

**THE BUCHANAN TRUST (“the Charity”) &
THE BUCHANAN TRUSTEE COMPANY LTD (“the Trustee”).**

THE BUSINESS PLAN – INDEX

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THE BUCHANAN TRUST (“the Charity”) & THE BUCHANAN TRUSTEE COMPANY LTD (“the Trustee”).

1. Executive Summary of the Bosbury Estate Business Plan – in more detail page 3 onwards

1. History

The Buchanan Trust was founded by indenture in 1918 for homeless war veterans by Robert Buchanan, a local benefactor, who left the freehold of the entire 700 acre “Bosbury Estate” (nr. Ledbury Herefordshire) in trust to the nation, in memory of his son Alan who fell in World War 1. His intention was to use the land and buildings to provide employment and housing for poor returning U.K. servicemen without homes and employment once they left the armed forces.

2. Background

From 1998 – 2016 the estate was managed by Herefordshire Council who leased the farms through their smallholdings section of the Property Department. There are seven c.100 acre farms, of which by 2016, only two were leased to tenants with ex-military backgrounds.

3. The Charity Commission

Following complaints about the limited availability of farms for ex-military applicants, the Charity Commission became involved and, after investigation, proposed a “Cy-près” revision of the charity’s “objects” to reflect the social changes that had taken place over the century since 1918. Following Herefordshire’s agreement to the new constitution, the Commission asked the Council to hand over the control of the Charity to “independent” trustees who were appointed following interviews by a representative panel chosen by Herefordshire.

4. The New Independent Trustees

The new trustees, who manage the unincorporated trust through a limited company (above), took over on 26 May 2016, and immediately began formulating a business plan that took into account the Charity Commission’s advice that the estate should provide accommodation, employment, training and support for a much greater number of ex-military beneficiaries than the two being helped.

5. The Starting Point

The farms were occupied by two ex-military beneficiaries, and four commercial tenants, one of whom had a lifetime tenancy, the other three being let on “Farm Business Tenancies” all of whom had been given verbal warning of the likely changes. The new trustees served three formal notices to quit.

6. “The Vision” – 30 Almshouses, A “Recovery Farm” and an “In-Hand” Working Farm”

Over a 6 year period, as existing leases expire and are not renewed, the trustees are aiming for a financially self sufficient estate, with the 700 acres (eventually) and associated buildings, being managed in-hand as a single unit, forming a small community of veterans who can help support each other.

Using the 3 vacated commercial farms, a 300 acre in-hand livestock farm has been established with a farm manager plus assistant; a breeding sheep flock and beef fattening unit are in place and appropriate equipment purchased. A 30 acre “Recovery Farm” is also planned with an on-site manager to give support for the beneficiaries to aid their recovery plans.

30+ ex-military beneficiaries will be appointed, comprising mainly single, homeless, ex-service personnel who wish to make a successful return to civilian life but have not yet done so, or decided how to achieve it. They will live in almshouses created from the farmhouses and other buildings either through re-modelling or new build. Their licence payments will mainly come from Housing Benefit, or military pensions. A quiet location has been identified for converting a derelict building into an art studio.

The Trust has registered with the Almshouse Association and the Almshouse Consortium Ltd and has approached the Homes and Communities Agency (HCA) to become a Registered Provider as this provides access to government funding to help with the cost of building the 30+ almshouses.

7. The Finances

In broad terms, the almshouses will cost c.£150,000 each i.e. c.£3.75million. Modernising the Working Farm and creating the “Recovery Farm” will cost c. £1.5million. The Employment Training Centre, workshop “starter units” and refurbishing the derelict cottage as an Art Studio needs a further £1.5million, taking the total needed to £6.75million. The Trust can contribute the sites from its reserves which will be almost exhausted by the first phase of works; the Trust has been accepted by the HCA (now “Homes England”) for some funding towards each almshouse leaving a substantial sum to raise from a national appeal to create affordable, supported, short term, subsidised housing for 30 recovering veterans plus the other support and training facilities.

WORKING DRAFT BUSINESS PLAN TO RE - MODEL THE BUCHANAN TRUST ESTATE

(As near as possible to the “spirit” of the Founder’s 1918 gift in a 21st Century context)

THE INITIAL BASIS FOR RESTRUCTURING THE MANAGEMENT OF THE BOSBURY ESTATE FOLLOWING THE CY-PRÈS CHANGES MADE BY THE CHARITY COMMISSION IN 2016

2. BACKGROUND HISTORY

- 1) The Buchanan Trust was founded by indenture in 1918 for homeless war heroes by Robert Buchanan, a local benefactor who left the entire 700 acre estate in trust, in memory of his son Alan who fell in World War 1. His intention was to provide employment and housing for returning war heroes without homes and employment.
- 2) With no new grants to ex-military applicants of farming tenure since 1998, and only two ex-military tenants in situ, the Charity Commission advised the appointment of a new independent trustee, the Buchanan Trustee Company, which occurred on 26th May 2016.
- 3) With hindsight it was clear that the possibility of taking on an entire farm business was way beyond the expectations, resources and experience of all but the most exceptional ex-service applicants. The requirement for access to £100,000 capital to stock and equip the farm clearly excluded those in greatest charitable need, and effectively thwarted the objects of the Trust to help needy ex-military personnel, by putting them off.
- 4) Farm units of about 100 acres per single beneficiary are barely economic and re-modelling the estate can also provide help for a much greater number of beneficiaries.
- 5) The Buchanan Trustee Company has been advised by the Charity Commission, by land agents and military and civilian welfare officers and have reached the following broad conclusions about the future:-
 - Any restructuring of the way the estate is let in future, should be designed to meet the charity’s objectives with the best possible outcome for larger numbers of ex-military beneficiaries, whilst using all the land and buildings to the best advantage to this end, and at least balancing the books or turning a small profit from the farming activities.
 - The new trustee believes that the Charity’s objectives are best achieved by managing the estate as a single farm, and re-modelling the buildings to create up to 30+ veterans’ almshouses, with access to most of the estate for respite, recuperation and training. The stays would be short term with a view to a successful transition to civilian life. The 700 acres (eventually) and the associated buildings will form a small community of veterans who can help support each other.

3. FINANCE SUMMARY

- 1) The development of the estate could ultimately produce at least 30+ military beneficiary licensees’ almshouse flats and cottages, potentially claiming housing benefit to pay for their accommodation. There would be no right to buy ensuring that the facility remained for years to come, and thereby preserving the permanent endowment for future beneficiaries.
- 2) The Trust does have some funds available, most of which will be invested in the substantial works required to convert farm houses, cottages and redundant agricultural buildings into the flats/cottages. However, if these plans are to be undertaken in the desired timeframe, and so as to start assisting more beneficiaries more quickly, external funding is being sought from the HCA and other fund raising opportunities are also being investigated.
- 3) Considerable investment is also needed to build a training centre and to staff, stock and equip the in-hand livestock farm and the low tech “recovery farm” for the veterans.

4. THE STARTING POINT

- 1) The charity owns 700 acres which comprised 7 relatively “old fashioned” c. 100 acre farms, all originally let to single tenants, of which only two had ex-military backgrounds.
- 2) The Charity Commission stipulated in October 2014 that farm property leases should not be renewed unless they gave their prior specific approval. Accordingly the three “commercial” non ex-military farm tenants were given 12 months’ notice and have left. The “lifetime” non ex-military commercial tenant farmer has indicated that he will probably retire by 2021/2.
- 3) Letting the estate as 7 whole farm units meant that the land and buildings were tied up in the hands of a small number of tenants for long periods, giving little opportunity for new ex-military applicants.
- 4) This is not what was intended by the founder who left the estate primarily for the benefit of ex-service personnel who qualified for the provision of “relief in need” i.e. they were poor and/or homeless.
- 5) The Trust has not kept pace with the commercial changes in agriculture in relation to the management of this estate; viable commercial conventional agricultural units are much larger these days.

5. “THE VISION”

The vision, which is to be achieved incrementally, over a 6 year period, as existing leases expire and are not renewed, is to aim for a self sufficient estate with:-

- the 700 acres (eventually) and associated buildings, being managed in-hand as a single unit, forming a small community of veterans who can help support each other;
- 30+ beneficiaries, who it is currently anticipated will be mainly single, homeless, ex-service personnel who wish to make a successful return to civilian life but have not yet done so or decided how to achieve it. The size of accommodation units will depend upon demand and some of the units would be for people in wheelchairs and/or with serious disabilities, all housed in self contained flats and cottages - these to be created by re-modelling the farmhouses, cottages (save those needed for any staff) and redundant agricultural buildings, and let to them on Almshouse licences, with maintenance payments attracting Housing Benefit, for periods of 6 to 18 months, before returning to normal civilian life;
- for the beneficiaries’ occupation and training, the provision of a “working farm-based recovery unit”, possibly provided in partnership with another organisation with a track record of providing rehabilitative support and staff, managing and reviewing the Personal Development Plans for the beneficiaries;
- this would be a “low tech” recovery farm , comprising about 30 acres in a quiet part of the estate, providing recuperation, respite, work experience and leisure time activities for the beneficiaries, who can also access some of the other commercial acreage, on a supervised basis, for more extensive training and work experience;
- training, qualifications and work experience links would also be developed with nearby agricultural colleges e.g. Harper-Adams, Hartpury and Holme Lacy Colleges and also with local employers, many of whom are already "military friendly" given the strong army presence in the County. There will also be on-estate training courses to enable beneficiaries to gain qualifications/certification in both the rural and construction sectors, with flexibility over training types and time length in order to fit in with those in recovery.

6. **AFTER THREE FARMS WERE RECOVERED FROM PRIVATE TENANTS, THE ESTATE COMPRISES AS FOLLOWS:-**

Total	331.09 acres	In Hand
Total	362.45 acres	Let
GRAND TOTAL	<u>693.54</u>	

7. **THE OVERALL FARM MANAGEMENT OF THE ESTATE**

The trustees have reorganised the management of the estate. This is work in progress and more land will be brought in-hand as it becomes available and will be farmed commercially in a prudent way.

- a) **The 3 leased farms and a privately let cottage on the estate** - the day to day management of these is undertaken by Knight Frank, the retained managing agents.
- b) **The in-hand farm, comprising 300 acres**, consolidated to operate as a single unit under a farm manager, and part-time stock person to manage this on a profit making basis to generate income for the Trust to spend on the beneficiaries' activities, recuperation, training etc. The farm manager is based in a house on the estate, which has recently undergone essential major renovation.
- c) **The 26 acres of woodlands** are managed by the Chairman. "The Cart Shed" has been given a licence to occupy part of one wood. Their programme of training to help with the transition from military to civilian life is principally funded by The Royal British Legion and is available to our beneficiaries for therapy via woodland craft skills training.
- d) **The farm-based recovery unit**, when created for the beneficiaries as funds allow, will offer more intensive therapy and care both in terms of treatment through counselling, but also through veterans caring (under supervision) for the livestock which will be carefully selected for their calm nature and be used to being handled. The beneficiaries will also grow their own vegetables and fruit.
- e) A dedicated **Veterans' Support Manager**, for whom initial funding has been secured from the Royal British Legion, will be based on the estate to look after the housing and training of veterans and ensuring their Personal Development Plans are individually tailored and updated to ensure both the veteran and the estate, in terms of how it helps both, are proceeding in the right way.
- f) **A part time farm/estate secretary** has been appointed to take responsibility for administration matters and this role is likely to evolve.

8. **30+ ALMSHOUSES – THE DEVELOPMENT PLAN – 2017 to 2022**

- a) The Trust's Chairman, escorted the Herefordshire planning department's team leader round the estate in March 2017 and a number of traditional farm buildings were agreed for possible almshouse re-modelling, subject to planning consent.
- b) The head of planning, the Leader of the Council, and a planning councillor have also been briefed by the chairman and are generally supportive of the Trust's aims & objectives, and totally committed to the principles of the Armed Forces Covenant. Based on those discussions planning applications have started to be submitted.
- c) **The strategic plan is to create the first 5 almshouses** by December 2018. One of our cottages has received planning consent for conversion to two almshouse flats; tenders were sought and the work is complete.

- d) With support from Herefordshire Council, a planning application has also been approved to create an attractive courtyard of **six almshouses** at another Farm and there is an application under consideration by the council for a further six at a third farm.
- e) **Phase 2** in 2018/2019 will probably be another five shared between two locations if HCA funding and outside capital can be secured.
- f) **Phases 3, 4 & 5** will follow over the next say three years, when Trust funds allow.
- g) The Trust is in the process of registering with the “the Social Housing Regulator” to become a “Registered Provider” (Housing Association) and hopes to achieve registration in April 2018. This allows the Trust to bid for grants from the HCA towards the cost of creating the planned almshouses. The HCA has been supportive of the plans and has allocated £190,000 towards the first 5 almshouses.
- h) The trustees “inherited” from Herefordshire cash of about £1,100,000 most of which is being spent on modernising, stocking and equipping the in-house farm and creating the first five almshouses. A prudent level of reserves to be retained has been agreed as £100,000.

9. LETTING THE PROPOSED ACCOMMODATION TO THE EX-SERVICE BENEFICIARIES

- a) The ex-military beneficiaries are to be offered Almshouse licences subject to weekly maintenance contributions (“WMC”) for which Housing Benefit can often be claimed, to occupy the various accommodation formed from the farmhouses, cottages, vacant redundant agricultural buildings and new build cottages/flats.
- b) The letting of the properties will be through a combination of the charity’s own website and already established links with local, regional and national service charities such as the Royal British Legion, Hereford Veterans Support, Hereford Garrison’s Welfare Officer, Hereford Cart Shed and SSAFA who are all in daily contact with those in need of assistance and housing.
- c) The prospective beneficiaries are required to demonstrate they are former serving members of the armed forces by reference to their discharge book or official service records and number. They will be required to demonstrate they are financially poor by disclosing their savings, income and expenditure and disposable income. They will also be required to demonstrate personally and/or through a sponsor that they are in need of, and will benefit from the assistance the charity can provide to enable them to make a successful transition from military to civilian life. Face to face interviews are carried out in all cases.
- d) Charitable and other organisations offering to help the charity’s target group of beneficiaries will be required to demonstrate that their beneficiaries have the same characteristics as the direct beneficiaries on the estate.

10. RECUPERATION OCCUPATION & RECOVERY

- a) Ex-military personnel would be offered an initial term of six months, and in normal circumstances this can be extended to up to 18 months, for respite, recuperation and training on the estate. Opportunities for veterans to possibly profit share from a farm “co-operative” to help introduce some private sector business experience are being explored.
- b) Veterans accommodation licence maintenance contributions (WMC) would be paid by Housing Benefit at £92 per week. They should also be able to claim individual Employment Seekers’ Allowance (ESA) of £73.10 per week, with a “Benefits Disregard” of £120.00 a week earnings from therapeutic sheltered work.

- c) There would be various forms of low tech farming for some beneficiaries on the recovery farm with about 30 acres to provide a tranquil recovery opportunity, life experience in rural surroundings, and helping on the farm with on-site vocational training, as suited to each individual beneficiary. Some beneficiaries might be able to move on to work with supervision on the commercial farm, possibly as apprentices.
- d) In addition to having the opportunity to work on and around the recovery farm, gain skills and enjoy craft sessions, the clients would have the opportunity to discover animal therapy through working with livestock that will include cattle, sheep, chickens and possibly pigs and heavy (working) horses.
- e) Some beneficiaries may suffer from “institutional neurosis”, having been deprived (whether unintentionally or not) of independence and of responsibility, to the point that once they return to “outside life” they are often unable to manage many of its demands, and without help this can see veterans finishing up on the streets or in prison. Many also suffer from Post Traumatic Stress Disorder or other mental trauma as a result of the experiences and scars of warfare.
- f) The trustees believes the treatment needed is principally healing time, non-judgemental friendship, companionship, being kept busy, and practical help learning how to look after themselves independently, and developing a sense of worth in a community of those from similar military backgrounds. Animals can play an important in the healing process as they are non-judgemental and actually dependent on the beneficiaries – effectively reversing the process that has often disabled them.
- g) The support offered will be focussed on “let’s do this together” rather than “let me do this for you”. Help in the recovery process will be delivered in a “non-dependency creating” way.

11. PROGRESS MONITORING, BENEFICIARIES’ MOVING ON, AIMS & OUTCOMES

- a) **Aims of the project** - to help and support ex-service personnel who wish to make a successful return to civilian life but have not yet done so, or decided how to achieve it; to help them achieve their own agreed goals based on the agreed personal development plan for each veteran.
- b) **Outcomes**, which relate to the achievement of the **Aims**, are the benefits for participants during or after their involvement with the programme. They are influenced by the programme’s **outputs**. Outcomes may relate to knowledge, skills, attitudes, values, behaviour, relationships, condition or status. They are what participants know, think or can do; or how they behave; or what their condition is, that is different following the program. Examples of positive outcomes include improved health, becoming more independent, finding a purpose in life, adjusting to any handicaps, managing drug or alcohol dependency, acquiring work skills, getting a job, financial stability, earning a living, coming off benefits, and finally living independently in the community either renting, owning or occasionally building their own home.
- c) **Individual progress** will be continually monitored by the Veterans Support Manager, based on the agreed support plan, and after the first three to six months where regularly fortnightly update meetings to monitor progress will be held, initial reviews would identify where next, and when. At this point unsuitable beneficiaries, e.g. those not engaging, might need to be considered for transfer to more appropriate surroundings:-
 - (i) For some, a return to their own home, or home town, may be the preferred option, in which case they would be helped to register with the local housing associations (registered providers) as “vulnerable adults” with priority opportunities for re-housing. For some, a second six months may be beneficial.
 - (ii) For others it may be possible to find local voluntary work or sheltered work placements in Worcestershire and Herefordshire for, say, six months.

- d) **The maximum stay** would be 12 – 18 months, subject to review, and the Veterans Support Manager's discretion. However, there may be a need for a few longer term agreements with responsible experienced veterans who would help keep a supervisory eye on the community.

12. EMPLOYMENT AND TRAINING LINKS WITH COLLEGES AND EMPLOYERS

- a) Links have been developed with nearby agricultural colleges e.g. Hartpury and Holme Lacy (Hereford and Shropshire) Colleges.
- b) Links have also been developed with local large employers, many of whom are already "military friendly" given the existing strong army presence in the County.
- c) The in hand livestock farm could diversify, and also provide sheltered employment opportunities for a soft start for those wanting to forge a career in the rural sector..
- d) A local training firm have been appointed to work on the estate to provide relevant courses to lead to qualifications. To date we have provided training for agricultural spraying and quad bike uses, with current enquiries for courses on excavator and dumper truck driving certificates. Once funds are available this will take place at the Training Centre which will have eight bedrooms to allow trainees to attend from across the UK.

13. A FARM-BASED RECOVERY UNIT FOR THE BENEFICIARIES

AN "OLD FASHIONED" LOW TECH FARMYARD WITH 30 ACRES

- a) The aim of the farm would be self-sufficiency in food for the community from crops, fruit, vegetables and animals; any surplus to be sold at farmers' markets or on an egg round.
- b) A couple of UTVs ("mules") and a basic tractor would be provided for the farming, but working horses are also being considered.
- c) The in-hand farm will assist with hay/silage making and annual hedge cutting and other larger/more mechanised tasks.
- d) Fruit trees will be planted to rejuvenate existing dilapidated orchards and cider production will be considered. The Mid Tier environmental scheme has been applied to; if accepted this will help subsidise works such as hedgerow planting/gapping up, fence repairs, pasture restoration to re-create wildflower meadows, ponds will be cleaned out to create better habitat, wild bird covers for Winter seed for songbirds, pollen nectar mixes for bees and insects etc.
- e) A flock of free-range laying hens - eggs that are surplus to the needs of the charity could be sold at local farmers' markets, or possibly from the farm directly via a local egg round with an estate branded van to encourage veterans to interface with the public and become used to basic accounting systems and book/record keeping..
- f) Allotments for the beneficiaries to work individually or as a group.
- g) Pig arcs, raising free range traditional breed pigs - two or three sows giving nine litters of piglets per annum to care for and sell.
- h) A small herd of cattle, 10- 20 well handled suckler cows.

- i) Horses and donkeys, mainly for companionship therapy, possibly including a couple of heavy horses for helping beneficiaries recuperate with ploughing and mowing in the old fashioned way.
- j) A modest sized flock of sheep that will be lambed on the farm.
- k) A hay crop providing for the livestock and horses.
- l) The hedges would benefit from the removal of any dead or dying trees and gapping up. Replanting the hedge gaps with species such as crab apple, hazel and hawthorn; where appropriate, encouraging hedge laying.
- m) Use the 26 acres of woods, presently in hand, for leisure and training in woodland skills, coppicing etc. The woods will be used for firewood production and possibly biomass to run the heating systems for the residences.
- n) Erect a couple of small poly tunnels - produce will be grown to help sustain the resident and visiting veterans;
- o) Other farming enterprises and diversification would be considered as the unit develops.
- p) Conversion of redundant agricultural buildings into horse-riding or leisure facilities and other communal features such as a meeting room or business training centre.
- q) Invest in renewable technology e.g. rooftop solar PV panels and biomass heating systems, where economic. This aids self-sufficiency and provides another estate income stream, as well as employment activities for beneficiaries.

14) THE TRUST'S ACHIEVEMENTS - MAY 2016 TO MARCH 2018

- In May 2016 the Trustee accepted a smooth transfer from Herefordshire District Council of the entire 700 acre estate including all the assets and liabilities, and the charity's website (<http://buchanan-trust.org.uk/>) which has been kept updated.
- At an early stage, the Chairman established, or confirmed, cordial local and national working relationships with:-
 - Herefordshire Council including the Leader of the Council in respect of the Armed Forces Covenant (with thanks to Penny Jones and Tracy Ricketts), and the Planning Department (with thanks to Mark Tansley)
 - Bosbury Parish Council with whom regular update meetings are provided at parish council meetings; an important element of our ongoing community engagement.
 - The Royal British Legion, SSAFA, Hereford Veterans Support and the Cart Shed.
 - Help for Heroes
 - Walking with the Wounded
 - Forces in Mind
 - Veterans Self Build
 - Herefordshire Civilian Military Task Group
 - The Soldiers Charity
 - COBSEO
- By March 2017 the Trustee had sensitively managed the lease terminations of the three non ex-military tenants from Lower House Farm, Green Farm and North Farm, all of whom had been given prior warning some seven years previously.
- Recruited a resident farm manager and assistant to run the consolidated 300 acres

from the three farms whose tenants had left.

- Purchased machinery, beef, cattle and sheep with the associated grassland and feed equipment. .
- Undertaken extensive repairs and alterations to livestock buildings to make them safer and water tight, as well as providing safe handling facilities for both types of livestock.
- Developed phased plans to construct 30+ Almshouses for the Military Beneficiaries by “re-modelling” farmhouses, redundant agricultural buildings and new build using traditional materials.
- Made a detailed Application to the Social Housing Regulator to become a Registered Provider of Social Housing (Housing Association). Grants are available from the HCA to assist Registered Providers of social housing with the construction of almshouses by conversion or new build and £190,000 has been earmarked for the Trust for the first 5 almshouses.)
- Received from the Charity Commission a decision to amend the charitable objects to include the provision of social housing in the form of almshouses for the ex-military beneficiaries. This will ensure there is no right to buy or acquire, and the almshouses being provided will remain in perpetuity for future beneficiaries as the original 1918 indenture intended.
- Secured 9 planning consents for almshouses and a training centre, with a further 6 under application.
- Purchased a mobile home for the hard standing caravan site.
- Appointed an unemployed ex-military beneficiary to make short term use of an empty building at Lower House Farm as a workshop for his woodwork hobby which he has turned into a business.
- Agreed terms with Herefordshire’s Cart Shed charity who support a considerable number of veterans to create a second operation providing woodland learning skills in one of the woodlands on the estate.
- Secured a grant from the Royal British Legion to pay for the Veterans’ Support Manager.
- Joined the Almshouse Association and the Almshouse Consortium Ltd.
- The Board has formally adopted policies and procedures for the estate and the intended Almshouses as required.

27/02/2018