Food	256	256	256	256	192	192	192	192	192	192	192	192	2560
Fungi	20	20	20	20	20	20	0	0	0	0	0	20	140
Coppice Wood	0	0	0	0	128	128	128	160	320	320	0	0	1184
Charcoal production	24	24	24	24	24	24	0	0	0	0	24	24	192
Timber	0	0	0	0	0	0	0	192	192	192	192	0	768
Nursery	64	64	64	0	0	64	64	64	64	0	0	64	512
Liquid feed	8	8	8	8	8	8	8	8	8	8	8	8	96
TOTAL	372	372	372	308	372	436	392	616	776	712	416	308	5452
Services													
Courses	0	40	0	0	40	0	0	40	0	0	40	0	160
Guided walks													0
Composting services													0
TOTAL	0	40	0	0	40	0	0	40	0	0	40	0	160
GRAND TOTAL	372	412	372	308	412	436	392	656	776	712	456	308	5612
Average hrs 1p/1w assuming 8 people working	11.6	12.9	11.6	9.6	12.9	13.6	12.3	20.5	24.3	22.3	14.3	9.6	

Financial Forecast Year 1

MONTH	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	April	TOTAL
	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast
Products (income)	0.00	0.00	0.00	20.00	20.00	20.00	20.00	20.00	-5.00	-45.00	51.25	-7.50	93.75
Services (income)	0.00	150.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	100.00	0.00	350.00
RECEIPTS													
Rent	242.67	242.67	242.67	242.67	242.67	242.67	242.67	242.67	242.67	242.67	242.67	242.67	2912.04
Franchise revenue	0.00	5.09	20.36	45.82	81.45	127.27	174.55	203.64	232.73	261.82	290.91	320.00	1763.64
Grants and funding			4000.00			1000.00					1000.00		6000.00
Donations	34.80	34.80	34.80	34.80	34.80	34.80	34.80	34.80	34.80	34.80	34.80	34.80	417.60
Other Receipts													0.00
Capital Introduced													0.00
TOTAL RECEIPTS	277.47	432.56	4297.83	343.29	378.92	1524.74	472.02	501.11	505.20	494.29	1719.63	589.97	11537.03
PAYMENTS													
Total Salaries/Wages/Emp. NI													0.00
Business Insurance		40.00			40.00	20.00							100.00
Telephone/Fax	64.70	11.70	11.70	64.70	11.70	11.70	64.70	11.70	11.70	64.70	11.70	11.70	352.40
Travel & Motor costs	58.47	58.47	314.47	58.47	218.47	58.47	58.47	58.47	258.47	58.47	58.47	58.47	1317.64
Postage/Printing/Stationary	61.28	11.28	11.28	61.28	11.28	11.28	61.28	11.28	11.28	61.28	11.28	11.28	335.36
Equipment/Tools	10.00	30.00	10.00	40.00	5.00	10.00	30.00	10.00	10.00	120.00	5.00	40.00	320.00
Accountancy/Legal/Prof. Fees				4000.00									4000.00
Misc. Expenditure													0.00
Capital Purchases								500.00					500.00
Bank Charges	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	60.00
Loanstock repayments	122.50	122.50	122.50	122.50	122.50	122.50	122.50	122.50	122.50	122.50	122.50	122.50	1470.00
TOTAL PAYMENTS	321.95	278.95	474.95	4351.95	413.95	238.95	341.95	718.95	418.95	431.95	213.95	248.95	8455.40
NET CASHFLOW	-44.48	153.61	3822.88	-4008.66	-35.03	1285.79	130.07	-217.84	86.25	62.34	1505.68	341.02	3081.63
OPENING BANK BALANCE	0.00	-44.48	109.13	3932.01	-76.65	-111.67	1174.12	1304.19	1086.34	1172.59	1234.93	2740.61	
CLOSING BANK BALANCE	-44.48	109.13	3932.01	-76.65	-111.67	1174.12	1304.19	1086.34	1172.59	1234.93	2740.61	3081.63	

Financial Forecast Year 2

MONTH	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	April	TOTAL
	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast
Products (income)	119.29	419.10	419.10	374.10	359.10	275.00	325.00	975.19	785.19	774.56	923.94	132.41	5881.98
Services (income)	0.00	100.00	0.00	0.00	100.00	0.00	0.00	100.00	0.00	0.00	100.00	0.00	400.00
RECEIPTS													
Rent	242.67	242.67	242.67	242.67	242.67	242.67	242.67	242.67	242.67	242.67	242.67	242.67	2912.04
Franchise revenue	320.00	320.00	320.00	320.00	320.00	320.00	320.00	320.00	320.00	320.00	320.00	320.00	3840.00
Grants and funding													0.00
Donations	34.80	34.80	34.80	34.80	34.80	34.80	34.80	34.80	34.80	34.80	34.80	34.80	417.60
Other Receipts													0.00
Capital Introduced													0.00
TOTAL RECEIPTS	716.76	1116.57	1016.57	971.57	1056.57	872.47	922.47	1672.66	1382.66	1372.03	1621.41	729.88	13451.62
PAYMENTS													
Total Salaries/Wages/Emp. NI	640.00	640.00	640.00	640.00	640.00	640.00	640.00	640.00	970.67	970.67	970.67	970.67	9002.67
Business Insurance		40.00			40.00	20.00							100.00
Telephone/Fax	64.70	11.70	11.70	64.70	11.70	11.70	64.70	11.70	11.70	64.70	11.70	11.70	352.40
Travel & Motor costs	58.47	58.47	314.47	58.47	218.47	58.47	58.47	58.47	258.47	58.47	58.47	58.47	1317.64
Postage/Printing/Stationary	61.28	11.28	11.28	61.28	11.28	11.28	61.28	11.28	11.28	61.28	11.28	11.28	335.36
Equipment/Tools	10.00	30.00	10.00	40.00	5.00	10.00	30.00	10.00	10.00	120.00	5.00	40.00	320.00
Accountancy/Legal/Prof. Fees													0.00
Misc. Expenditure													0.00
Capital Purchases							1000.00	500.00					1500.00
Bank Charges	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	60.00
Loanstock repayments	122.50	122.50	122.50	122.50	122.50	122.50	122.50	122.50	122.50	122.50	122.50	122.50	1470.00
TOTAL PAYMENTS	961.95	918.95	1114.95	991.95	1053.95	878.95	1981.95	1358.95	1389.62	1402.62	1184.62	1219.62	14458.07
NET CASHFLOW	-245.19	197.62	-98.38	-20.38	2.62	-6.48	-1059.48	313.71	-6.96	-30.58	436.79	-489.73	-1006.45
OPENING BANK BALANCE	3081.63	2836.43	3034.05	2935.67	2915.29	2917.91	2911.43	1851.95	2165.66	2158.70	2128.12	2564.91	
CLOSING BANK BALANCE	2836.43	3034.05	2935.67	2915.29	2917.91	2911.43	1851.95	2165.66	2158.70	2128.12	2564.91	2075.17	

Financial Forecast Year 3

MONTH	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	April	TOTAL
	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast
Products (income)	388.10	591.60	701.60	756.60	541.60	557.50	1407.50	954.00	919.00	929.00	129.00	88.10	7963.60
Services (income)	100.00	0.00	0.00	100.00	0.00	0.00	100.00	0.00	0.00	100.00	0.00	0.00	400.00
RECEIPTS													
Rent	242.67	242.67	242.67	242.67	242.67	242.67	242.67	242.67	242.67	242.67	242.67	242.67	2912.04
Franchise revenue	320.00	320.00	320.00	320.00	320.00	320.00	320.00	320.00	320.00	320.00	320.00	320.00	3840.00
Grants and funding													0.00
Donations	34.80	34.80	34.80	34.80	34.80	34.80	34.80	34.80	34.80	34.80	34.80	34.80	417.60
Other Receipts													0.00
Capital Introduced													0.00
TOTAL RECEIPTS	1085.57	1189.07	1299.07	1454.07	1139.07	1154.97	2104.97	1551.47	1516.47	1626.47	726.47	685.57	15533.24
PAYMENTS													
Total Salaries/Wages/Emp. N	970.67	970.67	970.67	970.67	970.67	970.67	970.67	970.67	970.67	970.67	970.67	970.67	11648.00
Business Insurance		40.00			40.00	20.00							100.00
Telephone/Fax	64.70	11.70	11.70	64.70	11.70	11.70	64.70	11.70	11.70	64.70	11.70	11.70	352.40
Travel & Motor costs	58.47	58.47	314.47	58.47	218.47	58.47	58.47	58.47	258.47	58.47	58.47	58.47	1317.64
Postage/Printing/Stationary	61.28	11.28	11.28	61.28	11.28	11.28	61.28	11.28	11.28	61.28	11.28	11.28	335.36
Equipment/Tools	10.00	30.00	10.00	40.00	5.00	10.00	30.00	10.00	10.00	120.00	5.00	40.00	320.00
Accountancy/Legal/Prof. Fees													0.00
Misc. Expenditure													0.00
Capital Purchases													0.00
Bank Charges	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	60.00
Loanstock repayments	122.50	122.50	122.50	122.50	122.50	122.50	122.50	122.50	122.50	122.50	122.50	122.50	1470.00
TOTAL PAYMENTS	1292.62	1249.62	1445.62	1322.62	1384.62	1209.62	1312.62	1189.62	1389.62	1402.62	1184.62	1219.62	15603.40
NET CASHFLOW	-207.05	-60.55	-146.55	131.45	-245.55	-54.65	792.35	361.85	126.85	223.85	-458.15	-534.05	-70.16
OPENING BANK BALANCE	2075.17	1868.13	1807.58	1661.03	1792.49	1546.94	1492.29	2284.65	2646.50	2773.35	2997.21	2539.06	
CLOSING BANK BALANCE	1868.13	1807.58	1661.03	1792.49	1546.94	1492.29	2284.65	2646.50	2773.35	2997.21	2539.06	2005.01	