

**THE BANK:
BUSINESS PLAN 2021 - 2026**

**Earth Doctors Ltd
23 March 2021**

Summary

The Bank is a new community hub for Chopwell, a rural, former mining village in west Gateshead that has a rich social history, is home to a strong community and is located amid beautiful landscapes but is currently one of the most deprived areas of England. Chopwell (population approximately 3,700) suffers from multiple forms of deprivation, particularly in relation to poverty and unemployment, for which it is in the 4% most deprived neighbourhoods in the country.

The Bank aims to address the urgent challenges facing the village by focusing on four inter-related issues: nutrition, mental health, social and cultural life, and prosperity. Developed by members of the community, through Chopwell Regeneration Group, the building will offer a wide range of services and opportunities that respond directly to priorities expressed by local people:

- increasing access to healthy food by providing an affordable cafe, community fridge, and access to a food bank for those who need it;
- hosting ongoing activities and support for people of all ages to recover and sustain improved mental health, including those recovering from addictions;
- creating a vibrant programme of social, cultural and learning activities for people of all ages;
- providing ongoing, accredited employability and skills training, apprenticeships, traineeships and job placements, including helping those furthest from employment;
- providing adult education classes leading to qualifications for young adults;
- providing serviced workspace to small businesses and start-ups on flexible and affordable terms, with access to business support advice; and
- employing local people including providing supported employment to people with long-term health problems or disabilities.

This Business Plan for the building sets out the ambition for the social and economic value it will create for Chopwell, the organisational structure through which it will be delivered and the multiple, cross-sectoral partnerships that will sustain it. Through a combination of commercial income from trading, rental and service contracts, plus grants and donations, our financial projections demonstrate that The Bank will grow steadily over the five years from its launch, increasing its turnover by 42% in that time, whilst building reserves equivalent to four months' operating costs. By increasing substantially our commercial income, reliance on grant income will reduce as a proportion of turnover.

We believe our mixed income model, combined with a strong core team and experienced Trustees, provides the foundations for The Bank to grow into a resilient and dynamic community resource that achieves multiple transformational impacts for Chopwell residents.

Scope

This Business Plan has been prepared by Chopwell Regeneration Group (CRG) and Earth Doctors, a social enterprise that develops sustainable food projects for community benefit. It sets out the ambitions and objectives for The Bank, a new community hub for Chopwell initiated by the CRG. The purchase of the building has been supported by Gateshead Metropolitan Borough Council (GMBC) and the refurbishment costs are funded by a North East LEP VCSE Capital Grant and by other grant funds.

Our Business Plan for the first five years of operation illustrates the viability of The Bank as a much-needed local resource that enhances and expands provision of vital services to the community. The plan has been developed in close consultation with businesses, community groups and organisations, various GMBC departments and potential partners in service delivery. We have engaged residents by disseminating our plans to every household and business in the village and inviting their input on needs and suggestions. The overwhelmingly positive responses received during the Business Planning process indicate a demand for the facilities and services The Bank will offer.

This collaborative and consultative approach is emblematic of our intention for The Bank to address local needs directly and to complement existing provision rather than compete with it. The approach will be maintained through the operation of The Bank, both through ongoing responsiveness to its customers' and wider community needs, and through membership of the Chopwell and Blackhall Mill Partnership, which offers a forum for cooperation and coordination with other local groups and businesses.

Vision

Our vision for Chopwell is

A community working together, local people succeeding, a village that thrives.

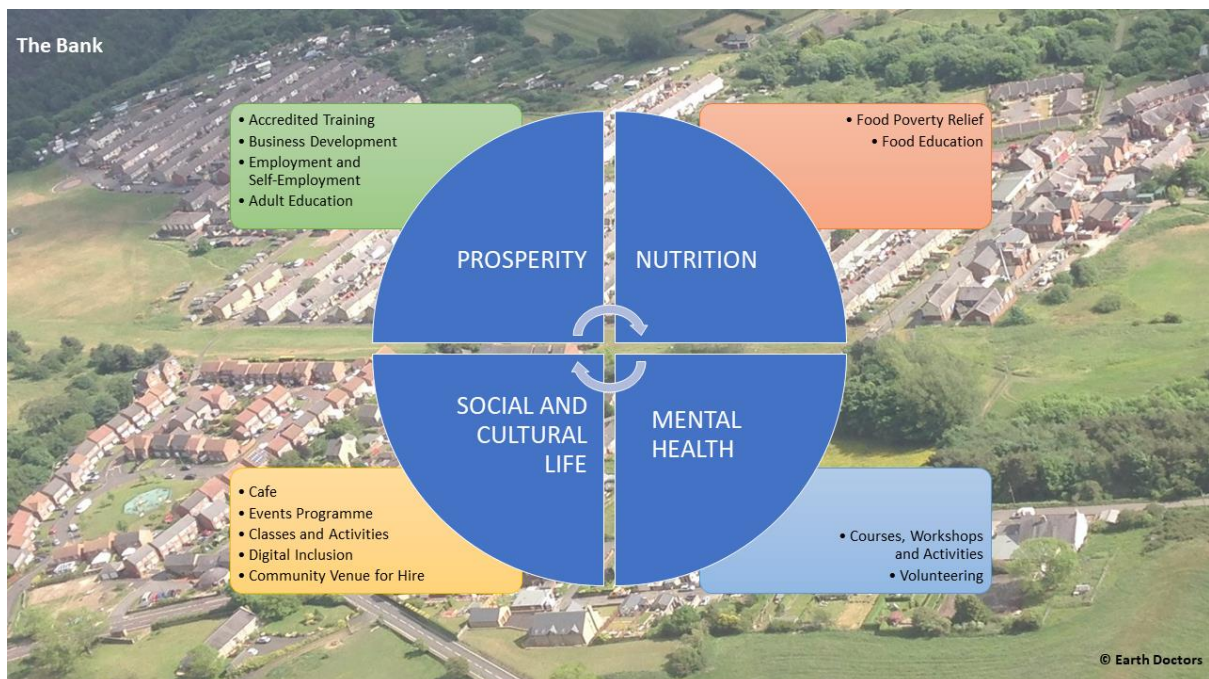
Mission

Our mission is to work with our community to improve the health, wellbeing and prosperity of residents by creating services, facilities and opportunities that meet their needs and improve their lives.

Aims and Objectives

We have developed a strategy framework through which The Bank will deliver its mission. This focuses on four key areas of activity, which inter-link and support each other. They address the priorities that have emerged through consultation with local people and align with strategies for community wealth building and locality-based planning and service delivery that are being implemented by the local authority. They also encompass national government priorities for investment in skills and training to aid recovery after the Covid pandemic.

These four areas of activity focus our aims for The Bank.



Nutrition

Chopwell suffers from significant levels of food poverty, which have been exacerbated by the Covid pandemic, whose effects will be felt long-term. Pre-Covid, 32.2% of children were living in poverty, compared with the average of 22.6% for Gateshead. The Pickle Palace social enterprise delivers over 100 food parcels per week in Chopwell. There are urgent requests for food received regularly at Chopwell Community Centre, where there is no space to run a food bank. The closest food bank is in Blaydon, seven miles and a 50- to 70-minute bus journey away. Chopwell Primary School and Friends of Chopwell Park report similar food poverty issues with children often going hungry.

Our Nutrition aims are:

- a) relieve food poverty in the village by making healthy food accessible to all;
- b) increase people's awareness of nutrition and ability to maintain a healthy diet.

We have set the following objectives through which we will meet our Nutrition aims:

- 1) to make healthy food accessible to everyone, regardless of financial status, we will operate a cafe and a community fridge providing fresh produce and ready meals, all on a "pay as you feel" basis from October 2021;
- 2) make weekly emergency food parcels available for collection in the village by those eligible, by partnering with Gateshead Food Bank from October 2021;
- 3) help residents of all ages improve their understanding of nutrition and build confidence and skills in preparing healthy food by running regular cooking classes from April 2022.

Mental Health

Worklessness, poverty, poor physical health, lack of local opportunities and lack of activities for younger people have all contributed to a high prevalence of mental health issues, loneliness, low self-esteem and social isolation in the village.

We aim to:

- a) help residents of all ages to recover and sustain improved mental health, based on the NHS recommended Five Steps to Mental Wellbeing: connect with other people; be physically active; learn new skills; give to others; practice mindfulness;
- b) provide activities and support tailored to specific groups and individuals.

Our Mental Health objectives are:

- 1) consult with local mental health specialists and residents to understand needs, plan and pilot a tailored programme of informal social and learning activities at The Bank from January 2022;
- 2) evaluate this pilot programme and implement learning from April 2022;
- 3) increase access to mental health support for residents from April 2022 by partnering with Gateshead Outer West Primary Care Network, Recovery Connections and other agencies, securing contracts to provide services to their clients at The Bank.

Social and Cultural Life

Chopwell has limited social venues for people to meet or take part in activities and events. This is particularly true for young people, with the local youth club open only two nights per week. Young people have identified several creative and cultural activities that they would like to be available in the village and that The Bank could provide.

Aims:

- a) provide a welcoming social space for all Chopwell residents and visitors;
- b) offer and facilitate a vibrant, ongoing programme of events and activities with provision for people of all ages to become a lively social and cultural focal point for the village and surrounding area.

We will deliver our Social and Cultural aims over a series of phased objectives:

- 1) establish The Bank Cafe as a welcoming and popular venue by monitoring and responding to demand and customer satisfaction from October 2021;
- 2) provide public computers in the Cafe with support for users to increase online access and digital inclusion in the village from October 2021;
- 3) develop an evening events programme including regular film nights from January 2022;
- 4) work with residents, MHA, Gateshead Older People's Assembly and others to devise regular programmes of social and creative activities targeted at older people from January 2022;
- 5) work with young people and other partners to devise regular evening and school holiday social and creative activities programme, such as gaming nights, computer coding club and summer cooking school for teenagers, from April 2022;
- 6) collaborate with cultural organisations to develop and manage a participatory, multi-year arts programme in Chopwell to launch in 2023; and
- 7) remaining agile to respond to new opportunities, programmes and partnerships.

Prosperity

Chopwell North, where The Bank is located, is in the 4% most deprived areas nationally for levels of unemployment and within the 10.6% most deprived across all measures (per Index of Multiple Deprivation, 2019). Consultation with residents highlighted employment, economic growth and new businesses as among their most urgent priorities for the village.

At The Bank, we aim to:

- a) provide workspace and support for local businesses to start up and grow;
- b) help local unemployed people develop new skills and confidence through accredited training, work experience and adult education leading to qualifications; and
- c) employ local people.

Delivery of our Prosperity aims will be shaped substantially by the national policies and programmes for economic recovery post-Covid – investment in skills development, re-training and employability – due to be implemented during the second half of 2021 and

2022. These programmes will be large-scale interventions that will be delivered through, or in partnerships with, local authorities, so we will ensure that strong relationships are maintained with the relevant departments at GMBC to maximise opportunities for The Bank to secure resources for our community.

Our current objectives are:

- 1) provide good quality, serviced workspace on flexible terms to small local businesses from October 2021, achieving 80% occupancy in our first year, increasing to 90% in year two and 100% in year three;
- 2) incubate local food production and processing businesses through providing access to facilities and equipment at The Bank, with mentoring available through Earth Doctors. Support two start-up businesses during 2022;
- 3) in our first year, fill four job placements for young unemployed people and recruit three local people with disabilities into supported employment in The Bank Cafe;
- 4) bolster our economic benefit to our community by recruiting at least 50% of our staff from Chopwell;
- 5) improve basic employability skills for local long-term unemployed people by running regular, accredited training programmes from January 2022;
- 6) develop partnerships with local adult education providers to enable people not in education, employment or training to study for qualifications at The Bank from autumn 2022.

Structure

Our activities will be organised and delivered through three “departments” supported by a core administration and finance function.

Learning and Programmes

- Responsible for managing all training and education programmes, community workshops, classes and events;
- securing contracts, grants and partnerships to enable these activities;
- recruiting participants including organising outreach engagement activities;
- working with participants to identify needs and help guide them to suitable support at The Bank or elsewhere; and
- monitoring and evaluation of programmes to enable learning and reporting to Trustees, funders and stakeholders.

Initial Staff: Learning and Programmes Manager (full time); Programmes Assistant (part time, trainee).

Cafe and Food Hub

We anticipate the Cafe and Food Hub operating three days per week, when training and education programmes are not taking place on the ground floor, plus additional hours for evening events. It will:

- increase access to healthy food, through the Cafe itself and the Community Fridge, both of which will operate fully on a “pay as you feel” basis;
- operate the emergency food bank collection point;
- operate a monthly market for non-food household goods;
- source many of its supplies from donations of surplus food and products through Fareshare, Giving World and other suppliers; and
- deliver work experience and training through supported employment, job placements and volunteering.

Initial Staff: Cafe Manager (part time); Chef (part time); Deputy Chef (part time); Kitchen Assistants (part time); Front of House Assistants (part time, trainees).

Business Support

- Responsible for managing the letting of serviced workspace in the upper floors of the building and food processing facilities in the Cafe kitchen;
- organises monthly business support surgeries delivered by contracted external providers;
- manages an ongoing programme of arts and crafts displays for sale in the Cafe to support local makers.

Initial Staff: this activity is managed by the Finance and Administration Manager.

Finance and Administration

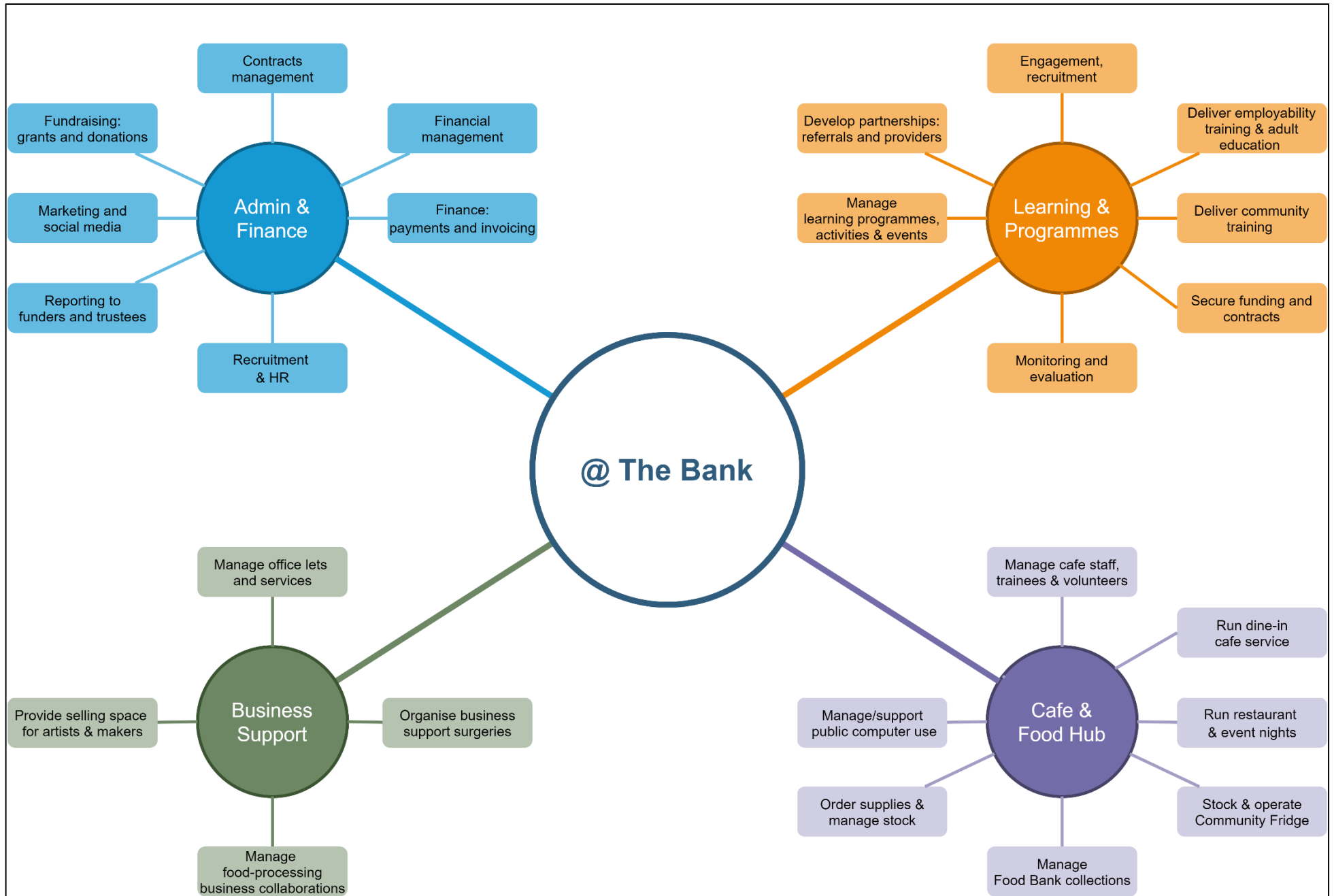
Supports the delivery departments by managing:

- financial management
- recruitment and HR;
- contracting with clients, funders and suppliers;
- managing and coordinating general fundraising from grants and donations (with support from Trustees);
- coordination of marketing activities delivered by the other departments;
- reporting to Trustees, funders and stakeholders; and
- building management and maintenance.

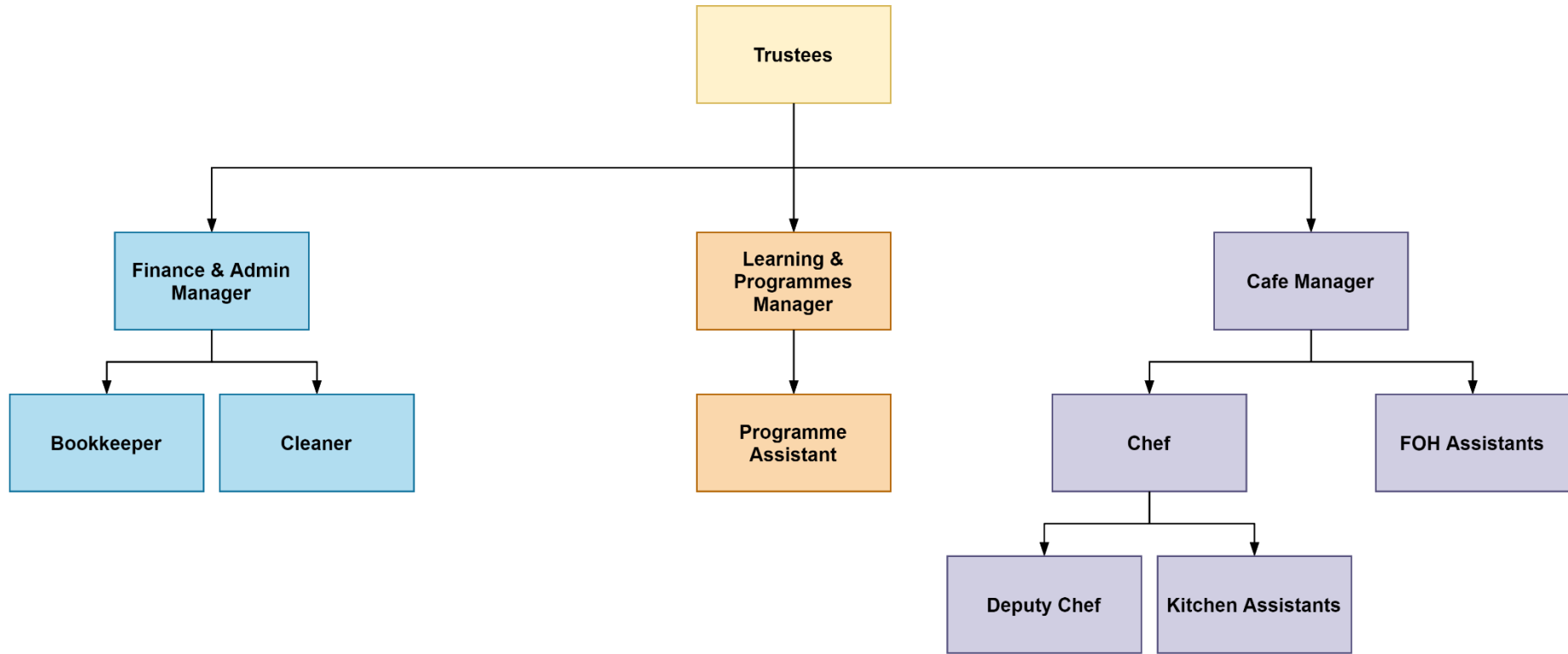
Initial Staff: Finance and Administration Manager (part time); Bookkeeper (part time); Cleaner (part time).

We will strengthen our staffing structure to build capacity and resilience as The Bank grows its services and activities. In 2022, we plan to offer apprenticeships of at least 12 months in place of the shorter-term job placements in the two Assistant roles.

In 2023, we will recruit an Arts Project Manager, on either a fixed term employed or freelance contract, to lead delivery of the arts programme, subject to successful fundraising. This post will also supervise four trainees, enabling young unemployed people to gain work experience in the creative sector.



Initial Staffing Structure



Action Plan

Our detailed action plan table in the following pages highlights the timeline of key tasks and targets for each department, particularly in the initial phase of the Business Plan. The activities of each department are described below.

LEARNING AND PROGRAMMES ACTIONS

Community Training and Activities

1. The ground floor will be designed to provide a flexible space that can be used as a teaching kitchen suitable for groups of up to six learners. Regular cooking classes will be led by partners including Pickle Palace, Riverview Bakery, Big River Bakery, Fareshare and others, who will be paid fees. We will tailor classes to different groups, for example morning sessions for parents while their children are at school; after school family learning sessions; classes for older, isolated people; summer cooking schools for young people. Participants pay a small donation and can take their cooking home. This programme will be supported initially by grant funding raised from trusts and foundations. We will explore other means of resourcing it, for example through partnering with LearningSkills, GMBC's educational services provider, or the WEA, and through cultivating donors to support our core activities.
2. We may develop other specific life-skills programmes such as money management, depending on need and availability of support, for example as a locally run service commissioned by GMBC under its locality-led services plan.
3. Contract external trainers to deliver ongoing social/making sessions for a variety of groups such as people with mental health issues, or isolated older people. These will include sessions such as a Men's Pie Club, craft-based workshops and supported activities such as walks and apple picking in the community orchard. They will offer range of opportunities for people to connect, to be physically active, develop new skills and to learn to practice mindfulness. We will develop a partnership with the local NHS Primary Care Network for social prescribing referrals to our programmes.
4. Drug and alcohol addictions are also issues suffered by some residents. We will deliver community-based drug and alcohol recovery activities including workshops and training opportunities. We will work in partnership with Recovery Connections to provide funded sessions and courses to clients that it refers to The Bank.
5. Develop flexible paths to volunteering at The Bank to offer longer-term assistance and to enable people to give help to others.

Accredited Vocational Training

6. In 2021-22, The Bank will register as a training centre with ASDAN, a national awarding organisation, so that we can offer accredited vocational training courses. Initially, these will include a bespoke hospitality employability course that will offer direct work experience within the Cafe. We plan to train eight learners in 2021-22,

supported by the UK Community Recovery Fund or Restart, expanding to 24 per year in following years.

7. We will register as a provider on the DWP Dynamic Purchasing System Framework to enable the DWP to commission employability journey training for clients through its Flexible Support Fund. We will also bid for additional DWP contracts as they are advertised. Training will be led by freelance trainers. We envisage training twenty learners in 2021-22 and 24 per year thereafter.
8. We plan to train fifteen learners per year in an ASDAN Certificate of Personal Effectiveness course from 2022-23, supported by the UK Shared Prosperity Fund.
9. We will develop further programmes that utilise our registered training centre status to enable us to offer accredited courses when other funds or contracts become available, depending upon capacity to accommodate them.

Job Placements

10. We will recruit unemployed people with long-term health issues and disabilities into supported employment at The Bank. Initially, we will create three part-time positions in the Cafe to assist with food preparation, handling incoming deliveries, stocking the Community Fridge, cleaning and general duties. The roles will be supported by Cafe staff and will each work two days per week for five hours, dependent upon their conditions.
11. We will create four job placements of six months each during the first year, supported by the Kickstart scheme. This will enable us to employ young people at risk of long-term unemployment to support the work of the Learning and Programmes Manager (by assisting the marketing and delivery of activities) and the Cafe Manager (by assisting internet users in the Cafe and supporting events delivery). The roles will each provide six months of work experience (25 hours pw) and relevant accredited training including Level 2 Award in Food Safety for Catering or a Level 2 Award in Health and Safety within the Workplace.
12. From autumn 2022, we plan to recruit two apprentices in place of the job placements. The apprenticeships will run for a minimum of 12 months, providing a wealth of in-work learning and accredited training to the apprentices.
13. From autumn 2023, we will create traineeships to support the arts programme activities. These will offer four unemployed people aged 16 to 24 years up to six months of work experience in the arts sector.

Adult Education

14. Through a partnership with a local adult education provider such as Derwentside College or LearningSkills, we will develop a small number of courses that learners can study at The Bank, leading to NVQ qualifications. These may include courses in hospitality, digital skills, maths and English. We anticipate these being available from autumn 2022, launching with ten learners per year and increasing to fifteen from 2024-25.

CAFE AND FOOD HUB ACTIONS

1. The Bank Cafe will provide a welcoming and comfortable place that provides good quality food and drinks throughout the day, three days per week (Thursday – Saturday) initially, plus a fortnightly restaurant night (weekly from October 2022).
2. It will host a Community Fridge where chilled/frozen fresh food and ready meals prepared at the Cafe can be purchased when the Cafe is open. Dry foods such as rice, pasta and flour will be available to purchase by weight from the Cafe kitchen.
3. The Cafe will run a monthly market for non-food household items.
4. Both the Cafe and Community Fridge will use supplies of surplus food and products sourced from Fareshare, Giving World and other donors. These will include supermarkets, shops and cafes in the region, local growers and farmers, the community allotment and orchard, and people in the community with surplus food or items to donate.
5. All sales in the Cafe, restaurant and from the Community Fridge will be “pay as you feel” to ensure that our food is accessible to everyone. Customers will be provided with information to help them decide how much to pay if they can afford to do so.
6. We will differentiate the Cafe from other local cafes through the types of food and drinks available, and its ambience as a social space for people to meet, use the internet services, or take part in activities and events.
7. We will experiment with added-value services to generate additional income from more affluent customers. These will include hampers made up of surplus food at the end of each week and available to order online for delivery as a single purchase, a subscription or a gift. We may also offer a catering service for events.
8. Three computers with internet access will provide a much-needed service, with scanning and printing facilities available and support from volunteers or staff trained in digital inclusion by Digital Voice. These will add significantly to the availability of public access online computers in the village throughout the week.
9. We will run weekly film screening events to restore cinema-going to the village from January 2022. These will be free admission but will generate sales income from snacks and drinks in the Cafe.
10. From April 2022, we will provide facilities and activities for young people including gaming nights, computer coding club, creative workshops and arts events. We will work with the Youth Club and youth workers/volunteers to encourage and support young people to organise their own activities at The Bank.
11. We will collaborate with Gateshead Older People’s Assembly, MHA and others in planning and delivering social activities that combat isolation among older people.

12. We will collaborate with Friends of Chopwell Park, Friends of Chopwell Woods, Durham Wildlife Trust and others to organise walks, cycle routes and promote each other's facilities. Our secure cycle storage will encourage cyclists to visit for refreshments after riding at the Pump Track in Chopwell Park, or in the Woods.
13. We will develop partnerships with local makers to enable them to run a variety of food- and craft-based workshops open to all.
14. We will work with cultural sector partners to develop an ongoing arts programme, based at The Bank but taking place throughout the village. Local partners may include BALTIC, Gateshead International Festival of Theatre, the New Bridge Project and Sage Gateshead. Regional partners may include the Forge and the North East Exchange network. Nationally, we may join the National Rural Touring Forum and other relevant networks. The first stage of our programme will comprise a changing, freestanding heritage display created by local partner, Digital Voice as part of the CRG's Chopwell Memories project, which will be installed from the opening of the Cafe.
15. We will retain space in the programme for bookings by external groups, families and organisations for their own events.
16. The Cafe will function as a space for engagement with the support services, advice, opportunities and events available at The Bank by providing information for and conversation with customers.

BUSINESS SUPPORT ACTIONS

1. The upper floors of The Bank will offer six serviced workspaces available for small businesses to rent on flexible licenses at affordable prices. Additionally, hot desk spaces will be available for hire by the hour, half day or full day.
2. A monthly programme of business support surgeries will be available to tenants and other local businesses, providing free access to experienced business advisors on a range of subjects. Through the arts programme, these may expand to include business advice surgeries for creative businesses, artists and makers.
3. Through a partnership with Earth Doctors, we will be able to offer access to local food processing/production business incubation and mentoring, including practical support in scaling-up, training, access to retail and innovation in sustainability.
4. Start-ups will be able to hire facilities at The Bank to scale up batch food processing including fruit pressing, pickling, fermentation and preserving.
5. We will support local makers and artists by offering retail space in the Cafe for selling their products.
6. Our events and activities will attract visitors into the village, creating opportunities for increased income generation at The Bank and other local businesses.

KEY

APM Arts Project Manager

CM Cafe Manager

F&AM Finance and Administration Manager

LPM Learning Programmes Manager

When	Action	Led By	Supported By
PRE-OPENING			
Building			
Apr - Jul-21	Manage building refurbishment works programme	Trustees, Architect	
Jul - Sep-21	Manage final finishes/decor works	Trustees	Volunteers/contractors
Fit-Out			
Apr - Jul-21	Raise finance for kitchen, cafe and office equipment	Trustees	
Jul-21	Specifying/purchasing/ordering equipment	Trustees	External consultant to advise
Jul - Sep-21	Project management of fit-out and installation	Trustees	
Staffing			
Jul - Aug-21	Recruit key staff	Trustees	
Jul-21	Secure Kickstart grants for job placements	Trustees	
Sep-21	Induction, key staff	Trustees	
Sep-21	Recruit job placements	Trustees	
Sep-21	Recruit supported employment staff	Trustees	
Café & Food Hub			
Aug-21	Develop local marketing and PR strategy for launch	Trustees	
Aug-21	Plan soft opening events and activities	Trustees	
Aug-21	Formalise Fareshare membership	Trustees	
Aug-21	Agree partnership with Gateshead Food Bank for local collection service	Trustees	
Business Support			
Jun-21	Marketing of workspaces	Trustees	
Jul - Sep-21	Secure first tenancies	Trustees	

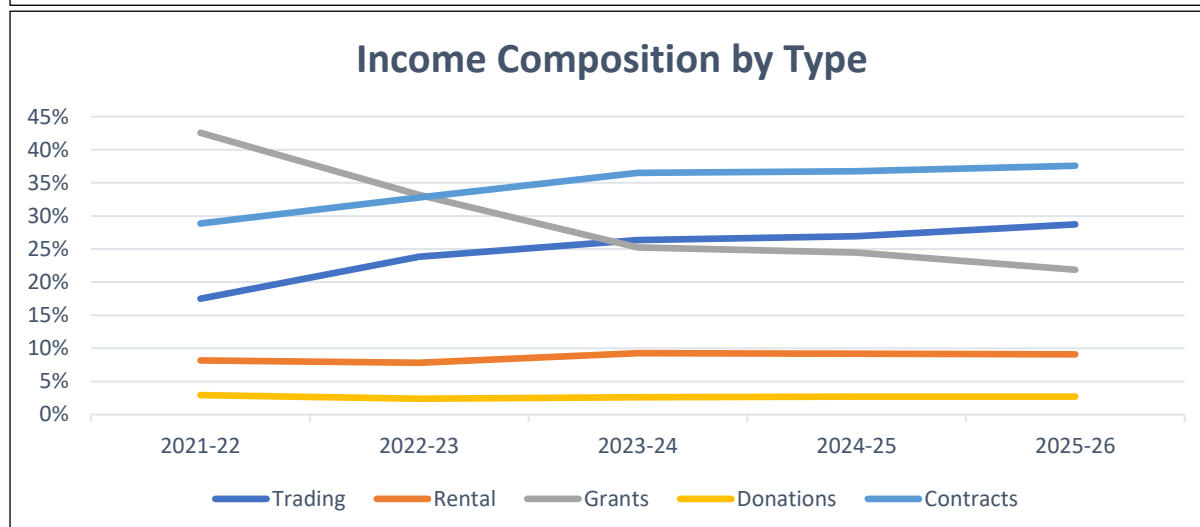
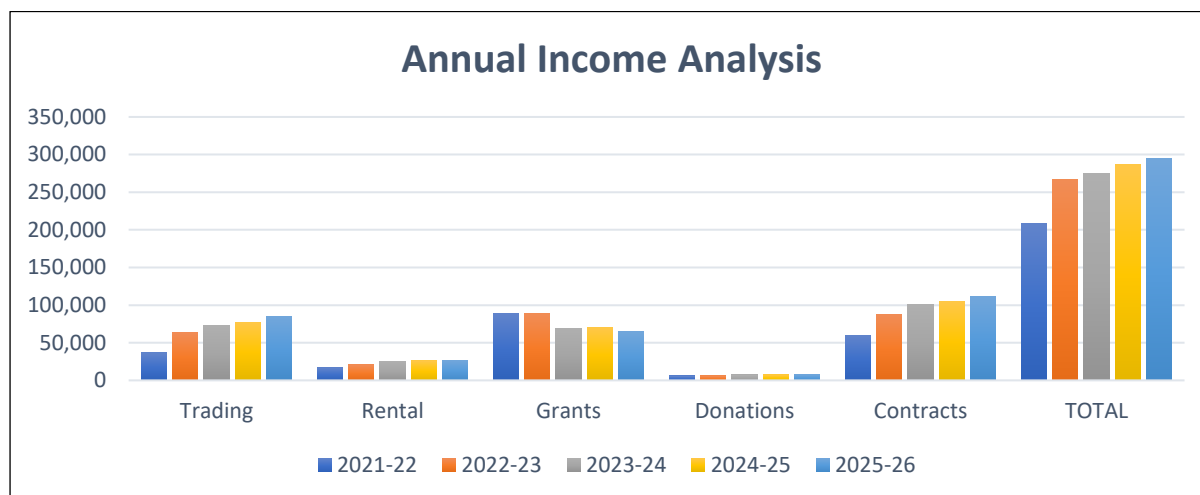
When	Action	Led By	Supported By
LEARNING & PROGRAMMES			
2021-22	<i>Initiate employability and community training programmes. Build partnerships</i>		
Sep-21	Register on DWP DPS framework as provider	L&PM	External consultant
Sep-21	Recruit freelance employability trainer	L&PM	
Sep - Nov-21	ASDAN accreditation and assessment training for staff	L&PM	
Aug - Dec-21	Develop referral partnerships to deliver Restart training	L&PM	
Jul-21	Apply for UK Community Renewal Fund to pilot a programme	Trustees	
From Jan-22	ASDAN employability training	L&PM	Freelance trainer
From Jan-22	Restart training programmes	L&PM	Cafe staff/freelance trainers
From Jan-22	Pilot UK Community Renewal Fund programme	L&PM	Cafe staff/freelance trainers
From Jan-22	Tender for DWP programmes as announced	L&PM	
From Jan-22	Develop partnership for adult education delivery at the Bank	L&PM	
Oct - Dec-21	Develop referral/prescribing partnerships for community training at the Bank	L&PM	
Jan-22	Launch community training for mental health/addiction recovery referrals	L&PM	Freelance trainer
Oct 21 - Mar-22	Fundraise for community training equipment and programme	L&PM	Trustees, F&AM
Apr-22	Launch wider community training and social activities programme	L&PM	Cafe staff/freelance trainers
Apr-22	Apply to UK Shared Prosperity Fund for employability and cultural programmes	L&PM	Trustees, F&AM
May-22	Confirm adult education partnership	L&PM	
2022-23	<i>Establish additional training, education and arts programmes</i>		
ongoing	Management of employability training programmes	L&PM	Freelance trainers
ongoing	Management of community training programmes	L&PM	Cafe staff/freelance trainers
Sep 22 - Jun-23	Adult education courses	L&PM	Freelance trainers
Sep-22	Launch SPF employability training programme	L&PM	Cafe staff/freelance trainers
Sep - Dec-22	Develop partnerships and plans for arts programme	L&PM	Trustees
Oct-22 - Mar-23	Fundraising for arts programme	L&PM	Trustees
2023-26	<i>Regular delivery of all programmes. Respond to new opportunities/needs</i>		
ongoing	Management of employability training programmes	L&PM	Freelance trainers, project manager
ongoing	Management of community training programmes	L&PM	Cafe staff/freelance trainers
ongoing	Management of adult education courses	L&PM	Freelance trainers
ongoing	Management of arts programme	L&PM	APM, external partners
Apr-23	Secure contract for local services provision from GMBC	L&PM	external partners, project manager

When	Action	Led By	Supported By
CAFE & FOOD HUB			
2021-22	<i>Launch and test market for all planned activities</i>		
Oct-21	Launch Cafe 3 days per week and evaluate menu, opening hours and sales	CM	Chef
Oct-21	Launch Community Fridge and evaluate value to customers and sales	CM	Chef
Oct-21	Launch monthly non-food market	CM	FAM
Oct-21	Launch regular restaurant nights with in-house and guest chefs	CM	Chef, external partners
Oct-21	Launch weekly food bank collection service for eligible local people	CM	
Oct-21	Launch online ordering for weekly hamper sales	CM	F&AM, external web designer
Oct-21	Launch public internet access during cafe hours, with trained digital inclusion support	CM	FOH assistant; Digital Voice
Oct-21	Launch art/craft displays by local makers for sale	F&AM	CM
Oct - Dec-21	Expand sources of surplus food and non-food supplies	CM	
Sep - Dec-21	Fundraise for events equipment	F&AM	Trustees
Jan-22	Launch weekly film nights	CM	L&PM
Apr-22	Launch weekly young people's events	CM	L&PM, young people and volunteers
Aug-22	Host community food event linked to summer cooking school for young people	CM	L&PM, chef
ongoing	Promote cafe as venue for hire by community, groups and businesses	CM	F&AM
2022-26	<i>Build number and value of sales across all activities</i>		
ongoing	Cafe and restaurant nights trading	CM	Chef
ongoing	Evening events programme	CM	L&PM, young people and volunteers
ongoing	Community Fridge and monthly markets	CM	Chef
ongoing	Internet access	CM	FOH assistant; Digital Voice
ongoing	Art/craft sales	CM	F&AM
ongoing	Community food events	CM	L&PM, chef
ongoing	External hires	CM	F&AM

When	Action	Led By	Supported By
BUSINESS SUPPORT			
2021-22	<i>Secure initial tenancies and pilot business support activities</i>		
	Oct-21 Finalise licenses with tenants and begin tenancies (target 80% occupancy)	F&AM	
	Oct-21 Launch monthly business support surgeries for tenants and local businesses	F&AM	External business advisors
	Oct-21 Begin hires of food processing space/equipment by local food start-up businesses	F&AM	External partners
	Oct-21 Confirm and market programme of art/craft sales	F&AM	CM
2022-26	<i>Increase value of business support activities</i>		
	ongoing Increase workspace occupancy (90% in 22-23; 100% from 23-24)	F&AM	
	ongoing Increase use of food production facilities / formalise business partnerships with users	F&AM	External partners
	ongoing Deliver and expand business support programme	F&AM	External business advisors
	ongoing Grow value of art/craft sales through events, arts programme and marketing	F&AM	CM, APM
FINANCE & ADMINISTRATION			
2021-22	<i>Manage setup and launch</i>		
	Sep - Oct-21 Set up financial and HR systems	F&AM	Bookkeeper
	Mar-22 Develop partnership with training provider for apprenticeships	F&AM	
	Aug-22 Recruit apprentices	F&AM	L&PM, CM
	ongoing Manage cashflow through period of setting up and growth	F&AM	
	ongoing Manage contracting of new partnerships with clients, funders and suppliers	F&AM	
	ongoing Manage reporting to Trustees, funders and stakeholders	F&AM	L&PM, CM
	ongoing Coordinate marketing campaigns across departments	F&AM	L&PM, CM
	ongoing Coordinate fundraising campaigns across departments	F&AM	L&PM, CM, Trustees
2022-26	<i>Ongoing business management and building capacity</i>		
	Apr-23 Develop partnership with training provider for traineeships	F&AM	L&PM
	Jun-23 Recruit arts project manager	F&AM	L&PM
	Aug-23 Recruit trainees	F&AM	APM
	ongoing Financial management and reporting	F&AM	Bookkeeper
	ongoing Managing contracts and relationships with partners, funders, clients and suppliers	F&AM	L&PM, CM
	ongoing HR and recruitment	F&AM	
	ongoing Responding to opportunities to build capacity of team	F&AM	
	ongoing Oversight of marketing planning and delivery	F&AM	L&PM, CM

Finance

Our financial projections illustrate that, over the five years of the Business Plan, The Bank will achieve steady growth year by year, and will maintain a positive cashflow position throughout. We project that we will increase turnover by 42%, while annual surpluses will enable us to build our reserves to approximately four months' operating costs by the end of 2025-26.



Growth will be driven primarily by increasing our commercial income from trading, rental and service contracts, both in terms of value and as a proportion of our turnover. We estimate that commercial income will grow from 55% of turnover in 2021-22 to 75% in 2025-26.

Meanwhile, grant income will fall from 43% of turnover to 23%. In the first two years of operation, grants will enable us to establish The Bank and to demonstrate our value to commissioners of services such as GMBC and the DWP, and to other clients. We aim to take the opportunity of increased funds being available nationally and regionally for employability and skills training to deliver our Prosperity aims. Grant funding in this phase will lay the foundations for increasing our income from training, education and business support contracts.

Diversifying our grant incomes from 2023-24 will enable us to develop new areas of activity, such as the arts programme. This will help to deliver our Social and Cultural Life aims, as well as creating further opportunities for training and driving increased sales in the Cafe.

Events and restaurant nights will generate a growth in trading income through the Cafe and Community Fridge from spring 2022, as they increase visitor numbers and awareness. We project that a sustained, modest growth in numbers of sales, followed by small increases in the average values of sales, will maintain a reliable increase in income generated by the Cafe. In autumn 2022, we plan to increase the frequency of restaurant nights from fortnightly to weekly. From 2024, we anticipate faster growth in sales income as the new housing developments begin to expand Chopwell's population through, initially, 299 new homes - an increase of 19%.

Incomes from rental and donations each maintain a steady proportion of turnover across the five years of the Plan, increasing in line with the overall growth in turnover. Based on current levels of interest from local businesses in renting workspace, we are confident in projecting 80% occupancy in 2021-22 and increasing this further in subsequent years. Rents will be reviewed annually to keep pace with inflation.

Similarly, current donations to the CRG give us confidence in meeting annual targets for donations to The Bank once it is operating and demonstrating value to local communities. Maximising opportunities for customers, clients and local businesses to donate on the premises and online will be a key objective and will enable us to cultivate and build relationships to encourage greater support.

Financial management will be provided by the Finance and Administration Manager, supported by a Bookkeeper. The Learning and Programmes Manager and Arts Project Manager will lead on fundraising and securing contracts, and managing delivery for their respective activities, whilst the Finance and Administration Manager will lead on general fundraising of grants and donations, and securing rental income. The Cafe Manager will be responsible for establishing and refining the offer and pay as you feel model with customers, and increasing sales income and managing costs in the Cafe. Regular meetings to set individual action plans and monitor targets will be essential to ensure that the busy range of activities across the organisation achieve their goals for income and delivery.

The following financial projections comprise annual operating budgets for 2021-26, and detailed cashflow forecasts for the first three years.

Annual Income and Expenditure Projections

INCOME	2021-22	2022-23	2023-24	2024-25	2025-26
TRADING					
Cafe Sales	24,177	43,127	49,565	52,539	57,793
Community Fridge	11,778	19,871	22,270	23,607	25,967
Internet access fees	146	196	254	280	308
Artwork sales (net)	333	400	500	600	660
Total Trading	36,435	63,594	72,590	77,025	84,728
RENTAL INCOME					
Room lettings, upper floors	14,238	16,710	19,039	19,419	19,808
Ground floor	525	1,150	1,221	1,282	1,400
Food processing facility (kitchen, equipment)	2,200	3,000	5,250	5,513	5,650
Total Rental	16,963	20,860	25,510	26,214	26,858
REVENUE GRANTS, DONATIONS, CONTRACTS					
Employment:					
Kickstart / Traineeship grants	30,516	0	4,000	2,000	2,000
Revenue Grants:					
Trust/foundation grants	48,000	35,000	25,000	20,000	30,000
Community Training grants	10,125	6,375	5,500	6,000	7,500
Shared Prosperity Fund		23,068	23,068	38,000	0
Arts Council England		24,000	12,000	4,000	25,000
Total Grants	88,641	88,443	69,568	70,000	64,500
Donations:					
Community Training donations	100	360	210	250	280
Corporate, group and individual giving	6,000	6,000	7,000	7,500	7,750
Total Donations	6,100	6,360	7,210	7,750	8,030
Contracts:					
Access To Work	29,700	33,600	38,640	39,413	40,201
Employability Training	27,100	45,000	45,600	46,512	48,838
Community Training	3,300	3,432	9,984	10,483	12,500
Adult Education	0	5,475	6,270	8,778	9,305
Total Contracts	60,100	87,507	100,494	105,186	110,843
Restricted reserves released	0	5,020	27,802	0	0
TOTAL INCOME	208,239	271,784	303,174	286,175	294,959
EXPENDITURE	2021-22	2022-23	2023-24	2024-25	2025-26
Staffing	131,259	127,139	134,003	136,683	139,417
Recruitment	1,000	500	500	500	500
Staff training	1,500	1,500	1,800	1,900	2,000
Apprentices training		600	615	650	675
Staff travel	1,200	1,200	1,500	1,600	1,650
Cost of sales (cafe, community fridge etc)	12,416	23,405	25,924	27,479	30,227
Employability training direct costs	14,588	27,658	27,170	29,072	30,525
Community training direct costs	6,075	12,600	11,026	11,247	11,472
Adult education direct costs		3,650	4,180	5,852	6,203
Business Support advice events	1,375	1,500	1,800	1,900	2,000
Arts projects direct costs		500	20,450	5,000	10,000
Utilities (upper floors):					
electricity	1,500	1,575	1,622	1,671	1,721
water	500	525	541	557	574
Utilities (ground floor):					
electricity	3,000	4,000	4,250	4,378	4,509
gas	1,000	1,050	1,200	1,236	1,273
water	2,000	2,100	2,400	2,472	2,546
Internet connection	1,800	1,890	1,947	2,005	2,065
Insurance	2,000	2,400	2,650	2,783	2,922
Cleaning materials	1,000	1,000	1,200	1,225	1,250
Waste disposal	660	700	750	790	825
Fire safety	500	250	250	300	300
Software licenses	900	1,000	1,200	1,250	1,280
Office supplies	2,000	2,000	2,400	2,500	2,600
Marketing budget	3,000	4,000	5,000	5,000	6,000
Professional fees:					
accountancy	1,500	1,650	1,750	1,900	2,000
legal	1,000	1,500	1,500	1,750	1,950
Irrecoverable VAT	5,527	10,639	10,572	10,329	10,936
TOTAL EXPENDITURE	197,300	236,532	268,200	262,027	277,419
Balance	10,938	35,253	34,974	24,148	17,540
Restricted reserves	5,020	27,802	0	0	0
Unrestricted	5,918	7,450	34,974	24,148	17,540
Accumulated reserves	5,918	13,369	48,343	72,490	90,030
Percentage of annual operating costs	3%	6%	18%	28%	32%

Cashflow Forecast 2021-22

INCOME														
	Budget	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	TOTAL
TRADING														
Café Sales	24,177		1,715	1,775	2,101	1,825	2,328	2,787	3,056	3,194	3,225	3,641	3,366	29,013
Community Fridge	11,778		455	662	790	799	909	1,070	986	1,426	1,394	1,749	1,539	11,778
Internet access fees (public computers)	146		10	12	10	15	18	18	18	18	20	18	18	175
Artwork sales (net)	333				200				200					400
Total Trading	36,435		2,180	2,449	3,101	2,639	3,255	3,875	4,260	4,638	4,639	5,408	4,923	41,366
RENTAL INCOME														
Room lettings, upper floors incl service charge	14,238		440	1,461	1,461	1,461	1,622	1,773	1,773	1,773	1,773	1,773	1,773	17,086
Ground floor	525				70	70	70	70	70	70	70	70	70	630
Food processing facility (kitchen, equipment)	2,200		360	360						480	480	480	480	2,640
Total Rental	16,963		800	1,821	1,531	1,531	1,692	1,843	1,843	2,323	2,323	2,323	2,323	20,356
REVENUE GRANTS / CONTRACTS														
Employment:														
Kickstart	30,516		3,836	2,043	2,043	2,043	2,043	2,043	6,250	2,043	2,043	2,043	2,043	28,473
Revenue Grants:														
Trust/foundation grant	20,000			20,000										20,000
Trust/foundation grant	15,000	15,000												15,000
Trust/foundation grant	13,000	10,000				3,000								13,000
Community Training grants	10,125							10,125						10,125
Donations:														
Community Training donations (participants)	100								8	15	19	19	40	100
Canny Bankers	1,000					500				500				1,000
Corporate and individual giving	5,000	1,000	500	100	100	150	150	2,200	200	150	150	150	150	5,000
Contracts:														
Access To Work	29,700		1,080	3,600	2,880	3,600	2,880	2,880	2,880	3,600	2,880	2,880	3,600	32,760
Employability Training - DWP contracts	19,500					2,925				9,750				6,825
Employability Training - Restart partner	7,600					1,900			3,800				1,900	7,600
Community Training - Recovery Connections	800					200	200	200	200					800
Community Training - Social Prescribing	2,500					200	200	200	300	400	400	400	400	2,500
Total Grants and Contracts	154,841	26,000	5,416	25,743	5,023	14,518	5,473	17,648	13,638	16,458	5,492	5,492	14,958	155,858
TOTAL INCOME	208,239	26,000	8,396	30,013	9,656	18,689	10,419	23,366	19,741	23,419	12,454	13,223	22,204	217,580
EXPENDITURE														
Staffing	131,259	7,602	10,882	10,882	10,882	11,225	11,225	12,433	11,225	11,225	11,225	11,225	11,225	131,259
Recruitment	1,000	720			480									1,200
Staff training	1,500	360				360			600					1,800
Staff travel	1,200	100	100	100	100	100	100	100	100	100	100	100	100	1,200
Cost of sales (café)	12,416	676	761	899	899	913	961	1,256	1,146	1,360	1,245	1,503	1,294	12,913
Employability training direct costs	14,588	1,920			2,449	1,440	1,624	1,960	1,544	1,504	1,624	2,000	1,440	17,505
Community training direct costs	6,075					162	162	162	648	1,458	1,458	1,458	1,782	7,290
Business Support advice events	1,375		150	150	150	150	150	150	150	150	150	150	150	1,650
Utilities (upper floors):														
electricity	1,500	116	131	131	158	184	184	126	126	105	105	105	105	1,575
gas														
water	500	150			150			150			150			600
Utilities (ground floor):														
electricity	3,000	105	147	194	210	184	315	315	315	315	315	368	368	3,150
gas	1,000	68	105	105	137	137	137	126	105	79	53			1,050
water	2,000	600			600			600			600			2,400
Internet connection	1,800	180	180	180	180	180	180	180	180	180	180	180	180	2,160
Insurance	2,000	2,000												2,000
Cleaning materials	1,000	420	60	60	60	60	72	78	78	78	78	78	78	1,200
Waste disposal	660	66	66	66	66	66	66	66	66	66	66	66	66	792
Fire safety	500	600												600
Software licenses	900	1,080												1,080
Office supplies	2,000	200	200	200	200	200	200	200	200	200	200	200	200	2,400
Marketing budget	3,000	1,200		600				600		600				3,600
Professional fees:														
accountancy	1,500									1,800				1,800
legal	1,000				1,200									1,200
VAT payable				836			2,699			3,290				3,836
TOTAL EXPENDITURE	191,773	18,162	12,782	14,403	17,920	15,361	18,675	17,902	16,484	22,510	17,548	17,914	21,424	211,084
Balance	16,466	7,838	-4,386	15,610	-8,264	3,328	-8,256	5,464	3,257	909	-5,095	-4,691	780	
Balance bfw			7,838	3,452	19,062	10,798	14,126	5,870	11,335	14,592	15,501	10,406	5,715	
Balance cfw	16,466	7,838	3,452	19,062	10,798	14,126	5,870	11,335	14,592	15,501	10,406	5,715	6,496	

Cashflow Forecast 2022-23

INCOME														
	Budget	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	TOTAL
TRADING														
Café Sales	43,127	3,706	4,365	3,950	4,020	2,424	3,768	4,449	4,985	4,672	5,057	5,425	4,932	51,753
Community Fridge	19,871	1,828	1,438	1,638	1,727	1,164	1,358	1,728	1,665	1,698	2,047	1,790	1,790	19,871
Internet access fees (public computers)	196	15	25	18	15	15	20	20	22	20	25	20	20	235
Artwork sales (net)	400				240				240					480
Total Trading	63,594	5,549	5,828	5,606	6,002	3,603	5,146	6,197	6,912	6,390	7,129	7,235	6,742	72,339
RENTAL INCOME														
Room lettings, upper floors incl service charge	16,710	1,820	1,820	1,820	1,820	1,820	1,373	1,373	1,373	1,373	1,820	1,820	1,820	20,052
Ground floor	1,150	115	115	115	115	115	115	115	115	115	115	115	115	1,380
Food processing facility (kitchen, equipment)	3,000	360	360	360	360			360	360	360	360	360	360	3,600
Total Rental	20,860	2,295	2,295	2,295	2,295	1,935	1,488	1,848	1,848	1,848	2,295	2,295	2,295	25,032
REVENUE GRANTS / CONTRACTS														
Employment:														
Kickstart / Traineeship grants		2,043												2,043
Revenue Grants:														
Trust/foundation grants	35,000	10,000			5,000		2,000		10,000		8,000			35,000
Community Training grants	6,375		3,375						3,000					6,375
Shared Prosperity Fund	23,068	9,000						9,000		5,068				23,068
Arts Council England	24,000									24,000				24,000
Donations:														
Community Training donations (participants)	360	30	30	30	23	23	30	30	23	30	30	53	30	360
Canny Bankers	1,000					500				500				1,000
Corporate and individual giving	5,000	200	150	150	500	150	150	3,000	100	150	150	150	150	5,000
Contracts:														
Access To Work	33,600	3,600	2,880	3,600	2,880	2,880	3,600	2,880	2,880	3,600	2,880	3,600	2,880	38,160
Employability Training - DWP contracts	23,400	1,170		3,900		3,900		3,900		3,900		3,900		20,670
Employability Training - Restart partner	21,600	2,700			5,400		2,700	2,700		2,700	2,700		2,700	21,600
Community Training - Recovery Connections	832					208	208	208	208					832
Community Training - Social Prescribing	2,600	416	416	416	416	416	416	416	416	416	416	416	416	4,992
Adult Education	5,475		548	548	548	548	548	548	548	548	548	548	548	5,475
Total Grants and Contracts	182,310	29,159	7,399	8,644	14,766	8,624	9,652	22,682	17,174	40,911	14,724	8,666	6,176	188,575
TOTAL INCOME	266,764	37,003	15,522	16,545	23,063	14,162	16,286	30,727	25,934	49,149	24,148	18,196	15,213	285,946
EXPENDITURE														
	Budget	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	TOTAL
Staffing	127,139	10,595	10,595	10,595	10,595	10,595	10,595	10,595	10,595	10,595	10,595	10,595	10,595	127,139
Recruitment	500				240	60					240	60		600
Staff training	1,500	360				360			600			480		1,800
Apprentices training	600												720	720
Staff travel	1,200	100	100	100	100	100	100	100	100	100	100	100	100	1,200
Cost of sales (café)	23,405	1,713	1,963	2,021	1,924	1,438	1,764	2,183	2,190	2,207	2,262	2,494	2,184	24,342
Employability training direct costs	27,658	1,591	3,587	2,573	4,374	3,587	2,573	2,815	3,587	2,573	2,815	1,973	1,145	33,190
Community training direct costs	12,600	1,176	1,176	1,176	1,008	1,176	1,344	1,344	1,176	1,344	1,344	1,680	1,176	15,120
Adult education direct costs	3,650	870	390	390	390	390	390	390	390	390	390	150	150	4,380
Business Support advice events	1,500	150	150	150	150	150	150	150	150	150	150	150	150	1,800
Arts projects direct costs	500										50	350	100	500
Utilities (upper floors):														
electricity	1,575	126	131	147	168	189	189	142	131	110	110	105	105	1,654
gas														
water	525	158			158			158			158			630
Utilities (ground floor):														
electricity	4,000	347	347	347	347	336	336	347	347	347	368	368	368	4,200
gas	1,050	68	95	126	147	158	158	131	116	79	26			1,103
water	2,100	630			630			630			630			2,520
Internet connection	1,890	189	189	189	189	189	189	189	189	189	189	189	189	2,268
Insurance	2,400	2,400												2,400
Cleaning materials	1,000	90	90	90	90	210	90	90	90	90	90	90	90	1,200
Waste disposal	700	70	70	70	70	70	70	70	70	70	70	70	70	840
Fire safety	250	300												300
Software licenses	1,000	1,200												1,200
Office supplies	2,000	200	200	200	200	200	200	200	200	200	200	200	200	2,400
Marketing budget	4,000	360	360	600	240	360	360	420	420	420	420	420	420	4,800
Professional fees:														
accountancy	1,650												1,980	1,980
legal	1,500				1,800									1,800
VAT payments				3,964			3,361			4,117				4,281
TOTAL EXPENDITURE	225,893	22,692	19,442	22,737	22,818	19,567	21,868	19,952	20,350	22,980	20,206	19,323	23,873	255,808
Balance	40,871	14,311	-3,920	-6,192	245	-5,406	-5,582	10,774	5,584	26,170	3,941	-1,127	-8,659	
Balance bfw	6,496	6,496	20,806	16,886	10,694	10,938	5,533	-50	10,725	16,308	42,478	46,419	45,292	
Balance cfw	47,367	20,806	16,886	10,694	10,938	5,533	-50	10,725	16,308	42,478	46,419	45,292	36,633	

Cashflow Forecast 2023-24

INCOME														
	Budget	Sep-23	Oct-23	Nov-23	Dec-23	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	TOTAL
TRADING														
Café Sales	49,565	5,798	4,428	4,556	5,071	3,328	4,282	5,571	4,551	5,238	5,757	4,858	6,040	59,478
Community Fridge	22,270	1,846	1,989	1,802	1,938	1,445	1,592	2,002	1,739	1,846	2,192	1,819	2,063	22,270
Internet access fees (public computers)	254	15	25	18	15	15	20	20	22	20	25	20	20	235
Artwork sales (net)	500				300				300					600
Total Trading	72,590	7,659	6,442	6,376	7,324	4,788	5,894	7,593	6,612	7,104	7,974	6,697	8,123	82,584
RENTAL INCOME														
Room lettings, upper floors incl service charge	19,039	1,904	1,904	1,904	1,904	1,904	1,904	1,904	1,904	1,904	1,904	1,904	1,904	22,846
Ground floor	1,221	122	122	122	122	122	122	122	122	122	122	122	122	1,465
Food processing facility (kitchen, equipment)	5,250	525	525	525	525	525	525	525	525	525	525	525	525	6,300
Total Rental	25,510	2,551	2,551	2,551	2,551	2,551	2,551	2,551	2,551	2,551	2,551	2,551	2,551	30,612
REVENUE GRANTS / CONTRACTS														
Employment:														
Kickstart / Traineeship grants	4,000	1,000						2,000					1,000	4,000
Revenue Grants:														
Trust/foundation grants	25,000	7,500				5,000			10,000		2,500			25,000
Community Training grants	5,500	3,500								2,000				5,500
Shared Prosperity Fund	23,068	9,000						9,000		5,068				23,068
Arts Council England	12,000					12,000								12,000
Donations:														
Community Training donations (participants)	210	15	15	15	15	15	15	15	15	15	15	15	45	210
Canny Bankers	1,000					500				500				1,000
Corporate and individual giving	6,000	150	150	150	1,500	125	150	2,500	500	350	150	150	125	6,000
Contracts:														
Access To Work	38,640	2,880	3,312	4,140	3,312	3,312	4,140	3,312	3,312	4,140	3,312	4,140	3,312	42,624
Employability Training - DWP contracts	24,000	3,930		4,000		4,000		4,000		4,000		4,000		23,930
Employability Training - Restart partner	21,600	2,700			5,400		2,700	2,700		2,700	2,700		2,700	21,600
Community Training - Recovery Connections	4,992	416	416	416	416	416	416	416	416	416	416	416	416	4,992
Community Training - Social Prescribing	4,992	416	416	416	416	416	416	416	416	416	416	416	416	4,992
Adult Education	6,270		627	627	627	627	627	627	627	627	627	627	627	6,270
Total Grants and Contracts	177,272	31,507	4,936	9,764	11,686	26,411	8,464	24,986	15,286	20,232	10,136	9,764	8,014	181,186
TOTAL INCOME	275,371	41,716	13,929	18,691	21,561	33,750	16,909	35,130	24,449	29,886	20,661	19,012	18,687	294,381
EXPENDITURE														
Staffing	134,003	10,815	10,815	10,815	10,815	10,815	10,815	10,815	10,815	10,815	12,223	12,223	12,223	134,003
Recruitment	500				240	60					240	60		600
Staff training	1,800	600				360			600			480		2,040
Apprentices training	615												738	738
Staff travel	1,500	125	125	125	125	125	125	125	125	125	125	125	125	1,500
Cost of sales (café)	25,924	2,353	2,060	2,217	2,279	1,743	1,939	2,561	2,064	2,387	2,491	2,326	2,539	26,960
Employability training direct costs	27,170	1,477	3,532	2,470	4,353	3,532	2,470	2,733	3,532	2,470	2,733	2,084	1,214	32,604
Community training direct costs	11,026	1,045	1,045	1,045	1,045	1,045	1,045	1,045	1,045	1,045	1,045	1,045	1,741	13,231
Adult education direct costs	4,180	1,366	406	406	406	406	406	406	406	406	406	406		5,016
Business Support advice events	1,800	180	180	180	180	180	180	180	180	180	180	180	180	2,160
Arts projects direct costs	20,450	1,000	3,460	700	100	4,060	100	4,060	100	4,060	100	700	4,524	22,964
Utilities (upper floors):														
electricity	1,622	131	137	152	168	194	194	147	131	121	116	107	105	1,703
gas														
water	541	162			162			162			162			649
Utilities (ground floor):														
electricity	4,250	368	378	378	378	357	357	368	368	368	378	378	389	4,463
gas	1,200	84	110	147	173	173	173	147	126	89	37			1,260
water	2,400	720			720			720			720			2,880
Internet connection	1,947	195	195	195	195	195	195	195	195	195	195	195	195	2,336
Insurance	2,650	2,650												2,650
Cleaning materials	1,200	120	120	120	120	120	120	120	120	120	120	120	120	1,440
Waste disposal	750	75	75	75	75	75	75	75	75	75	75	75	75	900
Fire safety	250	300												300
Software licenses	1,200	1,440												1,440
Office supplies	2,400	240	240	240	240	240	240	240	240	240	240	240	240	2,880
Marketing budget	5,000	500	500	500	500	500	500	500	500	500	500	500	500	6,000
Professional fees:														
accountancy	1,750												2,100	2,100
legal	1,500				1,800									1,800
VAT payments				4,442			4,217			4,835			4,753	18,247
TOTAL EXPENDITURE	257,627	25,945	23,377	24,206	24,073	24,180	23,151	24,598	20,621	28,030	22,085	20,838	31,760	292,864
Balance	17,744	15,771	-9,448	-5,515	-2,513	9,570	-6,242	10,532	3,828	1,856	-1,424	-1,826	-13,073	
Balance bfw	36,633	36,633	52,404	42,956	37,441	34,928	44,498	38,256	48,788	52,617	54,473	53,049	51,223	
Balance cfw	54,377	52,404	42,956	37,441	34,928	44,498	38,256	48,788	52,617	54,473	53,049	51,223	38,150	

APPENDIX 1

Organisations and People Consulted

The business planning process has been informed by many meetings with local and regional stakeholders.

Local Community Groups & Services

Blackhall Mill Community Association	Geraldine Ling
Chopwell Community Centre	Barbara Heslop
CRG Pop-up Restaurant Team	Jill Woodward
Friends of Chopwell Park	Mandi Armstrong
MHA	Katherine Nichols
Pickle Palace	Hannah Reay

Local Businesses

Digital Voice	Julie Nicholson
Drift In Cafe	Alan Dixon
Night Cafe	Sylvia Rooney
The Paddock	Laura Jayne Burlison
Riverview Bakery	Rachel Charlton

Gateshead Metropolitan Borough Council

Members

Councillor Lynne Caffrey
Councillor Michael McNestry

Officers

Area Co-ordinator (West)	Gary Carr
Subcontracting Manager, LearningSkills	Melanie Crosby
Strategic Lead for Poverty & Inequality	Alison Dunn
MIS Manager, LearningSkills	David Jeary
Employment and Skills Manager	Julie Killick
Service Director, Economic and Housing Growth	Andrew Marshall
Service Director, Corporate Commissioning and Procurement	Andrea Tickner

Potential Regional Partners

Connected Voice	Chris Avanti
ESS Assist	Steve Dobson
Fareshare NE	Lara Sayers
Magic Hat Cafe	Duncan Fairbrother
National Innovation Centre for Rural Enterprise, Newcastle University	Melanie Thompson-Glen
Recovery Connections	Dot Smith
This is Me Agency	Michelle Dobson

Due to business closures during Covid, it has not been possible to consult in detail with some organisations. Further consultation about partnership is recommended with:

Derwentside College

Director of Business Development	Susan Errington
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Gateshead College

Director of Business Development	Ivan Jepson
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Gateshead Older People's Assembly

Chief Executive	Craig Bankhead
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National Innovation Centre for Rural Enterprise

Centre Director	Professor Jeremy Phillipson
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Newcastle College

Head of Business Partnerships	Lee Tennant
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Gateshead Outer West Primary Care Network

Clinical Director	Dr Sameena Hassan
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REfUSE CIC

Founder and Managing Director	Nikki Dravers
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In addition, consultation has taken place with the broader community of Chopwell through direct correspondence to every household and business premises in the village. In February 2021, Chopwell Regeneration Group inserted with its newsletter an outline of the planned services and facilities at The Bank, with an invitation for residents to respond with comments and suggestions. A public meeting was also held online.

