

Business Plan

Knocknagael Allotments and Community Growing Hub

Knocknagael Limited
October 2021



Contents

1. Introduction and Background	3
1.1 Executive Summary	3
1.2 The Organisation	3
1.4 The Site	3
1.5 How this business plan was developed	4
3. Summary of Community Consultation and Market Research	5
2.1 Social need	5
2.2 Community support	6
2.3 Demand, competition and financial sustainability	6
3. What we will do	8
3.1 Vision	8
We will offer:	8
3.2 Developing the site	9
4. Impact	14
5. Delivering the Project	20
5.1 Legal structure	20
5.2 Governance	20
5.4 Staffing	21
5.5 Monitoring and Evaluation	21
5.6 Risk Management	22
6. Marketing	23
7. Funding and Finance	26
7.1 Income Generation and Pricing	26
7.2 Financial projections	26
7.3 Asset transfer and acquisition	27
7.4 Funding Strategy	29
Appendix 1: Financial Projections	34
Appendix 2: Board Experience	44
Appendix 3: Risk Register	46
Appendix 4: Revised Cost Plan, Phase 1	48

1. Introduction and Background

1.1 Executive Summary

This business plan covers the Community Asset Transfer and development of the ‘Smiddy Field’ at Knocknagael Farm, the Scottish Government bull stud farm on Essich Road, south of Inverness. The vision for the site is a green hub for the surrounding communities, with individual allotments, polytunnels and other growing spaces set within parkland and orchards offering space to walk, spend time outside and for the conservation of wildlife habitat. As such, the site will cater not only to keen gardeners but also community groups, charities and schools, building on consultation carried out in 2020 as part of a Feasibility Study.

1.2 The Organisation

Knocknagael Limited, a Company Limited by Guarantee (**SC668011**), was formed in 2020. Knocknagael is a not-for-profit company bound by an asset lock, recently granted charitable status (**SC051232**). The organisation has a two-tier membership structure, in which Directors are elected by Ordinary Members. Ordinary Membership is available to people usually resident in Inverness (a defined by the Inverness city local authority electoral wards) who support its aims and values. Knocknagael has 6 directors, 64 ordinary members and 2 associates, and will be continuing to actively recruit more members over the next few months.

A previous constituted community group, Knocknagael Allotments Association, was formed in 2015, and provided the initial basis to develop and form the company.

1.4 The Site

The proposed site for the green hub and allotments is the Smiddy Field, which comprises approximately 10 hectares of good quality agricultural land at Knocknagael Bull Farm, and is one of two fields at the farm previously identified as surplus. Knocknagael Limited intends to apply for a Community Asset Transfer from the current owner, the Scottish Government.

The site is around 3 miles (5km) from Inverness city centre and is easily accessible on foot from the city’s eastern and southern suburbs, which have been the main



focus of population growth over the past decade, and by bus from the city centre. The site is within the Lochardil & Drummond community council boundary, with a population of around 15,000 in this area and the surrounding suburbs of Holm, Slackbuie, Hilton, Milton and Castle Heather. The site has good access by road, is already used by walkers, and our plans show potential for a green corridor offering pedestrian access from surrounding neighbourhoods.

Under the Inner Moray Firth Local Development Plans (adopted July 2015), this site forms part of the Inverness Hinterland and is not earmarked for new housing. An adjoining, smaller field is

designated for allotments or similar green space, but has limited access. Highland Council is currently preparing the next version of this plan and in an initial consultation document published in January 2021, the site has been identified as a secondary option for development. Public consultation concluded in April and the next stage is not expected until April 2022, when the draft Inner Moray Firth local development plan will be put out for further public consultation.

1.5 How this business plan was developed

This document draws on the findings of a Feasibility Study funded by the Scottish Land Fund at Stage 1, which took place in Autumn 2020. As part of this research, 339 people from the surrounding communities shared views and contributed ideas through an online survey, over 40 visited a site drop-in and 18 attended an online open event, young people took part in a teacher-led focus group and 16 key local organisations were interviewed.

Findings are summarised in the next section, but can be found in more detail in the accompanying documents:

- Community Enterprise Feasibility Study and Research Document
- Harrison Stevens Landscape Report
- Knocknagael Construction Cost Estimate

This stage of research has also drawn on findings from a previous feasibility study carried out in July 2016 (with funding from the Pebble Trust), exploring the potential for allotment plots, a community garden, orchard, wildlife habitat and public open space at Knocknagael.



3. Summary of Community Consultation and Market Research

We have conducted extensive research within the community as well as market research into national and local trends. We have summarised the main findings of the research below.

2.1 Social need



The communities surrounding Knocknagael have grown by around 15% a year in recent years, and are home to more children, young people and adults of working age than average for both Highland and Scotland. Although more people than average are economically active, there are relatively few jobs locally – according to the ONS (2019), jobs density for the communities surrounding Knocknagael is 27, vs 74 for Scotland and 86 for Highland. Many people commute out of the area for work, although commuting patterns are changing in

response to Covid-19. During consultation for the project, many people raised concerns about a lack of community space to keep pace with the housing development that has taken place in recent years: in one person’s words, there is *“not very much ‘glue’ to hold the community together”*.

The south of Inverness includes both areas of extreme deprivation and some of Scotland’s least deprived communities, with some neighbourhoods falling into both the least deprived 10% and most deprived 10% on the Scottish Index of Multiple Deprivation. Life expectancy among males is almost 6 years lower in Inverness Drummond than in Inverness Lochardil and Mains. Parts of the Hilton area are among the 20% most deprived communities nationwide in terms of health (SIMD 2020), and the area’s draft Locality Plan notes that the area has higher than average numbers of people living with chronic conditions, high hospital admission and prescription rates, as well as challenges associated with long term alcohol and drug misuse.

Only half the 300+ survey respondents felt they already had enough access to green space, and there was concern that with rapid development: *“there won’t be any green areas left”*, at a time when *“now more than ever we need countryside spaces on our doorstep”* as people recover from the physical and mental health impacts of Covid. Hilton to the northeast is densely populated: in some parts of the neighbourhood, 60% live in flats. Two of the primary schools interested in using the site pointed out that many pupils do not have a garden at home and have limited opportunities to play outdoors, and similar issues were highlighted by the nearby Inverness Royal Academy.

2.2 Community support

Community consultation showed strong support for Community Asset Transfer: **93% of the 339 people who filled in the survey were in favour of the project**, while a further 5% were not sure or needed more information to decide.

95% of those consulted agreed that the project was likely to help improve people's health and wellbeing and that it would help people cope with stress, anxiety and improve their mental health.

"REDUCING CARBON FOOTPRINTS, INCREASING SUSTAINABILITY AND TRACEABILITY OF FOOD"
"A CHANCE TO MEET LOCAL RESIDENTS AND GAIN FROM OTHERS' KNOWLEDGE"
"PROVIDE A FOCUS FOR THE COMMUNITY"
"HELP PEOPLE GET TO KNOW EACH OTHER BETTER"
"WIDER DEVELOPMENT OF CROFTING SKILLS, ESPECIALLY FOR THOSE NEW TO FARMING"
"PROTECT OUR SOIL" "RED SQUIRRELS, DEER, HEDGEHOGS, BIRDS"

Several organisations have already expressed interest in working with Knocknagael:

- Two organisations working with adults with support needs, and one working with school pupils in need of mentoring support and guidance are interested in using the site for gardening activity as a way to develop resilience, improve mental and physical wellbeing, give a sense of purpose and provide interaction and peer support.
- Three primary schools already intend to visit Knocknagael for activities to build life skills, introduce children to different and healthier foods and get them enthusiastic about eating vegetables.
- The Inverness Royal Academy saw opportunities for outdoor activity with young people at the school's Nurture Base and those undertaking John Muir Awards and potential learning opportunities for the school's Rural Skills programme

2.3 Demand, competition and financial sustainability

Fuelled by growing awareness of the health and wellbeing benefits of allotment gardening, other allotments in Inverness and nearby all report that demand for plots has increased dramatically in the past year. The waiting list for at least one site has doubled, and many people have been on a waiting list for over a year.

Community consultation showed strong demand for allotments at Knocknagael:

- 165 people expressed interest in renting an allotment through our survey, 89% would be willing to pay, while 10% would pay by donation. Over 60% of prospective plotholders would also pay for use of part of a polytunnel and rental of an individual shed.
- A charity and a local primary school have also expressed an interest in renting allotments, while other local growing groups were interested in use of extra growing, polytunnel or nursery space, tool sharing, hire or storage, joint volunteer training and development.

With regards to other services:

- 66% of survey respondents – 200 people – expressed interest in training at Knocknagael, with over 70% willing to pay for workshops or training sessions. Stakeholders involved in gardening or growing felt that the closure of the Inverness Horticultural Society has left a gap in the market for training, especially with a focus on

organic and eco-friendly techniques, and the board is in contact with professionals able to provide this.

- Over 70% of respondents expressed interest in a café, stall or market at the site, while 66% would make use of a vegetable box scheme, to be supplied using a community-supported agriculture model. Although the surrounding area has three small producers of locally grown vegetables, two are not taking on new customers while the other has very limited slots (and does not deliver to urban Inverness). Two of these businesses were involved in consultation, and were supportive of the project.
- 58% of respondents and 75% of prospective allotment holders would use a tool sharing/library project. There is no other tool library in Inverness, and comparable projects in Glasgow, Edinburgh and Stirling have seen strong growth in membership.

3. What we will do

3.1 Vision

Knocknagael Ltd aims to create, maintain and manage food growing activities to benefit communities in the south of Inverness.

Our vision for the site is:

A green hub that will get more people in our community spending time outdoors and growing and enjoying local produce

We will offer:

- Small, medium and large allotments for private and group use.
- Polytunnels and storage sheds available to allotment holders, small market gardeners and community growing organisations from around Inverness that require additional space.
- Public green space and accessible paths.
- Regular community garden volunteering sessions open to the community.
- Links to GP practices via the Think Health Think Nature partnership for social prescribing.
- Therapeutic gardening and outdoor mental health activities in partnership with organisations serving people with a wide range of support needs.
- Horticultural training with a focus on environmentally friendly growing techniques.
- Community skill share workshops.
- School visits and volunteering, including John Muir awards.
- Seasonal community activities: foraging, wildlife walks, cooking and eating with seasonal produce.
- Potential to host further social enterprise ventures in the future, such as a farm to fork café and a tool library.

In this way, the project will:

- Help people live healthy, connected lives by growing, learning, connecting with other members of the community and spending time outdoors.
- Increase levels of food growing in the local community to build self-reliance and self-sufficiency and improve access to cheap fresh local fruit and vegetables in the Inverness area, in line with Highland Council's Community Food Growing Strategy, improving access to fresh, affordable, healthy local food

- By promoting carbon literacy and creating a protected green space on the city's edge, contribute to Highland Council's goals of achieving a carbon-neutral Inverness by 2025, and Scotland's overall target of net zero greenhouse gas emissions by 2045.
- Increase the biodiversity, landscape and amenity value of the South Inverness area, providing protected habitat areas and bee-friendly plants to benefit pollinators.
- Help to build a resilient and sustainable local economy by improving access to horticultural training, increasing skill levels in the community, preserving traditional skills and providing a platform for new ideas.

More information on the social, environmental and economic benefits of the project can be found in section 4 of this report.

3.2 Developing the site

Knocknagael has worked with landscape architects Harrison Stevens to produce a plan for the site. The image below, from the Landscape Report, shows how the site will be laid out:



Phasing

In recognition of constraints on funding and our initial capacity as a community group, a plan for the site has been broken down into three main phases. Phase 1 is the most extensive and will put in place the basic infrastructure for community use, while future phases will add capacity for a wider variety of activities. We will make use of modular structures for all covered areas at the site's central hub, giving flexibility to extend as the allotments and community growing projects grow.

Phase 1:

We will prepare the site for community growing by developing the basic physical infrastructure for the allotments and green hub.

The first set of allotments will be developed on the western side of the site. Deer fencing will be put in place around the outer boundary of the allotments. Plots of different sizes will be marked off and allocated. The bulk of plots during Stage 1 will be small, to encourage uptake among first-time allotment holders. Because the site is already in good condition, minimal preparation of each allotment will be needed before they can be transferred to plot holders.

The community orchard will be planted near the northern boundary of the site and further planting and landscaping work on the surrounding field to provide open access landscaped parkland. An existing stock fence around the perimeter of the field provides some protection against deer, but we will also use treeguards to protect saplings. We will set up a group of community growing volunteers who will be involved at this stage.

The first two small polytunnels will be purchased and installed near the southern boundary of the site. Fencing will be put in place to shield the polytunnels and area of the future hub from the road.

Parking areas will be paved, and paths will be put in place to allow access to and around the site. Parking will meet the Highland Council Allotment Policy guideline of 1 car per 10 allotments, and will include 4 disabled bays, a coach/bus bay enabling schools and other groups to visit and 15 cycle stands.

Additionally, we aim to install the first parts of what will become the central hub of the site:

- Tool shed container
- Compost toilet (see image from Evanton Woods for an example, right)
- If possible, we will secure a portacabin to be used as a place to meet and sit, and as an office base when necessary, as well as a gazebo for basic shelter.



Phase 2:

We will extend the allotments and polytunnels, increasing the amount of space available to individuals and community groups, and build in additional facilities at the central hub area.

Additional allotments or raised beds in this area will be within easy reach of parking, shelter, rest areas and toilet facilities for use by schools and community groups.

It should be noted that phases 1 and 2 occupy around half of the field. During these phases, a lease of the eastern part of the site would be possible, for example in order to enable continued hay production.

Phase 3:

At this phase, we will increase the site's capacity for food production. The eastern end of the site will be converted into larger crop production fields suitable for use in Community Supported Agriculture.

Further planting of native tree species will take place. Hawthorn and blackthorn will be closely planted along sections of fencing within the site to create hedgerows that will be a home for wildlife and provide shelter, screening and protect crops from deer.

The central hub

A need for outdoor space with access to toilet facilities and shelter was highlighted repeatedly during consultation for this project. The lack of such facilities is a major barrier to work outdoors with children and vulnerable groups at present.

Once fully developed, the central hub area will provide facilities enabling schools, groups and communities to get together and share knowledge, skills, tools and produce. The Hub will consist of several shipping container style sheds, composting toilet, training facility, classroom, shelter and green courtyard, as shown below in an image from the Landscape report:



We anticipate that space within the hub area will be used as follows:

Phase	Area	Main use
1	Small shipping container or other modular unit	<ul style="list-style-type: none"> • Training course tea breaks in adverse weather • Meeting point for walks and tours
1	Tool & storage shed	<ul style="list-style-type: none"> • Safe storage of tools for training and rental to allotment holders
1	Composting toilet	<ul style="list-style-type: none"> • Use by allotment holders and other site users and visitors
1	Green courtyard with picnic tables and open-air sheltered area	<ul style="list-style-type: none"> • Training course tea breaks in good weather • Outdoor cooking • Outdoor exercise and wellness sessions • Informal seating for site users and visitors • Produce stalls (especially upon completion of Phase 3)
2	Training allotments	<ul style="list-style-type: none"> • Use by groups with restricted mobility (easier access to parking and facilities) • Demonstration sessions for new small allotment holders • Community skillshare sessions and training courses
3	Community Hub and classroom/school activities hub (shipping containers/modular units)	<ul style="list-style-type: none"> • Community meals • School visits • Community skillshare sessions and training courses in adverse weather • Use by partners and stakeholders for meetings and workshops

Active travel

Promoting active travel to the site is a priority, and will form part of our approach at each phase. Out of over 300 people who took part in community consultation, over 70% said that they would walk or cycle to Knocknagael. There are informal routes that residents from Essich Gardens and Culduthel Mains developments already use to access the field and the corridor along the north side of the field, which is popular with walkers.

The site can be accessed easily on foot with a direct route on pavement and paths providing a safe route. The Smiddy Field is also served by a bus service from Inverness city centre. The site has on-road bike access via Essich Road, part of NCN route 78, and the access to the north of the site would link to the off-road foot and cycle paths on Culduthel Mains Road. Bicycle racks will be installed at the central hub area to encourage cycling to, from and around the site. We will also look into providing e-bike and e-vehicle power points in collaboration with Velocity.

Further site investigations

A register of further site surveys required to develop the project is included in the Landscape Report and in the appendix to this Business Plan.

Our solicitor will check wayleaves and public rights of way that may affect our property although we are not aware of any issues that will impact on either the sale or how we run the project going forward.

4. Impact

The logic model below outlines the expected social impact from the activities described. Where possible, we have estimated the potential economic impact of the project through reduced demand on health services (improved mental and physical wellbeing), reduced food bills through growing schemes, and strengthening the local, green economy.

Strategic themes	Inputs	Outputs	Outcomes	Wider Social Impact	Potential Economic Impact
<p>Healthy, Connected Lives</p> <p><i>Link to Highland Outcome Improvement Plan Core Outcome: Mental Health & Wellbeing, and particularly Priority Action Participation & Inclusion.</i></p>	<ul style="list-style-type: none"> • Creation of up to 255 allotments for local residents. And growing space for organisations working with vulnerable groups • Community garden, hub and polytunnel space. • Community growing training and activities 	<ul style="list-style-type: none"> • 255 local households gain access to outdoor growing space. • Allotment holders and other site users & visitors take part in exercise, cookery classes and healthy eating activities 	<ul style="list-style-type: none"> • Allotment holders, volunteers, site visitors and users experience better physical and mental health through outdoor exercise and community participation. • Participants have increased and awareness of healthy eating and cooking - 'plot to pot'. 	<ul style="list-style-type: none"> • Enhanced community connectedness, sense of identity, regeneration and overall wellbeing. 	<p>Both active and passive involvement in community growing and garden spaces have been shown to have a wider impact upon people with mental health conditions, people with health-related concerns due to inactivity, and the general public.</p> <p>Mental Health</p> <p>The New Economics Foundation estimated the value of a community growing experience for those with mental health problems to be around £7,000 each through reduced NHS costs, welfare benefit reductions and increased tax contributions (New Economics Foundation 2014).</p> <p>Estimated figures for Knocknagael – supporting 25 people annually with mental health problems, through partners' activities at the site. Economic impact: 25 x £7000 = £175,000 PA</p>

Strategic themes	Inputs	Outputs	Outcomes	Wider Social Impact	Potential Economic Impact
Healthy, Connected Lives (contd.)					<p><i>Physical Activity for Older Adults²</i> Community gardening has been shown to lead to NHS savings for older adults (65+) through an improvement to their physical health or stabilising an existing health condition e.g. obesity, diabetes. They estimate an average annual saving of between £2000-8000pp.</p> <p>Estimated figures for Knocknagael – 60 older adults (65+) take part annually as plot holders and community gardening volunteers.</p> <p>Economic impact: 60 x £2000 (lower end estimate.) = £120,000 PA</p> <p><i>Physical Activity and social connectedness</i> An SROI study illustrated that for every £1 spent on community growing initiatives there was a wider return of £3.58 (for a non-clinical population). This was linked to improvements in health, wellbeing, isolation and community connectedness.</p> <p>Economic impact: – £30,525 estimated revenue spend PA x £3.58 = £109,279 PA</p>

Strategic themes	Inputs	Outputs	Outcomes	Wider Social Impact	Potential Economic Impact
Access to fresh, affordable, healthy local food	<ul style="list-style-type: none"> • Growing spaces and 'veg swap' schemes • Community cooking classes • Training on sustainable growing 	<ul style="list-style-type: none"> • At least 255 Inverness residents able to grow their own fruit and veg 	<ul style="list-style-type: none"> • Community growers eat 40% more fruit and veg and are 3.5x more likely to consume the recommended 5 portions of fruit and vegetables.³ 	<ul style="list-style-type: none"> • Wider healthy eating amongst families and households of members and volunteers, through fresh produce and learning. 	<p>An allotment plot has been highlighted as saving £800-1000 per family per year in terms of food bills.⁵⁶</p> <p>Estimated figures for Knocknagael – 255 allotments</p> <p>Economic impact: 199 x £900 (avg.) = £179,100 at phase 1. 265 x £900 (avg.) = £238,500 at phase 2.</p>
<p>Enhancing the local environment and contributing to carbon reduction</p> <p><i>Link to Scottish Government's commitment to net zero carbon by 2025, and Highland Council's pledge for a carbon-neutral</i></p>	<ul style="list-style-type: none"> • Training on sustainable growing • Growing spaces and 'veg swap' schemes • Tool library (at phase 3) 	<ul style="list-style-type: none"> • Participants take part in training programmes and skill shares • At least 255 Inverness residents able to grow their own fruit and veg • 300 members of tool library by year 5 	<ul style="list-style-type: none"> • Community growers, volunteers and other site users have greater awareness of climate crisis and knowledge of greener choices. • Participants reduce 'food miles' and associated carbon footprint. 	<ul style="list-style-type: none"> • Support for pollinators (community gardens are one of the best urban environments for bees)¹ and increased local biodiversity • 3.16kg of carbon stored per one square metre of urban vegetation – 316 metric 	<p>UK Government figures place a value of £63 per tonne on non-traded carbon dioxide²</p> <p>Estimated 316 metric tonnes of carbon stored * £63 =£19,908 per year</p> <p>Tool library at Knocknagael could save members a total £50 each (on average) a year vs buying new tools.</p> <p>Estimated figures for Knocknagael – 300 members of tool library</p> <p>Economic impact - 300 x £50 = £15,000 per year</p>

¹ <https://envirobites.org/2019/03/05/community-and-home-gardens-are-hotspots-for-pollinators-in-cities/>

² [Natural-Capital-Accounts-Report-GLA-NT-HLF-1.pdf \(vivideconomics.com\)](https://www.vivideconomics.com/natural-capital-accounts-report-gla-nt-hlf-1.pdf)

Strategic themes	Inputs	Outputs	Outcomes	Wider Social Impact	Potential Economic Impact
<i>Inverness & low carbon highlands by 2025.</i>			<ul style="list-style-type: none"> • Tool library members borrow instead of buying new, reducing household waste 	<ul style="list-style-type: none"> tonnes for the full 10Ha. • Reduced consumer waste 	

Strategic themes	Inputs	Outputs	Outcomes	Wider Social Impact	Potential Economic Impact
<p>Resilient & sustainable local economy</p> <p><i>Link to HOIP Outcome Community Safety and Resilience, particularly Priority Action: Community-led action, resilience, response</i></p>	<ul style="list-style-type: none"> • Sale of local produce • Creation of training placements and peer learning. 	<ul style="list-style-type: none"> • Regular workshops and informal peer learning sessions offered to all 255+ members • Learning and volunteering opportunities delivered for an estimated 500-1000 school and college pupils a year (3 local primary schools with 850 pupils, plus 200 at new school to open, plus 1300 secondary pupils) 	<ul style="list-style-type: none"> • Members and residents will be more knowledgeable and connected to their local economy through local produce schemes and local suppliers. • Improved formal and informal learning through training courses, workshops, peer learning or informal skills sharing. • Reducing costs associated with growing start-up – estimated costs range between £200-£500 for individuals.⁴ 	<ul style="list-style-type: none"> • Encouraging and educating people to shop and eat local, seasonal produce shifts consumer behaviour over the longer term. • Outdoor learning has been found to be linked to improved motor skills, better learning processes and outcomes, higher achievement & better behavioural outcomes • Intergenerational learning and improved community connectedness – to each other and the local place. 	<p>Money spent with local food producers has been shown to be more likely to recirculate in the local economy. Estimated that £1 spent = £2.50 to the local economy.</p> <p>Estimated figures for Knocknagael – Locally grown produce and links to local veg box schemes/restaurants estimated to generate £11,223 annually for Knocknagael.</p> <p>Economic impact – £11,223 x 2.5 = £28,057</p> <p>SROI studies on community growing activities highlight that for every £1 invested in horticultural training between £9 and £17 of community benefits were returned.⁷⁸</p> <p>Economic impact: at least £3242 invested in training per year = £42,146 (taking an average of £13 per £1 invested)</p> <p>According to an SROI analysis, the value of school visits to parks and green spaces has been estimated at £4.50-£15 per child per visit.</p> <p>Economic impact – at least 500 visits at £9.75 per child (avg) = £4,875 per year</p>

Total estimated value of the project over 5 years, taking into account phasing and based on the above evidence and calculations:

Phase	1	2		3		
Year	Y1	Y2	Y3	Y4	Y5	Total
Public sector savings:						
value of school outdoor learning	£4,875	£4,875	£4,875	£4,875	£4,875	£24,375
physical health benefits for older adults	£120,000	£120,000	£120,000	£120,000	£120,000	£600,000
supporting people going through mental health difficulties		£175,000	£175,000	£175,000	£175,000	£700,000
Community, social and environmental benefits:						
Community benefit for community growing (SROI)	£109,279	£109,279	£109,279	£109,279	£109,279	£546,395
Community benefit for horticultural training (SROI)		£42,146	£42,146	£42,146	£42,146	£168,584
Value of carbon stored	£19,908	£19,908	£19,908	£19,908	£19,908	£99,540
Local economic benefits:						
savings to local community from allotment growing (increases at phase 2)	£179,100	£238,500	£238,500	£238,500	£238,500	£1,133,100
savings to local community from use of tool library				£15,000	£15,000	£30,000
local economic impact of community-supported-agriculture spend				£28,057	£28,057	£56,114
total over 5 years:						£3,358,108

5. Delivering the Project

5.1 Legal structure

Knocknagael Limited is a Company Limited by Guarantee (SC668011), with charitable objectives and an 'asset lock' clause. An application for charitable status is in progress.

As a charity, Knocknagael will be able to carry out all of the activities outlined in this business plan. This includes generating income through activities which fit our aims and will allow us to provide community growing space for the benefit of the community.

5.2 Governance

Knocknagael Limited has an existing board of five directors, who bring a range of professional experience to the organisation, including expertise in agricultural policy, environmental farming practices, garden and habitat design and maintenance, IT and business skills. The directors share an interest in community food growing and have been involved in setting up school gardening groups, therapeutic projects, community orchards and urban woodlands. A brief bio of the current board members is included in Appendix 2.

Board Members are committed to ensuring Knocknagael is administrated effectively and can account for its activities and outcomes to our funders, stakeholders, the public and (once we are registered), OSCR. Directors meet regularly to discuss progress and plan ahead and all decisions are fully discussed, minuted and approved before implementation.

5.3 Policies and Procedures

We will develop a set of policies and procedures for the site and project, including:

By Phase 1:

- Data protection
- Rental agreement and terms and conditions
- Covid risk assessment and site-specific guidelines
- Staff induction pack and policies
- Volunteer policy
- Safeguarding policy

Phases 2 & 3:

- Update of rental terms and conditions to cover classroom/hub areas, sheds and polytunnels
- Standard risk assessment template for school groups
- Booking and cancellation policies for workshops and training sessions
- CSA membership terms and conditions

These will be reviewed to ensure that they are suitable to cope with the increased levels of activity and responsibility that will come with managing the facilities, as we welcome more visitors.

We will write new policies and procedures where necessary for the project, reviewing these on a regular basis at our board meetings, one of our board being responsible for reviewing policies and bringing them to the board for amendment where appropriate.

5.4 Staffing

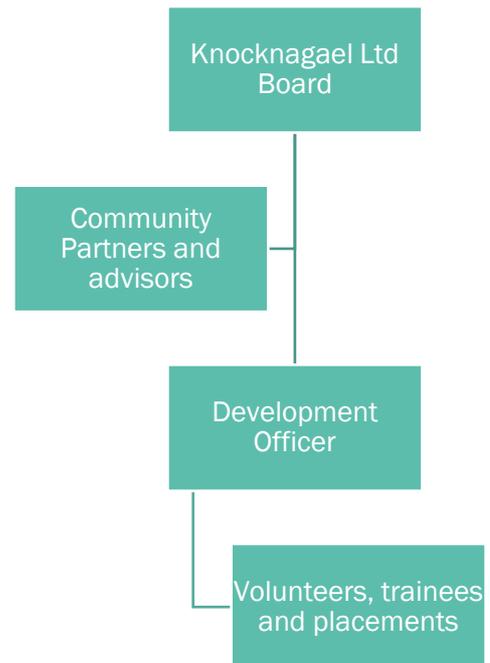
Development Officer

Given the variety of activities proposed, the challenges of maintaining a site such as this purely through volunteer-led initiatives and the potential to create positive change for the surrounding community, Knocknagael intends to seek funding to create a Development Officer post.

Volunteers and Trainees

The development officer will take responsibility for mobilising and coordinating volunteers and providing meaningful volunteering activity.

Training and development will be offered as part of volunteering. We will be able to offer outdoor volunteering and learning experiences which will be ideal for young people taking part in schemes such as the Duke of Edinburgh Award or John Muir Award.



5.5 Monitoring and Evaluation

Grant funding for purchase and development of the field will enable us to create a sustainable community-owned asset. We are aware that because of this, we will have multiple outcomes to achieve. The Board is committed to monitoring progress towards social and financial targets.

We will gather this information from:

- Financial monitoring data
- Allotment rental agreements
- Volunteer participation data
- Membership data for the community supported agriculture and tool library projects
- Short, simple community feedback surveys
- Number of learning and training programmes delivered, people taking part and participant satisfaction and outcomes.

- A less frequent but more in-depth local survey to record wider community benefit. This will seek feedback on how people use the growing hub, what difference it makes and suggestions for improvement.

5.6 Risk Management

The most material risk relates to maintaining adequate income to cover costs and ensure financial viability. Market research indicates that demand is sufficient to undertake this project and we are confident that we will be able to maintain the level of income required to cover the ongoing maintenance costs for the site.

While the Coronavirus remains in circulation, outdoor activities offer a safer way for people to get together and have been vital to many people's mental and physical wellbeing. We will regularly review our plans in light of the evolving Covid-19 situation and will put in place measures to reduce the risk of transmission in line with the Scottish government's latest [guidance for community food growing sites](#).

We have identified potential risks which could impact on the success of the project, along with actions required to mitigate these - See Appendix 3 for the risk register for this project.

6. Marketing

Knocknagael already has channels for communicating with the local community, including Facebook pages for Knocknagael Allotments and Knocknagael Limited and the campaign page Save Knocknagael Farm Fields which still has strong following. These are kept updated with project news and have a total following of around 700. In the future, the allotments page and general Knocknagael page will be used for different purposes, but there will be strong cross-promotion.

The Knocknagael board is well connected to partners in the community growing sector in Inverness and surroundings.

Positive press coverage has boosted interest in the project during the initial community campaign and feasibility research, including features in the [Inverness Courier](#), [BBC Alba](#) and [BBC Scotland](#).

The outline marketing strategy on the next page shows how we will use various channels to build on this presence and achieve our aims once the asset transfer is underway.

In general, our marketing strategy aims to:

- Raise awareness of Knocknagael as a welcoming and accessible local green space to visit and spend time outdoors.
- Promote food growing in our local community, particularly among people without access to outdoor growing space and those who have not previously grown their own food.
- Ensure that our stakeholders, including schools, community groups and GPs, are aware of the full range of training and volunteering activities on offer at the site.
- In the long term, build recognition of Community Supported Agriculture projects at Knocknagael as an ethical supplier of quality seasonal produce.

Development phase	Delivery: Phase 1	Delivery: Phase 2 & 3
Web	<ul style="list-style-type: none"> • Consultancy support to develop website content • Allotment sign up form integrated with mailing list • Membership sign up (in progress) 	<ul style="list-style-type: none"> • Add calls to action to website, e.g. donations • Update listings on Google Maps • Add Knocknagael to local guides and listings • Create Accessibility Guide • Add accessibility information to Euan's Guide •
Social media	<ul style="list-style-type: none"> • Updates on social media profiles: Facebook, Twitter, Instagram: preview of work on site, wildlife pictures, growing tips, shared content from other community growing sites etc. 	<ul style="list-style-type: none"> • Social media campaign to generate interest prior to and during launch. • Social media profiles regularly updated with details of events, features on key partners using the site, volunteer recruitment information, etc.
Email	<ul style="list-style-type: none"> • Begin to build GDPR-compliant contacts database (starting with allotment list, members and other contacts gathered in community consultation) 	<ul style="list-style-type: none"> • Develop newsletter via MailChimp or similar • Contact with allotment list • Contact with all key stakeholders, including charities, community groups, schools, local GPs individually or through THTN partnership • Updates to key partners • Quarterly newsletter updates to members

Print and press	<ul style="list-style-type: none"> • High profile stories in local press 	<ul style="list-style-type: none"> • Stories in all local press to coincide with launch • Poster campaign at local shops, halls etc. • Leaflet distribution to surrounding streets (around 900 homes) 	<ul style="list-style-type: none"> • Regular 'What's On' updates to local press
Events and word-of-mouth	<ul style="list-style-type: none"> • Online events and drop ins to promote membership 	<ul style="list-style-type: none"> • Launch event 	<ul style="list-style-type: none"> • Periodic seasonal events • Talks for schools
Onsite	<ul style="list-style-type: none"> • Prominent signage on/around field following transfer of ownership explaining Knocknagael Ltd.'s aim and involvement in consultation process - update on banner used during consultation. 	<ul style="list-style-type: none"> • Signage on and around site visible from key points • If producing interpretation boards, guidance, etc., ensure that large-print and simplified versions are available. 	<ul style="list-style-type: none"> • Maintain and update onsite signage

7. Funding and Finance

7.1 Income Generation and Pricing

Our key income streams will be:

- From Phase 1: Rental of allotments to members of the community and organisations, some volunteer-led, pay-what-you-can workshops.
- From Phase 2: Horticultural training workshops and courses; extension of allotments and rental of associated facilities, including sheds and polytunnel space as well as occasional outside use of facilities at the hub.
- From Phase 3: Sale of fresh produce through Community Supported Agriculture scheme, events such as plant sales, tool library.

7.2 Financial projections

Our full financial projections are shown in the Appendix in this Business Plan. We have shown 5 years from the time we take ownership of the site. We will develop the above income streams as each stage of the project is completed.

Below is an overview:

Project phase:	1	2	3		
	Y1	Y2	Y3	Y4	Y5
Income	£27,401	£33,736	£35,411	£34,125	£36,079
Expenditure	£26,213	£29,284	£29,842	£33,083	£33,727
Surplus/deficit (before grant funding)	-£19,008	-£15,744	-£14,627	£1,043	£2,352
Surplus/deficit (with grant funding)	£1,188	£4,452	£5,570	£1,043	£2,352
Balance	£1,188	£5,640	£11,210	£12,253	£14,605
Percentage income from grants	73.71%	59.87%	57.03%	0.00%	0.00%

7.3 Asset transfer and acquisition

An independent RICS Red Book valuation has been carried out for the site by Bell Ingram LLP.

Knocknagael Ltd intends to make an offer for the site that takes into account the market value, but also the community benefit that the project will offer, as detailed in section 5. Assuming that all three phases of the project are in place from year 3, the total monetary value of the benefits the project is expected to generate over the first five years is £3,358,108.

Knocknagael is also aware that, when considering asset transfer of the field, the benefits of the project must be balanced against the loss to the Scottish Government of the field. If the hay yield for the field is around 70 tonnes per year, in line with the average provided in the Scottish Agricultural Survey, the value generated by the field in its current use would be around £4,500 – £5,000 per year³. Additionally, the committee is open to part of the field continuing to be used for hay production during the initial years of the project (phases 1 and 2), which would mean that this loss would be reduced.

Element	Amount	Notes
Market Value	£110,000	Based on independent valuation
Community Benefit Calculation	£3,358,108	Based on section 5 of this document: estimated community benefit over the first five years, taking into account phasing
Suggested discount on market value	£15,000 (ca. 13.6%)	
Knocknagael Ltd's offer	£95,000	Market value minus discount in view of community benefit

Landscaping, access and public realm

A feasibility-stage cost plan for the landscaping and access work outlined in the Landscape Report identified a total cost of £1,025,000 at Phase 1 and £995,000 at Phases 2 and 3, including technical fees and 10% contingency.

The directors of Knocknagael have identified various cost savings:

- Adjusting the car park from paved to rural-style parking at phase 1, with crushed stone and self-binding gravel, with priority given to surfacing of disabled parking. Similarly, adjusting some less-used paths to mown grass. Further phasing of the car park would be possible if needed.
- In view of the fact that the field is good-quality agricultural land already in regular cultivation, reducing the allowance for site clearance and preparation activities prior to planting, which were included in the initial cost plan based on general assumptions. E.g.

³ [Hay yield figures from Scottish Agricultural Survey 2017; Pricing via British Hay and Straw Merchants' Association for Great Britain](#)

removal of scrub and trees, application of herbicide and fertiliser, and rotovation/cultivation of topsoil for allotments area.

- Reducing allowances for some cost items, such as hedging and site furniture, where board members have experience of realistic costs locally.
- Purchase of smaller seedlings rather than mature trees for the orchard area, supplemented with donated tree packs from [The Woodland Trust](#) and [TCV](#).
- Volunteer involvement in suitable activities such as path-building and tree-planting for hedges. Funds are available to support this, such as the [Paths for All Community Path grants](#), which will cover tools, materials, signage and contractor hire to match volunteers' contributions, and the [Tree Council Branching Out Fund](#) for planting (both up to £1,500).

Based on this, the revised total cost estimate for Phase 1 is **£335,224** – see **appendix 4 for revised costs and Construction Cost Estimate for original plan.**

7.4 Funding Strategy

The table below shows how we intend to secure the funding needed for the project, including earthworks, landscaping, planting and installation of modular buildings and other facilities.

We will continue to review the funding landscape and adjust our strategy in the near future as new funds become available. For example, the Climate Challenge Fund has now closed but a successor to this programme is likely given government commitments to reach net zero greenhouse gas emissions by 2045. The Funding Strategy should therefore be regarded as a living document.

Item	Amount	Source of Funding	Amount
Site Acquisition	£110,000	Scottish Land Fund	£95,000
		Discount on sale price (subject to agreement)	£15,000
Legal fees and VAT assessment	£5000	Scottish Land Fund	£5000
Total for Purchase:			£110,000 & legal fees
Item	Amount	Source of Funding	Amount
Phase 1 earthworks, drainage, construction of car park, addition of footpaths, preparation of allotments area, planting, site furniture and initial modular buildings and WC.	£335,224 total revised cost estimate	Crown Estates Community Capacity Fund (EOI September 2021, decisions February 2022, spend within 1 year). Similar programmes likely in future. <ul style="list-style-type: none"> • Create self-sustaining community enterprises that will promote sustainable development through the provision of local economic, social, and/or environmental benefits. 	£20,000 to £50,000
		SSE Sustainable Development Fund (reopening Autumn 2021): <ul style="list-style-type: none"> • Building sustainable places – project will stimulate meaningful community regeneration to improve landscape & biodiversity 	Up to £100,000

<p>Scottish Landfill Communities Fund, through various trusts Only capital and contractor fees (no management or salary costs).</p>	<p>Up to £100,000 11.5% match required.</p>
<p>Highland Council Common Good Fund</p> <ul style="list-style-type: none"> • Wide remit 	<p>Say £10,000 – discuss with Ward Manager. Larger grants possible but must meet further criteria on tendering & accountability.</p>
<p>People’s Postcode Trust</p> <ul style="list-style-type: none"> • Responding to climate emergency & increasing community access to outdoor space. 	<p>Up to £20,000</p>
<p>Gordon & Ena Baxter Foundation</p> <ul style="list-style-type: none"> • Support for community projects working in areas including conservation and environment in northern Scotland 	<p>Up to £25,000 If substantial match funding required, wait to secure this before applying.</p>
<p>Garfield Weston</p> <ul style="list-style-type: none"> • Support for community projects including Capital projects. 	<p>Up to £30K (unlikely to be more than 10% of total) Recommend around 50% match funding in place before applying.</p>

Smaller trusts, foundations and grant funding programmes, e.g.:

Target £20,000 in total

- [Pebble Trust](#) (focus on sustainability and post-fossil-fuel economy, Highland area), up to £5,000
- The [Mushroom Trust](#) (focus on greenspace projects), up to £5,000
- The [Finnis Scott Foundation](#) (focus on gardens and horticultural training), up to £10,000
- [Four Winds Trust](#) (purpose is to give those living in cities a better chance to enjoy nature), say £1,000
- [Tesco Bags of Help](#), (will support development of outdoor spaces, outdoor activity, etc.), say £1,000
- [DPD Eco Fund](#) (environmental focus), up to £2,000
- [HDH Wills Monthly Grants](#) (environmental focus) up to £2,000
- [Cadogan Charity](#) (environment among other priorities – generally national orgs but some smaller local grants). General application in writing. Say £2000.
- [Whitaker Charitable Trust](#) (interest in agricultural education and conservation) General application in writing. Say £1,000
- [Hugh Fraser Foundation](#) (any charitable purposes) General application in writing. Say £2000
- [Rannoch Trust](#) (interest in regeneration of Highland Scotland ecosystem, but grants tend to be for research). General application in writing. Say £1,000.

		<p>Community fundraising, crowdfunding and donations</p> <ul style="list-style-type: none"> • Potential to use matched donation programmes such as Aviva’s Community Fund (good fit with ‘climate champions’ and ‘building back better’ strands. • Potential to ‘sponsor’ parts of the site raised during consultation 	<p>Target £25,000 based on comparable projects Likely to be more effective as a ‘last step’ once most funding in place</p>
		Total funding identified:	£ 380,000
Item	Amount	Source of Funding	Amount
Salary and associated costs for development officer in initial years	Approx. £20K per year for part time	SSE Sustainable Development Fund (as above)	Potential capital funder with contribution to revenue
		<p>National Lottery Together for our Planet</p> <ul style="list-style-type: none"> • to support communities across the UK to take action on climate change <p>Community-Led For work that will connect people and help them work together to improve their wellbeing</p> <ul style="list-style-type: none"> • For work that will connect people and help them work together to improve their wellbeing 	<p>Together for our Planet £1,000-£10,000 over 1 year (applications by Nov 2021) Community Led £10,000-£20,000 over up to 3 years (ongoing)</p>

Appendix 1: Financial Projections

CORE OPERATING COSTS

	Phase 1	Phase 2	Phase 3	Notes (see below)
Salaries	£20,196.37	£20,196.37	£20,196.37	1
Staff expenses	£145.00	£145.00	£145.00	2
Volunteer expenses	£600.00	£900.00	£1,500.00	3
Training expenses		£1,637.00	£ 3,242.00	4
Heat and light		£1,000.00	£1,000.00	5
Non-domestic rates				6
Waste collection	£360.00	£360.00	£360.00	7
General repair, maintenance and replacement	£500.00	£500.00	£500.00	8
Materials, equipment	£1,200.00	£1,200.00	£1,200.00	9
Phone & internet		£720.00	£720.00	10
Web hosting & services	£243.88	£623.88	£623.88	11
Marketing	£280.00	£280.00	£280.00	12
Insurance	£1,500.00	£1,500.00	£1,500.00	13
Accounting & legal	£1,500.00	£1,500.00	£1,500.00	14
Total	£26,525.25	£30,562.25	£ 33,767.25	

CORE OPERATING COSTS: NOTES

- Salaries:**
 Development worker's salary
 £30,000.00 per year
 3 days per week
 0.6 FTE
 £18,000.00 salary pro rata
 £1,296.37 employer's NI

	£900.00	pension	
	£20,196.37	total	
2	Staff expenses:		
	0.45	per mile	
	100	mileage - meetings with partner orgs etc.	
	£45.00		
	£100.00	other expenses	
3	Volunteer expenses		
	At phase 1	20	volunteers
	At phase 2	30	volunteers
	At phase 3	50	volunteers
	Volunteer costs each	£30.00	gloves, travel etc
4	Training expenses		
	Tutor fees & materials	50%	of income from training courses
	Booking fees	3.5%	of income from training courses
5	Heat and light		
	For phase 1:	0	
	For phase 2&3:	1000	
6	Non-domestic rates		
	0		Assume full rates relief
7	Repair, maintenance and replacement		
	£500.00	per year for general site tools and buildings	

	£1,000.00	per year for tool library equipment (s3 onwards)
8	Materials & equipment	
	£1,200.00	per year
9	Phone & internet	
	For phase 1:	0
	For phase 2&3:	£60.00
		per month - broadband to cover hub area
10	Web hosting & services	
	For phase 1:	£100.00
		Web hosting
		£143.88
		Zoom license
		£0.00
		Financial management
		Charity digital exchange - free licenses for UK charities
	For phase 2&3, as above plus:	
		£0.00
		Bookings
		£380
		Myturn (tool library software)
11	Marketing	
		£140.00
		Site banners
		£140.00
		Flyers & print
		£280.00
12	Insurance	
	For all phases	£1,500.00
		Public and employer's liability
		buildings cover
		E.g. through Social Farms & Gardens

INCOME

RENTAL

Income from allotments	Total number	Available to let	Price per year	Total	Notes and assumptions
Phase 1:					All based on 'Allotment Allocation' sheet in Landscape Report 4 plots kept for Knocknagael activities, training etc Allotment rental cost similar to others in the area
Training and group plots	14	10	£100.00	£1,000.00	
Large (10*20m)		16	£50.00	£800.00	
Medium (10*10m)		14	£30.00	£420.00	
Small (10*5m)		159	£15.00	£2,385.00	
Subtotal Stage 1:	203	199		£4,605.00	
Phase 2:					
Large (10*20m)		6	£50.00	£300.00	
Medium (10*10m)		14	£30.00	£420.00	
Small (10*5m)		46	£15.00	£690.00	
Total	269	265		£6,015.00	
Income from sheds & polytunnels	Total number	Available to let	Price per year	Total	Notes and assumptions
Phase 1 polytunnels	2	2	400	£800.00	0 Reserved for Knocknagael use
Phase 2 polytunnels	2	2	400	£800.00	Polytunnels may be split or rented out whole
Phase 2 sheds	4	4	400	£1,600.00	May be split or rented out whole
Total				£3,200.00	E.g. micro-enterprise projects, other organisations requiring nursery facilities

TRAINING

Income	Number per year	Avg price per head	Avg no. participants	Per workshop	Total	Notes and assumptions
Skill share workshops	12	£5	15	£75	£900	Volunteer-led, a few hours long
Training courses	6	£100	10	£1,000	£6,000	More structured, 1 day to several days, led by professional trainer

CSA/PRODUCE SALES

Income	Number per year	Avg unit price	Avg no. participants	Total	Notes and assumptions
Membership		10	150	£1,500.00	
Gift-aid				£213.75	Membership donations from UK taxpayers eligible. Would need to be Charity. Assume 75% are eligible.
Income from stall	50	5	25	£6,250.00	Simplified estimate - based on stall refilled weekly, average customer spend and numbers. Members may get discount - included in avg. customer spend
Wholesale income	5	200		£1,000.00	Assuming a few small contracts to supply e.g. veg box schemes
Pop-up events sales	4	7	75	£2,100.00	Simplified estimate - e.g. seasonal markets, plant sales. In line with sales at similar events elsewhere.
Pop-up events table/stall hire	4	10	4	£160.00	A few outside sellers at each event
Total				£11,223.75	

TOOL LIBRARY

Income	Number	Avg fee per year	Total	Notes and assumptions
Membership fees (Tool Library)	300	£25	£7,500	Number of members based on comparable projects, by Y2 of Tool Library operation

5-YEAR CASH FLOW PROJECTION

YEAR 1 - PHASE 1													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Total
Income													
Allotment rental				£4,605									£4,605
Other rental									£800				£800
Training courses													£0
Community workshops				£75		£75		£75		£75			£300
Grants	£20,196												£20,196
Donations & gift aid	£50	£50	£50	£50	£50	£500	£50	£50	£500	£50	£50	£50	£1,500
Total income	£20,246	£50	£50	£4,730	£50	£575	£50	£125	£1,300	£125	£50	£50	£27,401
Expenditure													
Salaries	£1,683	£1,683	£1,683	£1,683	£1,683	£1,683	£1,683	£1,683	£1,683	£1,683	£1,683	£1,683	£20,196
Staff expenses	£12	£12	£12	£12	£12	£12	£12	£12	£12	£12	£12	£12	£145
Tutor fees	£0	£0	£0	£0	£0	£0	£0	£38	£0	£0	£0	£0	£38
Booking commission	£0	£0	£0	£3	£0	£3	£0	£3	£0	£3	£0	£0	£11
Volunteer expenses	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£600
Heat and light	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Non-domestic rates	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
General repair, maintenance and rep	£42	£42	£42	£42	£42	£42	£42	£42	£42	£42	£42	£42	£500
Materials, equipment	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£1,200
Phone & internet	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Web hosting & services	£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£244
Marketing	£70	£0	£0	£70	£0	£0	£70	£0	£0	£70	£0	£0	£280
Insurance	£1,500	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£1,500
Accounting & legal	£1,500	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£1,500
Total expenditure	£4,977	£1,907	£1,907	£1,980	£1,907	£1,910	£1,977	£1,947	£1,907	£1,980	£1,907	£1,907	£26,213
Opening balance	£0	£15,269	£13,412	£11,555	£14,305	£12,448	£11,113	£9,186	£7,364	£6,757	£4,902	£3,045	
Profit or loss	£15,269	-£1,857	-£1,857	£2,750	-£1,857	-£1,335	-£1,927	-£1,822	-£607	-£1,855	-£1,857	-£1,857	£1,188
Closing balance	£15,269	£13,412	£11,555	£14,305	£12,448	£11,113	£9,186	£7,364	£6,757	£4,902	£3,045	£1,188	

YEAR 2 - PHASE 2

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Total
Income													
Allotment rental				£6,015									£6,015
Other rental									£3,200				£3,200
Training courses					£1,000			£1,000					£2,000
Community workshops			£150	£75	£75	£75	£150	£150	£75	£75			£825
Grants	£20,196												£20,196
Donations	£50	£50	£50	£50	£50	£500	£50	£50	£500	£50	£50	£50	£1,500
Total income	£20,246	£50	£200	£6,140	£1,125	£575	£200	£1,200	£3,775	£125	£50	£50	£33,736
Expenditure													
Salaries	£1,683	£1,683	£1,683	£1,683	£1,683	£1,683	£1,683	£1,683	£1,683	£1,683	£1,683	£1,683	£20,196
Tutor fees	£0	£0	£0	£0	£500	£0	£0	£500	£0	£0	£0	£0	£1,000
Booking commission	£0	£0	£5	£3	£38	£3	£5	£40	£3	£3	£0	£0	£99
Staff expenses	£12	£12	£12	£12	£12	£12	£12	£12	£12	£12	£12	£12	£145
Volunteer expenses	£75	£75	£75	£75	£75	£75	£75	£75	£75	£75	£75	£75	£900
Heat and light	£83	£83	£83	£83	£83	£83	£83	£83	£83	£83	£83	£83	£1,000
Non-domestic rates	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
General repair, maintenance and rep	£42	£42	£42	£42	£42	£42	£42	£42	£42	£42	£42	£42	£458
Materials, equipment	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£1,200
Phone & internet	£60	£60	£60	£60	£60	£60	£60	£60	£60	£60	£60	£60	£720
Web hosting & services	£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£244
Marketing	£70	£0	£0	£70	£0	£0	£70	£0	£0	£70	£0	£0	£280
Insurance	£1,500	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£1,500
Accounting & legal	£1,500	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£1,500
Total expenditure	£5,145	£2,075	£2,081	£2,148	£2,613	£2,078	£2,151	£2,616	£2,078	£2,148	£2,075	£2,075	£29,284
Opening balance	£1,188	£16,289	£14,264	£12,383	£16,375	£14,887	£13,384	£11,433	£10,017	£11,714	£9,691	£7,666	
Profit or loss	£15,101	-£2,025	-£1,881	£3,992	-£1,488	-£1,503	-£1,951	-£1,416	£1,697	-£2,023	-£2,025	-£2,025	£4,452
Closing balance	£16,289	£14,264	£12,383	£16,375	£14,887	£13,384	£11,433	£10,017	£11,714	£9,691	£7,666	£5,640	

YEAR 3 - PHASE 2													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Total
Income													
Allotment rental				£6,015									£6,015
Other rental									£3,200				£3,200
Training courses			£1,000		£1,000			£1,000					£3,000
Community workshops	£75		£150	£75	£75	£75	£150	£150	£75	£75			£900
Grants	£20,196												£20,196
Donations	£50	£50	£50	£50	£50	£800	£50	£50	£800	£50	£50	£50	£2,100
Total income	£20,321	£50	£1,200	£6,140	£1,125	£875	£200	£1,200	£4,075	£125	£50	£50	£35,411
Expenditure													
Salaries	£1,683	£1,683	£1,683	£1,683	£1,683	£1,683	£1,683	£1,683	£1,683	£1,683	£1,683	£1,683	£20,196
Tutor fees	£0	£0	£500	£0	£500	£0	£0	£500	£0	£0	£0	£0	£1,500
Booking commission	£3	£0	£40	£3	£38	£3	£5	£40	£3	£3	£0	£0	£137
Staff expenses	£12	£12	£12	£12	£12	£12	£12	£12	£12	£12	£12	£12	£145
Volunteer expenses	£75	£75	£75	£75	£75	£75	£75	£75	£75	£75	£75	£75	£900
Heat and light	£85	£85	£85	£85	£85	£85	£85	£85	£85	£85	£85	£85	£1,020
Non-domestic rates	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
General repair, maintenance and rep	£42	£42	£42	£42	£42	£42	£42	£42	£42	£42	£42	£42	£500
Materials, equipment	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£1,200
Phone & internet	£60	£60	£60	£60	£60	£60	£60	£60	£60	£60	£60	£60	£720
Web hosting & services	£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£244
Marketing	£70	£0	£0	£70	£0	£0	£70	£0	£0	£70	£0	£0	£280
Insurance	£1,500	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£1,500
Accounting & legal	£1,500	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£1,500
Total expenditure	£5,150	£2,077	£2,617	£2,150	£2,615	£2,080	£2,152	£2,617	£2,080	£2,150	£2,077	£2,077	£29,842
Opening balance	£5,640	£20,812	£18,785	£17,368	£21,358	£19,868	£18,663	£16,711	£15,294	£17,289	£15,264	£13,237	
Profit or loss	£15,172	-£2,027	-£1,417	£3,990	-£1,490	-£1,205	-£1,952	-£1,417	£1,995	-£2,025	-£2,027	-£2,027	£5,570
Closing balance	£20,812	£18,785	£17,368	£21,358	£19,868	£18,663	£16,711	£15,294	£17,289	£15,264	£13,237	£11,210	

YEAR 4 - PHASE 3													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Total
Income													
Allotment rental				£6,015									£6,015
Other rental								£3,200					£3,200
Training courses				£1,000	£1,000	£1,000	£1,000	£1,000	£1,000				£6,000
Community workshops	£75		£150	£75	£75	£75	£150	£150	£75	£75			£900
CSA membership				£1,660									£1,660
Stall sales		£125	£500	£500	£750	£1,000	£1,000	£1,000	£500	£625	£125	£125	£6,250
Wholesale					£200	£200	£200	£200	£200				£1,000
Events				£525		£525				£525		£525	£2,100
Tool library	£375	£375	£375	£375	£375	£375	£375	£375	£375	£375	£375	£375	£4,500
Grants													£0
Donations	£50	£50	£50	£50	£50	£1,000	£50	£50	£1,000	£50	£50	£50	£2,500
Total income	£500	£550	£1,075	£10,200	£2,450	£4,175	£2,775	£5,975	£3,150	£1,650	£550	£1,075	£34,125
Expenditure													
Salaries	£1,734	£1,734	£1,734	£1,734	£1,734	£1,734	£1,734	£1,734	£1,734	£1,734	£1,734	£1,734	£20,802
Tutor fees	£0	£0	£0	£500	£500	£500	£500	£500	£500	£0	£0	£0	£3,000
Booking commission	£3	£0	£5	£38	£38	£38	£40	£40	£38	£3	£0	£0	£242
Staff expenses	£12	£12	£12	£12	£12	£12	£12	£12	£12	£12	£12	£12	£145
Volunteer expenses	£75	£75	£75	£75	£75	£75	£75	£75	£75	£75	£75	£75	£900
Heat and light	£88	£88	£88	£88	£88	£88	£88	£88	£88	£88	£88	£88	£1,050
Non-domestic rates	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
General repair, maintenance and rep	£125	£125	£125	£125	£125	£125	£125	£125	£125	£125	£125	£125	£1,500
Materials, equipment	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£1,200
Phone & internet	£60	£60	£60	£60	£60	£60	£60	£60	£60	£60	£60	£60	£720
Web hosting & services	£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£244
Marketing	£70	£0	£0	£70	£0	£0	£70	£0	£0	£70	£0	£0	£280
Insurance	£1,500	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£1,500
Accounting & legal	£1,500	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£1,500
Total expenditure	£5,286	£2,213	£2,219	£2,821	£2,751	£2,751	£2,824	£2,754	£2,751	£2,286	£2,213	£2,213	£33,083
Opening balance	£11,210	£6,424	£4,761	£3,617	£10,996	£10,695	£12,119	£12,070	£15,292	£15,691	£15,055	£13,391	
Profit or loss	-£4,786	-£1,663	-£1,144	£7,379	-£301	£1,424	-£49	£3,221	£399	-£636	-£1,663	-£1,138	£1,043
Closing balance	£6,424	£4,761	£3,617	£10,996	£10,695	£12,119	£12,070	£15,292	£15,691	£15,055	£13,391	£12,253	

YEAR 5 - PHASE 3

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Total
Income													
Allotment rental				£6,015									£6,015
Other rental									£3,200				£3,200
Training courses				£1,000	£1,000	£1,000	£1,000	£1,000	£1,000				£6,000
Community workshops	£75		£150	£75	£75	£75	£150	£150	£75	£75			£900
CSA membership				£1,714									£1,714
Stall sales		£125	£500	£500	£750	£1,000	£1,000	£1,000	£500	£625	£125	£125	£6,250
Wholesale					£200	£200	£200	£200	£200				£1,000
Events				£525		£525				£525		£525	£2,100
Tool library	£500	£500	£500	£500	£500	£500	£500	£500	£500	£500	£500	£500	£6,000
Grants													£0
Donations	£50	£50	£50	£50	£50	£1,200	£50	£50	£1,200	£50	£50	£50	£2,900
Total income	£625	£675	£1,200	£10,379	£2,575	£4,500	£2,900	£2,900	£6,675	£1,775	£675	£1,200	£36,079
Expenditure													
Salaries	£1,786	£1,786	£1,786	£1,786	£1,786	£1,786	£1,786	£1,786	£1,786	£1,786	£1,786	£1,786	£21,426
Tutor fees	£0	£0	£0	£500	£500	£500	£500	£500	£500	£0	£0	£0	£3,000
Booking commission	£3	£0	£5	£38	£38	£38	£40	£40	£38	£3	£0	£0	£242
Staff expenses	£12	£12	£12	£12	£12	£12	£12	£12	£12	£12	£12	£12	£145
Volunteer expenses	£75	£75	£75	£75	£75	£75	£75	£75	£75	£75	£75	£75	£900
Heat and light	£89	£89	£89	£89	£89	£89	£89	£89	£89	£89	£89	£89	£1,070
Non-domestic rates	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
General repair, maintenance and rep	£125	£125	£125	£125	£125	£125	£125	£125	£125	£125	£125	£125	£1,500
Materials, equipment	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£1,200
Phone & internet	£60	£60	£60	£60	£60	£60	£60	£60	£60	£60	£60	£60	£720
Web hosting & services	£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£244
Marketing	£70	£0	£0	£70	£0	£0	£70	£0	£0	£70	£0	£0	£280
Insurance	£1,500	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£1,500
Accounting & legal	£1,500	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£1,500
Total expenditure	£5,340	£2,267	£2,272	£2,875	£2,805	£2,805	£2,877	£2,807	£2,805	£2,340	£2,267	£2,267	£33,727
Opening balance	£12,253	£7,538	£5,946	£4,873	£12,378	£12,148	£13,843	£13,866	£13,958	£17,829	£17,264	£15,672	
Profit or loss	-£4,715	-£1,592	-£1,072	£7,504	-£230	£1,695	£23	£93	£3,870	-£565	-£1,592	-£1,067	£2,352
Closing balance	£7,538	£5,946	£4,873	£12,378	£12,148	£13,843	£13,866	£13,958	£17,829	£17,264	£15,672	£14,605	

Appendix 2: Board Experience

Dr Maria de la Torre

Maria is an environmental lawyer by training with a PhD in environmental habitat protection from Aberdeen University. She works for NatureScot (formerly Scottish Natural Heritage) and has 20 years' experience in the public sector, working as an advisor on agricultural policy, environmental farming practices and agri-environmental funding schemes. She has extensive programme management experience, including commissioning and managing complex partnership projects. Maria has also significant experience of working directly with communities and members of the public. In a voluntary capacity, she has been a member of the local Community Council since 2014 and Chair for the last five years. Other committee experience includes membership of the Parent Council for the primary and secondary schools. She is a keen grower; in her own garden, she has been growing vegetables for the last 15 years, and set up a kids growing group at Lochardil Primary School that inspired her to do more. Along with her husband she owns and manages a small area of urban woodland in Inverness, managed mainly for nature conservation and public recreation access. Maria has lived in Inverness since 2004, and having been involved since the start of the project, she currently chairs Knocknagael Ltd.

Steve Rowan

Steve comes from the north of England and has lived in the Inverness area for nearly 38 years. Originally employed in local government social work, he left during re-organisation to establish a second career as a director of an IT consultancy. Steve has been interested in environmental issues & community land use for many years and is currently a trustee of Aultnaskiach Dell SCIO – a small woodland in the centre of Inverness. He is the company secretary of Knocknagael Limited, using his skills and experience in business to help take land at Knocknagael Farm into community ownership. Steve is also a trustee and director of Citizens Advice Scotland and vice chair of Inverness, Badenoch & Strathspey CAB.

Alastair Simmons

Alastair has been living and working mainly self-employed in the Highlands for over 10 years on a wide variety of: horticultural, green space and local environmental projects. He did the original master plan and feasibility study for Knocknagael Allotments Association in 2016. Alastair has been doing this for over 25 years, from inner city communities in: London, Sheffield and Lancashire, 5 years work with people with learning disabilities in community composting, recycling and horticulture. To a landscape survey of Cairngorms National Park, and work all over Scotland from Solway to Shetland for Nature Scot. Alastair has worked at Inverness High School REAL (Real Education Active Lives) an organic educational food growing project. Is an active member of Trellis Scotland's horticultural therapy network. He developed a therapeutic garden for the Highland mental health/learning disability charity SPIRIT. Most recently established a community orchard in Nairn for the charity Green Hive for which he is also a trustee. He has a MA in Landscape Architecture (Leeds) concentrating on land diversification, community food growing, and habitat creation at the city edge. He also has a BSc (Hons) Environmental Management. He lives in Nairn and is a keen allotment grower!

Gordon Macdonald

Gordon is originally from the Highlands, with an Honours degree in Sociology and a postgraduate qualification in Accountancy. His work experience includes a variety of accounting roles in various parts of the UK: British Gas, electronics manufacturing, road transport, quarrying and construction, housing associations then returning to the Highlands in 2002 as Head of Finance in a public sector organisation, taking early retirement in 2015 to look after his unwell father. Professionally he has focussed on implementing accounting systems, procedures and policies for new or restructured organisations, often in very difficult and pressurised situations. Personally he loves just being outdoors – is self-sufficient in fruit & vegetables and enjoys cycling in the wonderful local scenery. He sees Knocknagael Ltd as an opportunity to work with a team of people of many backgrounds for the community and strongly believes this is a practical, achievable project.

Sandie Craig

Sandie Craig is a director of Knocknagael Ltd and has been involved with the project since 2017. She is joint owner and manager of Oil and Vinegar Inverness, an established franchise retail business in the city centre. She has experience of customer service, running the physical shop and the online mail order business, marketing and working together as a small team. Although no longer practicing, Sandie spent 10 years with the Valuation Office as a Chartered Surveyor before taking an extended break to look after family. She lives in the local community, is involved with the church and is interested in gardening, food, walking and cycling.

Sarah Murray

Sarah has worked mainly in finance, retail and management. Currently working for a local charity on an administrative basis, the Inverness Botanic Gardens which is the main local provider of plants for Highland Council. She has gained horticultural experience through an interest found from working her own garden. Sarah is passionate about growing vegetables hence her desire to be part of the allotments.

Appendix 3: Risk Register

Risk	Impact	Probability	Existing Controls	Action Required	Responsibility
Development phase					
Development costs higher than expected	Medium	Low	Cost plan prepared during feasibility stage, including mid-market costs and 10% contingency Board members with project management experience	Careful management of project costs	Board
Continued impact of Covid-19: interruptions to development due to reintroduced lockdown or restrictions	Medium	Low	Vaccine coverage Outdoor site means physical distancing possible Contractors have had time to develop new protocols	Ensure that contractors comply with regulations and guidance on safe work during Covid-19 pandemic. Use of local contractors wherever possible to avoid any impact of future travel restrictions Follow guidance for community food growing sites and implement measures as appropriate: e.g. Discourage tool sharing, encourage volunteers to bring own gloves, disinfect equipment, limit numbers, provide hand sanitiser	Board
Adverse environmental impact	Low	High	Board with good prior knowledge of environmental issues	Habitat and wildlife surveys as identified in Action Table (see Landscape Report)	Board, with possible involvement of consultants
Delivery phases					

Difficulty recruiting and retaining a suitable manager and other staff	High	Low	Prior experience of recruiting and employing staff	Clearly defined job description and professional processes for recruitment, management, review and disciplinary procedure Comprehensive training (licence certification, food hygiene, customer service)	Board
Low levels of volunteer availability	Low	Medium	Demonstrated enthusiasm in the community Links with schools and other community groups	Clearly defined roles for new volunteers; training and support from Development Officer	Development Officer
Loss of Key Personnel or Board Members	Medium	Medium	Good range of skills across board	Training, mentoring and succession planning within board	Board
Insufficient reserves to manage cash flow	High	Low	Board with experience of managing and monitoring budgets	Regular monitoring of management accounts by board Careful budgeting and overdraft facility	Board, with regular financial monitoring Development Officer, once in post
Flooding risk (medium level risk identified)	Medium	Medium		A site visit with SEPA should be arranged. Inclusion of Sustainable Drainage Systems (SuDS) within site (e.g. rain gardens and swales)	Board

Appendix 4: Revised Cost Plan, Phase 1

KNOCKNAGAEEL

CONSTRUCTION COST ESTIMATE DETAIL PHASE 1

	Quantity	Unit	Rate	£
3.00 Allotments and Car Park				
3.1 Site Clearance and Earthworks				
Excavate to reduce levels; at car park; 200 deep	168	m ²	2.40	403
3.2 Drainage (no layout - all assumed)				
Filter drains below allotments area; assumed cross drainage				39,144
Below ground surface water drain to car park				20,231
New manholes	6		1.35	8,100
Connecting into existing drain; breaking up and making good road surfacing				2,000
Connection charge for drainage				1,500
New swale	50	45		2,250
				73,225
3.3. Allotments area				
Cultivating surfaces of topsoil; stone pick, loosen, aerate	10,234	m ²	0.20	2,047
Footpath network				
Imported type 1 hardcore fill				9618
Self binding surfacing; Cedec or equal				2748
Timber edgings				36641
Prepare, herbicidal spray and seed paths to be grass				32251
				1706

Hedge planting

Hedge planting around allotments	490	5	2450
Post and wire deer fencing to hedges	475	5	2375
Forming compost area			89,836

Site furniture

Gates to allotment area; vehicle	2	No	2,000.0 0
Gates to allotment area; pedestrian	1	No	2,000.0 0
<i>Picnic tables</i>	8	No	800.00 4,000.0 0

Water point

New tap on stand			300
New slabs / gully			750
Trench and backfill			7,000
New water pipe			4,000
Connecting into existing drain; breaking up and making good road surfacing			1000
Scottish Water connection charge for drainage			1,250
			14300

3.4 New tarmac car park

Local cut and fill to make good levels	Item			2,500
2,500		Item		
Imported type 1 hardcore fill	420	m ²	36.00	15,122
Compaction	1,680	m ²	1.80	3,024
Block paving at cycle stands	23	m ²	50.00	1,150
Asphalt paving's to car park	1,215	m ²	30.00	36,450
Asphalt paving's to car parking bays	36	m ²	30.00	1,091
Kerbs / edgings	273	m	32.00	8,729

Lighting to car park

Lighting; bollards; including concrete foundation	15	No	750.00	0
Lighting cables	194	m	8.00	0
Lighting trenches and duct	194	m	18.00	3,492

Hedge planting

Hedge planting around car park	78	m	5.00	390
Post and wire fencing to hedges	78	m	5.00	390

Planted areas within car park area

Surface treatments to topsoil (measured elsewhere)	301	m ²	7.50	2,260
<i>Planting beds</i>	301	m ²	40.00	

Site furniture

Cycle hoops	8	No	250.00	2,000
Signage; wayfarer 2,000		Item item		2,000
				78,598

3.5 Polytunnels area / Orchard area

Topsoil strip; paths at polytunnels / building area; assumed 300 deep	287		2.45	702
---	-----	--	------	-----

Footpath network

Reduce level ; remove excavated material off site			23.50	0.00
Imported type 1 hardcore fill			35.00	2,569
Compaction			1.50	734.00
Self binding surfacing; Cedec or equal			20.00	9,785
Timber edgings			18.00	9,656
Prepare, herbicidal spray and seed paths to be grass			1.00	466.00

Hedge planting and fencing

Hedge planting around allotments	490	m	5	2450
Post and wire deer fencing to hedges	475	m	5	2375
				28737

3.6 Orchard area

Cultivating surfaces of topsoil; stone pick, loosen, aerate			600
Tree Planting & protection			2,000
			2600

3.7 Buildings

Slab/railway sleeper foundations	16	No	100.00	1,600
		No	6,250.0	
CTX style container units	3		0	18,750
Delivery	4	No	400.00	1,600
		No	5,000.0	
WC unit; fitted out with composting WC	1		0	5,000
Electrical cable in a duct; including trench excavation	255	m	65.00	16,575
				43,525

Total cost infrastructure and car park (phase 1): **291699**

Plus toilets and units 43525

Total 335224