

Business Plan/Phase.1: Basic Overview.

Business Name: Kings of Shrubbery.

Business Bank Account Name: Valleyside Designs.

Business Address: 8 Brynglas,
Gungroghill,
Welshpool,
Powys,
SY21 7TL.

Telephone/Mobile Numbers: 01938 553369/ 07807605722.

Personal E-mail Address: christopherwynsmith@hotmail.co.uk.

Business E-mail Address: kingsofshrubbery@hotmail.co.uk.

Business Plan Consultant: Mark Lloyd (Antur Business Consultant).

Summary of Business Services to Date: The Mowing of Lawns; Landscape Remodelling; Weeding and Flower Bed Maintenance; and the Cutting Pruning and Upheaval of Trees (service also includes Removal of Garden Waste).

Short-Term Future Business Aims (Phase.1): -

- Provide basic garden and grounds maintenance services to professional standards.
- Gain relevant skills/knowledge through accredited training schemes.
- Broaden garden/grounds services through the acquisition of new and reclaimed tools/machinery.
- Build an order-book through a targeted marketing campaign.
- Operate/promote sustainability and green-thinking through communications, operations and project management.
- Create short-term jobs on a sub-contractual basis.

Long-Term Future Business Aims (Phase.2): -

- Introduce property services, including surveying and design services.
- Advertise project management services.
- Increase order-book and marketing campaign.
- Create internal jobs.

Prospective Business Activity.

The future business plan is to provide a multi-service enterprise, capable of offering a broad, yet targeted range of services – the intention of the businesses services are to improve the clients amenity value and/or reduce their financial outgoings.

The businesses primary projection will be of basic garden and grounds maintenance services – e.g. Lawn cutting & maintenance, hedge cutting, basic gardening work, etc. These will all be implemented in Phase.1, which this business plan is centred around.

Overview of primary service particulars.

Essentially, KOS will be providing a sole proprietary service, which will ensure the professional delivery of the following services: -

- Lawn maintenance & brush cutting (strimming),
- Aerating (lawns),
- Hedge maintenance,
- Leaf blowing/clearing,
- Tree modification,
- Garden waste disposal /removal (garden clearance),
- Litter picking,
- Weeding & weed management,
- Composting,
- Dead heading.

It's likely that the bulk of my client base at this level will be made up of domestic, commercial and public sector clients – thus, KOS will be marketed to Home Owners, Housing Tenants, Private Housing Associations, Estate Agents, Construction Firms, Festival & Show Organisations, Retirement Homes, etc.

In terms of equipment start-up costs for the phase.1 services, I feel that an approximate figure of £4500.00 should suffice. I use the word 'approximate' as the prices I have listed within my cost analysis overview are subject to further financial audits and may vary between now and March/April, 2013.

Overview of secondary service particulars (Phase.2):

This section is featured within the *additional notes* section at the end of the document.

Business Plan– The Proprietor.

Name: Christopher Wyn Smith.

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Welshpool,
Powys.

Postcode: SY21 7TL.

Telephone: 01938 553369. **Mobile:** 07807605722.

Email Address: kingsofshrubbery@hotmail.co.uk.

Business Plan – Background Information/ The Proprietor.

The following section aims to highlight relevant experience, qualifications, personal projects and hobbies, which have been undertaken by myself. It will also highlight possible character/personal weaknesses, which may need to be dealt with.

The information is provided with reference to phase.1 of the businesses inception, as well as its subsequent growth.

Relevant Experience (skills/knowledge):

Gardening work: I have completed basic gardening tasks for a number of clients, all of whom were pleased with the outcome of my work. Clients have offered their services as referees.

Building Surveys: I have produced CAD drawings for a variety of clients, including homeowners and architectural enterprises. The service package included practical surveying and full production of drawings. On several occasions I had to delegate the printing stage out to a separate architectural company (who own an A1 printer). I have been commended by several clients of my efficient work-flow rate on surveys, as well as my attention to detail and accuracy. Again, referees are prepared to attest to my reasonable working standards, punctuality and honesty. Furthermore, I believe they would comment on my affability. Although my standards have proven fine, I am keen to continually push for higher standards.

RWP/Drain Maintenance: Although my experience in these areas is a little thin, I feel that acquiring the necessary skills will prove easily attainable.

Relevant qualifications (skills/knowledge):

During College and University I studied both Construction and Architectural Design Technology, at Btec and Degree levels. During these courses I was introduced to the following subjects: -

- Health and Safety,
- Project Management,
- Practical Surveying,
- Computer Aided Design,
- Law,
- Design.

Health and Safety: The H&S module is obviously a very important module. During this module I was introduced to the *Health & Safety at Work etc. Act 1974*. This is a study area which I feel will prove relevant, with regards safeguarding the safety of myself, prospective employees, sub-contractors and the public. In addition, the H&S module was an introduction to *COSHH* and *PUWER* – both of which are important study areas in light of managing petrol powered machinery.

Project Management: This particular module was aimed at a commercial development – however, I feel the skills and knowledge gained can be applied to the projects I will be dealing with. During this module, I came to terms with just how important meticulous planning is within the overall process. I relied on GANTT Charts, Cost Analysis Sheets, Construction Plans and phase plans to ensure my project would run smoothly in theory.

Practical Surveying: During both courses I was able to complete practical surveys, using basic measuring devices. Subsequently my sketch notes were converted into professional surveys using AutoCAD (Computer Aided Design Programme). On other occasions we went a step further, by developing regeneration schemes using AutoCAD. We also had the opportunity to draw 3D visualisations, using 3D software packages. In a 'real life' situation these would be used to market ideas to clients.

Law & Design: The Law module was used as an introduction to *Tree Preservation Orders* and the Planning Application Process. And during the Design module I learned about the relevance of subjects such as passive design, green-thinking and cost management – I feel all the modules I studied during my last four years of University will prove useful during my future work endeavours.

Personal projects involving responsibility:

I will use one of my existing projects as a business model – an exemplar, displaying use of initiative, project management, team work and skills which are inter-transferrable. The project is called 'valleysidedistro' (.com). My initial motivation was to become an industry promoter, with the facilities to import and distribute products to UK customers.

The process has involved producing my own written content (interviews, editorials, reviews, etc). Through my writing, I'm able to target specific customers and advertise my product range. Once the article has been produced, it's automatically shared through facebook and twitter, thus generating further traffic.

The use of digital film accounts for another aspect of the label. I both film and edit videos, some of which are used as evidence for product reviews or to market riders. Ultimately, they are used as promotional tools, creating further brand/athlete awareness.

The project also includes a team. Members are used to promote and test certain products; they also help to create further brand awareness. And I create awareness for the riders by producing interviews. These often co-feature on affiliate websites. And occasionally, I'll act as an agent for the riders, helping to coordinate support from external labels. Support usually takes the form of co-sponsorships.

Furthermore, the website has a promotional section, this includes sections for sponsors, media partners and advertisers. By including a section for block advertisements I have found a way of strengthening links with partnership enterprises, in a sense I have created a portal.

The website also includes an Ecommerce Store. Often I hold stock, ready to post, but sometimes I drop-ship products. I think my use of drop-shipping is a clear indicator of financial-savvy. I have also produced t-shirts, with unique 'ValleySideDistro' logos, these are manufactured via the 'print on demand' process. Thus, minimizing expenditure.

Finally, the project has worked with major European events - I.e. 'The Bike Hall Contest' in 2011/12. The BHC is a big BMX event in the Czech Republic; and with my personal input I was able to get product placement on event posters and their website. In effect I have found cost-effective methods of promoting my label within the European contest scene.

The project has proven to be fully sustainable. It's helped me meet my costs, provided a team with opportunities, sponsored events and paid for it's own magazine advertising.

Personal hobbies:

I enjoy roaming the countryside, cycling and going to the gym – cycle sports are my main pursuit and I enjoy road cycling and BMX biking.

BMX biking is my main passion – throughout my endeavours, I've travelled throughout Europe, entered international competitions and represented commercial brands. As a marketing rider I share responsibility for augmenting brand awareness, through both online and printed advertising campaigns. I've also been given the opportunity to feed ideas into prototype products, with a view to improving subsequent revisions.

Personal Weaknesses:

I may have a tendency to over-annotate, or over-sell a service. I sometimes feel that I would benefit from help, in streamlining my written documents, as well as my approach to selling a concept.

In addition, I feel like I place immense value on lists, schedules and automated reminders. I appreciate that some people seem to be able to float from task to task, without the need for prompting – this is not me.

Business Plan/Phase.1: Training Requirements (The Proprietor).

Phase one of the businesses growth focuses on garden and grounds maintenance. At this level virtually no mandatory qualifications are required to operate the business. And I am 90% certain I will be able to learn new skill-sets whilst undertaking the services, as well as honing in my existing skill-sets. However, I am still very keen to invest my resources into relevant training schemes. I feel education, training and accreditation is vital in delivering a premium service, within a competitive market-place. Furthermore, I feel accreditation serves as excellent marketing material.

This section highlights training awards, schemes and courses, which I feel may be influential in the professional delivery of services. These options are currently under review.

Training Awards, Schemes and Courses: -

- City & Guilds accredits a Level 2 Certificate in Gardening, which covers subjects such as maintaining different types of plant and dealing with weeds and pests. (www.cityandguilds.com)
- The Horticultural Correspondence College runs a non-examination distance learning course in the principles of gardening, which may be beneficial to both myself and future employees. The course costs £199, takes 18 months to complete and covers topics including vegetable, flower and bedding plant cultivation, propagation and pests and diseases. (www.hccollege.co.uk)
- The English Gardening School provides two distance learning courses in garden maintenance and garden design. Each takes between 12 and 18 months to complete, involves several practical projects and exercises and costs £438 (including VAT). This course would prove more relevant in later phases of my business development. (www.englishgardeningsschool.co.uk)
- The Open Study College provides a distance learning course in garden maintenance, covering subjects such as planning and managing a garden, weed control and turf care. The course takes approximately 110 hours to complete and costs around £350. (www.openstudycollege.com).
- General handyman skills, such as bricklaying and fence construction, can be learned through short courses from providers such as the DIY School which offers four-day courses for around £320, or the Berkshire College of Agriculture, which offers an evening class in fence construction for £18. This course would prove relevant for later phases of the businesses growth. (www.thediyschool.co.uk).

Mandatory Training (Cont'd): -

During operations I will sometimes be required to use a chainsaw for tree, stump and bush work. It is a legal requirement that I am appropriately trained and hold a recognised certificate of competence.

The industry standard for Chainsaw and Related Operations is known as the 'Level 2 Diploma in Chainsaw and Related Operations', which is accredited by City & Guilds.

The Diploma covers the essential topics required for NPTC certification, including chainsaw maintenance, cross-cutting and stacking, felling, climbing and using a chainsaw from a rope and harness.

The course can be completed through Lantra Awards. LA also specialise in training for the use of brush-cutters. In addition, they offer courses in first aid, health and safety, traffic management, landscaping and much more. (www.lantra-awards.co.uk).

Health & Safety Accreditation: The Construction Skill Certification Scheme.

The CSCS was set-up to provide a higher level of accreditation for skilled/competent workers in the construction industry. The ultimate goal being to lower construction related injuries/fatalities. It's now fairly common to get refused access onto a construction site if you do not have a CSCS card or sufficient privileges. As an environmental worker I would be aiming to secure work on building sites, through construction firms, town planners, etc.

I would benefit from taking the 'Graduate Card' – I believe this curriculum will improve my potential as a project manager, in turn underpinning my ability to manage people – I.e. future employees/third-party contractors. Gaining the CSCS Graduate Card is a long-term goal and requires the completion of a Managerial and Professional Health and Safety Test.

Business Plan: Relevant Legislation.

In order to demonstrate an awareness of relevant legislation I have included the following evidentiary notes, which cover various regulations of significance.

Gardeners are often required to climb ladders or trees and must comply with the *Work at Height Regulations 2005*. These require employers, self-employed individuals and anyone responsible for supervising the work of others to ensure that work at height is properly planned and organised; that those involved are suitably competent, that risks are properly assessed and that equipment used for the work is properly inspected and maintained.

Whenever there are risks to health and safety in the workplace that cannot be adequately controlled in other ways, the *Personal Protective Equipment (PPE) at Work Regulations* require gardeners to provide employees with PPE. Relevant PPE for gardeners could include gloves, goggles, chain-saw trousers and work boots to prevent accidents with lawn mowers and other machinery. Face masks could also prove relevant, with regards the possibility of inhaling fumes through the application of pesticides, etc.

Under the *Provision and Use of Work Equipment Regulations (PUWER)*, gardeners and their staff must be able to demonstrate their competence in using a chainsaw by obtaining mandatory qualifications (see the potential training and qualification requirements section).

The Control of Substances Hazardous to Health Regulations (COSHH) impose a duty on gardeners to ensure the safe handling of substances that are deemed hazardous (e.g. fertilisers and pesticides). This duty of care should also extend to others. Gardeners are responsible for using, storing and disposing of pesticides correctly. Typical pesticides used by gardeners include weed killers, lawn treatments, slug pellets, animal repellents, insecticides and fungicides. Pesticides must have been authorised for use in the UK. Gardeners who use or store unauthorised pesticides could face prosecution. Some pesticides are authorised for professional use only, in which case gardeners must have had appropriate training. Pesticide authorisation can be checked via the database maintained by the Health and Safety Executive (HSE) at <https://secure.pesticides.gov.uk/garden/prodsearch.asp>.

Link: For more information on using pesticides in gardening go to www.pesticides.gov.uk/garden_home.asp.

Disposal of Trade Waste (Phase one: Gardening & Grounds Maintenance):

Under the *Environmental Protection Act 1990* gardening businesses have a duty of care to ensure that any trade waste they generate is properly and safely disposed of or removed by a licensed waste carrier. If a gardener intends to transport waste to a registered trade waste disposal site themselves, they must apply for a waste carrier licence or an environmental permit. They are available from the Environment Agency (www.environment-agency.gov.uk/business/sectors/wastecarriers.aspx).

Business Plan: Relevant Insurance Information.

KOS will require a number of insurance policies, which are either mandatory through law, or highly desirable from the perspective of life cycle costing. The following section provides evidence of research.

Mandatory Insurance Policies: -

The following insurance policies must be utilised at all times:

- *Public liability insurance*: PL insurance is a policy which covers a business against claims from customers, suppliers and members of the public injured or adversely affected as a result of its activities.
- *Commercial Vehicle Cover*: This is a policy which covers the use of any vehicle used for business purposes. It must include a minimum of third party cover.
- *Goods in Transit*: This is a policy which covers equipment that is transported using a works vehicle (theft/malfunction/damage). Although *Goods in Transit* is not legally enforceable, it's essential as the business would not be able to function without equipment.

Desirable Insurance Policies: -

- *Income Protection Insurance (& Critical Illness)*: IPP is a policy which protects the worker from loss of earnings through personal injury/illness.
- *Personal Accident Insurance*: This is a policy which covers the worker for personal accidents. Very similar to Income Protection Insurance, however some clauses differ.
- *Professional Indemnity Insurance*: PI insurance is a policy which protects the policy owner from financial loss due to mistakes or negligent acts of the insured that causes loss to a party.

Professional Indemnity Insurance will not be implemented until later phases of the businesses growth. This is due to an increase in the technical nature of the businesses later operations.

Partners/ Partner (If Applicable):

Business Plan – The Business.

Type of Business (i.e Sole Trader, Partnership, Limited Company):

Partnership:

There is no partnership agreement?

There will be '0' partners in this business.

Limited Company (if the business is a limited company):

- a) **How many people will be holding voting shares?**
- b) **My percentage voting share is:**

If your business is likely to operate through Limited Company please supply a copy of the memorandum and Articles of association.

Franchise:

If your business is a franchise, distribute or agency please supply a copy of any agreement or contract.

A description of the product or service in detail (attached additional sheets if appropriate):

The aim and objectives for the business are:

Short term (next three years):

Medium Term (Five years):

Business Plan: Market Analysis.

Market Segment: -

The business will serve domestic, commercial and private sector clients. The bulk of businesses using my service will be SME.

Background information > Welsh/Powys demographics > Forecasted Cliental

Stats compiled by the *office of national statistics* (23/11/2011): -

- Mean weekly earnings for a f/t adult in Wales is £519.5 (gross).
- Mean weekly earnings for a f/t adult in UK is £605.5 (gross).

Based on this information, I feel it's a fair presumption that the average f/t worker in and around Welshpool will be able to afford the services my business is offering. Furthermore, it highlights that the UK average is slightly higher. Based on this I feel it may also be worth marketing my services to customers in the Shropshire area (Westbury, Newton, Ford, Lea Cross, etc), as they may be increasingly likely to purchase my services, due to the probability of higher incomes.

Stats compiled by recent Aviva Survey: -

- 25-34 years olds are earning the highest salaries at £27,444 a year (£36,890 gross).
- 35-44 year olds second, taking home an average figure of £25,092 a year.
- During the survey those who participated also said they expected people to have reached key milestones by the age of 35, like buying a house, finding a partner and having a first child:

Based on this information, the mean starting age for my cliental should probably be pitched at 25, as 25 year olds are starting to enter the highest salary band. However, based on my own qualitative judgment (instinct, based on experience) I feel the mean starting age for my client base will be 26. Generally speaking, the age range of my client base will be 18-90. Again a qualitative judgment.

Stats compiled within Live Births in England and Wales by Characteristics of Mother 1, 2010 document: -

- 48% of all born babies were to Mothers aged 30 and over.
- 64% of the fathers aged 30 + (excl births registered solely by the mother).
- The mean maternal age of all births = 29.5 years.
- Mean age of first births = 27.8 years.
- Women are giving birth up to the age of 39, with exceptions giving birth at ages 39+.
- 84% of babies registered to parents who are married/in a civil partnership/cohabiting.

Based on this, I am presuming that a high volume of the transactions I make with 27-41 year olds, will be made with Women who are house-bound, due to parental pre-playgroup responsibilities. With this in mind, marketing outlets could include Mens Workplaces, parent support groups, newsletters, etc.

With regards homeowners and housing tenants/lessees, I can predict I will do more transactions with women than men. This is because women tend to stay at home more during business hours. I am also anticipating my client base being made up of a good proportion of single, divorced, or widowed women, who have neither the equipment or the ability to undertake the work themselves. And with regards transaction with businesses, I feel I will make more transactions with men, simply because the number of male business owners outweighs that of female business owners.

Stats compiled by lovemoney.com: -

- 55 to 64 year olds average the highest net property wealth owners (assets amounted to £271,400). 65 to 74 = Average of £253,500 property assets. 75 to 84 = Average of £224,100 property assets.
- Graduate/Post-Graduate qualification holders have the most property wealth, with an average of £258,000 tied up in property assets.
- Non-graduates have average property wealth of £183,100.

Whilst the older generations do not have the highest incomes, they do however possess the highest property wealth. This means they are still a valuable part of my market segment, as they tend to own the bigger properties, which can benefit from my services. This also suggests the elderly are a worthy audience to market my services to. The article also points out that graduate/post-graduates tend to hold more property wealth – again, this is further evidence to influence my marketing campaign.

Information from the powys.gov website: -

- Powys has high proportion of Graduates.
- Powys has high proportion of self-employed workers.
- Agriculture, Tourism and Manufacturing = Key business sectors in Powys.
- Construction and Logistics are making an important contribution to our economy.
- The demand for environmentally-friendly product/services in Powys is increasing.
- Powys Population = 132, 598.
- Workforce (% population) = 57.4%.
- VAT Registered Businesses = 8,600.

These findings indicate there is good reason to target my marketing at graduates and the self-employed. In addition, factories and tourist information centres are appropriate targets for the marketing campaign. Networking opportunities with local businesses may also exist – I.e. Use of their flyers and company newsletters.

The growth of our local green sector is a clear indicator that the business will need ways of operating in a green manner. I will also need to be able to market my service as a service with green credentials. In terms of my reach, I will be aiming to provide services generally within a 35 mile radius. At discretion, I will travel further if salaries permit.

Links: -

- 1) <http://www.statistics.gov.uk/hub/population/births-and-fertility/maternalities>,
- 2) <http://www.powys.gov.uk/index.php?id=8006&L=0>,
- 3) <http://www.guardian.co.uk/money/blog/2012/apr/18/is-35-best-age>,
- 4) <http://wales.gov.uk/topics/statistics/headlines/economy2011/111123/?lang=en>,
- 5) http://www.ons.gov.uk/ons/dcp171778_239220.pdf,
- 6) <http://www.lovemoney.com/news/property-and-mortgages/buying-and-selling-property/4425/the-truth-about-property-and-wealth-in-britain>
- 7) <http://www.powys.gov.uk/index.php?id=7505&L=0#c63698>

Key Market Issues & Trends (Phase one: Gardening & Grounds Maintenance):

I have included this section to demonstrate an awareness of Key Market Issues & Trends which have the potential to affect my business. All research compiled through the BOPS service. Some of the key current market issues I will be affected by as a Gardening and Grounds Maintenance Operative are:

- According to Verdict the gardening sector grew by 1.7% in 2011; this has been attributed in part to the increased popularity of gardening among the expanding older population.

(Link: www.datamonitor.com)

- According to an Ipsos MORI survey 71% of the UK population believes spending time in their gardens is important to their quality of life. 80% believes children should learn about gardening as part of the school curriculum and 53% believes the UK is still a nation of gardeners.

(Link: www.ipsos-mori.com/newsevents/latestnews/newsitemdetail.aspx?oltemId=60)

- UK gardeners spend an average of £20,000 on their gardens, including gardening services, during their lifetime.

(Link: <http://uk.prweb.com/releases/2009/11/prweb3138654.htm>).

- The anticipated recovery of the construction sector following the economic downturn could see increased business for gardeners. Activity in the sector is expected to rise by 20% up to 2015 and an increased focus on 'green' construction and landscaping could provide further opportunities. It was recently reported that 38% more development space was completed in 2010 than the previous year and that a fall in the value of flats has meant that housing developers are shifting towards homes with garden space.

(Link: www.hortweek.com/Landscape/article/1058823/prospectsgrowth-landscape-sector and www.hortweek.com/Landscape/article/1066359/key-themes-future-growth for details.)

- Changing trends in gardening will affect the types of services requested from gardeners. Recent gardening trends include grow-your-own, with B&Q reporting a large increase in sales of vegetable seeds in spring 2010

(Link: www.telegraph.co.uk/gardening/7471941/Vegetable-seed-sales-jump-as-grow-your-own-takesroot.Html)

Key Market Issues & Trends Cont'd (Phase one: Gardening & Grounds Maintenance):

- Ecological concerns about the decline of species such as butterflies and pollinating insects has led to a growing trend for 'insect-friendly' gardening. The Royal Horticultural Society (RHS) has launched a campaign to increase sales of plants that favour pollinators.

(Link: <http://press.rhs.org.uk/Press-releases/Get-Your-Garden-Buzzing.aspx>)

- The declining bee population has contributed to the popularity of bee keeping, a trend that has also seen growth in urban areas. This has created opportunities for gardeners to offer niche services such as bee keeping. The British Bee Keepers Association reported in 2010 that the number of hives registered with it had risen to 80,000 from 40,000 in 2007 and specialist bee-keeping enterprises, providing hive installation and maintenance services, have emerged.

(Link: www.dailycandy.com/london/article/81580/Honey-Bees-at-Home-Bespoke-Beekeeping-Service & www.guardian.co.uk/commentisfree/2010/jun/23/can-citiessave-bees?INTCMP=SRCH & www.telegraph.co.uk/earth/earthnews/7808793/Middle-classfad-for-bee-keeping-sees-doubling-in-number-of-hives.html)

- Government spending cuts could affect gardeners who seek contract work from local authorities and public bodies. In some areas, responsibility for maintaining public spaces is to be transferred to local town and parish councils.

(Link: www.hortweek.com/news/1071826/North-Dorset-consultstransfer-public-spaces-local-control/?DCMP=ILC-SEARCH and www.iwcp.co.uk/news/news/massive-spending-cuts-a-stepcloser-37175.aspx).

- According to the Skills Funding Agency, there are approximately 172,000 gardeners and grounds people working in 16,650 businesses in the horticulture, landscape and sports turf industries. Eight in ten of those businesses have fewer than ten employees and 44% of the total workforce is self-employed.

(Link: www.readingroom.skillsfundingagency.bis.gov.uk).

- Yell.com lists more than 23,000 businesses offering garden services, including more than 20,000 in England, around 1,000 each in Scotland and Wales and 400 in Northern Ireland.

Market Size and Potential.

What is the demand for your product/service?

As aforementioned, Yell lists more than 20,000 gardening businesses in England, yet only approximately 1000 advertise in Wales. This would suggest there may be a shortage of garden services in Wales.

I am predicting that from Spring to Autumn, I will be able to generate a minimum of 30 hours of work per week. I believe this will centre mainly around garden and grounds services because it's peak season. Throughout the peak season I will build a client base. As the business approaches the winter the business will grow with its second phase services. Whether or not the business expands in the first twelve months, or the second twelve months is all relative to the success of the first phase services.

I will be looking to expand the business with the second phase operations. These services will then be delivered to my existing cliental and new cliental. Again, I would be looking to work a minimum of 30 hours a week throughout the winter.

The demand is currently being satisfied by:

1. The Council/ Church Parishes.
2. Stuart Sheppard Services (Garden/grounds maintenance service).
3. DreamScapes (Landscape service).

My Competitors promote themselves as follows:

1. Printed advertisements (I.e. The Yellow Pages).
2. Business websites.
3. Van Signage.

The main advantage of my product/ service over my competitors are:

1. Green-Thinking Service (E.g. Eco-friendly chemical use, insect-friendly, etc).
2. On-site disposal of shrubbery.
3. Different payment terms available.

The service is unique because:

The service will be unique through its approach to green-thinking and sustainability. This approach will include the use of eco-friendly chemicals for the treatment of lawns and shrubbery. This involves chemicals that do not affect the environment or its habitats. In augmentation, if new shrubbery is to be planted, KOS will encourage the selection of pollinators, which will encourage the development of wild-life.

Equipment selection for the business will be environmentally-friendly at all levels. This will be evidenced through machinery which minimises noise pollution, emissions and fuel consumption. In some instances, reclaimed equipment will be used. This will lower the requirement for new equipment to be manufactured, thus reducing Co2 emissions from factory production. Furthermore, machinery will be regularly serviced to ensure they are operating in an environmentally-efficient manner.

The service will also offer on-site disposal of waste. The aim here is to remove the need to visit a waste-management centre. It also allows the client the opportunity to have waste recycled on-site, for secondary use as compost.

For more information on how this business intends to operate as a green-business please see the sustainability document which is provided separately.

My suppliers are: Derwas of Welshpool.

The terms agreed are: Payment in full.

The market research has been carried out as follows: -

- Research into online sources of information (local statistics, hardware suppliers, etc).
- Research into online statistics.
- Qualitative discussions with clients and other members of the publis.

(e.g. sources of information, statistics on potential customers, attach copies of questionnaires, etc)

Business Plan: Market Methods.

Kings of Shrubbery will face tight competition from local rivals. A variety of carefully planned promotional tools will be required in order to function sufficiently within the early stages. The following is a list of promotional measures I will be utilizing: -

- Published Advert in business directories, regional newspapers and newsletters (I.e. The Yellow Pages, The County Times and Leighton Community Newsletter).
- Manually Fixed Adverts in factories, shops, community premises and bill-boards (I.e. Newmoors, The Spar, Local Village Halls & Village Bill-Boards).
- Printed information sheets to be handed out to property occupiers on a face-to-face basis.
- Printed flyers to be handed out at local networking events (I.e. Church events, local sporting events, etc).
- Digital Block Advertisements to be featured on relevant websites (I.e. mywelshpool.co.uk, syob.co.uk, drivingwalesforward.co.uk & derwas.co.uk).
- Online Business Directory Listings (I.e. thomaslocal.com, thetradefinder.co.uk & uksmallbusiness.co.uk).
- Radio Commercials (I.e. Radio Maldwyn, BBC Shropshire & The Severn).
- Van Signage.
- Business Website, linked to appropriate social portals.
- Word-Of-Mouth.
- Member of Trade Journals (I.e. The Gardeners Guild & the PGG).

Although I seek to use all of these marketing strategies, I intend to conduct further feasibility studies before committing my resources. I am anticipating that a Business Website, Van Signage and Radio Commercials will be methods that are utilised later in the business plan (I.e. after the first 12-months of operating). In addition, I would like to sponsor local community events. I.e. provide grounds maintenance services in exchange for banner space, block advertisement space, or even trading space for a promotional stall. Again, I envision this being a latter part of the business process on account of the requirements for more substantial plant & equipment (I.e. Sit-on Lawn Mowers and relevant transport facilities).

Contacts made to date:

At present I have a small but steady customer base who I trust will rely on my services in the future. I have chosen to omit contact details to ensure my customers right to privacy. However, references and letters of recommendation are obtainable.

Business Plan: Operations.

How the business will operate...

Premises:

At this stage my business address will be my home address. All paper work will be undertaken on my personal laptop. The majority of my businesses communications will be made using my mobile phone.

The building itself will not function as a storage facility for the businesses practical hardware – storage will be provided by a Box Trailer, which will be locked, alarmed and immobilised when not in use. The Box Trailer also functions as a transportation trailer.

At present I have looked at getting a 'CTTC Box Van 1' trailer. This selection is subject to review, as I will be investigating reclaimed units prior to purchase. Cost New: £1000.00.

Plant and Equipment (already in possession)

- Electric Hedge-Cutters,
- Garden Fork,
- Garden Rake,
- Loppers.

Cost: Not applicable (all equipment on temporary loan).

Vehicles (owned already): None at this stage – full clean driving licence held.

Costs: £ (N/A)

The following legal requirements are associated with service/product:

NPTC (National Proficiency Test Council) Certificates are desirable. Areas of relevance: -

- Chainsaw and related operations,
- Mobile elevated work platforms,
- Brush cutting operations,
- Brushwood chipper operations,
- Stump Grinding Operations.

An environmental permit may also be required for disposing of garden waste using commercial means.

NPTC certificates and training can be obtained from Lantra Awards, amongst other training providers. (E.g. License, trading standards, etc).

Health and Safety hazards relating to business operations and statutes for control measures:

All the machinery required to operate the business have the potential to cause injury or death, to both myself and the public, if they are operated with insufficient knowledge/care.

As a control method all equipment will be checked prior to service and will be given regular services. In addition, full PPE (Personal Protective Equipment) will be worn whilst the machines are in operation. This emphasise on PPE will extend to the machineries built in guards and safety mechanisms – all guards will be in safe and effective order prior to use. In effect the *Health And Safety at Work Act* will be followed at all times. In addition, *PUWER* and *COSHH* will be followed, as well as other relevant legislation (e.g. *Working at Heights Regulations*, etc). It should be noted that my knowledge of legislation will progress through the operating of the business (and refreshed of course).

When KOS gains employees, they will be provided with relevant information, training, supervision and instructions – thus, further increasing safety levels. When KOS sub-contracts the sub-contractors will be supported in their safety by KOS as far as is reasonably practical.

When taking on work where I feel the client (and associated individuals) are placed at risk by the works, I will ensure they are sufficiently briefed on the works and the risks – this briefing may at my discretion be backed by a signed ‘recognition of risk’ form – this is a form I will issue to clients (and possibly sub-contractors) who I suspect may pose a risk to my operations (I.e. clients looking to play on my insurance). However, I will of course take every necessary precaution during the works to ensure every precaution is taken.

In the event I feel the public may be placed at risk I will take further steps to minimise risks – for example, use cord and road-cones to emphasise high-risk areas.

Ideally I will be aiming to produce full risk-assessments, whenever I feel a sufficient risk is posed. However, for routine tasks (I.e. Lawn Maintenance) this will not usually be required.

In addition, I will be seeking to communicate with safety representatives on a regular basis – this is part of my commitment to CPD training.

Insurance cover for the business:

Insurance for the business is currently the subject of on-going audit -

- Public Liability Insurance (constructaquote.com/02920808991),
- Professional Indemnity Insurance /2nd phase onwards (markeluk.com/08453730304)
- Employers Liability Insurance/ 2rd phase onwards (hiscox.com/08451542587),
- Contract Dispute Insurance/ 2nd phase onwards (policybee.com/08451543782),
- Commercial & Tradesman (bjpinsure.com/01189792121),
- Van Cover 2rd Party Fire & Theft/Autonet),
- 3rd Party Fire & Theft/ 12 months (E.g. (Go Compare/Autonet),
- Income Protection (lifeassuranceonline.com/08004583525).

Nb. Insurance options are still being researched and I recognise that some forms of Commercial insurance encompass a range of insurance options

Business Plan: Staff Requirements (2nd Phase >).

Staff Requirements:

Initially I will be operating the business as a sole proprietorship. It is possible I will delegate works to sub-contractors when necessity prevails. If this is the case temporary insurance modifications will be made. With respect to sub-contracting, partnerships may be built with like-minded entrepreneurs, who I can call on when my workflow requires extra man-power, or specialist services (e.g. habitat specialists, ground workers, etc).

Once the business has developed a credible, proven track-record I will be looking to create jobs. Ideally, I will be looking for graduates, or individuals who hold relevant qualifications (NPTC papers, etc).

Staff training requirements:

Staff will be required to have a thorough understanding of *HASWA*, *PUWER* and *COSHH*, to ensure safe operations of business equipment and the *health and safety* implications affecting the public.

Ideally, I would like see that employees undertake the relevant *NPTC certificates*; as well as the *CSCS* accreditation scheme, as I feel it underlines a good range of 'all-inclusive-inter-transferable' health and safety knowledge.

Associated costs:

Approximate costs: £500 - £2000.00.

Business Plan: Contingency Plan.

The following contingency plans will be put into operation in the event of illness or injury or other similar situations:

In the event of a serious injury, which leaves me unable to work I will be protected by Income Protection Insurance. Income Protection Insurance would provide me with a salary to make up for loss of earnings due to a work related injury. It's also possible that my living income could be topped up through the Disability Living Allowance.

In the event I have children, I would look into Life Assurance Insurance to cover my family in the event of my death.

When the business is in a position to take on employees, I will ensure my staff have the relevant insurance measures.

Business Plan – Capital Costs.

Finance Required

List the equipment required, with details such as type, make, supplier, new or second hand and any additional costs such as installation.

Equipment	N / SH	Add.Costs	Total Price
Transportation			
Van: Vauxhall Combo Diesel {E.g. 'Vauxhall Combo 1700, 1.7 (di) Van, Diesel, 2003}. (*exempt from PCC grant)			£1200.00
Steering Wheel Immobiliser			£30.00
Box Trailer: Box Trailer {E.g. 'CTTC Box Van 1'}.			£1000.00
Trailer Immobiliser {E.g. Heavy Duty Wheel Clamp}.			£25.00
Trailer Lock			£25.00
Accessories: Trailer Signage.			£100.00
Petrol/Electric Machinery			
Lawnmower: Petrol/self-propelled {E.g. 'Lawn King 946CSP Petrol Self-Propelled Lawn Mower'}.			£300.00
Aerator/Scarifier: Petrol {E.g. 'AL-KO Comfort 38P Combi-Care Petrol Lawn Scarifier & Aerator'}.			£320.00
Brush-Cutters: Petrol Strimmer {E.g. 'Hitachi CG24 EKS Bike Handle Brush Cutter'}.			£250.00
Leaf-Blower: Petrol Leaf Blower {E.g. 'McCulloch Mac GBV-325 Petrol Blower-Vac'}.			£150.00
Chainsaw: Petrol Chainsaw {E.g. 'STIHL MS171 Petrol Chainsaw - 12" Guide Bar'}.			£250.00
Garden Shredder: Electric {E.g. 'Bosch AXT 22d Quiet Garden Shredder – 2200W + Branch Loppers'}.			£210.00

<u>Manually Operated Tools</u>		
Spade.		£25.00
Fork.		£25.00
Lawn Edger.		£12.00
Pruning Saw.		£30.00
Trowel		£6.00
Hand Fork		£6.00
Hand Shears		£10.00
Secateurs		£12.00
Bulb Planter		£8.00
Kneeler		£6.00
<u>Health & Safety Equipment</u>		
Gloves.		£5.00
Goggles.		£6.00
Ear Defenders.		£15.00
Safety Visor.		£6.00
Chainsaw Trousers {E.g. 'Stretch Air Type (A) Chainsaw Trousers'}.		£200.00
Forestry Helmet (Strimming)		£30.00
Safety Boots {E.g. 'Langford Boot'}.		£25.00
<u>Ladders</u>		
Double Extension Ladder {E.g. ' 2.00m Horizon Double Extension Ladders}.		£59.00
Multi Deck Ladder.		£99.00

Public Safety Equipment			
Road Cones {E.g. 'Economy Orange Traffic Cone}/ x4.			£15.00
Safety Chord			£5.00
Warning Cone {E.g. '670mm Sign, Caution Trip Hazzard}.			£20.00
Health & Safety Kit {E.g. '1-10 Person HSE First Aid Kit'}.			£6.00
Fire Extinguisher.1 {E.g. 'Powder Fire Extinguisher 1kg Powder}.			£14.00
Fire Extinguisher.2 {E.g. 'CO2 Fire Extinguisher 2kg'}.			£28.00
Fire Extinusisher.3 {E.g. 'Water Fire Extinguisher 6ltr'}			£18.00
Litter Picking Equipment			
Litter Picking Mult-Kit			£100.00

Total Eligible Costs	£ 3250.00 (?)
Additional Working Capital	£ (?)
TOTAL FINANCE REQUIRED	£4500.00 (?)

Business Plan – Fixed Costs/ Overheads.

The following highlights Fixed Costs/ Overheads business costs per annum.

Fixed Cost/Overheads (over 12mths)	N / SH	Add.Costs	Total Price
Insurance Policies			
Van (Inc trailer) Insurance: 3 rd Party Fire & Theft/ 12 months {E.g. 'Go Compare/Autonet'}.			£750.00
Road Tax			£215.00
Public Liability Insurance, inc Legal Cover (Constructaquote).			£200.00
Professional Indemnity Insurance/ Contract Dispute Insurance.			(Phase.2)
Goods in Transit {Cover = £1000.00}/ (constructaquote).			£116.60
Income Protection Insurance {Cover = £1000.00 p/mth}/ Drewberry.			£255.00
Personal Accident Insurance / 3mths free			£0.00
Advertising: Mixed Methods			£500.00
Repair Coningency: Equipment/Van/Sub-Contractor			£1500.00
Domain Name/ Web Hosting			(Phase.2)
Depreciation			£1132.5

Total Eligible Costs	£0.00
Additional Working Capital	£ (?)
TOTAL FINANCE REQUIRED	£4500.00 (Estimate)

Business Plan – Variable Costs/ Overheads.

The following lists variable costs (per annum). I have scheduled in a margin of cost variation – this is set a -/+ 25%.

Variable-Overhead	N / SH	Add.Costs	Total Price
Diesel for Van			£1000.00
Van MOT			£39.00
Van Repair Contingency			£300.00
Petrol for Equipment			£300.00
Sub-Contractor Support			£300.00
W/S: Domain Name Renewal/Hosting Package			(Phase.2)

Minimum Variable Costs (-25%)	£1454.25
Maximum Variable Costs (+25%)	£2423.75
Total Variable Costs	£1939.00

Business Plan – Drawings.

Personal Income needed to survive for one year	£
Mortgage / Rent	£1500.00
Council Tax & Water Rates	£0.00
Gas, Electricity, Oil	£0.00
Telephone (landline and Mobile)	£1500.00
Insurances (life, House, Other)	£0.00
Housekeeping (food, clothing)	£2500.00
Travel and Holiday	£500.00
TV, Video, Newspaper, etc (TV Licence)	£100.00
Entertainment	£1000.00
Car Running Costs (Tax, Insurance, Petrol, MOT)	£0.00
Maintenance	£0.00
Children's Expenditure	£0.00
Flexi-Loan Repayment	£500.00
Contact Lenses	£250.00
Dental Work	£250.00
Total Expenditure (A)	(?)
INCOME FROM FAMILY / PARTNER OR OTHER INCOME (B)	(?)
Survival Income (A-B)	£8100.00

INVESTMENT SOURCES

Private Sector	
Own Resources	£2500.00
Bank	£0.00
Other Private Resources	£500.00
Total	£3000.00
Public Sector	
Loan	£0.00
Grant	£2500.00
Total	£5500.00
Total Finance Available	£5500.00

Calculation to arrive at the selling price of the product or hourly rate of the service

Capital Costs = £4500.00 (* Depreciation over 12 months = £1,125).

Fixed Costs = £4500.00 (FC). Variable Costs = £1939.00 (VC).

Total Operational Costs for 12 months (D+FC+VC) = £7,564.

Weeks Worked Annually = 40. Min Hours Per Week = 30.

Total hours per year (WWA x MHPW) = 1200 (hrs p/year).

Base Rate: Total Operational Costs/Total Hours per year = £6.30 (Base Rate).

Hourly Charge: £15.00 - £20.00.

ADDITIONAL NOTES

Please add here any additional information, which will help others to understand more about yourself / business / finance.

Further notes on Base Rates.

- 1) **Base Rate: Total Operational Costs/Total Hours per year = £6.30**
 - 2) **Base Rate (to cover drawings): £13.20**
 - 3) **Base Rate (to cover drawings & capital costs): £15.86**
- **Ideally in my first 12 months of operating I will be aiming to cover my fixed costs, variable costs, drawings and equipment depreciation. Based on this ideal Base Rate would be set at £13.20, with an actual service price of £15-20.00 p/hr (depending on location). Nb. (VAT) – 20%.**

Overview of secondary service particulars (Phase.2):

The primary services of KOS are governed by seasonal change. In effect, throughout the winter these services may become virtually obsolete. The business will need further services under its umbrella, in order to generate an income all-year around.

With all year prosperity in mind I have set about envisioning secondary services, which have the potential to keep the enterprise driving forwards throughout the Winter months. The following is a list of secondary services: -

- **Rain Water Pipe (and valley) clearance,**
- **Drain Clearance,**
- **Patio Cleaning,**
- **Garden Surveys,**
- **Garden Concept Design & Scheme Design,**
- **Property Surveys & CAD drafting (ref planning applications, energy certificates, etc),**
- **Project Management for Landscape Remodelling.**

The secondary services outlined here are only in the preliminary stages of consideration. During the first 12-24mths of operating the primary services I will spend time evaluating the secondary services. This will be necessary to determine the practicality, feasibility and demand of these secondary services. Time will also be required for training and developing new skill-sets.

