



THE
WIGGINTON SHOP
BUSINESS PLAN
FEBRUARY/MARCH 2018



www.wiggintonshop.org.uk



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VISION & AIMS

Our vision

The Wigginton Community Shop (also known as the Wigginton Shop) will be a purpose built shop owned by the community, run by the community, for the benefit of the whole community. The Wigginton Shop will showcase local produce alongside everyday items. We will not try to compete with supermarkets, but offer fresher, better quality local goods. Most importantly, the village shop will provide a social hub for all ages, young and old, to meet, to volunteer and to learn new skills. It will be a friendly focal point for the village and will improve community cohesion by providing a vital community space.

Long term sustainable vision

- To provide the services the community wants
- To reduce the need to travel longer distances for the same services
- To support local producers
- To contribute to a strong community
- To have a positive impact on the health and wellbeing of the community

Our aims

The Wigginton Shop will open every day and will be a friendly, vibrant and welcoming place for everyone. Our focus will be on offering high quality, fresh local goods and we will also stock some staples. We will offer a range of hot drinks and light refreshments in our community space with a small amount of inside and outside seating. We will encourage local groups of all ages to use and interact in the community space. The look of the shop will be in keeping with the local surroundings. It will include a disabled access toilet that will be accessible to all. A paid manager and volunteers will run the shop day-to-day.

FINANCIAL FRAMEWORK, OBJECTIVES & GOVERNANCE

The Wigginton Shop will be set up as a not for profit organisation; once the shop is in profit, we aim to reinvest in the enterprise or distribute surpluses for social or charitable purposes for our village. We will annually appoint a management committee to establish the development program, build awareness and garner support, fundraise, build and ultimately manage the ongoing operation. The plan is to raise support and funds through the following methods:

- Purchase of shares and donations from the local community
- Applying for grants and loans through local government and appropriate organisations
- Fundraising events
- Effective communication and engagement.

The Community Benefit Society

Wigginton Community Shop Limited (WCSL) (also known as Wigginton Village Shop or Wigginton Shop) is set up as a Community Benefit Society ('Society') (CBS).

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It trades as a business for the benefit of the village community and is registered with the Financial Conduct Authority. Its constitution is based on model rules developed by the Plunkett Foundation (a charity which supports community ventures).

The Society is run by a Management Committee, which has overall responsibility for the shop. The society has limited liability, so members are protected up to the limit of their investment in the event of the society's insolvency. The Society is run democratically and the management committee is appointed on a one-member, one-vote system.

Community Benefit Societies are member-owned organisations that provide services for the wider community as well as for its members. Pre-tax trading profit can be reinvested in the enterprise, or distributed for social or charitable purposes in accordance with the rules. It is a democratic structure that encourages a large membership and empowers communities by giving members a direct say in the management of the enterprise through the elected committee.

Membership of a CBS is established by the purchase of at least one share. An important feature is that there is one vote for each member, irrespective of how much is individually invested in the enterprise. The benefits of a large membership base include:

- Having a large number of people who have a financial interest in the enterprise who, because of this, are more likely to support it
- A greater number of people who attend AGMs and committee meetings and positively contribute to the overall direction of the business
- A more accessible pool of people to draw on when elections for committee members are requested, or when more volunteers are needed.

Wigginton Community Shop Limited is governed by rules that are binding on its members. The most recent standard rules prepared by the Plunkett Foundation have been adopted and are in use by many other similar organisations. A copy is available here via our website: www.wiggintonshop.org.uk

The Community Benefit Society structure requires the business to be run in the interests of the community at large and not primarily for the benefit of its members. The assets of the Society cannot be distributed to the members. This is an "asset lock" under the regulations.

While the rules of the Society would allow us to pay a modest rate of interest on members' shares or fund share capital withdrawal, the Management Committee has taken the decision not to do this for at least the first 3 years. We will first repay the Big Society Capital Match Fund. It is the intention of the Society that profits will generally be used to further the objectives of the Society by being ploughed back into the business. If profits are achieved above the needs of the business, surplus funds will be donated to good causes within the local community. There is future potential for the shop to pay interest on members' shares and refund the share capital at the discretion of the Management Committee and voted on by the members at the AGM from year 4. In the eventuality of

dissolution, the assets of the Society would be transferred to another body with similar objectives for the good of the community.

Should the CBS receive any loan from its members, any interest paid must not be more than is reasonable to obtain whilst retaining sufficient capital to run the business.

Membership strategy

The Wigginton Shop will develop a membership strategy, which will involve the following areas:

- **Community.** How we ensure that as many members of the community become members of the Society
- **Customers.** How our customers and potential customers are invited to become members
- **Benefits.** Membership allows local people to have a say in how the shop is run and to benefit from its success. It allows a vote at the AGM, where the Management Committee is elected
- **Communication.** This will involve as many channels as possible, including a website, social media, emails, leaflets and public meetings
- **Volunteering.** A vibrant volunteer workforce can bring an enterprise to life, as many volunteers care passionately about the cause and convey that passion to their customers. A volunteer book will clarify the role of volunteers. It will contain a Volunteer Charter
- **Governance.** Good governance is critical to the success of a member-owned enterprise and it is essential that members are included in the decision-making through the election of the Management Committee at the AGM.

Management committee & advisors

The founding Management Committee is a group of five volunteers with a wealth of experience and talent in key areas for establishing the shop, including project management, marketing, PR, communications, business planning and development, retail concept development and supply chain management, fundraising (grants and events), construction, project management, staff and volunteer management.

- Rebecca Fleckney (Co-Chair) is a BAFTA award winning television producer and journalist with plenty of experience working with large teams of people to pull off amazing feats. Rebecca grew up in the local area and moved to Wigginton with her family three years ago.
- Debbie Meech (Co-Chair) has more than 25 years' experience as a senior HR manager, including as Group HR Director for 2 FTSE 100 technology companies. Debbie has experience as a Trustee for a national charity for the elderly. She is now running her own business as a Social Media Consultant for SMEs and is also Vice Chair of the Wigginton Parish Council. She has lived with her family in Wigginton for over 5 years.
- Deborah Simcock (Vice Chair) has more than 20 years' experience as a senior PR & communications consultant to global technology companies, and has also recently been appointed as a governor of St Bartholomew's Primary School. Deborah and her family have lived in Wigginton for 3 years.

- Caroline Burrage has built her career in the international charity sector, working in large part as a fundraiser and donor manager. She has experience of working with large corporations, charities and foundations but also frequently works in start-up and business development situations and loves nurturing new ideas and relationships. Caroline lives in Wigginton with her husband, two children and dog, Jasper.
- Simon Crichton (Treasurer) has 35 years' experience in the licensed retail, restaurant, hotel and catering services sector, covering Marketing, Operational and P&L responsibility, Capital investment and project management, supply chain management and retail concept development. Specifically relevant is Simon's management of 100 'Costcutter' retail stores across university sites and military installations. Simon was also responsible for the retail catering operations at major events such as London 2012, the Open Golf Championships and Ascot racecourse.

We all live in Wigginton, and all passionately believe that the community needs and would benefit from the shop. We have invested our time and energy voluntarily without financial reward.

The committee is grateful for the support of a working party of Wigginton residents, which includes professionals with specialist skills such as architect's drawings, 3D model building, structural engineering, property law, planning consultancy, retail management, construction management, book-keeping, website design, event management, social media marketing, supplier management, and many more skills, who are donating their expertise to the project.

The project is also supported by the Plunkett Foundation, a charity that has helped hundreds of community shops start up and thrive in the UK, and by The Community Shares Company that has worked with more than 30 projects in the last 4 years to raise over £5.4M through Community Shares.

Staffing

The shop will be run by a full time paid Manager, who will report to the Management Committee, and will be supported by a team of volunteers from the community.

Volunteers

It is envisaged that 139 hours per week of volunteer staffing will be required with 2 volunteers working at any one time, plus 2 extra volunteers to assist on the day of the main grocery delivery.

It is envisaged we will have a core number of approximately 40 volunteers working 3.5 hour shifts. People will be able to volunteer on a regular and ad hoc basis.

In the shop survey, 91 people said they would volunteer in the shop. People of all ages have already volunteered including some under the age of 18, as well as older members of the community.

The responsibility for coordinating the volunteers will lie with the Manager, with assistance from a Management Committee representative.

Staff and volunteer training and welfare

All who serve in the shop, whether paid or not, will undergo training on the equipment in the shop and services provided by it. There will be a Staff and Volunteer Handbook detailing procedures and the Food Standards Agency booklet, 'Safer Food Better Business For Retailers' will be in the shop and used for reference on good practice. Staff will receive training and briefing on health & safety, food hygiene, and compliance with age related legislation. At least one member of staff will hold a personal licence for the sale of alcohol and a Food Hygiene Certificate. Training will continue on an on-going basis as required.

The health & safety of our staff, volunteers and customers is a prime concern. The layout of the shop and the operating procedures will be regularly assessed for hazards. Staff and volunteers will be given training in safe working procedures. Staff and some volunteers will be given first aid training. The relationship between staff, volunteers and the Society will be governed by modern HR contracts and practices, in line with relevant legislation.

Management systems

The Shop Manager will be responsible for stock control and daily and weekly accounting on a simple software package, with the support of a volunteer Bookkeeper. The monthly and annual accounting will be overseen by a member of the Management Committee and the Society's Accountants. The Manager will report to the Committee regularly where the P&L and cash flow will be monitored against budgets. The Manager will also work with the Committee to ensure a common strategy is delivered.

PREMISES

Location of the shop

Wigginton Parish Council has granted permission to build a shop adjacent to the car park on part of the sports field in the centre of the village on the site of the old scout hut (HP23 6HH). The Heads of Terms agreement for the lease has been agreed. A pre-application planning meeting with Dacorum Borough Council was held at the end of October 2017. We aim to submit our application for full planning permission in January 2018.

The terms of the lease as agreed in the Heads of Terms document are: "35 years, subject to tenant's right to terminate at any time on notice (period to be agreed) in writing to the Landlord". The rent will be nominal.

Building design

A local architect and building experts have been helping to design an economical and secure premises, built sympathetically, taking into consideration the shop's surroundings and the fact that our village sits in a designated area of outstanding natural beauty (AONB). The shop will include a disabled access toilet and will be accessible to all. There is plenty of car parking available on the site.

Further details and plans will be made available at our public exhibition in February 2018.

Shop milestones

Milestone	Date
“Wigginton Community Shop Limited” established as a Community Benefit Society	Completed May 2017
Lease “Heads of Terms” agreed with Wigginton Parish Council	Completed June 2017
Feedback from Dacorum Borough Council Planning Department re: pre-app planning advice	Received December 2017
Submit full planning application	January 2018
Receive Advance Assurance for tax reliefs	Received January 2018
Secure planning permission	April 2018
Launch Community Share Offer	February 2018
Close Community Share Offer	March 2018
Received match funding from the Big Society Capital	January 2018
Secure planning permission	March 2018
Complete fundraising	April/ May 2018
Commence shop building	
Ground broken, foundation works services connected	July week 1&2 2018
Passmores Delivery & build Phase 1	July week 3
Roof installation/building watertight	August week 1
First phase electrical install, plumbing, insulation, plastering and internal finish	August week 2 - 4
FF & E install, second fix electrics, landscaping, signage installations	September week 1&2
Stock Deliveries. Staff training	Sept week 3
Soft opening	Sept week 4
Grand opening and launch	Oct week 2

MARKET REVIEW

Demographic highlights of Wigginton's residents

The Parish of Wigginton has 1402 residents living in over 620 households and is almost exactly 50% male/female. 33% of the population is aged between 35 and 54 years and 60% of this group have dependent children. In total 16% of the population of the Parish are under 16yrs of age. 23% of the population is aged over 65. Three quarters of this population lives in households with more than one resident. Average income for the area is £53,900 per household, taken from HMRC 2014-15.

Other market opportunities

- **Neighbouring villages** - The Hilltop villages to the west of Wigginton including Hawridge, Cholesbury, Buckland Common and St Leonards as well as the outlying hamlets of The Vale, Heath End, Lanes End and part of Braziers End could all find a community store convenient in Wigginton as they have no facilities of their own. At the time of the 2011 census the population was 956 and there were 382 households. The shop will also serve the village of Hastoe which is linked to Wigginton by a bridle path. Many of the residents from these villages regularly pass through Wigginton to onward destinations including Tring, as well as those commuting to and from Tring Station.
- **Workers passing through** - Both Wigginton and the surrounding areas support a wide range of workers particularly working on land and building maintenance. Our research has shown that this creates demand for food on the go throughout the day – particularly in the morning to buy breakfast/packed lunches.
- **Walkers, cyclists and riders** - Wigginton village is at one of the highest points in the Chiltern Hills with many ancient routes passing through such as The Ridgeway, The Chiltern Way, not to mention Grim's Dyke, all less than half a mile from the shop. Today these routes are busy with ramblers, dog walkers and cyclists with the village being a checkpoint and meeting point for both organised groups and events in addition to casual visitors involved with these activities. Our research has shown that this creates further demand for food on the go throughout the day.

Competitor review

- **Supermarkets and convenience stores** – Wigginton is well served with a wealth of choice of supermarkets and convenience stores, including Tesco's in Tring less than 1 mile from the village. There are also irregular bus services from the village to Tesco's for those without private transport. While the Tesco's store at Tring is not their largest format, it is a superstore and therefore carries a full range of food, groceries and household goods. The other main store available within Tring is Marks & Spencer's 'Simply Food' providing a range of premium groceries. For a larger format store also at the premium end of the market, Waitrose in Berkhamsted is 4 miles from Wigginton, as well as Hemel Hempsted, and Aylesbury provides a range of budget retail stores including Aldi and Lidl. Tesco Express Northchurch provides a local convenience store. The Cook store in Berkhamsted provides high quality frozen meals.

- **Farm Shops** – The area has several farm shops selling a range of local produce including Dunsley Farm Shop, Tring selling a range of fresh produce, bakery, locally produced items and providing a coffee shop and is home to Tring Brewery. Mead farm shop at Wilstone focuses on local producers however provides a full range of food items in order to provide a ‘complete shopping experience’ including packaged local meat, fresh produce, dairy, groceries, bakery, frozen goods, added value products and home meal replacements. Mead Farm Shop has also recently become home to Puddingstone Gin distillery.
- **Home delivery services/grocery shopping online** – An increasing number of homes are now using online shopping and delivery services readily available from the major retailers. Additionally there is growth in specialist delivery services such as Riverford Organics, Abel & Cole, Gousto.

By offering a community hub as well as excellent local produce, Wigginton Shop will differentiate itself from these existing retail businesses.

How the shop will fulfil community needs

- When we surveyed the village early in 2017, close to 62% of the respondents said they would use the shop regularly (over twice a week.) In order to satisfy this demand, the shop needs to provide a comprehensive range of goods and services:
 - 80% of respondents wanted fresh bread, cakes and pastries as well as local produce. The Wigginton Shop will showcase local produce and fresh baked goods alongside everyday items.
 - More than half of respondents wanted fresh fruit and vegetables, and meat and dairy produce available.
 - We will also provide useful services such as a café cash back, stamps phone top ups. 80% of respondents want postal services and more than 50% want a tearoom to be part of the offer.
- The village shop will provide a social hub for all ages, young and old: to meet, to volunteer, to learn new skills and shop. We will deliver to those less mobile and offer a lift service for people on the outskirts of the village who are without transport.

WHAT THE SHOP WILL STOCK AND HOW IT WILL OPERATE

The proposed opening times for the shop will be: Monday-Friday 7.00 – 19.00, Saturday 7.00 – 17.00 and Sunday 8.00 – 14.00

It is not possible to compete with the supermarkets either in range of products or price. However, what Wigginton Village Shop will be able to do is to offer something different. There will be an emphasis on providing local products as much as possible, while at the same time being mindful of the need to have basic, everyday items for people to 'top up' for those who are not able to travel out of the village easily.

The search for local suppliers has commenced with a number of local businesses already contacted, all with the aim of providing the greatest range of products. To date over 17 suppliers have said they would be willing to help by providing items as diverse as bread, meat, alcoholic drinks, cakes, flowers, small gifts. We are holding a public exhibition and supplier festival in February 2018 and we have 15 local suppliers sharing and selling their products.

It will be necessary to use Cash & Carry outlets for more basic items. There are a number nearby including Costco and Bookers. A limited range of newspapers and magazines will be supplied by Smiths News. Advance orders will be taken if requested.

Other services the shop will explore in the future include: dry cleaning, shoe repairs, home delivery, internet or email ordering for those who are unable to leave their home.

Core services & ranges

- **Coffee counter:** Fresh bean to cup coffee, teas, hot chocolate, sweet pastries, tray bakes and cakes
- **Chilled:** Fresh meat, dairy, cured meats, processed meats, sandwiches, savoury pastries, cold drinks
- **Ambient:** Bakery, oils and dressings, sauces, herbs and rubs, Beers and Wines, flour, sugar, cereals, coffee and tea, jams and pickles, confectionary, household items
- **Frozen:** Ready meals, deserts, free flow vegetables, fish, free flow pastries, ice-creams
- **Other services:** Newspapers, stamps, cards, magazines, online delivery and pick up.

Please see Appendix 1 for more detail on the proposed main product ranges.

Sales, pricing and promotional framework

- Pricing will reflect a fair price for locally sourced high quality products, we will not be competing directly with supermarkets convenience stores on price
- Promotional focus will be on supporting the community local economy through locally sourced goods products promoting the full range of products from our chosen local partners

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- We plan to provide a platform for new micro producers in the immediate area community to test their ranges products

Construction of the shop

Work has started on the design and plans for the shop. The building will be 10.8m x 8.4m constructed using a structural integrated panels system (SIPs). SIPs is a high performance building system used in both residential and light commercial construction. The panels consist of an insulating foam core sandwiched between two structural facings, typically orientated strand board (OSB). SIPs are manufactured under factory-controlled conditions and can be made to fit nearly any building design. The result is a building system that is extremely strong, energy efficient and cost effective. With security in mind, the walls are as secure as a typical masonry wall and the roofing may be harder to penetrate than that of a typical building.

This building allows Wigginton Shop to provide suitable premises and at a cost that makes the whole project achievable.

Equipment

The main capital items of equipment we need will be: EPOS till, freezer(s), dairy chiller(s), air conditioning, coffee machine, shelves and internal fittings, telephone/broadband, credit card machine, free-standing sign for the footpath, newspaper storage facility.

RISK ASSESSMENT & CONTINGENCY

We have identified a number of risk factors for the business which reflect not just the risks during this period of set-up but also the ongoing risks once the shop is operational. They include Governance, Law & Regulation Compliance, Financial, Environmental or External, and Operational. Many of these are medium or low risks and are mitigated against by planning ahead and by considering and employing techniques and practices that reduce the risk.

We have identified the high risks which include:

- **Inadequate funding** i.e. failure to raise sufficient capital at the outset. If we don't raise enough money through the share offer, money will not be taken from investors' accounts as Crowdfunder only gives the money to the shop once the target is met. If we are awarded only a part of the grant from LEADER (a European funding scheme) applied for, then the project may proceed but we would need to seek further funding or reduce the size and scope of the project. If the grant is not awarded, then the project, as it stands, will not run.
- **Poor trading leading to insolvency** - If the shop became insolvent then it would have to close. All those who have invested/donated will receive their money back from any remaining funds, once creditors have been paid. We will be leasing the land for the shop from Wigginton Parish Council. Part of this agreement is that we cannot sell the building

so in the event of the shop failing, the Parish Council can either take over the building or ask us to reinstate the I to its former state.

- **Dependency on a volunteer workforce:** The recruitment and retention of a volunteer work force is known to be a large potential risk, a message that comes clearly from all community shops and the Plunkett Foundation. To mitigate this risk, the Society is embarking on a community engagement programme which includes recruiting people to work in the shop. In the shop survey 84 people said they would volunteer in the shop. However, it is also appreciated that volunteers will need to be retained and that more will need to be recruited, as there is a potential for a considerable turnover.

Recruitment will take many forms. We already have a shop supporters group of over 50 people, most of who have said they will volunteer. We will have a volunteer recruitment stall at the Public Exhibition in early February where members of other shops will explain what it is like to volunteer. There will also be a sign up process at this stall. Recruitment will also be by word-of-mouth, village clubs and organisations, Wigginton Online and Streetbank, plus the Wigginton Shop website, and Facebook page. All ages are included, and can be found from the local school, churches, village societies, parents' groups to retired members of the community luncheon club. It is important that the volunteer staffing reflects and represents all members of the community.

Part of the recruitment process is to encourage ownership of the project, not just through buying shares, but through a sense of community involvement, a desire to put something back into the community and pride in contributing to a community venture. Volunteers understand that they will go through an induction process to gauge what they are comfortable in carrying out. Training will be given before the shop opens and there will be experienced members of staff (voluntary or paid) on hand to help.

- **Theft or damage and vandalism:** The risk of theft, damage and vandalism is a real one and therefore a number of security measures have been agreed with the Parish Council, the shop's Landlord, including the installation of CCTV, an alarm, outdoor sensor lighting, shutters on the windows and doors, plus the picnic benches already on the field, will be concreted in place close to the front doors to mitigate the risk of ram raiders. These elements have all been reviewed and approved by a representative from both Herts County and Thames Valley police forces. An asset register and regular stock checks and inspections will inform of petty theft, particularly of goods and money. The shop and its systems will be audited at least annually and any recommendations for changes will be followed up.

MARKETING & COMMUNICATIONS STRATEGY

Four clear marketing phases

- **Pre-build** - Gauging appetite, support and willingness to get involved. Creating the vision, promoting the vision, gathering support and commitment including a public

exhibition. Attracting investment and buy in to get to the stage where a store is a viable proposition and financed.

- **Build** - Ongoing communication and engagement around progress of the build, building a swell of momentum and buzz leading up to the launch. Engagement with the community to recruit volunteers to help run the shop. Recruitment of the store manager.
- **Launch** - The showcase and launch of the shop when it is built, stocked and ready to open its doors.
- **Post launch / Business as usual** - Maintaining awareness of the store, its goods and promotions. There will be ongoing engagement with all stakeholders to ensure the success of the shop, including shareholders/society members, suppliers, and the communities of Wigginton, the Hilltop Villages and Tring.

Communications tools

- A brand has been established including a logo, description of the shop's purpose, and a clear proposition to ensure consistency in all communications.
- "Wigginton Shop" Facebook page updates, engages and informs the residents and those with an interest in the shop.
- Other social channels and online resources to engage local audience include Streetbank, Grapevine, and village website.
- Direct engagement - Leaflet distribution and posters on noticeboards/permanent noticeboard sited in church rooms which are open every day and indoors. Create and maintain mailing list (complying with GDPR and data protection) used for direct mail and newsletter distribution to update, inform and ask for feedback.
- Website – www.wiggintonshop.org.uk a more sophisticated online resource has been developed to support the public exhibition and share offer launch in February 2018.
- Working with local media and other intermediaries - update local media (magazines, news sites, broadcast) with appropriate stories. Submit updates to local newsletters (St Bart's magazine, Parish Council newsletter).

FUNDRAISING, FUNDING, AND SHARE OPTIONS

Later we include a total breakdown of capital costs.

Total we need to raise	£179k
Community Share Offer – local investors	£68k
Community Share offer - matchfunding	£68k
Grants (including LEADER), fundraising and donations	£43K

The share offer

The shop has been established as a [Community Benefit Society](#). This means we will be offering shares to our community so we all have the opportunity to invest and [become members](#), and it is a way of raising money to build the shop as well.

We feel a share offer is important to the success of the shop, as it will mean that we as a community have a vested interest in the success of it (rather than a bank or building society).

80% of the respondents (270 people) thought a shop was very important or important to Wigginton. If each of these households invests an average of £500, we will have doubled our target of £68,000. We appreciate that not all households can or will invest, and we envisage that some will invest more, and some less (there are over 620 households in the Parish of Wigginton).

We plan to formally launch the share offer at a public exhibition on 3rd and 4th February 2018 in Wigginton Village Hall, and as we will be further into the planning application process, this event will also be your opportunity to find out more about the plans, shop design, suppliers and how the shop will be run.

How much will shares cost?

The shares will cost £10 each. We can each buy a minimum of 25 shares (£250), up to a maximum of 1400 (£14,000). Regardless of the number of shares we own, each member will have an equal right to vote at each AGM, on how the shop is run, and is also eligible to vote and stand for election on and for the Management Committee.

Will interest be paid and what is my return on investment?

The primary reason for the shop is to benefit the community and this should be your main reason for investing. However, there is future potential for the shop to pay interest on members' shares and refund the share capital at the discretion of the Management Committee and voted on by the members at the AGM, providing the performance of the shop allows. We will repay the Big Society Capital Match Fund before this option is considered.

To enable the business to build up sufficient reserves, our rules state that no withdrawals can be made in the first 3 years of trading. The two exceptions to this are as a result of death or bankruptcy. From the 4th year of trading onwards, shareholders may request to withdraw their investment by giving 3 months' notice in writing. However, withdrawals are at the sole discretion of the Management Committee having regard to the current and future needs of the business.

After 3 years of trading, it is anticipated that there will be greater clarity on the level of reserves required to continue having a shop in Wigginton. In anticipation that some investors may wish to withdraw some of their share capital and that the level of trading is in line with the needs of the business, the Management Committee may be in a position to allow some withdrawals from year 4 onwards and will agree and publish the terms of a withdrawals policy for members at that time.

Tax relief

There are tax relief schemes available to members of Community Benefit Societies, all designed to encourage investment in community projects like ours. The Management Committee applied for Social Investment Tax Relief (SITR). In January 2018, HMRC has agreed that this community share offer is eligible.

Under the scheme, investors may be able to claim 30% tax relief (income tax or capital gains) on their share purchase. This is regardless of the rate of tax they pay, provided they have paid sufficient tax to cover the amount being reclaimed. This will include both tax paid in the year in which the investment is made and the preceding year. The business has to trade for 4 months before a formal application for qualification for the relief can be made by the business. The relevant form will then be provided by the Society to you, enabling you to make the appropriate claim to HMRC for tax relief at that time.

EXAMPLE Providing the investor is a tax-payer, then an investment in shares of £500 will cost £350 after the tax has been reclaimed. For the tax relief to be retained the shares have to be held for a minimum of 3 years.

This generous support by the government to investors in small start-up businesses recognises the risk involved. We hope that this will encourage strong interest in supporting this share issue.

Please note the amount of tax relief, if any, is decided following your application to HMRC and cannot be guaranteed by Wigginton Community Shop Ltd.

Match funding

We have obtained a match from the Crowdfundmatch Fund from Big Society Capital (BSC), a fund which matches the amount raised by this share offer (Big Society Capital is an independent financial institution with a social mission, set up to help grow social investment in the UK). BSC aspire to have its money returned to it within 10 years with 3% interest from the first year. Our aim is to raise as much of the capital through this share offer from the local community, so as to minimise the amount of this matchfunding required.

Matchfunding is available for up to 100% of the total we raise locally, up to a maximum of £100,000. We are seeking to secure £68,000 in local investment from our supporters, matched by the same amount from BSC. If we are successful in raising more than this from local sources, the board will decide whether to stay at the optimum level of £136,000 and reduce the amount matched from BSC, or else to match that amount to get closer to the total required of £179,000 as a contingency against LEADER funding not being secured.

Grants

Grants form an integral part of the financing of this project. An application has been submitted to LEADER, an EU funded rural grant programme designed to support local businesses and rural communities. A successful bid for this grant would provide a substantial contribution towards the capital costs of the building and fixed equipment.

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Community enterprises like ours can apply to receive up to 30% of eligible capital costs for certain projects.

An indication of the amount of funding to be requested through the LEADER programme is shown in the Financial Projections section below.

If the LEADER grant is reduced, the Management Committee will need to raise the target for fundraising through shares or donations from other sources, which may delay the opening date of the shop. If we do not secure LEADER funding or manage to replace it from alternative sources, it is likely that the shop would not open. In this event, share investment would be returned.

There are other grants we can apply for once planning permission for the building has been approved which we expect to be in April 2018. Some of the grants we plan to apply for include National Lottery Award for All, The Prince's Countryside Fund and Dacorum Community Grant.

FINANCIAL PROJECTIONS

The following pages show the Set-up Costs, Profit and Loss Budget for the first three years' trading and the associated cash-flow forecast and balance sheet. All costs and outputs are shown net of VAT. The following notes relate to the headings on each page of the financial projections.

Total projected costs

These represent the costs that are likely to be incurred before the shop is ready to start trading include the costs associated with the building, the fixtures and fittings, pre-opening staff and volunteer training, newspaper deposit security box.

Notes on the set-up costs

1. **Building Works.** This is the cost of preparing the ground for the building. It is currently a grassed area where c.6 years ago there was a large scout hut with services (electricity, water, sewers) changing rooms etc. The figures include preparing for and laying concrete, laying a footpath, connecting services and some landscaping.
2. **Passmores' Building Shell.** The building will be 10.8m x 8.4m and constructed using a structural integrated panels system (SIPs). The cost includes the manufacture of the panels, delivery, erection on site, and cladding the external walls.
3. **Passmores' Additional Costs.** These costs include the roof, cavity walls and an insulated floor.
4. **Fixture and Fittings.** This shows the capital costs for fitting out the shop.
5. **Pre-opening Costs.** The VAT on building costs, fixtures and fittings and opening stock is shown separately. The VAT on this and the other items listed will be payable on receipt

of invoice and, although recoverable, will have a short-term impact on the cash flow. Wages make up the total cost of employing the Manager for 6 weeks prior to opening and training in Health & Safety and Environmental Health. Working stock enables us to stock the shop before more favourable credit terms can be agreed.

Annual projected costs

This shows the first year's annual projections. We have undertaken thorough research with a number of other community run shops who have now been trading for a number of years and shared with us their sales, margins and costs. All sales are net of VAT.

1. **Margins.** All the shops we have visited have said they would have liked more space for the tea/ coffee shop and as a result we have increased our space which will enable us to gain a greater margin and more sales in this part of the business. We envisage this to be particularly busy at weekends as cyclists and ramblers visit the shop, and the sports field is used by football teams. Our survey shows people want to buy local produce in the shop which helps us increase our margin on the cost of goods, in comparison to goods sold in supermarkets.
2. **Sales.** Net of tax. These sales are based on the research undertaken with other local community run shops.
3. **Wages.** This includes pension, Employer NI contributions, and H&S and Environmental Health training. The salary currently covers one full time Manager covering 40 hours and will be significantly above the minimum wage, as our village shop is in an above average annual salary area. The shop will be staffed by volunteers but it is hoped that when the enterprise is in profit there will be the opportunity to add paid supervisors. With a requirement for two people on duty each hour the shop is open, the Manager's paid 40 hour week represents 30% of required staff-hours.
4. **Utilities.** Includes light, heat, a/c, water and telephone / broadband.
5. **Sundries.** These are a little higher in the first year as we learnt from other shops that items arise which are hard to plan for such as subscriptions, additional training and other set-up costs.
6. **Interest.** This includes interest payments to the Big Society Capital for the match fund which as we repay will decrease.
7. **Bank Charges.** We have estimated 2% bank charges on all transactions, whereas in reality some goods will be paid for in cash, although there is a strong trend now for people to pay by card.
8. **Depreciation.** The Management Committee will develop a prudent reserves policy. Reserves will be needed to fund the longer-term future of the shop, to re-invest in the fixtures and fittings, and to buy back shares if any investor wishes to withdraw after three years. We will also set aside funds for the possibility that were the shop to fail we would need to reinstate the land to its previous state.

9. **Rent and Rates.** It is expected, at the time of going to the community with the share offer, the shop will pay a nominal rent of £1 per annum and the building will be of the size not to attract rates. This is currently being discussed with HMRC.

PROFIT & LOSS

Annual Projections		
Sales Category	% of total Retail	£ Sales
Confectionary	10	£18,200
Crisps & Snacks	5	£9,100
Retail Sandwiches & Snacks	14	£25,480
Grocery	15	£27,300
Produce	10	£18,200
Frozen food	15	£27,300
Bakery	6	£10,920
Soft Drinks	12	£21,840
Beer and Wine	6	£10,920
News and Mags	2	£3,640
Stationery & Gifts	5	£9,100
Retail Shop Sales	100	£182,000
Coffee Shop Sales	(175@ATV £3.50)	£31,850
Total Sales		£213,850
Retail Cost of Goods	73%	£132,860
Coffee Shop Cost of goods	35%	£11,148
Total Cost of Sale		£144,008
Total Gross Margin	33%	£69,843
Operating Expenses		
Wages & Employment costs		£40,000
Utilities		£1,900
Print, Stationery & Adverts		£1,000
IT Costs		£1,500
Coffee Equipment		£2,100
Waste collection		£750
Sundries		£3,250
Interest (Match Funding @3%)		£2,040
Bank Charges (inc card fees)		£2,780
Insurances		£1,000
Maintenance		£1,500
Accountancy Fees		£750
Total Operating Costs		£58,570
Operating Margin		£11,272
Depreciation		£10,000
Rent and Rates		0
Total other Costs		£10,000
Retained Earnings		£1,272

Notes:

Retail Sales forecast is based on achieved sales from other community shops, figures are for first full years trading and are all net of VAT.

Coffee shop sales are based on 175 transactions a week with an average spend of £3.50 net of VAT

It is assumed there will be small business relief on rates and therefore no rates payable Payroll allows for a full time manager paid around £30k basic salary all other staff to be volunteers. Other operating expenses are based on those advised from similar community shops.

Bank charges are based on 65% of sales being on a card with 2% fees payable.

Depreciation assumes five year life on FF&E plus £1400 annual recovery towards site dilapidations

(removal of building at lease termination).

Total project costs

Total Project costs	
Building works	
Building Foundation/Slab	£9,000
Building Connection to services	£5,000
Scaffolding	£5,000
Insulation, Boarding out	£12,000
Electrical installation	£3,500
Heating & Aircon	£5,500
Plumbing & Hot Water	£3,000
Landscaping	£5,000
Total Building Works	£48,000
Passmores Building Shell	
Basic Shell 10.80m x 8.4m	£11,647
Side Porch 1.8m x 3.6m	£2,852
2 Window 1342w x 1050h	£1,484
External Door single 838w x 1980h	£435
1 No Double Door Fixed Sidelight 3500w x 1980h	£3,000
Internal Doors 1 No	£224
Delivery	£120
Total Building shell	£19,762
Passmores Additional Costs	
Shell Erection Followed by Roof	£2,495
Deep Flow Rainwater Goods, 4 Downpipes	£387
Supply & Fit Cembrit Jutland Fiber tiles, battens & Felt	£6,754
Heavy duty Insulated floor	£2,903
Upgraded shiplap boarding to 25 x 150	£522
19mm Cavity wall construction	£1,009
Total Additional Building Costs	£14,070
Architects/Structural/planning fees	£4,500
Total build costs	£86,332
Fixtures & Fittings	
Shelving	£8,500
Refrigeration	£12,000
IS&T (Tills & Computer)	£3,500
Coffee Machine	£2,500
Safe	£600
Tables & Chairs	£3,500
Toilet & Kitchen fittings	£3,500
Signage & Canopies	£400
Till Counter	£1,500
Light Fittings	£2,000
CCTV	£800
Fire Alarm	£1,200
Shutters	£3,000
Total F&F Costs	£43,000
Preopening Costs	
Crowdfund Fees	£6,800
VAT on Building costs, FF&E & opening stock	£26,756
Wages	£5,000
Working Capital (inc Stock)	£10,000
Total Pre-opening costs	£49,556
Total Project Costs	£178,888

Cashflow forecast years 1-4

	Pre-Start	Build Month 1	Build Month 2	Build Month 3	Opening Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	TOTAL
INCOME														
Sales	£0	£0	£0	£0	£17,820	£17,820	£17,820	£17,820	£17,820	£17,820	£17,820	£17,820	£17,820	£160,380
VAT Reclaim	£0	£0	£0	£0	£0	£27,756	£0	£0	£0	£0	£0	£0	£0	£27,756
Community Share Income	£68,000	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£68,000
Match Funding	£68,000	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£68,000
Grants	£34,000	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£34,000
Other Fundraising	£9,000	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£9,000
TOTAL £	£179,000	£0	£0	£0	£17,820	£45,576	£17,820	£17,820	£17,820	£17,820	£17,820	£17,820	£17,820	£367,136
EXPENDITURE														
Building Costs	£5,000	£19,000	£5,000	£19,000	£0	£0	£0	£0	£0	£0	£0	£0	£0	£48,000
Passmore's	£10,000	£0	£23,832	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£33,832
Architects/Structural/planning fees	£4,500	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£4,500
Crowd Funding Fees	£6,800	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£6,800
VAT Outgoing	£5,200	£3,800	£13,766	£3,800	£0	£0	£0	£0	£0	£0	£0	£0	£0	£26,566
FF&E Purchase	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Shelving	£0	£0	£8,500	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£8,500
Refrigeration	£0	£0	£12,000	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£12,000
IS&T (Tills & Computer)	£0	£0	£3,500	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£3,500
Coffee Machine	£0	£0	£2,500	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Safe	£0	£0	£600	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Tables & Chairs	£0	£0	£3,500	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Toilet & Kitchen fittings	£0	£0	£3,500	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£3,500
Signage & Canopies	£0	£0	£400	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£400
Till Counter	£0	£0	£1,500	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£1,500
Light Fittings	£0	£0	£2,000	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£2,000
CCTV	£0	£0	£800	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£800
Fire Alarm	£0	£0	£1,200	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£1,200
Shutters	£0	£0	£3,000	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£3,000
Operating costs														

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Materials/Stock	£0	£0	£0	£5,000	£11,939	£11,939	£11,939	£11,939	£11,939	£11,939	£11,939	£11,939	£11,939	£112,451
Wages & Employment costs	£0	£0	£3,333	£3,333	£3,333	£3,333	£3,333	£3,333	£3,333	£3,333	£3,333	£3,333	£3,333	£36,663
Utilities	£0	£0	£50	£50	£158	£158	£158	£158	£158	£158	£158	£158	£158	£1,522
Print & Stationary	£0	£0	£0	£840	£0	£0	£0	£0	£0	£0	£0	£0	£0	£840
IT Costs	£0	£0	£0	£0	£125	£125	£125	£125	£125	£125	£125	£125	£125	£1,125
Coffee Equipment	£0	£0	£0	£0	£175	£175	£175	£175	£175	£175	£175	£175	£175	£1,575
Waste collection	£0	£0	£0	£0	£63	£63	£63	£63	£63	£63	£63	£63	£63	£63
Sundries	£0	£0	£0	£0	£270	£270	£270	£270	£270	£270	£270	£270	£270	£2,430
Bank Charges (inc card fees)	£0	£0	£0	£0	£231	£231	£231	£231	£231	£231	£231	£231	£231	£2,079
Insurances	£0	£0	£0	£0	£83	£83	£83	£83	£83	£83	£83	£83	£83	£747
Maintenance	£0	£0	£0	£0	£125	£125	£125	£125	£125	£125	£125	£125	£125	£1,125
Accountancy fees	£0	£0	£0	£0	£62	£62	£62	£62	£62	£62	£62	£62	£62	£558
Finance Repayments														
BSC Matchfund interest	£0	£170	£170	£170	£170	£170	£170	£170	£170	£170	£170	£170	£170	£2,040
BSC Matchfund withdrawal	£0	£0	£0	£0	£0	£0	£20,000	£500	£500	£500	£500	£500	£500	£23,000
TOTAL £	£31,500	£22,970	£89,151	£32,193	£16,734	£16,734	£36,734	£17,234	£17,234	£17,234	£17,234	£17,234	£17,234	£349,420
Income less expenditure	£147,500	£22,970	£89,151	£32,193	£1,086	£28,842	£18,914	£586	£586	£586	£586	£586	£586	£17,716
Opening balance - bank	£0	£147,500	£124,530	£35,379	£3,186	£4,272	£33,114	£14,200	£14,786	£15,372	£15,958	£16,544	£17,130	
Closing balance - bank	£147,500	£124,530	£35,379	£3,186	£4,272	£33,114	£14,200	£14,786	£15,372	£15,958	£16,544	£17,130	£17,716	

Notes: Sales are based on annual projections for the first twelve months, it is assumed that sales will establish immediately remaining relatively constant and not fluctuating seasonally. Sales figures quoted are all net of VAT. It is anticipated there would be sales growth into year 2 (not shown on this cash flow statement however factored in to the 4 year cashflow) as the shop establishes its long term customer base. Evidence from the Lee and North Marsden community shops supports this forecast. The total Build and pre-opening training program is assumed to take 12 weeks with trading starting from the 13th week. Costs for the building work is shown to be paid in phases as each phase completes. VAT paid on the build is shown to be recovered on the first VAT return, the potential to begin any BSC interest and withdrawal from that point is shown; this is not necessarily a requirement until the financial structure of the funding is finalised. Operating costs are shown as per the P&L forecast evenly split by month, these figures are based on research of operational costs from similar businesses. The FF&E costs are budgets at this stage, however they are based on knowledge from store openings of a similar size. Cash surpluses will be reinvested in the operation as well as accelerating any loan repayments.

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Year 1 – 4 cashflow forecast

Cashflow Forecasts	Year 17/18				Year 18/19				Year 19/20				Year 20/21			
	Apr-17	Jul-17	Oct-17	Jan-18	Apr-18	Jul-18	Oct-18	Jan-19	Apr-19	Jul-19	Oct-19	Jan-20	Apr-20	Jul-20	Oct-20	Jan-21
	Jun-17	Sep-17	Dec-17	Mar-18	Jun-18	Sep-18	Dec-18	Mar-19	Jun-19	Sep-19	Dec-19	Mar-20	Jun-20	Sep-20	Dec-20	Mar-21
Opening Balance	0	3,000	9,000	4,500	4,500	2,340	1,808	32,567	15,570	16,923	18,276	20,882	23,488	26,094	28,700	31,887
Sales/Receipts																
Sales/Turnover/Income																
<i>Retail Sales</i>							53,465	53,465	53,465	53,465	58,810	58,810	58,810	58,810	61,751	61,751
<i>VAT rebate</i>							27,756									
Grant Receipts																
Leader Grant					20,000											
Other Grants					10,000											
Other Funding received																
<i>Community Share Scheme</i>					68,000											
<i>Match Funding (BSC)</i>					68,000											
Other Income																
<i>Community Fund Raising Events</i>	3,000	6,000														
Total Receipts (£)	3,000	6,000	0	0	6,000	0	81,221	53,465	53,465	53,465	58,810	58,810	58,810	58,810	61,751	61,751
Expenditure/Payments																
Project Costs:																
Site Preparation & Setup Inc. VAT						5,600										
Foundations and Services Inc VAT						16,000										
Building Shell inc VAT						40,622										
Internal fit out Inc. VAT						36,000										
Fixtures and fittings Inc. VAT						51,600										
Crowd Fund Fees (BSC) Inc. VAT					8,160											
Professional fees Inc. VAT			4,500													
Direct Costs / Cost of Sales:																

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Purchases						5,000	35,821	35,821	35,821	35,821	39,402	39,402	39,402	39,402	41,373	41,373
Indirect Costs:																
Wages & Employment costs						5,000	10,000	10,000	10,000	10,000	10,500	10,500	10,500	10,500	10,815	10,815
Utilities						200	475	475	475	475	499	499	499	499	524	524
Print and stationary							250	250	250	250	257	257	257	257	265	265
IT costs							375	375	375	375	394	394	394	394	414	414
Coffee Equipment							525	525	525	525	540	540	540	540	556	556
Waste Collection							189	189	189	189	194	194	194	194	200	200
Sundries							810	810	810	810	834	834	834	834	859	859
BSC Capital withdrawal								20,000	1,650	1,650	1,650	1,650	1,650	1,650	1,650	1,650
BSC Share Interest & Bank charges						510	1,205	1,205	1,205	1,205	1,099	1,099	1,099	1,099	1,049	1,049
Insurances							249	249	249	249	256	256	256	256	264	264
Maintenance							375	375	375	375	386	386	386	386	397	397
Accountancy Fees							188	188	188	188	193	193	193	193	198	198
Total Payments (£)	0	0	4,500	0	8,160	160,53	50,462	70,462	52,112	52,112	56,204	56,204	56,204	56,204	58,564	58,564
Closing Balance	3,000	9,000	4,500	4,500	162,34	1,808	32,567	15,570	16,923	18,276	20,882	23,488	26,094	28,700	31,887	35,074

Please enquire if you would like to see the 5 year forecast and we can send it to you.

APPENDIX 1 Main Product Ranges

These ranges are not finalised. They are more an indication of the types of products and extent of the ranges to be developed for sale in the shop.

Chilled	Fresh meat; Beef (RE Mead & Sons), Chicken, Lamb (RE Mead & Son), Pork
	Dairy: Milk, Cream, Tim's Dairy Yogurt, Cheese (English range), Eggs
	Cured & Cooked Meats; Smoked Ham, Serrano ham, Chorizo, Wiltshire ham, Roast chicken, Roast beef, Smoked venison, Smoked duck, Pates & Terrines
	Processed Meats: Sausages (Kings Farm shop); Burgers, Bacon (Wendover)
	Sandwiches; Wedges, Rolls, Wraps (Sandwich Plus Deli)
	Savoury Pastries; Hand raised pies, Sausage rolls, Savory pies, Quiche's,
	Cold drinks; Carbonated drinks, Fruit based drinks, Waters & Flavours, Energy, Fruit Juices & Smoothies
Ambient	Bakery; Bread, sour dough loafs, rolls (Pruden's bakery), Sandwich Plus Bakery & Deli Flatbreads, sweet pastries, Cakes, Just Biscuits packaged range
	Oils & Dressings; Chiltern oils, Chiltern dressings, Grim Reaper dressings
	Sauces; Stock pots range (chilled), Aitkins and Potts, The Bay Tree, Meah's, Thornleys, Kents Kitchen, The Foraging fox
	Herbs & Rubs; To Be Advised
	Flour, Sugar, Cereals; Chiltern natural foods, Heygates Flour, Dried Pasta
	Coffee & Tea; Lulu Coffee (Ware), We are tea (London tea), Nescafe (small jars), Yorkshire tea (small boxes)
	Jams and Pickles; Jim & Jules big adventure, Windy Mills, Jams to be sourced
	Canned goods; Baked beans, tomatoes,
	Confectionary; KiwiChik, Auberge du chocolat, Top 10 count lines, top five sugar lines, mint & gum, pick and mix
	Crisps & Snacks; Range of large format and single serve retail packs to be sourced

	Beer & Wines; Tring brewery, Chiltern brewery, Core lager range, Small range of wines (Including Frithsden?)
	Household Items; Cleaning items, kitchen rolls, toilet tissue, personal hygiene
Frozen	Ready Meals; Mash Foods, Gusto Cuisine, Cook,
	Desserts; To be sourced
	Vegetables, Field fare free flow vegetables
	Pastries; Field fare free flow range
	Fish; Field fare fish cakes, Fish Fingers, frozen white fish
	Ice-creams; Oliphants, Beechdean, Chiltern ice cream co and hand held ice creams (children's range)
Coffee Shop	Coffee; Range of freshly made bean to cup coffee from Lulu Coffee
	Teas; Range of teas and herbal infusions from We are tea
	Tray bakes and cakes; Small range to be locally sourced
	Pastries; Fresh range from Pruden's Bakery
Other services	News; Small range daily papers, pre ordered magazines, children's comics & mags
	Postal; Stamps
	On line delivery; Pick up point for on line deliveries and returns
	Cards; Small range of greeting cards