

R-evolution For Good Strategic Business Plan

August 2020



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About the Organisation

R-evolution For Good is a Community Benefit Society, Registered in Scotland and based in Moray.

The business will offer coaching, training and development solutions to businesses and will use 100% of the profit to invest in supporting and developing people who are experiencing poverty in Moray by offering a progression coaching service.

The revenue generating part of the business will offer competitive training and development predominantly to the three main sectors in Moray, Tourism, Manufacturing and Retail.

Moray's population is approximately 95,500, and we have a low unemployment rate where 73.8% of the population are in active work, which is close to the Scottish average and for Moray is just over 70,000 people. 35% of our workforce work in the three main sectors listed above who predominantly pay between minimum and living wage and are known to offer seasonal, part-time and zero hour contracts. The majority of the families experiencing 'in-work' poverty in Moray are employed in these sectors.

Almost 70% of the families experiencing poverty in Moray have at least one adult in work and are 'stuck'. R-evolution For Good will offer support and coaching to families to help them out of poverty.

Founding Principles

R-evolution For Good has a strong ethos and set of principles. These are red lines in which all services and ways of working should be developed. They are;

- The vision of the organisation is to **end child poverty** – one family at a time. This must be the main principle in everything that we aim to achieve. Although this will not be the aim of the day to day business, all employees will be required to sign up to the values of the organisation.
- **People** are at the heart of what we do and will remain so throughout the lifetime of R-evolution For Good. We are committed to supporting and developing people at all ages and stages of life, through business and personal growth.

- The Progression Coaching service is **person led**. This and any future service should be at least partly designed, delivered and managed by people. They may need to be supported but should be front and centre of any strategy. This may provide a practical resource implication but adds a unique perspective which strengthens the positioning of the organisation.
- **Dignity** is central we are committed to ensuring that we promote **equity** for all, hence investing all our profit in supporting people where they need it most.
- Believing in people means that we believe in **change**, not just for business but for all.
- We have a strong and committed **community** following with Moray School Bank, which is the reason behind R-evolution for Good being a CBS. Our link with the community provides us with the strength to become a **social movement** of people looking to make change and end child poverty.

Purpose of the Work

The primary reason to undertake this work is to offer a solution to child poverty. We began this journey looking to create a sustainability plan for Moray School Bank, ideally reducing demand for the services it offers to families experiencing poverty.

What we discovered in researching the issues was that there is a gap in the market in supporting the pain experienced by employers in Tourism, Manufacturing and Retail in Moray and they employ the majority of families experiencing financial difficulties. We began by looking at how we could support these sectors by removing the issues they face with employees

- **Retaining staff**
- **Recruitment of qualified or experienced staff**
- **Training staff**

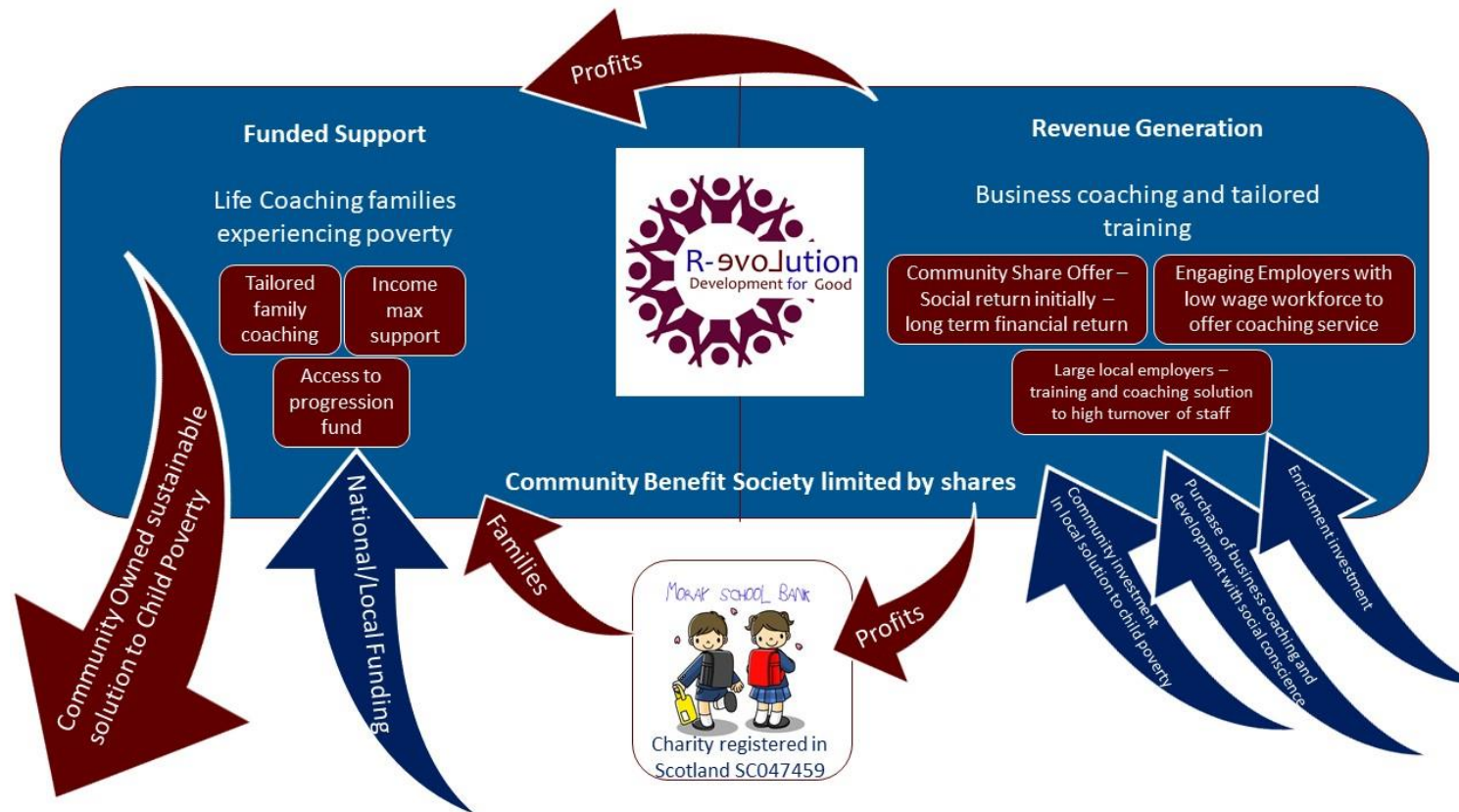
By offering a quality training and development solution to local business that removes their people problems we can then re-invest the profit from any revenue we generate to support the families they employ to meet their potential.

Research has shown that person centred support works for families and individual family support and investing in people will help families to be self-sufficient.



Business Model

There are two elements of the model, one which will provide additional services to core beneficiaries and one which generates income to re-invest.



Our Charitable Community Benefit Society was created from a community need, families advised that they needed help to change the fact that they were 'stuck' living in Poverty. Moray School Bank has shown that the local communities in Moray don't want to see children living in poverty as they have supported the charity since 2017, providing over 50% of the costs of school uniform provision. There are over 2800 followers on Facebook and we have had lots of community group donations, proving that there is a community following who are passionate about the charitable objects of R-evolution, showing their support. We have had many community members show an interest in our share offer and the prospect of being a shareholder.

Services and Initiatives

The Community Benefit Society will market coaching, training and development services for a commercial fee, utilising 100% of the profit to provide support to families experiencing poverty through funding a progression coaching service as well as supporting the work of Moray School Bank.

Commercial Work

Training & Development

We will offer specialist training, facilitation and consultancy to businesses who need assistance with staff development. This will take the form of business consultancy, bespoke programs, design/delivery of training courses to meet business needs and individual coaching/mentoring.

Business Coaching/1:1 Coaching

This will be offered at a commercially competitive hourly rate with a view to generating as much surplus as possible to re-invest into ending child poverty. This will be marketed to businesses and individuals as part of individual professional development.

Enrichment Fund

This will be marketed to local employers, providing a service to support their employees who may need support if they are struggling financially, offering them the ability to work 1:1 with a progression coach to support their individual development.

Funded Work

Progression Coaching

Research has shown that simply providing families with essential goods does not equip them with the skills needed to break out of poverty and provide for their families. Free progression coaching to core beneficiaries of Moray School Bank will be transformational for children and families, providing them with the resilience they need to change the circumstances they are in. This will be a funded service, the options are explored under the *Funding Strategy*.

It will involve working in depth in a person centred way and over time with families to support vulnerable people to move to greater autonomy and independence. Meetings will take place very regularly but at the pace of the recipient, to provide the structure in which people address the things that challenge them and work towards their life goals. Assessment of both the parents and the children will be undertaken to evidence distance travelled for both the family and the children.

This is not exclusively employment focussed at all but can often lead to that as an outcome. The program is designed to empower people to become self sufficient to result in reduced demand on Moray School Bank and end child poverty for that family. Families will be offered opportunities to design and shape the progress of the service through a forum, allowing them the opportunity to volunteer and to ensure that the service meets the needs of those it supports.

Progression Fund

We will build in a “progression fund” which will offer small (up to £500) interventions to help people move forward and meet their potential. That can include things such as driving lessons, tools or specialist clothing, this will be assessed on an individual basis by the project manager an applications can only be made by individuals who are being supported by a progression coach.

This fund will also be accessible to assist families in moving forward together, accessing support and positive interventions.



Governance and Management

Legal Structure

R-evolution For Good will be a Charitable Community Benefit Society limited by shares incorporated to undertake commercial work. The organisation is not restricted to work in Moray local authority area but the majority of its work will be in Moray and its charitable purposes are;

- The prevention or relief of poverty
- The advancement of education
- The advancement of health

The main charitable aim is to end child poverty, however, our model allows for work with "No specific group, or for the benefit of the community". This will allow for the funded progression coaching to be delivered as part of the organisation.

A model of rules will be prepared for R-evolution For Good.

Board of Trustees

Please see attached details in **Appendix 2**

Staffing

R-evolution For Good will be delivered by core staff, who will be assisted where needed by contracted staff.

The Development Manager/Lead Coach, will lead on the project in the initial phase while the project develops. To allow the revenue generating business to grow, contracted staff will be employed to deliver the training and development business initially. As the business grows, it will recruit further Progression Coaches allowing the Lead Coach to revert to a more

strategic role. This will then allow for the development of training staff positions and reduce the more expensive contracted roles.

Development Manager/Lead Coach : Job Specification

The role will be responsible for:

1. Delivering the revenue generation and charitable enterprise on a day to day basis. This includes managing demand, booking sessions and delivering training/coaching and skills development. This is a practical post as well as a strategic one.
2. Partnership development – a deep and genuine partnership with local businesses, statutory sector agencies, schools and the third sector referrers is important particularly in developing the ethos of the enterprise.
3. Financial stability – with support from the board, this staff member will have ultimate responsibility for ensuring the books are balanced
4. Monitoring and evaluating impacts - Liaising with the management committee who in turn report to the funders, by completing monitoring reports and demonstrating the impact.
5. Strategic links – Representation of the charitable project on local and thematic groups and forums throughout Moray.
6. Marketing -, the Development manager will help with the implementation of the committee's strategic plan, including marketing of the products.
7. Administration / Finance – this will cover a range of duties including basic admin and being a Book-keeper
8. Advising the management committee on risk assessment and other compliance issue
9. Line managing and supervising all future staff and volunteers.



Below is an organisation chart that shows the structure of the organisation and how shareholders and stakeholders are involved.



Element	Cost
Rent	£3,600.00
Branding & Web	£5,000.00
Equipment	£2,000.00
Advertising	£600.00
Phone/Internet	£840.00
Insurance	£5,500.00
Stationary	£600.00
Staff Costs	£51,788.00
Staff Expenses	£3,000.00
Progression fund	£10,000.00
Professional Fees	£1,000.00
Registration and Compliance	£750.00
Misc	£1,200.00
Total	£85,878.00

Funding Strategy

The revenue generating part of the enterprise will be rely on the investment from the share offer to allow the business to get started. It will begin to generate income swiftly once it commences to allow it to grow. This will be assisted by the strong relationship with local organisations participating in the *Enrichment Fund*. An application was made to First Port for a 'Start-it' grant to support the initial set up of £5,000, to cover cost such as marketing and website design, this was successful. An application has also been submitted to the crown estate for £20,000 to be able to cover some of the cost of rent and staff costs, to cover the revenue generation and the charitable work. A further application is in the process of being made to First Port for a £20,000 'Build it' grant, to cover the next stage of building the business.

Costs and Funding

It is assumed that Moray School Bank retains a similar cost base. This strategic plan is focussed on the cost and funding of the Life Coaching

Costs and Budget

This is a year one revenue budget.



It is assumed that the Life Coaching element of the work will require initial funding until the business becomes profitable and able to support the charitable function of the business. The following are the preferred funding sources which are the target to secure kick start investment;

Local Funding

Upon discussion with a number of local funders, it was suggested that it would be beneficial for local funders to be brought together to learn more about R-evolution For Good and the prospect of coming together to work on a large local project, which would spread the risk for each of the funders. This took place on 6th February 2020 and has created a local funder forum, there are a number of funders who are keen to support and they suggested a test of change, which we are currently doing, by delivering our coaching service voluntarily to provide the evidence they need.

Other Possible funders

Funder	Details	Amount
Scottish Government – ‘Investing in Communities’ Fund	<p>The fund will help support community and third sector organisations in our most disadvantaged and fragile communities to develop and deliver sustainable local solutions that:</p> <ul style="list-style-type: none"> • address local priorities and needs • increase active inclusion • build on the assets of local communities <p>to reduce poverty, inequality and rural disadvantage and to enable</p>	Up to £250,000 over 3 years

	inclusive growth as set out in our National Performance Framework .	
Big Lottery Medium grants	<p>Funding for the community aspects of the outcomes – community control and resilience, health and well-being etc.</p> <p>Match with funds such as Robertson Trust</p>	£60,000
Robertson Trust	<p>Funding for the family support and poverty aspects of the outcomes but with more focus on individuals and the difference to people. Match with Big Lottery</p> <p>Possible to also tap into the bespoke social enterprise fund</p>	£40,000
Henry Smith Foundation	Interest in poverty and disadvantage	£30,000

Income Generation and Sustainability

Income comes into the service from five key points;

1. Kick start grant/s. This aims to be Local funders but could be other grants as indicated above.

The grant requirement is tapered down over four years as trading increases. However if it is felt that grant funding is a necessity to be able to offer the free service to families, helping them move out of poverty. This level both allows for surpluses to be transferred to Moray School Bank, but more importantly covers contingencies if the enterprise takes longer than anticipated to secure business. At the end of year three if



grant funding is no longer available, the enterprise will be operational and will be profitable enough to offer a surplus to support Moray School Bank.

2. Investment Income from Shares. We will launch a share offer to the community so that they can invest in the potential solution to child poverty. We will initially look to raise £40,000, with a rising aim at £50,000 and £60,000. This will give us different levels of service available to families.

Our share offer will be fixed investment for 5 years minimum and will offer withdrawal of maximum of £10,000 per year thereafter. All return on investment will be social allowing 100% of profits to be re-invested back in to the charitable aims of the business(after interest and repayment of investment).

R-evolution meets the qualifying criteria for Seed Enterprise Investment Scheme(SEIS) by being a new qualifying trade, based in the UK and we plan to apply for advance assurance to give investors tax relief on their investment. Follow this link for further details
<https://www.gov.uk/guidance/venture-capital-schemes-apply-to-use-the-seed-enterprise-investment-scheme>

3. Enrichment Fund. This is where corporates such as Walkers, Baxters, Johnston’s of Elgin, local whisky companies etc. would fund their staff to access this coaching. This is costed at the same hourly rate and recognises private companies purchasing this for their staff. There are two key motivations for them. Firstly, being a good and ethical employer is good for both attracting good staff and for reputation. CSR and local community investment used well increases sales and this is a commercial relationship not a donation so is much more powerful. The company is also able to focus their Enrichment investment on those more junior staff who may be more vulnerable to financial pressures and this investment will contribute to productivity and lower absenteeism.

4. Training & Staff development. Bespoke and packaged training courses are highly useful in many industries who already have training budgets to invest in the CPD of their staff. Purchasers of our training

offer will not only gain the necessary training for their organisation but also be taking CSR and assisting with the reduction of Child Poverty in Moray.

Revenue costs of the enterprise are relatively small with staffing being the highest cost. We are estimating two members of staff in year one to launch the business, develop relationships and start to deliver sessions which would be a Lead Coach/Project Manager and one part time Life Coach 0.5 FTE. In year two a further 1 FTE Life Coach added. Year three sees an increase again to four part time Life Coaches to 2FTE and this would be maintained year four. This staff team will be recruited using a transparent recruitment process, where the roles will be advertised and candidates will follow a rigorous recruitment and training process. Interviews will be carried out by the Development Manager, Board Member and a shareholder. There is an assumption that there will be an initial marketing campaign that can be funded from the grant but that on-going communications will need to be affordable. This model allows for modest surpluses to be reinvested in Moray School Bank while covering all the costs of the Life Coaching enterprise. And should the opportunity to continue the grant funded part of the project cease beyond year 3, then the social enterprise arm of the business would still be in place and would continue to provide a modest investment in Moray School Bank. A summary of the trajectory of finances is shown below and the cash flow with full assumptions can be seen at appendix 1.

	Year 1	Year 2	Year 3	Year 4	total
Income					
Trading income	£40,500	£130,000	£176,208	£185,808	£532,516
Grants	£45,000	£0	£0	£0	£45,000
Investment	£40,000				£40,000
Profit		£43,698	£38,450	£49,482	
% sustainability	50%	96%	107%	103%	
Total	£125,500	£173,698	£214,658	£235,290	£749,146
Expenditure					
Total	£81,802	£135,248	£165,176	£180,014	£562,240
Surplus/Deficit	£43,698	£38,450	£49,482	£55,276	£186,906
Cumulative cash flow	£43,698	£38,450	£49,482	£55,276	



Benefits and Outcomes

Year 1

- 20 disadvantaged families per year will **improve their resilience and independence**
- 20 families will increase their income/decrease their outgoings to improve their financial situation and **step out of poverty**.
- 15 individuals per year will **secure/maintain jobs** due to contact with the services, increasing income and reducing dependence on Moray School Bank
- 20 families will report being **better able to achieve life goals**.
- At least 20 children will see **an improvement in their situation** through assessment using the wellbeing web.

Year 2

- 30 disadvantaged families per year will **improve their resilience and independence**
- 30 families will increase the income/decrease their outgoings to improve their financial situation and **step out of poverty**.
- 20 individuals per year will **secure/maintain jobs** due to contact with the services, increasing income and reducing dependence on the School Bank
- 30 families will report being **better able to achieve life goals**.
- At least 30 children will see an **improvement in their situation** through assessment using the wellbeing web.

Year 3/4

- 100 disadvantaged families per year will **improve their resilience and independence**
- 100 families will increase the income/decrease their outgoings to improve their financial situation and **step out of poverty**.
- 60 individuals per year will **secure/maintain jobs** due to contact with the services, increasing income and reducing dependence on the School Bank
- 100 families will report being **better able to achieve life goals**.
- At least 100 children will see **an improvement in their situation** through assessment using the wellbeing web

Overall Outcomes

- At least 100 families will have made positive progress with their own personal life goals
- 100 families will report being **better able to achieve life goals**.
- At least 100 children will see **an improvement in their situation** through assessment using the wellbeing web
- At least 50% of the families supported will remain out of poverty indefinitely.
- Families in need of Moray School Bank support will reduce by at least 25%



Core Staffing costs					
Yr1					
Core Posts	Salary	NI	Pension	Proportion	total
Development Manger(Lead coach)	£33,000	£3,363	£1,650	0.70	£26,608.95
Progression Coaches	£26,000	£2,397	£1,300	0.50	£14,848.39
Admin/Support Staff	£17,000	£1,155	£850	0.33	£6,271.58
Total					£47,729
Yr2(+2%)					
Core Posts	Salary	NI	Pension	Proportion	total
Development Manger(Lead coach)	£33,660	£3,454	£1,683	1.00	£38,796.86
Progression Coaches	£26,520	£2,469	£1,326	1.60	£48,503.27
Admin/Support Staff	£17,340	£1,202	£867	0.33	£6,404.87
Total					£87,300
Yr3(+2%)					
Core Posts	Salary	NI	Pension	Proportion	total
Development Manger(Lead coach)	£34,333	£3,547	£1,717	1.00	£39,596.39
Progression Coaches	£27,050	£2,542	£1,353	1.60	£49,511.45
Admin/Support Staff	£17,689	£1,250	£884	0.33	£6,541.69
Total					£89,108
Yr4(+2%)					
Core Posts	Salary	NI	Pension	Proportion	total
Development Manger(Lead coach)	£35,019	£3,641	£1,751	1.00	£40,411.36
Progression Coaches	£27,591	£2,616	£1,380	2.10	£66,332.47
Admin/Support Staff	£18,040	£1,298	£902	0.33	£6,679.30
Total					£106,744

Appendix 1 : Cash Flow Projection

R-evolution Scotland - Year 1

		2020												2021			Totals
		Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr			
Assumptions	Weeks per month	Investment in place by April 2020															
	trainin/Coaching customer sessions per week	hourly rate offer															
	Session fee per hour	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50		
	Skills Development Days per month	2	2	4	4	4	4	4	6	6	6	8	8	8	8		
	Day rate for Skills development	£600	£600	£600	£600	£600	£600	£600	£600	£600	£600	£600	£600	£600	£600		
Grant	Investment from Shares	one off initial investment															
	Kick Start grants	£40,000				£10,000			£10,000			£10,000					
	Total Grant/Investment	£55,000				£10,000			£10,000			£10,000					
Income	Training/Coaching Consultancy	£0	£0	£0	£0	£400	£400	£400	£400	£500	£400	£400	£400	£400			
	Training and skills development	£1,200	£1,200	£2,400	£2,400	£2,400	£2,400	£3,600	£3,600	£3,600	£4,800	£4,800	£4,800	£4,800			
	Contract or SLA	Nothing year 1															
	Enrichment			£1,000	£1,000	£1,000	£1,000	£1,000	£1,000	£1,000	£1,000	£1,000	£1,000	£1,000	£1,000		
	Total Sales	£1,200	£1,200	£2,400	£2,400	£2,800	£2,800	£4,000	£4,000	£4,100	£5,200	£5,200	£5,200	£5,200	40,500		
Expenditure	Rent of desk space from Moray School Bank	£300	£300	£300	£300	£300	£300	£300	£300	£300	£300	£300	£300	£300			
	Branding and web	£5,000															
	Equipment	£2,000															
	Advertising	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50			
	Phone and internet	£70	£70	£70	£70	£70	£70	£70	£70	£70	£70	£70	£70	£70			
	Insurance	£1,000				£500	£500	£500	£500	£500	£500	£500	£500	£500			
	Stationery, postage & Printing	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50			
	Staff costs : Core	£2,218	£2,218	£2,218	£2,218	£2,218	£2,218	£2,218	£2,218	£2,218	£2,218	£2,218	£2,218	£2,218			
	Additional staff member to deliver coaching	£1,238	£1,238	£1,238	£1,238	£1,238	£1,238	£1,238	£1,238	£1,238	£1,238	£1,238	£1,238	£1,238			
	Additional staff member Admin	£520	£520	£520	£520	£520	£520	£520	£520	£520	£520	£520	£520	£520			
	Staff expenses and training	£250	£250	£250	£250	£250	£250	£250	£250	£250	£250	£250	£250	£250			
	Progression Fund	£10,000															
	Professional and accountancy fees													£1,000			
	Professional registration and compliance	£250					£250				£250						
	Misc	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100			
Total Expenditure	£23,046	£4,796	£4,796	£5,296	£5,546	£5,296	£5,296	£5,296	£5,296	£5,546	£5,296	£5,296	£6,296	81,802			
Total																	
Gross Operating Profit		£33,154	£29,558	£27,162	£34,266	£31,520	£29,024	£37,728	£36,432	£34,986	£44,890	£44,794	£43,698				
Net operating Profit														£43,698			

R-evolution Scotland - Year 2

		2021												2022			Totals
		Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar				
Assumptions	Weeks per month	Investment in place by April 2020															
	trainin/Coaching customer sessions per week	hourly rate offer															
	Session fee per hour	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50		
	Skills Development Days per month	12	12	12	12	12	12	12	12	12	12	12	12	12	12		
	Day rate for Skills development	£650	£650	£650	£650	£650	£650	£650	£650	£650	£650	£650	£650	£650	£650		
Profit Carried Forward YR1		£43,698															
Grant	Kick Start grants	YR2															
	Total Grant/Investment	£43,698				£0				£0			£0		43,698		
Income	Training/Coaching Consultancy	£400	£400	£400	£500	£400	£400	£400	£400	£500	£400	£400	£400	£400	5,000		
	Training and skills development	£7,800	£7,800	£7,800	£7,800	£7,800	£7,800	£7,800	£7,800	£7,800	£7,800	£7,800	£7,800	£7,800	93,600		
	Contract or SLA	£1,700	£1,700	£1,700	£1,700	£1,700	£1,700	£1,700	£1,700	£1,700	£1,700	£1,700	£1,700	£1,700	20,400		
	Enrichment	£1,000	£1,000	£1,000	£1,000	£1,000	£1,000	£1,000	£1,000	£1,000	£1,000	£1,000	£1,000	£1,000	12,000		
	Total Sales	£9,900	£10,900	£10,900	£11,000	£10,900	£10,900	£10,900	£10,900	£11,000	£10,900	£10,900	£10,900	£10,900	130,000		
Expenditure	Rent of desk space from Moray School Bank	£300	£300	£300	£300	£300	£300	£300	£300	£300	£300	£300	£300	£300	3,600		
	Equipment	£500													500		
	Advertising	£50				£50				£50					150		
	Phone and internet	£70	£70	£70	£70	£70	£70	£70	£70	£70	£70	£70	£70	£70	840		
	Insurance	£1,000				£500	£500	£500	£500	£500	£500	£500	£500	£500	5,500		
	Stationery, postage & Printing	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	600		
	Staff costs : Core	£3,233	£3,233	£3,233	£3,233	£3,233	£3,233	£3,233	£3,233	£3,233	£3,233	£3,233	£3,233	£3,233	38,796		
	Contracted staff	£1,200	£1,200	£1,200	£1,200	£1,200	£1,200	£1,200	£1,200	£1,200	£1,200	£1,200	£1,200	£1,200	14,400		
	Additional staff member to deliver coaching	£4,042	£4,042	£4,042	£4,042	£4,042	£4,042	£4,042	£4,042	£4,042	£4,042	£4,042	£4,042	£4,042	48,504		
	Additional staff member Admin	£534	£534	£534	£534	£534	£534	£534	£534	£534	£534	£534	£534	£534	6,408		
	Staff expenses and training	£250	£250	£250	£250	£250	£250	£250	£250	£250	£250	£250	£250	£250	3,000		
	Progression Fund	£10,000													10,000		
	Professional and accountancy fees													£1,000	1,000		
	Professional registration and compliance	£250				£250				£250					750		
	Misc	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	1,200		
	Total Expenditure	£21,579	£9,779	£9,779	£10,279	£10,579	£10,279	£10,279	£10,279	£10,579	£10,279	£10,279	£11,279	£11,279	135,248		
Total																	
	Gross Operating Profit	£32,019	£33,140	£34,261	£34,982	£35,303	£35,924	£36,545	£37,166	£37,587	£38,208	£38,829	£38,450				
	Net operating Profit														£38,450		



R-evolution Scotland - Year 3

		2022											2023			Totals
		Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar			
Assumptions	Weeks per month															
	Investment in place by April 2020		4	4	4	5	4	4	4	4	5	4	4	4		
	trainin/Coaching customer sessions per week		4	4	4	4	4	4	4	4	4	4	4	4		
	hourly rate offer		£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50		
	Session fee per hour		£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50		
Skills Development Days per month	Skills Development Days per month		16	16	16	16	16	16	16	16	16	16	16	16		
	Day rate for Skills development		£700	£700	£700	£700	£700	£700	£700	£700	£700	£700	£700	£700		
Profit Carried Forward YR1			£38,450													
Grant	Share investment banked															
	Kick Start grants	YR2														
	Total Grant/Investment		£38,450			£0			£0		£0			£0		
Income	Training/Coaching Consultancy		£800	£800	£800	£1,000	£800	£800	£800	£800	£1,000	£800	£800	£800		
	Training and skills development		£11,200	£11,200	£11,200	£11,200	£11,200	£11,200	£11,200	£11,200	£11,200	£11,200	£11,200	£11,200		
	Contract or SLA		£1,734	£1,734	£1,734	£1,734	£1,734	£1,734	£1,734	£1,734	£1,734	£1,734	£1,734	£1,734		
	Enrichment		£1,000	£1,000	£1,000	£1,000	£1,000	£1,000	£1,000	£1,000	£1,000	£1,000	£1,000	£1,000		
	Total Sales		£13,734	£14,734	£14,734	£14,934	£14,734	£14,734	£14,734	£14,734	£14,934	£14,734	£14,734	£14,734	£176,208	
Expenditure	Rent of desk space from Moray School Bank	Nominal fee	£300	£300	£300	£300	£300	£300	£300	£300	£300	£300	£300	£300		
	Equipment	laptop etc	£500													
	Advertising	Marketing by MSB before service lauches	£50					£50			£50					
	Phone and internet	Mobile and broadband	£70	£70	£70	£70	£70	£70	£70	£70	£70	£70	£70			
	Insurance	Estimate : Prof indemnity and public liability	£1,000			£500	£500	£500	£500	£500	£500	£500	£500	£500		
	Stationery, postage & Printing		£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50		
	Staff costs : Core	1FTE Development Manager yr 1 - 2% cost of liv rise each	£3,330	£3,330	£3,330	£3,330	£3,330	£3,330	£3,330	£3,330	£3,330	£3,330	£3,330	£3,330		
	Contracted staff	8 days per month at £300 per day	£2,400	£2,400	£2,400	£2,400	£2,400	£2,400	£2,400	£2,400	£2,400	£2,400	£2,400	£2,400		
	Additional staff member to deliver coaching	1.6 FTE Progression Coach	£4,123	£4,123	£4,123	£4,123	£4,123	£4,123	£4,123	£4,123	£4,123	£4,123	£4,123	£4,123		
	Additional staff member Admin	0.33 FTE Admin	£650	£650	£650	£650	£650	£650	£650	£650	£650	£650	£650	£650		
	Staff expenses and training		£250	£250	£250	£250	£250	£250	£250	£250	£250	£250	£250	£250		
	Progression Fund		£10,000													
	Professional and accountancy fees												£1,000			
	Professional registration and compliance		£250					£250			£250					
	Costs Moray School bank		£1,000	1000	£1,000	£1,000	£1,000	£1,000	1000	£1,000	£1,000	£1,000	£1,000	£1,000		
	Misc		£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100		
	Total Expenditure		£24,073	£12,273	£12,273	£12,773	£13,073	£12,773	£12,773	£12,773	£13,073	£12,773	£12,773	£13,773	£165,176	
Total																
Gross Operating Profit			£28,111	£30,572	£33,033	£35,194	£36,855	£38,816	£40,777	£42,738	£44,599	£46,560	£48,521	£49,482		
Net operating Profit														£49,482		



R-evolution Scotland - Year 4

		2023												2024			Totals		
		Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar						
Assumptions	Weeks per month	Investment in place by April 2020																	
	trainin/Coaching customer sessions per week	hourly rate offer																	
	Session fee per hour	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50				
	Skills Development Days per month	16	16	16	16	16	16	16	16	16	16	16	16	16	16				
	Day rate for Skills development	750 (includes prep and delivery)	£750	£750	£750	£750	£750	£750	£750	£750	£750	£750	£750	£750	£750				
Profit Carried Forward YR1		£49,482														49,482			
Grant	Kick Start grants	YR2														0			
	Total Grant/Investment	£49,482														£0	£0	£0	49,482
Income	Training/Coaching Consultancy	£800	£800	£800	£1,000	£800	£800	£800	£800	£800	£1,000	£800	£800	£800	10,000				
	Training and skills development	£12,000	£12,000	£12,000	£12,000	£12,000	£12,000	£12,000	£12,000	£12,000	£12,000	£12,000	£12,000	£12,000	144,000				
	Contract or SLA	£1,734	£1,734	£1,734	£1,734	£1,734	£1,734	£1,734	£1,734	£1,734	£1,734	£1,734	£1,734	£1,734	20,808				
	Enrichment	£1,000	£1,000	£1,000	£1,000	£1,000	£1,000	£1,000	£1,000	£1,000	£1,000	£1,000	£1,000	£1,000	12,000				
	Total Sales	£14,534	£15,534	£15,534	£15,734	£15,534	£15,534	£15,534	£15,534	£15,534	£15,734	£15,534	£15,534	£15,534	185,808				
Expenditure	Rent of desk space from Moray School Bank	£300	£300	£300	£300	£300	£300	£300	£300	£300	£300	£300	£300	£300	3,600				
	Equipment	£500													500				
	Advertising	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	600				
	Phone and internet	£70	£70	£70	£70	£70	£70	£70	£70	£70	£70	£70	£70	£70	840				
	Insurance	£1,000													5,500				
	Stationery, postage & Printing	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	600				
	Staff costs : Core	£3,367	£3,367	£3,367	£3,367	£3,367	£3,367	£3,367	£3,367	£3,367	£3,367	£3,367	£3,367	£3,367	40,404				
	Contracted staff	£2,400	£2,400	£2,400	£2,400	£2,400	£2,400	£2,400	£2,400	£2,400	£2,400	£2,400	£2,400	£600	27,000				
	Additional staff member to deliver coaching	£5,528	£5,528	£5,528	£5,528	£5,528	£5,528	£5,528	£5,528	£5,528	£5,528	£5,528	£5,528	£5,528	66,336				
	Additional staff member Admin	£557	£557	£557	£557	£557	£557	£557	£557	£557	£557	£557	£557	£557	6,684				
	Staff expenses and training	£250	£250	£250	£250	£250	£250	£250	£250	£250	£250	£250	£250	£250	3,000				
	Progression Fund	£10,000													10,000				
	Professional and accountancy fees													£1,000	1,000				
	Professional registration and compliance	£250				£250				£250					750				
	Costs Moray School bank	£1,000	1000	£1,000	£1,000	£1,000	£1,000	1000	£1,000	£1,000	£1,000	£1,000	£1,000	£1,000	12,000				
	Misc	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	1,200				
	Total Expenditure	£25,422	£13,672	£13,672	£14,172	£14,422	£14,172	£14,172	£14,172	£14,422	£14,172	£14,172	£13,372	£13,372	180,014				
Total																			
	Gross Operating Profit	£38,594	£40,456	£42,318	£43,880	£44,992	£46,354	£47,716	£49,078	£50,390	£51,752	£53,114	£55,276						
	Net operating Profit														£55,276				

Appendix 2 : Board of Trustees



Debi Weir

Chairperson

Debi is the Founder of Moray School Bank and R-evolution For Good. Her background lies in Engineering, Training, Management and Life Coaching. She has spent the last 20 years supporting people from all walks of life to make positive change. Her strengths and passions lie in working with people to meet their potential and delivering success.



Brian Weir

Board Member

Brian is also a founding member of Moray School Bank and R-evolution For Good. He is a learning and development consultant with a background in supply chain manufacturing. His specialisms lie in Food Safety, Driver Training, Management and Customer Service. He brings 30 years of learning and development experience to the team, in face to face delivery, consultancy and corporate change management.



Susan Reid

Board Member

Susan is a founding member of R-evolution for Good and joined the Board of Moray School Bank in 2018. She has worked with children, young people, families and communities for over 30 years. With extensive experience across both the statutory and 3rd sector in a range of operational, leadership, training and development roles, Susan is passionate about the need to tackle inequalities and support individuals to reach their full potential.



Jane Collins

Board Member

Jane has been in leadership roles in businesses on a global scale, in different industries, with differing cultures, team sizes and strategies, but has always focussed on creating environments for success. Driving change and nurturing talent go hand in hand for Jane. Her strengths lie in reinventing products and services and building a team around her that are equally driven by commercial success.



Sam Dowdall

Board Member

Sam is an experienced retail and visitor centre manager and has a demonstrated history of working in the Retail / Visitor / Heritage industries for over 30 years. Skilled in Business Administration, Store Management, Sales Management and Customer Service and providing excellent customer experiences. She moved to Scotland 10 years ago because she loves the outdoors and natural heritage.

Appendix 2 : Risk Register

Risk	Mitigation
<p>Not raising the share capital and/or grant income expected from the sources identified</p>	<p>We have created a strong marketing plan to ensure we manage our share offer effectively.</p> <p>We have applied for a micro grant of £5000 to deliver our marketing plan</p> <p>If our share offer is not as successful as we anticipate we will continue to deliver the business on a voluntary basis, which will mean that the business will develop much slower than it would with a dedicated staff member. We could also extend the share offer to access further investment.</p> <p>If we don't gain access to grant funding we will continue to develop our coaching service using volunteer coaches, which means that we will be able to deliver the service, but at a much slower rate, which won't meet the demand being put forward by families struggling. It will also give us the evidence to be able to take to funders to evidence the positive impact of the intervention and re-apply for funding.</p>
<p>Sales grow more slowly than anticipated</p>	<p>We will adjust our business planning to suit the development of sales, should we have less sales then we will amend the delivery of coaching to suit. The board will manage the forecasting and ensure that we adjust our provision accordingly. We will also look at how we can pivot and generate sales in other areas.</p>
<p>Difficulties recruiting the right staff</p>	<p>We anticipate applicants not having the relevant coaching qualifications. We have developed an in house life coaching training course that will be part of the induction training for all coaching staff. We have already delivered this to 6 volunteers as part of our test of change, where we will begin to deliver the service to families with volunteers. The feedback was hugely positive and the coaches are all completing their supervised</p>

	practice sessions prior to being signed off as volunteers for the organisation.
Moray School Bank no longer being able to host the business	<p>Moray School Bank has a two year lease with a local landlord who has agreed that the organisation can remain long term, the landlord has agreed to the development of a community garden at the premises and we have no concerns that Moray School Bank would not be able to host the business.</p> <p>Should this be the case however, all staff would be able to work from home and the business would still be able to operate without a base. It would mean additional costs of rooms for coaching and training, but this could be covered where rent is not being paid.</p>