

New Futures: Former Places of Worship

Community Ownership Support Service



What is the 'New Futures: Former Places of Worship' programme?

- A three-year programme (January 2025 – December 2027)
- Funded by National Lottery Heritage Fund, Historic Environment Scotland and Development Trusts Association Scotland
- To provide enhanced support to community groups considering taking on a church across Scotland
- In direct response to the significant and unprecedented number of former places of worship that are due to for disposal over the next several years
- Staffing: Two Churches Advisors (with a third in 2026) and a Churches Programme Officer (two over the course of the programme)



HISTORIC
ENVIRONMENT
SCOTLAND

ÀRAINNEACHD
EACHDRAIDHEIL
ALBA



Development
Trusts Association
Scotland

A Thriving Community-led Network



Who delivers the programme, and what does it offer?

- The [Community Ownership Support Service](#), within the [Development Trusts Association Scotland](#)



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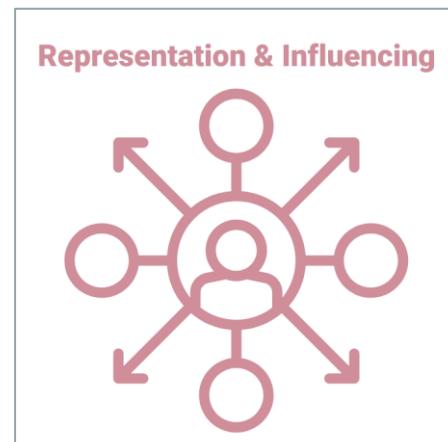
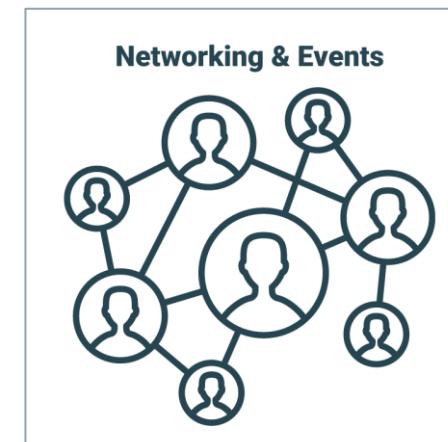
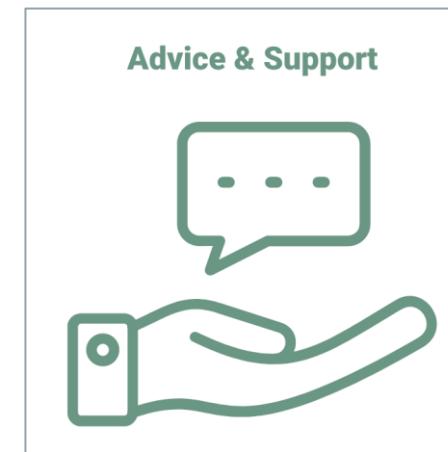
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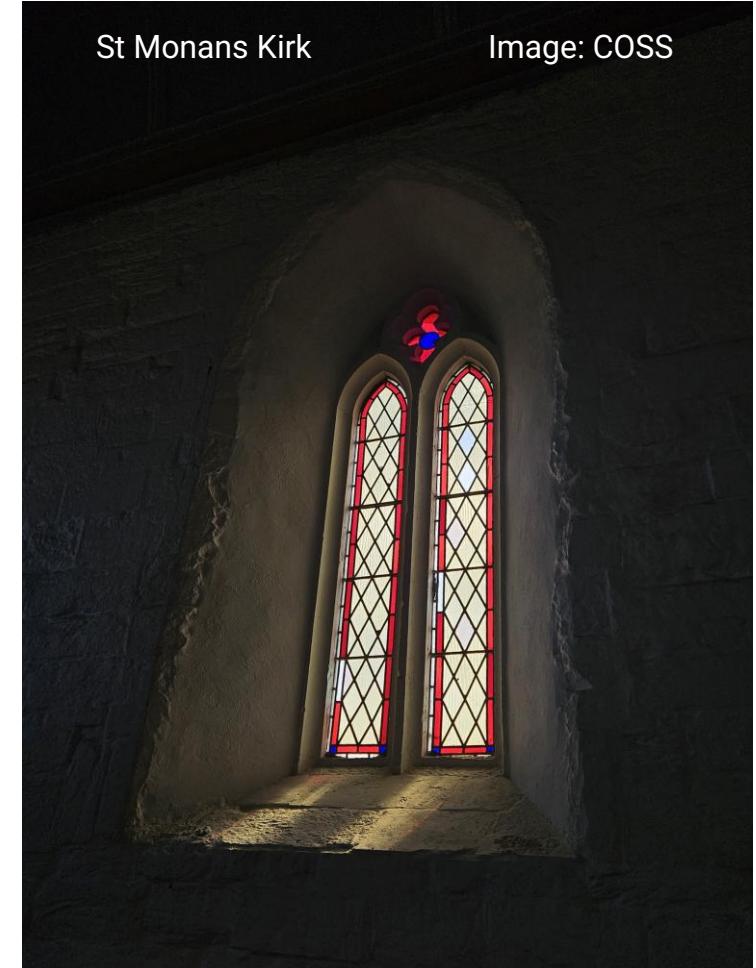
Today's workshop: Business Planning

- Presentation from Claire Martin, Churches Advisor, South Scotland
- Q&A
- Housekeeping:
 - Please keep yourselves on mute, to avoid background noise
 - Feel free to introduce yourselves in the chat; and if possible, put your name and church building in your Zoom profile
 - Please also put any questions in the chat
 - Please keep any sensitive information confidential (Chatham House Rule) – this session isn't being recorded
- Follow up:
 - We will send the slides out by email
 - Feedback forms – this week and in three months' time
 - Get in touch! With us – and each other (via us if you'd prefer)



St Monans Kirk

Image: COSS





Today's workshop: Business Planning



Dreel Halls, Anstruther

Image: COSS

Overview:

- What is a business plan for?
- Content of business plan – an overview
- Generating income – who can help & case studies
- The financials – an overview
- Marketing tools and techniques
- Governance & planning
- Top tips
- Sources of support



What (and who) is our Business Plan for?

- YOU! The Directors of the Company / Trustees of the Charity
- It may also be helpful for funders / a condition of grant funding
- It is an essential document to give confidence (to you, your community and funders) that you have a viable and sustainable proposal to ensure the long-term success of an important community asset





What's the difference between a Feasibility Study and a Business Plan?

Feasibility Study:

- The research in advance of a business plan
- Is it feasible? i.e. Can it be done?
- Is it viable? Can we afford it? Will it be financially sustainable?
- COSS resource: [2-COSS-Module-2-Feasibility.pdf](#)

Business Plan:

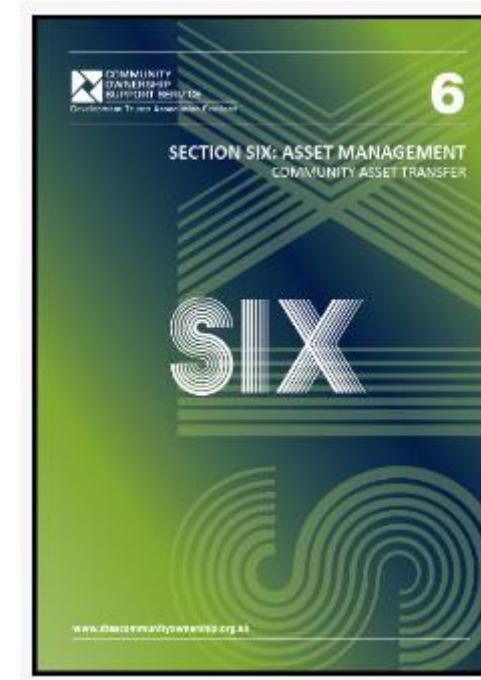
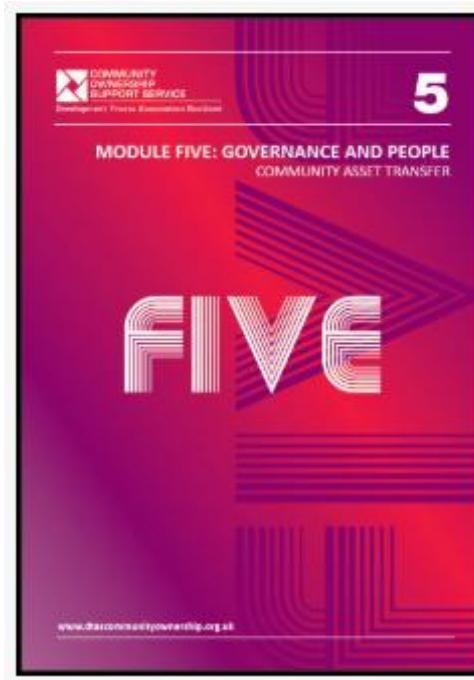
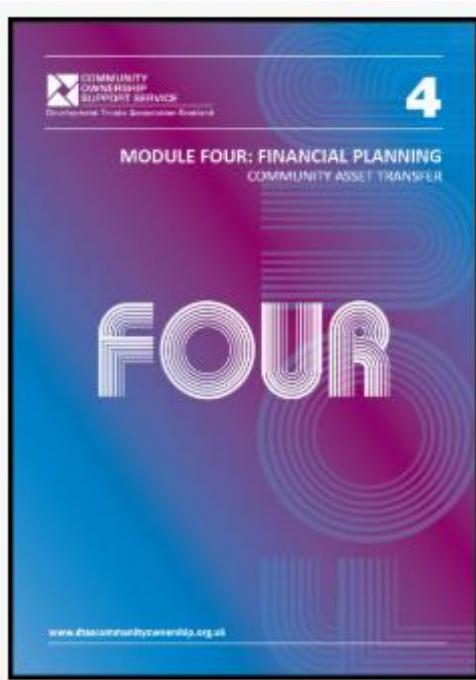
- Setting out the delivery of the project
- 'Investment ready' / 'operational'
- It is never a static document – it should be designed to evolve
- COSS resource: [3-COSS-Module-3-Business-Planning.pdf](#)





Other COSS resources

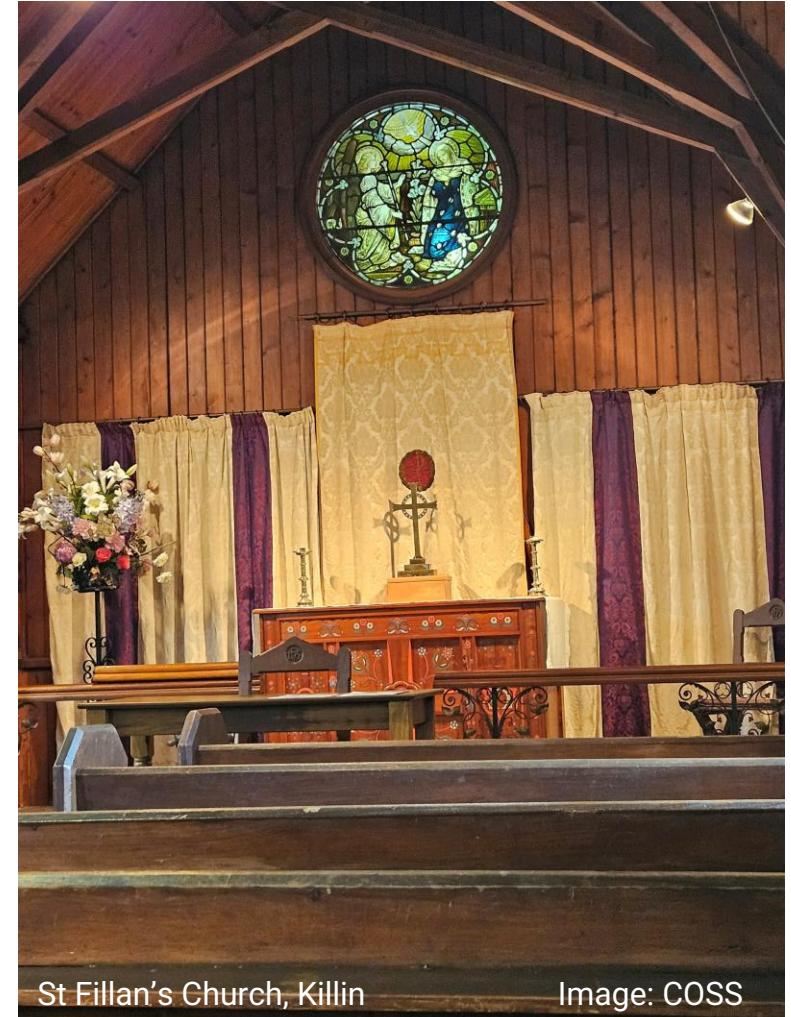
- Financial Planning: [4-COSS-Module-4-Financial-Planning.pdf](#)
- Governance and People: [5-COSS-Module-5-Governance-and-People.pdf](#)
- Asset Management: [6-COSS-Module-6-Asset-Management_0.pdf](#)





Who should write our Business Plan?

- YOU! The Directors of the Company / Trustees of the Charity – you know your project best
- The three key questions:
 - What can we do ourselves?
 - Carry out a skills audit
 - What can we get for free?
 - Support from e.g. [Third Sector Interface](#) / [Highlands and Islands Enterprise](#) / [South of Scotland Enterprise](#) / [Business Gateway](#) / [Social Enterprise Scotland](#)
 - [Accelerate - Community Enterprise](#) / [Just Enterprise](#)
 - What external support do we need to buy in?
- At all stages, the organisation needs to retain control over the evolution of the business plan, so that you are confident that you can deliver it



St Fillan's Church, Killin

Image: COSS



Buying in (commissioning) support

- Step 4 of [Ten Steps to Community Ownership](#)
- [Working well with consultants: Tuesday July 15 at 2:00pm](#)



TEN STEPS TO COMMUNITY OWNERSHIP

www.hie.co.uk

STEP 4

FINDING EXPERT HELP

This guide provides guidance on how to handle tasks that require specific technical expertise during the acquisition process. Before turning to a consultant, it is vital to have a clear idea of what exactly you are looking for assistance with, and to explore various other support options available to you.

THIS SHOULD NOT BE TAKEN AS SPECIFIC ADVICE FOR YOUR PROJECT. AS WITH ALL CONTRACTUAL AGREEMENTS, IT IS ADVISED THAT COMMUNITY GROUPS TAKE LEGAL ADVICE BEFORE ENTERING INTO ANY OPTION AGREEMENT.



Buying in (commissioning) support

- Funding:
 - [Beyond The Ususal Suspects](#)
- Crowd funders:
 - [Eigg](#)
 - [Troon Old Parish](#)
- The Scottish Land Fund (Stage 1):
 - [Scottish Land Fund](#)
 - See page 7 re Stage 1: [Scottish Land Fund Guidance Notes](#)
- The Architectural Heritage Fund (Project Viability Grant):
 - [The Architectural Heritage Fund](#)



Scottish Land Fund
Ionmhas Fearainn na h-Alba

Delivered by
THE NATIONAL LOTTERY
COMMUNITY FUND



Funded by
Scottish Government
Riaghaltas na h-Alba
gov.scot

AHF Transforming
Heritage



What should our Business Plan sound like?

➤ Plain English free guides

"he explained the urban context, the massing and materiality, the current uses and finally the connectivity and permeability"

[Glasgow's Golden Z Area of Focus Workshop Report](#) (p.5)

"By considering the constituent parts of the masterplan in relation to one another and how they might share resources to benefit from their proximities in order we aspire to build a sustainable model which maximises the investment for the benefit of the immediate community. A clear and coherent programme driven masterplan is the key to unlocking the full potential of this site and creating an intergenerational, inclusive learning environment where social well-being and care are provided for all generations of the Eyemouth Community."

Scottish Borders Council 2019 [proposal for a Community Campus in Eyemouth](#) (p.3)



What should our Business Plan sound like?

From the consultant: "St Columba's Church is currently in the ownership of the Church of Scotland. The local congregation is no longer able to sustain the building and the Church of Scotland Trustees indicated in 2021 that they wished to sell the property. The local community expressed a willingness to explore options to purchase and manage the church for community benefit which led to the establishment of Solas Eige in 2022. Prior to the current study an initial consultation carried out by the community brought forward a range of ideas to support local culture, heritage and tourism along with the continued use of the building for worship purposes."

From the [Solas Eige](#) website:

"Solas Eige is Scottish Gaelic for "Light of Eigg" and is the name of the community organisation trying to purchase and restore St Columba's Church, with the ambition to convert it for community use. The name was chosen to express Solas Eige's vision of how the building could become a shining beacon for new activities on Eigg, just as our island is a "shining light" for renewable energy. Our mission is bring the building and the land to life and become "Ionad Solas Eige" - the Solas Eige centre."



Image: Solas Eige



Our logo is inspired by the Tree of Life stencils inside the church as well as its lancet windows and pitched roof



What should our Business Plan not do?

➤ p.10 of Module 3

Note on Business Plan Don'ts

- Don't make claims you can't back up
- Don't waffle
- Don't assume the reader knows the industry
- Don't leave out relevant facts and figures
- Don't overload on information
- Don't oversimplify
- Don't struggle with trying to make your plan fit a generic template



What should our Business Plan cover?

- Why:
 - Motivation, vision and context
- Who:
 - The community
 - The organisation
- Where:
 - The church in the community context
- What:
 - The asset, i.e. the church buildings(s) / land
 - Activities
- How:
 - Organisational
 - Operational
 - Financials
- When:
 - Phasing
 - Project management





Why?

- Motivation
- Vision
- Context
- [Bedrule Church Future](#)

Bedrule Church holds our history, and it should be part of our future.

The Church of Scotland is selling off hundreds of churches across the country. We could lose this focal point in our cultural landscape, or imagine Bedrule church as a place to celebrate community, hold our heritage, offer a welcome resource for visitors, and much more.



Image: COSS

We believe the church, in conjunction with the nearby village hall, have the potential to tap into all these communities by:

- Offering visitor information services for interpreting local culture, history, and archaeology,
- by adding to the area's tourism offering as a destination and thereby supporting local tourism businesses
- providing a space for performances, training days and traditional events such as weddings, christenings and funerals by all denominations
- providing a symbol of rural resilience for the area in the face of continuing degradation of rural services



Who? The community (overview)

- How is the community defined?
- What data is available?
 - e.g. Local Development Plan
 - e.g. Local Place Plan
 - Other research
 - E.g. [Facts and figures about South Lanarkshire - South Lanarkshire Council](#)

Whalsay (old Norse for 'Whale Island') is situated to the east of the Shetland Mainland and has an area of 7.6 square miles (20 km²). Commonly called 'the Bonnie Isle', people have lived on Whalsay for over 4,000 years. The people are a close knit, self-reliant community with a distinct dialect and traditions. Fishing is the island's main industry and today, Whalsay is home to a fleet of some of the largest trawlers in Europe. Whalsay has also benefited from Shetland's oil windfall and enjoys relatively good infrastructure for such a remote community.

The main settlement is Symbister, where a regular roll on roll off ferry service connects the island's community with the mainland via Laxo. The crossing takes approximately 30 minutes.

There are a little over 1,100 residents on the island but this number has been decreasing since 2015. In relative terms, Whalsay has an aging population with younger people moving away for education and work. Local employment is steady- many working aged residents are self-employed in skilled trades but there is a lack of diversity in the job market with too few options available.

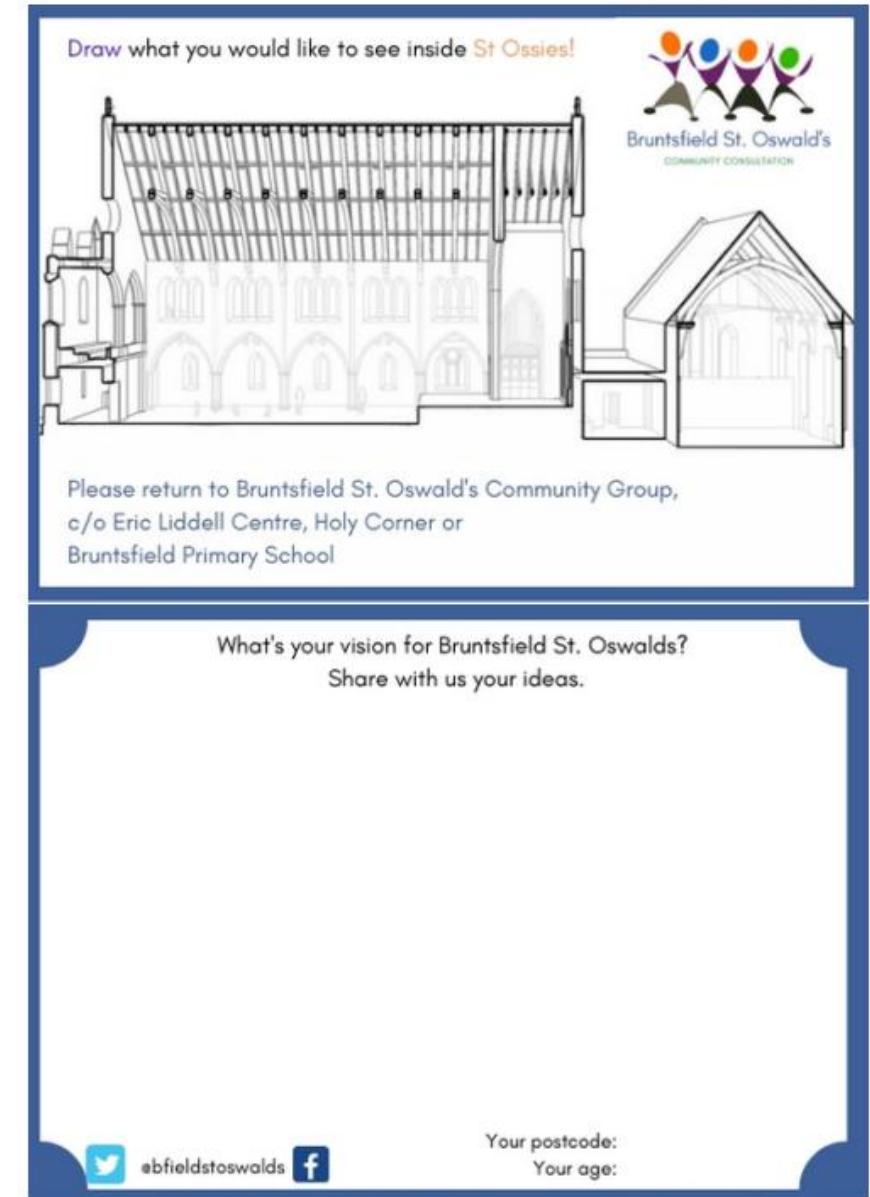


Extract from Whalsay Kirk Business Plan



Who? The community (overview)

- How have you involved your community?
- COSS resource: [Involving Your Community](#)
 - Informing / consulting / engaging



Extract from St Oswald's Centre Business Plan



Who? The organisation (overview)

- History / overview
- Name, address, legal structure, if VAT registered
- Vision, Mission and Values
- Aims and objectives
- Organisational structure; membership / Board
- The team
- Experience / capacity to deliver the project
- Succession planning

4.1 Governance

Whalsay Kirk Development Company (WKDC) has 12 elected directors which is the maximum number allowed under the Articles of Association. All the directors are resident in the local community, well connected on the isle and involved in a range of other community and voluntary groups. There is a relatively good mix of people of different ages and stages (working aged people as well as retirees) with some having lived in Whalsay all our lives alongside other, more recent settlers. We are unified in our love of Whalsay and our desire to see the Kirk building continue to serve the community.

The Board is supported by a Council Community Involvement and Development Worker who lives locally and is committed to building the organisation's capacity. A skills audit revealed that we scored well in 'working with people', 'planning and management' and 'communications and marketing' although there are areas in these which could use some strengthening. Scoring less well was 'digital and information technology', 'evaluation work' and 'finance and fundraising' and these will need to be a focus going forwards. Most trustees are willing to undertake training to fill the gaps.

4.2 Legal Structure

WKDC incorporated as a Company Limited by Guarantee without share capital and is eligible as an Asset Transfer Body, as a legal identity, separate from its members. It can enter into contracts and hold property in its own name.

Extract from Whalsay Kirk Business Plan



What? The church building(s) / land

- Google!
- Overview: [Scotland's Churches Trust](#)
- Listed buildings are detailed in the [Historic Environment Scotland database](#)

- Further information: [trove.scot](#)
- [Listed Buildings guidance](#)
- NB ecclesiastical exemption, whereby ecclesiastical buildings being used for ecclesiastical purposes can be altered without the need for Listed Building Consent:

[Ecclesiastical Exemption | Historic Environment](#)

[Scotland | HES](#)

 **SCOTLAND'S CHURCHES TRUST**

HOME ABOUT GRANTS CHURCHES SUPPORT OUR WORK



BEDRULE CHURCH

Denomination: Church of Scotland
Address: Bedrule TD9 8TE
Local Authority: Scottish Borders
Listing: B
WEBSITE

CHURCH OVERVIEW
On an ancient site, the church was rebuilt in 1804 and 1877 and again rebuilt beautifully in 1914 by T Greenhields Leadbetter as a cruciform church with a tower over the main west entrance. The church has a plaque commemorating Bishop Turnbull, founder of Glasgow University in 1451. Stained glass, including Guild centenary window 1992 and windows by Douglas Strachan 1922. Memorial with interesting link to wartime Enigma decoding project. A copy of the Church Recorders inventory is available in the church vestibule. Fine views over Rule Valley to Ruberslaw.

SERVICES
Sundays: 9.30am or 11.00am, usually every three weeks, times change every four months: see notice-board for details.

OPENING ARRANGEMENTS
Open daily

 HISTORIC ENVIRONMENT SCOTLAND | ÁRAINNEACHÓ EACHDRAIDHEAL ALBA

Home Search Downloads

Back to Results

Listed Building

The only legal part of the listing under the Planning (Listing Buildings and Conservation Areas) (Scotland) Act 1997 is the address/name of site. Addresses and building names may have changed since the date of listing – see 'About Listed Buildings' below for more information. The further details below the 'Address/Name of Site' are provided for information purposes only.

Address/Name of Site

BEDRULE CHURCH
LB4180

Status: Designated

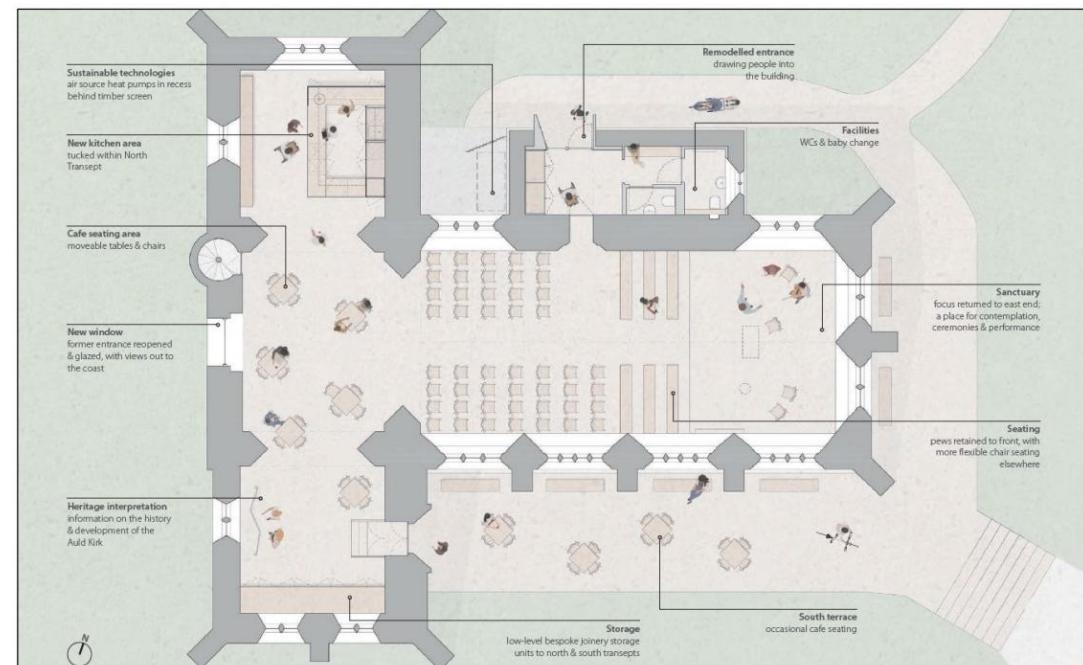
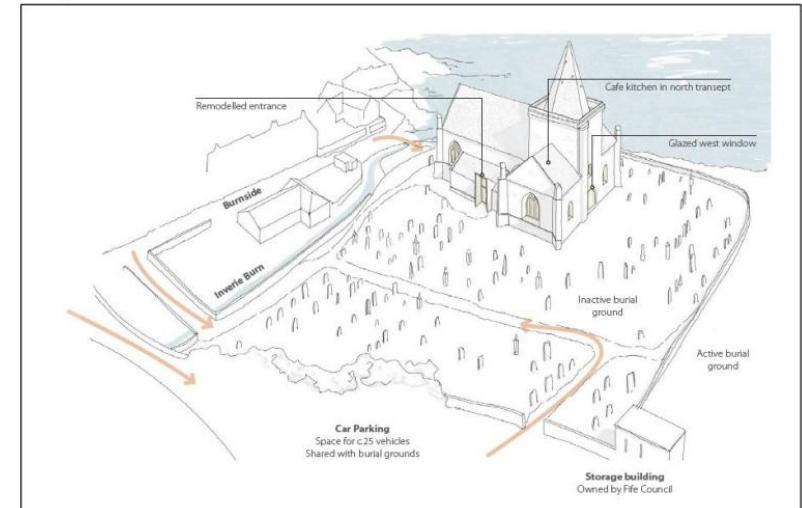
Summary

| | | |
|--------------------------|--|-------------------------------|
| Category B | Local Authority Scottish Borders | NGR NT 59922 17925 |
| Date Added 16/03/1971 | Planning Authority Scottish Borders | Coordinates 359922, 617925 |
| | Parish Bedrule | |



What? The church building(s) / land

- Overview
- Photographs
- Maps
- Plans
- Summary of information from other professionals:
 - Valuation
 - Building Condition Survey
 - Architect
 - Quantity Surveyor
 - Building contractor
 - Mechanical and / or electrical engineer



Extracts from St Monans Auld Kirk Business Plan

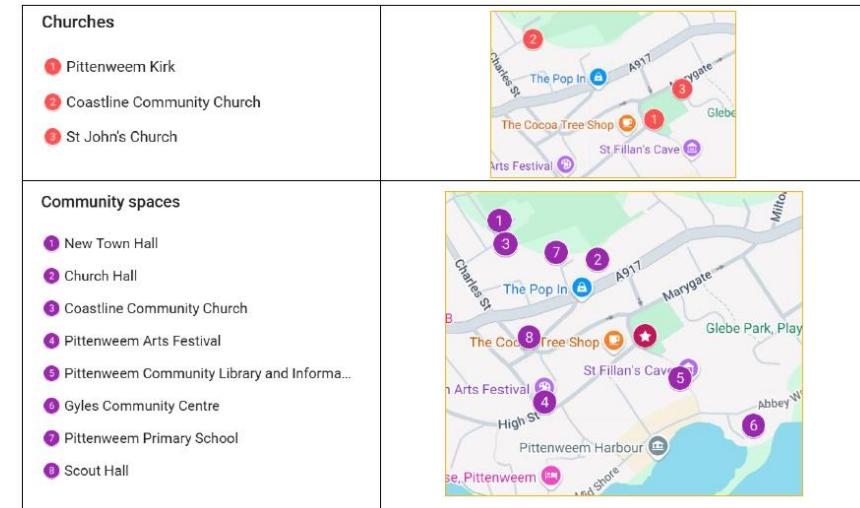


Where? Asset mapping

- The church building in the context of the community



| Asset | Description / facilities | Partnership opportunities / risk of displacement |
|-----------------------------------|---|--|
| New Town Hall | <p>The Pittenweem New Town Hall is available for private functions, meetings, and performances as well as being available for Funerals and Funeral Teas."</p> <p>Large hall (capacity 120 people)</p> <p>Fully furnished kitchen</p> <p>Stage area with pull down screen</p> <p>On-site parking (60 vehicles)</p> <p>Disabled accessible toilets</p> <p>Sound system</p> <p>Internet access</p> | <p>Buildings are dated / not used to capacity – listings for February show between 3 and 5 bookings per week, Monday to Thursday</p> <p>Uncertainty over future sustainability of Management Committee, although part time jobs currently advertised on Facebook (Hallkeeper / Cleaner, Secretary, Gardener, all £12/hr)</p> <p>Used by e.g. Community Council, East Neuk Art Club, dance classes, spiritualist church, indoor bowls, keep fit classes</p> <p>Is the low usage due to the nature of the offering, lack of active marketing, or the lack of demand?</p> <p>Kirk could be an alternative premises for those groups, if the New Town Hall closes – otherwise risk of displacement</p> |
| Church Hall | <p>Pittenweem Church Hall hosts regular coffee mornings every Wednesday and has badminton and table tennis courts</p> <p>Facilities: Large hall, small hall, kitchen</p> | <p>Currently used by e.g. church coffee mornings, badminton club, dance classes; minimal bookings / not used to capacity</p> <p>Is the low usage due to the nature of the offering, lack of active marketing, or the lack of demand?</p> <p>Used as a venue during Pittenweem Arts Festival</p> <p>Activities could relocate to the Kirk when building is disposed of by the Church of Scotland</p> |



Extracts from Pittenweem Church Feasibility Study



What are you going to do? Activities

- Themes / details
- What are the ideas?
- Where did they come from?
- How have they been tested with market research etc.?
- What's the context? Asset mapping / displacement
- What's the plan?
- Meantime use
- Longer term plans
- Examples from [Dreel Halls](#)





What are you going to do? Activities

- What is the demand?
- p.15 of Module 2
- an example of a women's centre, interested in taking on a three storey building to expand their services in terms of women's counselling, training and education and also to start up two social enterprises in outside catering and childcare; they want to rent out four offices to support their sustainability and cover the cost of increasing the women's counselling services to meet current demand

| Area | Details |
|---|---|
| Who are the users/existing and proposed? | Women and young girls aged 14 upwards Café – centre users Training and education – unemployed local women Counselling – women with mental health issues, victims of domestic violence Childcare business – local mothers and fathers Outside catering – community groups and businesses Office rental – local businesses / social enterprises |
| How many users are there at present? | Childcare – 30 per annum (at capacity – crèche only linked with education) 30 customers per day at internal café , (£120 per day turnover) 300 women on courses in training and education per annum 300 women in counselling per annum No current users for office rental |
| Demand | 178 enquiries for childcare in 2016 78 outside catering requests in 2016 Waiting list of 127 women for training and education Waiting list of 116 for counselling In relation to office rental all local office provision is full. Estate agent confirmed there is demand for small office space in a secure building |



What are you going to do? Activities

- Asset mapping
- Competition
- p.16 of Module 2

| Key competitor/ collaborator/other provider questions | Answers |
|--|--|
| Who else is delivering these services? | <p>No other women only facility within the area – three community organisations delivering training and education but offering different programmes and also at full capacity</p> <p>No social enterprise doing outside catering, but three private sector operators in the area – opportunity to attract customers with the #buysocial strapline</p> <p>No other childcare facility within a three mile radius</p> <p>Enterprise agencies and private landlords are offering office accommodation but most of their offices are large</p> |
| What are the strengths of other providers competitors/ collaborators? | <p>Training and education – some providers in the market. Good quality but no female only provision</p> <p>Outside catering – some providers. All are expensive, all have good staff</p> <p>Childcare – strong provider but not planning to expand</p> <p>Counselling – Women's Aid are excellent but at capacity, local community women's group is also excellent (four miles away) but also at capacity</p> <p>Office rental – enterprise agencies and private office rental providers are mixed in terms of the product they offer and the length of lease / license</p> |
| How will you compete/ collaborate with them? | <p>Collaborate where possible and fill a gap in the market which is not being provided for in the case of childcare, extra training provision, more counselling, small office rental in a secure building</p> |
| Do your competitors have the space and capacity to expand? | <p>Childcare – all at capacity</p> <p>Training and education – all local providers are at capacity and don't cater for the women only space</p> <p>Counselling – everyone is at capacity in relation to counselling based on funding cuts</p> <p>Outside catering – the private sector companies are still trying to increase their market share but do not have strong loyalty from local community customers: the enterprise agencies are not planning to expand to offer more office rental</p> |



What are you going to do? Market research

- p.29 of Module 3
- Business Gateway
[Market Reports |](#)
[Business Gateway](#) e.g.
Ancestral Tourism,
Childcare, Events
Management, Wedding
Services

| Primary research | Secondary research |
|---|---|
| <ul style="list-style-type: none">• Experience/knowledge of working in the sector• Past projects/delivery of services• Monitoring and evaluation of projects/programmes provided• Face-to-face survey/questionnaire• Telephone survey/questionnaire• Postal survey/questionnaire• E-survey/questionnaire• One-to-one meetings• Focus group/panels• Attending a conference, trade show or exhibition• Observation/mystery shopping | <ul style="list-style-type: none">• Government reports/policies• Public body reports/research• Stakeholder reports/research• Feasibility studies• Social impact assessments• Market research reports• Census data• Directories• Competitors' websites, annual reports, brochures, etc.• Magazines and newspapers• Books and publications• Trade associations and bodies• Internet |



What are you going to do? Marketing

➤ p.34 of Module 3

| Promotion | Advertising | Sales promotion | Public relations | Personal selling |
|--------------------|---|---|---|--|
| Traditional | Signs Newspapers Magazines Brochures Business cards Exhibitions Trade shows Leaflets Posters Mail shots Merchandise Newsletters Radio Directory | BOGOF (Buy one get one free) Competitions Coupons Discounts Free consultations Free trials Gifts with purchases Loyalty incentives Opening offers Sales letters Special offers Trade show offers | AGMs Social impact reports Awards Competitions Editorials Press releases Newsletters Endorsements Networking Forums and advisory groups Presentations Launches Radio talk show Referrals Word of mouth Sponsorship | Cold calling Conference selling Elevator pitch Networking event Industry event Sales agents Distributors Sales representative Sales meeting Sales presentation Telemarketing |
| Digital | Online ads, e.g. <ul style="list-style-type: none">• Pay per click• Pop up• Google ads• Banners• Facebook ads Website Viral campaigns Digital news flash Search engine optimisation Short messaging service | Digital coupons Digital vouchers Facebook ads Facebook competitions QR (quick response) codes | Social media <ul style="list-style-type: none">• Facebook• Twitter• LinkedIn Blogs Forums Podcasts Linkages to other websites Interactive edutainment | Email Webinars LinkedIn Skype Conference calls |



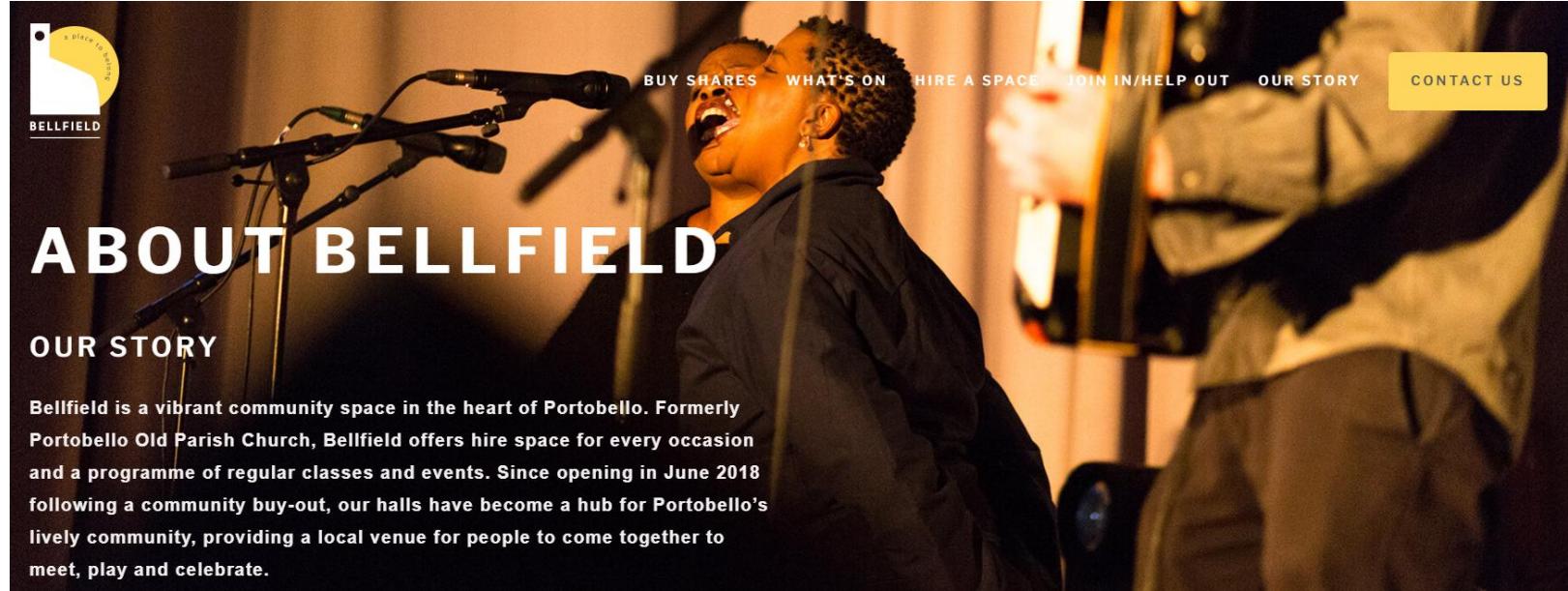
What are you going to do? Marketing

➤ [Bellfield | Portobello's Community Hub](#)

Thanks to the huge success of the Bellfield's Big Build campaign and all you wonderful people for buying shares, we have got a LOT of data to process - for more than 1,100 shareholders!



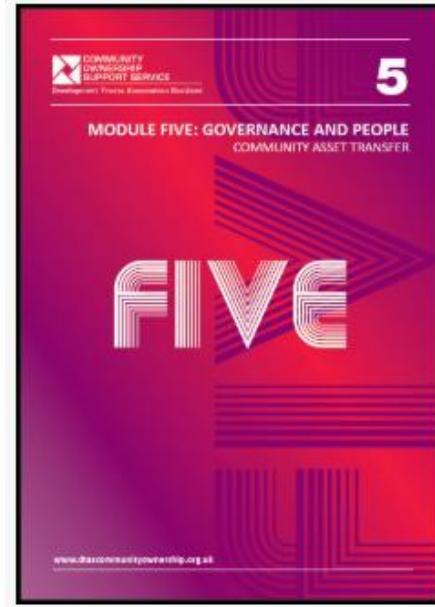
So it's taking us a little bit longer than we'd hoped to issue share certificates. Please bear with us... we hope to issue the majority by end of July.





How? Organisational

- See Module 5: [5-COSS-Module-5-Governance-and-People.pdf](#)
- Legal structure
- Board
 - Skills audit: see p.22 of Module 5
- Volunteers
- Staffing
- Policies and procedures



Organisational capacity

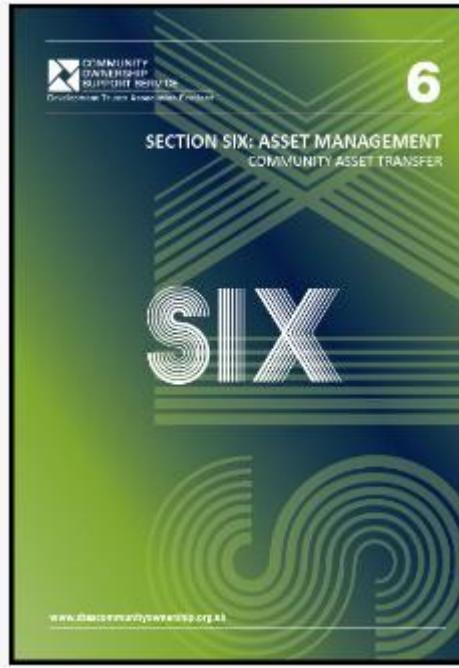
- The Board is relatively large with 12 trustees. A skills audit was undertaken in early 2023 and though skilled in many areas, topics for development were identified as 'digital and information technology', 'evaluation work' and 'finance and fundraising'. These will need to be a focus going forwards.
- WKDC has the support of the Council's Community Engagement and Development Officer (a Whalsay resident) to help build capacity on the ground and link trustees to skills development opportunities.
- A detailed legal structure audit was undertaken and whilst WKDC has an appropriate legal structure for its purpose, gaining charitable status was identified as an advantage, particularly in relation to funding.

Extract from Whalsay Kirk Business Plan



How? Operational

- Resources and operations
- Premises
- Equipment
- Technology
- Maintenance
- Management systems, e.g. accounting, monitoring and impact assessment
- Insurance, Health and Safety, data protection, policies and procedures
- See Module 6: [6-COSS-Module-6-Asset-Management_0.pdf](#)
- p.42 of Module 6



Servicing and Testing

- Electrical fixed wiring
- Electrical PAT testing
- Emergency and exit lights
- Fire alarms
- Portable firefighting equipment
- Any renewable energy products (PV cells, turbines etc)
- Powered access doors
- Lifts
- Gas appliances test and certification
- Gas systems, including boilers
- Oil boilers and other oil-fired appliances
- Air conditioning systems
- Water quality sampling and chlorination
- Playground equipment
- Gym equipment
- Kitchen equipment: coffee machine
- Hearing loop systems
- Burglar alarms
- Control panel testing
- Other



How? Operational

➤ p.6 and p.12 of Module 6

| Facilities Management | |
|---------------------------------------|---|
| Activity | Potential tasks |
| Strategic Facilities Management | <p>Property policies – who may rent or use an asset and on what terms</p> <p>Strategic asset management – how the asset delivers against key objectives</p> <p>Capital management – managing the investment in the property</p> <p>Corporate landlord responsibilities – insurance, statutory compliances</p> <p>Business risks and continuity – making sure the bills are paid and that the land/building remains usable</p> |
| Site Maintenance and Management | <p>Assign an officer in charge of/responsible for key functions of:</p> <ul style="list-style-type: none">• Fire prevention and health and safety• Grounds maintenance• Security• Health and safety compliance• Parking |
| Building Maintenance | <p>Repairs and planning upgrades</p> <p>Cyclical and preventive maintenance</p> |
| Contractor/Staff/Volunteer Management | <p>Negotiating contracts with sub-contractors</p> <p>Management of services provided by staff, volunteers and third parties in respect of:</p> <ul style="list-style-type: none">• Cleaning• Catering• Grounds maintenance• Security• Repairs |

| Task | Decisions required | | | |
|---|--------------------|---------------------|----------------|--------------------------------|
| | What is required | Who will arrange it | Who will do it | Staff, volunteer or contractor |
| Insurance (land/buildings/public liability/employers' liability/contents) For example: Develop specifications, inventories, risk assessments Negotiate and secure cover Renew | | | | |
| Marketing/letting space For example: Preparation and agreement of terms of tenancies or leases Development of booking and hiring policies and prices Specifications of service contracts | | | | |
| Promotion/publicity For example: Development and production of publicity materials Managing social media/websites | | | | |

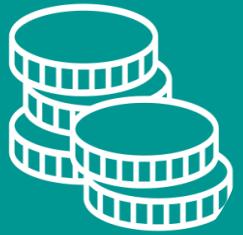


How? Financials



Fundraising plan

Who might fund you?
- short term and longer term.



Start up or Development costs
What do you need to get started and how much will this cost? e.g. refurbishment, legal services...



Profit & Loss Accounts

All your income net of operating costs showing net profit (or loss), shows fundamental health of project



Cash flow forecast

When money will come in and flow back out, peaks and troughs, funder payments, seasonality, need for overdrafts etc



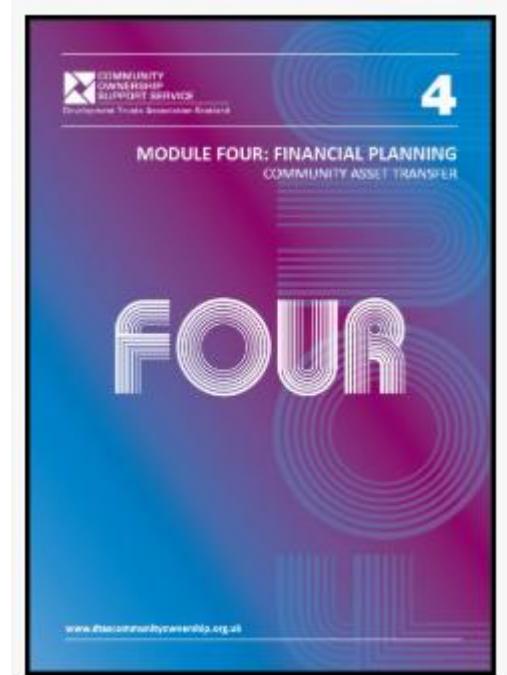
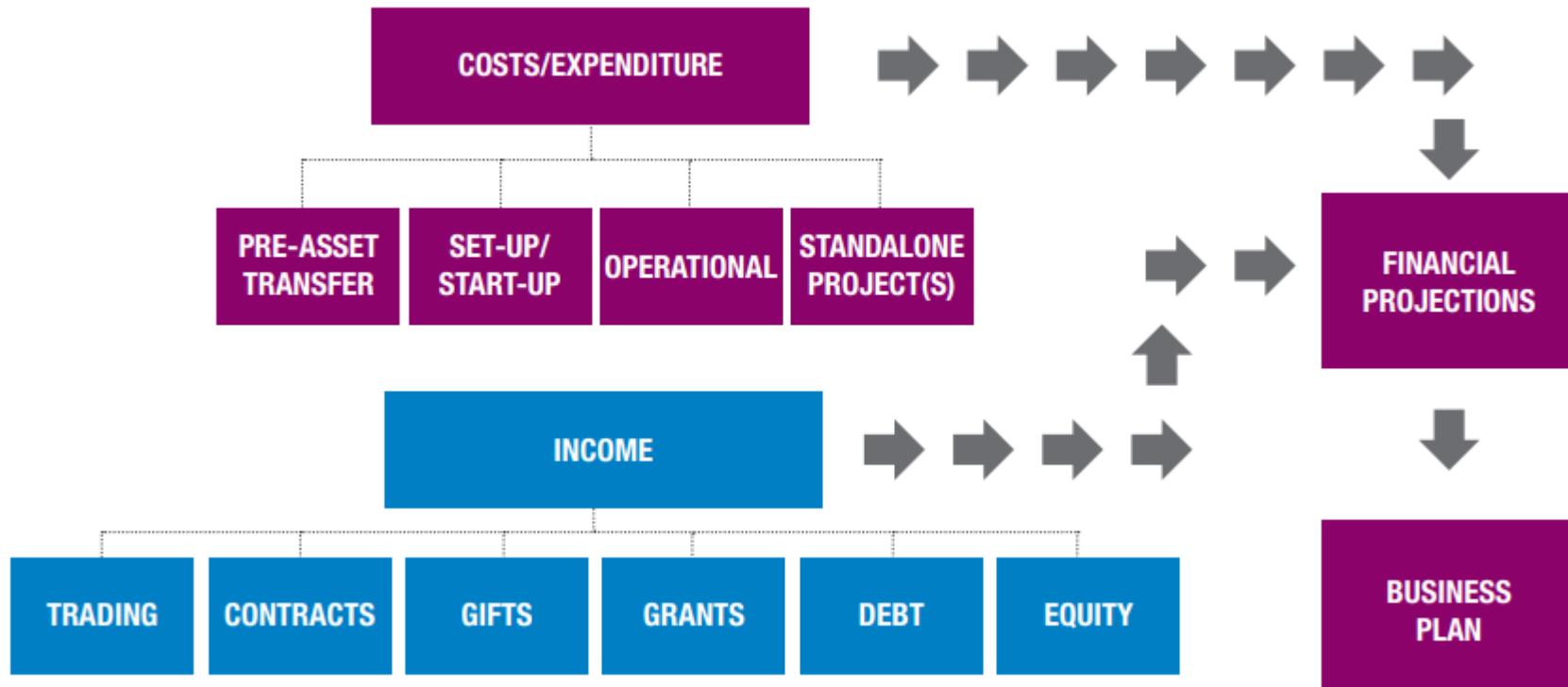
Break even

How much you need to earn to break even, set your prices, keep you operational (through peaks and troughs) etc



How? Financials

➤ p.6 of Module 4





How? Financials

➤ Capital costs

- Purchase price
- Costs associated with purchase (e.g. legal fees, LBTT if over £150k)
- Renovation (VAT considerations)

➤ Revenue

- Heat and light
- Insurance
- Volunteer costs
- Staffing costs – salary, pension, National Insurance
- Other

Extracts from Whalsay Kirk Business Plan

| Whalsay Kirk | | Cash flow | | | | | | | | | | | | |
|---|--|--|---------|---------|---------|---------|---------|---------|---------|---------|----------|----------|----------|----------|
| | | year one | | | | | | | | | | | | |
| | | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Jan | Feb | Mar | Totals |
| Weeks Per Month | | 5 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | |
| Days Open Per Month | | 20 | 20 | 24 | 30 | 24 | 16 | 20 | 8 | 10 | 8 | 8 | 8 | |
| E-bikes | Not in year one | | | | | | | | | | | | | |
| Number of e-bikes | | | | | | | | | | | | | | |
| How often booked per day | | | | | | | | | | | | | | |
| Cost per day | | £20 | £20 | £20 | £20 | £20 | £20 | £20 | £20 | £20 | £20 | £20 | £20 | 0 |
| Income | | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | 0 |
| Tours and guided walks | Potential number of tours | say half day | 1 | 2 | 2 | 4 | 4 | 4 | 2 | 1 | 1 | 1 | 1 | 2 |
| | | Different packages would be worked out | | | | | | | | | | | | |
| Fee per tour | | £30 | £30 | £30 | £30 | £30 | £30 | £30 | £30 | £30 | £30 | £30 | £30 | |
| Numbers per tour | | 15 | 15 | 15 | 15 | 15 | 15 | 15 | 15 | 15 | 15 | 15 | 15 | |
| Income | | £450 | £900 | £900 | £1,800 | £1,800 | £1,800 | £1,800 | £460 | £450 | £450 | £450 | £900 | 11,250 |
| Weddings and funerals | Numbers of weddings per month | Estimate - mostly local | 1 | | | | | | 1 | | | | | |
| Fee per wedding | | £250 | £250 | £250 | £250 | £250 | £250 | £250 | £250 | £250 | £250 | £250 | £250 | |
| Number of funerals per month | | 1 | | | | | | 1 | | | | | | |
| Suggested donation | | £50 | £50 | £50 | £50 | £50 | £50 | £50 | £50 | £50 | £50 | £50 | £50 | |
| Income | | £300 | £0 | £50 | £250 | £0 | £0 | £300 | £0 | £0 | £0 | £0 | £0 | 1,200 |
| Donations | QR code and donations box at the venue | | £25 | £25 | £25 | £25 | £25 | £25 | £25 | £25 | £25 | £25 | £25 | |
| Donations from artists using the space | | £50 | £50 | £50 | £50 | £50 | £50 | £50 | £50 | £50 | £50 | £50 | £50 | |
| Income | | £75 | £75 | £75 | £75 | £75 | £75 | £75 | £75 | £75 | £75 | £75 | £75 | 900 |
| Workshops and Retreats | Number of workshops per month | higher number in summer for visitors | 1 | 2 | 2 | 3 | 3 | 2 | 1 | 2 | 0 | 0 | 1 | 1 |
| Charge per event | | £15 | £15 | £15 | £15 | £15 | £15 | £15 | £15 | £15 | £15 | £15 | £15 | |
| Number at each event | | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | |
| Number of retreats per month | Say 3 days eg artists or spiritual retreat | 1 | 1 | 2 | 2 | 2 | 1 | | | | | | | |
| Charge per retreat | | £300 | £300 | £300 | £300 | £300 | £300 | £300 | £300 | £300 | £300 | £300 | £300 | |
| Number on retreat | | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | |
| Income | | £3,300 | £3,600 | £6,600 | £8,900 | £8,900 | £3,600 | £3,600 | £300 | £300 | £300 | £300 | £300 | 32,400 |
| Total income | | £4,125 | £4,575 | £7,825 | £9,025 | £8,775 | £5,475 | £1,675 | £1,125 | £525 | £825 | £825 | £1,275 | 45,750 |
| Cost of sales | | | | | | | | | | | | | | |
| Walking guide costs | 50.00% | £225 | £450 | £450 | £900 | £900 | £450 | £225 | £225 | £225 | £225 | £225 | £450 | 5,625 |
| Cost of retreats | Tutor and costs - 50% | £1,650 | £1,800 | £3,300 | £4,50 | £4,50 | £1,800 | £150 | £300 | £0 | £0 | £150 | £150 | 16,200 |
| E-bike maintenance | and power | £300 | £300 | £300 | £300 | £300 | £300 | £300 | £300 | £300 | £300 | £300 | £300 | 3,600 |
| Fee to pay artists and workshop leaders | 25% | £825 | £900 | £1,650 | £1,725 | £900 | £75 | £150 | £0 | £0 | £75 | £75 | £75 | 8,100 |
| Overhead Expenses | | | | | | | | | | | | | | |
| Advertising | | £100 | £100 | £100 | £100 | £100 | £100 | £25 | £25 | £25 | £25 | £25 | £25 | 2,125 |
| Rates | Looks to be £2000 RV so no rates liability | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | 0 |
| Water Rates | Estimate as there is no water currently | £100 | £100 | £100 | £100 | £100 | £100 | £100 | £100 | £100 | £100 | £100 | £100 | 1,200 |
| Gas / Electric | Minimal power | £400 | £300 | £250 | £250 | £250 | £250 | £400 | £500 | £500 | £500 | £500 | £500 | 4,600 |
| Phone and Internet | Estimate | £50 | £50 | £50 | £50 | £50 | £50 | £50 | £50 | £50 | £50 | £50 | £50 | 1,500 |
| Insurance | Quote needed | £1,500 | | | | | | | | | | | | |
| Stationery, postage & Printing | | £10 | £10 | £10 | £10 | £10 | £10 | £10 | £10 | £10 | £10 | £10 | £10 | 120 |
| Staff costs : Core | Only one part time staff member | £1,167 | £1,167 | £1,167 | £1,167 | £1,167 | £1,167 | £1,167 | £1,167 | £1,167 | £1,167 | £1,167 | £1,167 | 14,003 |
| Staff expenses and training | | £50 | £50 | £50 | £50 | £50 | £50 | £50 | £50 | £50 | £50 | £50 | £50 | 550 |
| Volunteer expenses and training | | £50 | £50 | £50 | £50 | £50 | £50 | £50 | £50 | £50 | £50 | £50 | £50 | 500 |
| Postage and Stationery fees | | £250 | £250 | £250 | £250 | £250 | £250 | £250 | £250 | £250 | £250 | £250 | £250 | 2,000 |
| Repairs & Maintenance | | £25 | £25 | £25 | £25 | £25 | £25 | £25 | £25 | £25 | £25 | £25 | £25 | 3,000 |
| Security alarm and other contracts | | £25 | £25 | £25 | £25 | £25 | £25 | £25 | £25 | £25 | £25 | £25 | £25 | 300 |
| Refuse Collection | | £500 | | | | | | | | | | | | |
| Membership fees | | £25 | £25 | £25 | £25 | £25 | £25 | £25 | £25 | £25 | £25 | £25 | £25 | 500 |
| Cleaning materials | | £100 | £100 | £100 | £100 | £100 | £100 | £25 | £25 | £25 | £25 | £25 | £25 | 300 |
| Misc | | £100 | £100 | £100 | £100 | £100 | £100 | £100 | £100 | £100 | £100 | £100 | £100 | 1,200 |
| Total Overheads | | £7,362 | £8,702 | £7,902 | £8,672 | £8,572 | £8,022 | £3,292 | £3,352 | £2,962 | £2,962 | £2,962 | £2,962 | 66,422 |
| Operating Profit | TOTAL PROFIT/LOSS | | £3,177 | £1,127 | £2,277 | £448 | £198 | £852 | £1,677 | £2,227 | £2,377 | £2,077 | £2,277 | -20,673 |
| Revenue Grants | And Donations | | £25,000 | | | | | | | | | | | 25,000 |
| Operating Cash Flow | without grants | | -£3,177 | -£4,304 | -£4,581 | -£4,133 | -£3,935 | -£4,487 | -£6,163 | -£8,390 | -£10,767 | -£12,844 | -£15,621 | -£20,673 |
| | with grants | | £18,646 | £4,431 | £4,858 | £3,685 | £3,737 | £5,038 | £7,840 | £10,617 | £13,144 | £14,921 | £18,398 | £25,725 |

Core Staffing costs

| Core Posts | Salary | NI | Pension | Time | total |
|--|---------|--------|---------|------|---------|
| Admin/Finance/Facilities Officer | £25,000 | £1,756 | £1,250 | 0.5 | £14,003 |
| Marketing and Development officer | £27,000 | £2,032 | £1,350 | 0.2 | £6,076 |
| Cleaner/Caretaker / Accomodation welcome person | £20,000 | £1,066 | £1,000 | 0.2 | £4,413 |
| Total | | | | | £24,493 |

Or one full time post



How? Financials

➤ Windfarm monies,

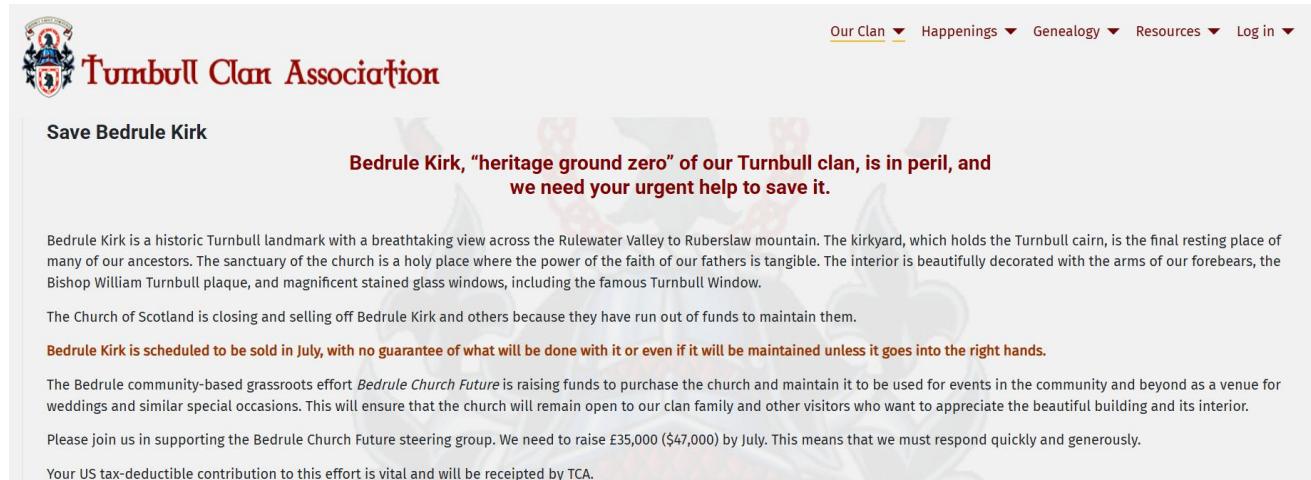
Dalmellington:

➤ [Dalmellington Trust](#)

➤ Bedrule Church:

➤ [Bedrule Church Future](#)

➤ [Turnbull Clan](#)

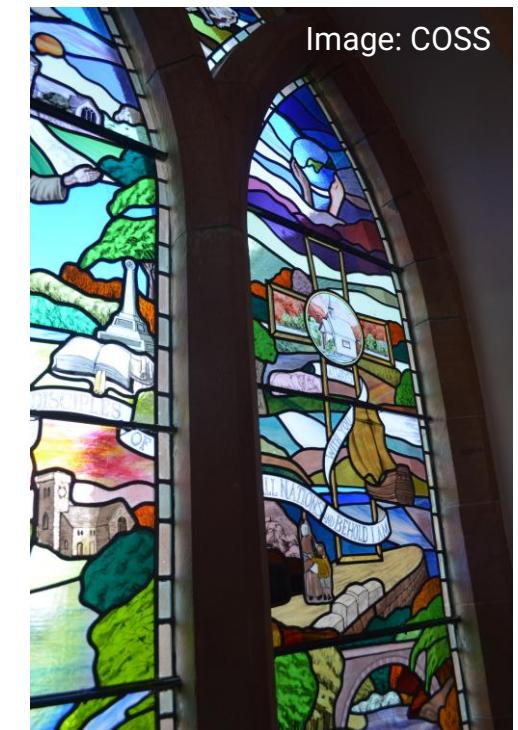


The website for the Turnbull Clan Association features a header with the Turnbull crest and the text "Turnbull Clan Association". The main navigation menu includes "Our Clan", "Happenings", "Genealogy", "Resources", and "Log in". Below the menu, a red banner reads: "Save Bedrule Kirk" and "Bedrule Kirk, 'heritage ground zero' of our Turnbull clan, is in peril, and we need your urgent help to save it." The main content area describes Bedrule Kirk as a historic landmark with a view of the Rulewater Valley and Ruberslaw mountain. It mentions the church's role as a holy place and its beautiful interior, including the Bishop William Turnbull plaque and the famous Turnbull Window. The text notes that the Church of Scotland is closing and selling off the church. A call to action states: "Bedrule Kirk is scheduled to be sold in July, with no guarantee of what will be done with it or even if it will be maintained unless it goes into the right hands." The website also mentions that the Bedrule community-based grassroots effort "Bedrule Church Future" is raising funds to purchase the church and maintain it for community events. It encourages visitors to join the steering group and contribute to the cause. A note at the bottom states: "Your US tax-deductible contribution to this effort is vital and will be receipted by TCA."

Kirk O' the Covenant Building (KOTC)

Dalmellington Parish Development Trust are delighted to announce the completion of the purchase of the Kirk of the Covenant building. The Church of Scotland recently put the building up for sale. Following the wishes of the community as demonstrated in the KOTC Feasibility Study and the Dalmellington Parish Community Action Plan, the Trust has been successful in securing this building for Community ownership. The purchase of this building has been funded by South Kyle Wind Farm Community Benefit Fund. £120,000 was allocated towards this project, this includes £105,000 purchase price plus legal and start up costs.

The future use and management of the building will be run by a stand-alone group, i.e., a group set up specifically for this purpose. A Group called the Friends' of The Kirk O' the Covenant has been set up and is led by Drew Filson, this Group is open to anyone in the Parish who wishes to join. For further details on joining the Group please contact generaldpdt@outlook.com





How? Financials

- Income and Expenditure
- p. 9 of Module 2
- p.7-17 of Module 4 for detailed breakdown of expenditure for an asset

| Asset transfer phase | Examples of sources and application of income |
|----------------------|---|
| Pre-start | Feasibility study grant |
| Set-up/start-up | Grants |
| | Equity |
| | Loans |
| Operational | Venue hire |
| | Letting of offices |
| | Café/outside catering services |
| | Contract to deliver a recycling service |
| | Fundraiser to fund an event or programme |



How? Financials

Summary financial forecast for the 5 years to 2031 are shown below.

| | | Apr-Dec 2026 | 2027 meanwhile | 2028 closed | 2029 reopen | 2030 reopen | 2031 reopen |
|-----------------------------|-----------|-----------------|-------------------|----------------|----------------|----------------|----------------|
| meanwhile | | | | | | | |
| Weddings surplus | Figure 22 | 10,608 | 18,626 | - | 52,927 | 62,814 | 84,934 |
| Events surplus | Figure 23 | 2,026 | 3,001 | - | 2,654 | 2,765 | 2,876 |
| Café surplus | Figure 26 | | | | 2,170 | 3,741 | 5,704 |
| Total gross profit | | 12,634 | 21,626 | - | 57,751 | 69,320 | 93,514 |
| Overheads | | | | | | | |
| Overheads | Figure 27 | 10,635 | 20,465 | - | 35,332 | 42,669 | 54,348 |
| Staffing | Figure 27 | | | - | 21,216 | 21,640 | 22,073 |
| Total indirect costs | | 10,635 | 20,465 | - | 56,547 | 64,309 | 76,421 |
| Surplus | | 1,999 | 1,161 | - | 1,204 | 5,011 | 17,094 |

Figure 23. Purchase and urgent repair costs phase to March 2026

| | Cost | SLF | HES | Landfill | Fund-raising |
|--|----------------|----------------|---------------|--------------|--------------|
| Purchase | 80,000 | 80,000 | | | |
| Legal Fees | 8,000 | 8,000 | | | |
| Building insurance | 20,000 | 20,000 | | | |
| Website | 4,000 | 4,000 | | | |
| Total capital | 112,000 | 112,000 | | - | - |
| Project Development Officer to March 2026 | 50,000 | 45,000 | 5,000 | | |
| Urgent H&S matters | 22,241 | 18,741 | 3,500 | | |
| Urgent building repairs | 20,000 | 10,000 | 10,000 | | |
| Interior redecoration | 10,000 | | | 7,500 | 2,500 |
| Building running costs Oct 25 - Mar 26 | 5,000 | | | | 5,000 |
| Total revenue | 107,241 | 73,741 | 18,500 | 7,500 | 7,500 |
| Total costs and funding | 219,241 | 185,741 | 18,500 | 7,500 | 7,500 |

Extracts from St Monans Auld Kirk Business Plan



How? Risk Assessment

| Key risk | Action required | By whom | By when | Cost/budget |
|---|---|-------------------------|-----------|-------------|
| Cost increasing on the construction | Agree price with contractor. Sign a legal agreement with penalties for late completion. Agree loan and grant income to cover cost. Build in a contingency with funder | CEO | June 2017 | N/A |
| Failure to secure full funding | Source alternative funding. Complete projections and assess implication and viability | CEO | June 2017 | N/A |
| Failure to secure 80% occupancy of office space in year one | Identify new customer groups, consider diversifying the use of the office, hot desking, weekly rental etc. | Finance Manager and CEO | July 2017 | N/A |

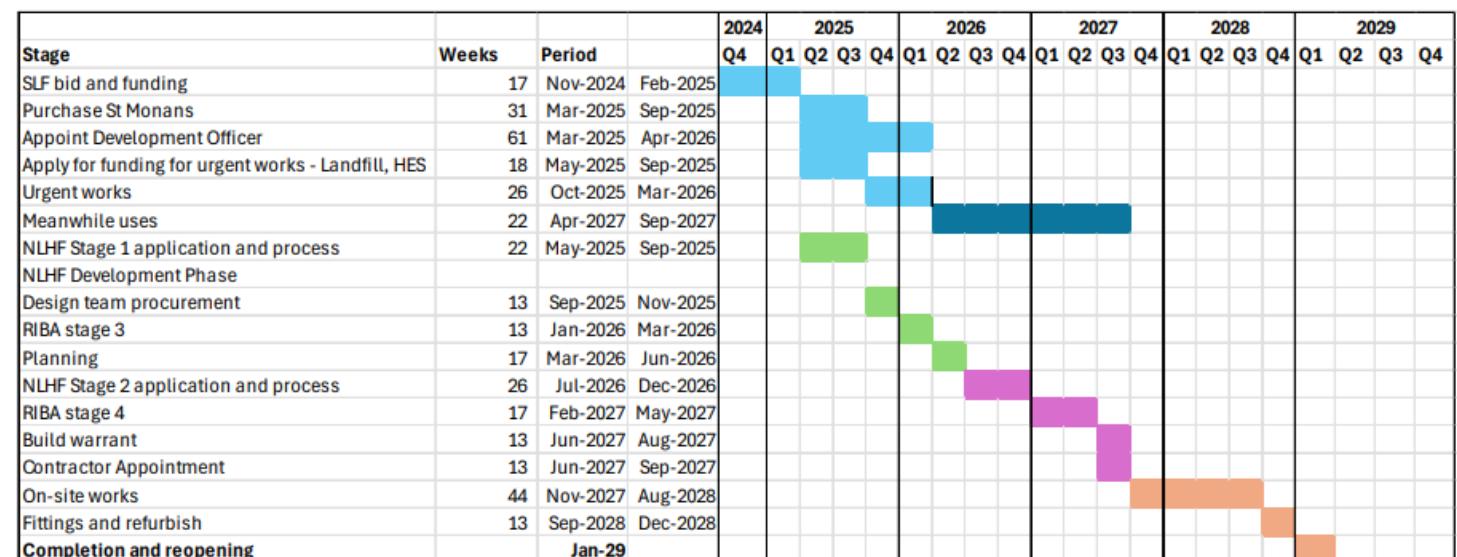
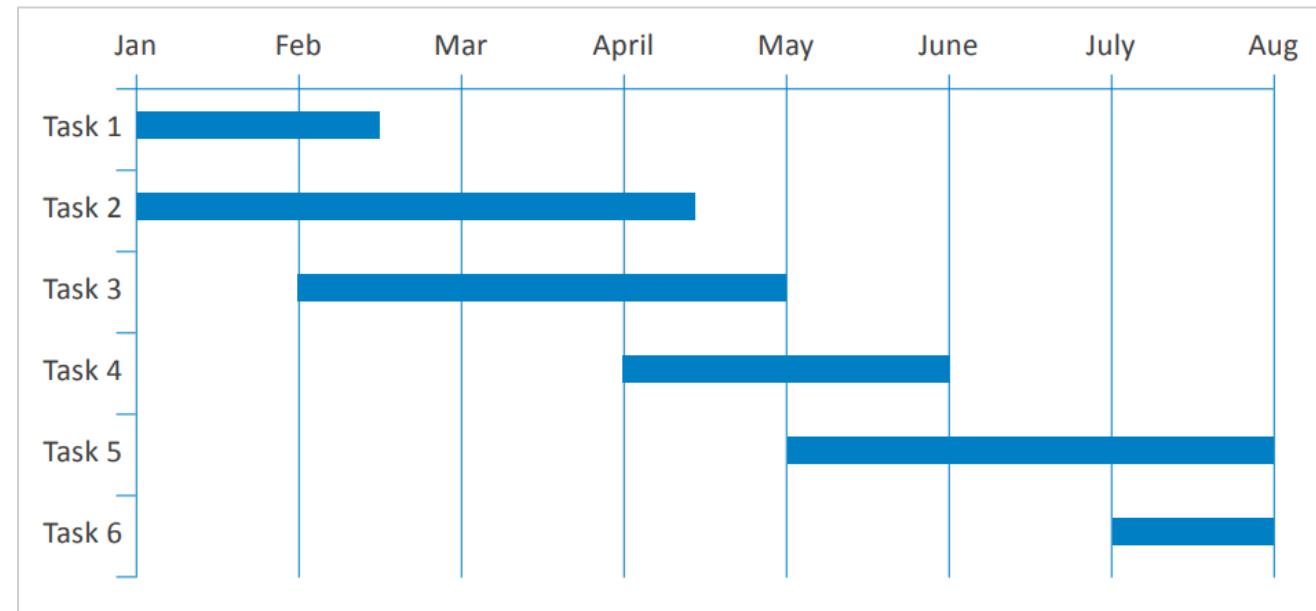
- p.45 of Module 2
- p.45 of Module 3

| Risk | Possible | Risk Level | Mitigation Method |
|----------------------------|---------------------------|------------|---------------------------------|
| Low customer numbers | Loss of sales and profits | High | Multifaceted marketing plan |
| High employee turnover | High marketing costs | Medium | Employee satisfaction committee |
| Accident – customer injury | Profits, goodwill | Low | Safe practices – insurance |
| Accident – employee injury | Profits, employee loyalty | Low | Safe practices – insurance |



When?

- Recognition that you don't have a crystal ball... but you need to have plans that have been developed based on evidence
- 3 / 5 / 10 year plan
- Year 1 / 2 / 3, or 2025-2028
- Phasing
- Project planning and milestones
- Gantt chart: p.34 of Module 2



Extract from St Monans Auld Kirk Business Plan



Top tips

| | | |
|--|--|---|
| <input checked="" type="checkbox"/> Who will do it and by when – identify responsibilities | <input checked="" type="checkbox"/> Ask yourself throughout – ‘is there evidence to back this up?’ | <input checked="" type="checkbox"/> Assistance from outside – e.g. DTAS / COSS / TSI / Business gateway |
| <input checked="" type="checkbox"/> Use appendices to make the main report readable | <input checked="" type="checkbox"/> Avoid jargon | <input checked="" type="checkbox"/> Source info and data e.g. government studies, reports |
| <input checked="" type="checkbox"/> Use colour, graphs and images to make it interesting | <input checked="" type="checkbox"/> Have an executive summary | <input checked="" type="checkbox"/> Have a ‘critical friend’ read it over |



Examples of Business Plans (in the public domain)

- Whalsay Kirk: [Whalsay Kirk Development](#)
- Business Plan (2023): [Whalsay+Kirk+Building+Business+Plan+v1.pdf](#)

- St Monans Auld Kirk Enterprise: [St Monans Auld Kirk Home - St Monans Auld Kirk](#)
- Business Plan (2024): [24-12-03-Business-Plan-St-Monans-FINAL-version.pdf](#)

- St Oswalds Centre: [St. Oswald's Centre – Bringing new life to an old building](#)
- Business Plan (2020): [business-plan](#)



Past papers – check your work!

- See p.6 of Module 4, 'Where asset transfer projects go wrong or experience difficulties'
- Websites / [OSCR](#) / [Companies House](#)
- [Kilmarnock Old Kirk | Community Venue](#)
 - In community ownership since 2017
 - [OSCR profile](#)
- [Kirkcaldy Old Kirk Trust](#)
 - In community ownership since 2011
 - [Companies House profile](#)
 - [OSCR profile](#)





Resources

➤ [Your Church Your Community](#)

➤ [2-COSS-Module-2-Feasibility.pdf](#)

➤ [3-COSS-Module-3-Business-Planning.pdf](#)

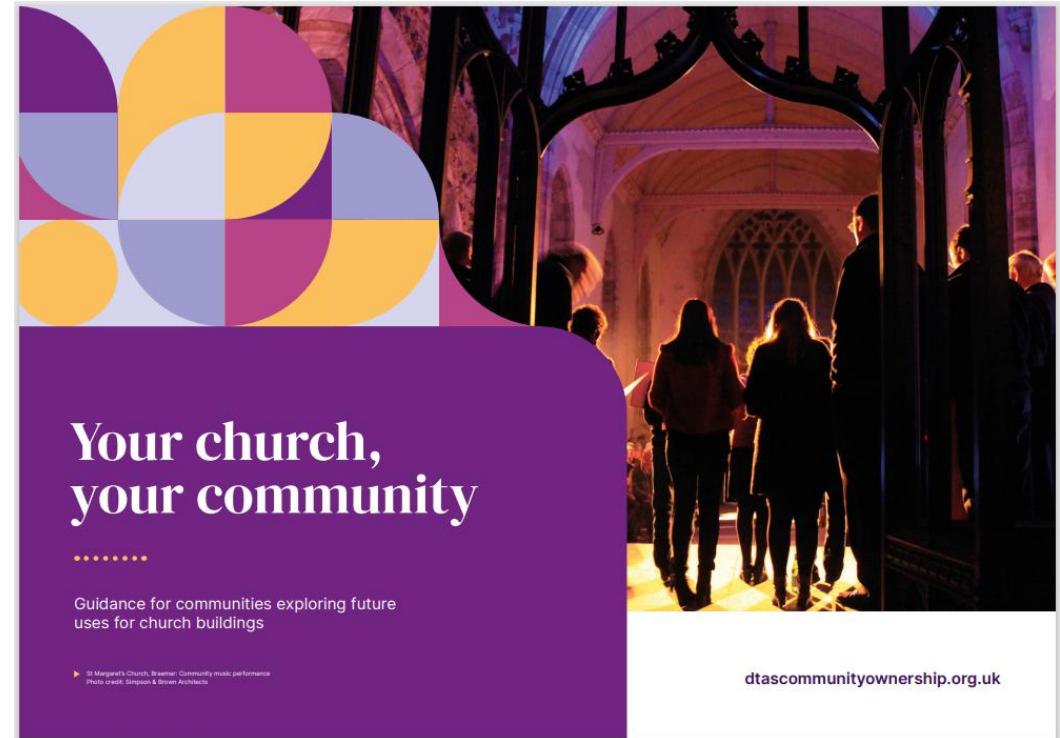
➤ [4-COSS-Module-4-Financial-Planning.pdf](#)

➤ [5-COSS-Module-5-Governance-and-People.pdf](#)

➤ [6-COSS-Module-6-Asset-Management_0.pdf](#)

➤ [Tool for mapping the business model of your non-profit organization or social enterprise | Marcus Coetzee](#)

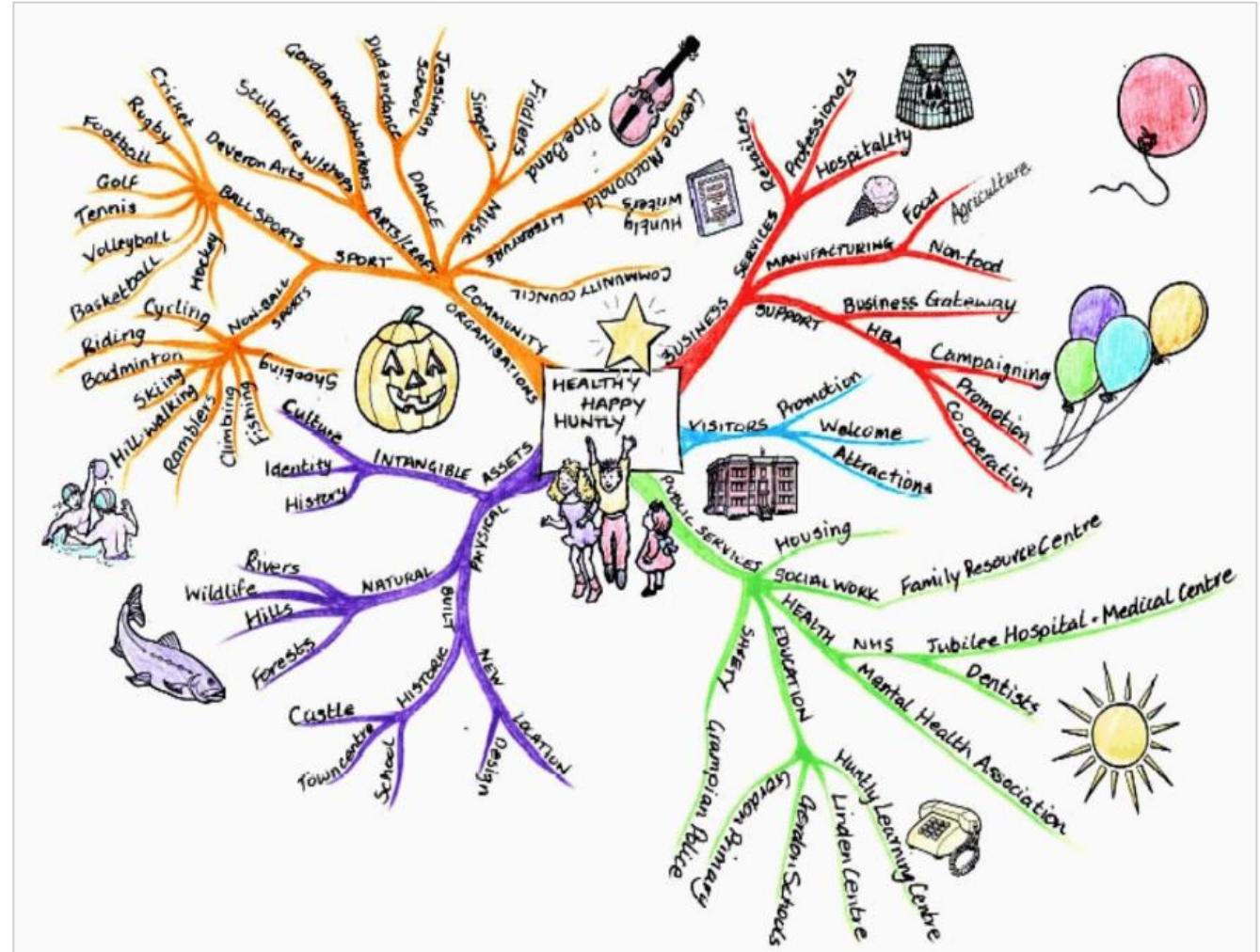
➤ [Framework for writing a strategic plan for a charity or social enterprise | Marcus Coetzee](#)





Final thoughts

- Can you draw it?
- Can you summarise it in to one side of A4? See p.17 of Module 3 for a Business Model Canvas
- Would a 12 year old understand it?





Contact details

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- harry@dtascot.org.uk

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<https://dtascommunityownership.org.uk/>

BlueSky - [DTAScotland](#) / [Community Ownership Support Service](#) / [Democratic Finance Scotland](#)
LinkedIn - [DTAScotland](#) Facebook - [DTAScotland](#) Instagram - [DTAScotland](#)

DTA Scotland is a Scottish Charitable Incorporated Organisation (SCIO) No. SC034231
Browse our upcoming **events** and sign up [HERE](#)

DTAS Annual Conference 2025

26th & 27th August 2025. Glasgow Caledonian University, G4 0BA
[Book your place now!](#)

St Fillan's Church, Killin Image: COSS





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