



**Proposed  
Morwenstow Community  
Shop and Café**

**Interim Business Plan**

Delivering a sustainable future with a  
Community Shop and Hub for Morwenstow

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## 1. EXECUTIVE SUMMARY

A small team is investigating whether sufficient funds can be raised to establish a commercially viable shop in Morwenstow as a result of the sale of Furze Stores. This business plan explains how the team is going about this, and describes the nature of the business it hopes would be established as a result.

### Aims

- Buy Furze Stores in Shop, Morwenstow through a combination of community share issue, donations, grants and general fundraising
- Keep the shop and café in community ownership via a Community Benefit Society (CBS) for the long-term benefit of the community
- Re-establish the shop as the heart of our community, introducing an increased sense of community and cohesion around local services; the place where people meet, socialise, are supported and feel welcome
- Explore all avenues with regard to the running of the café including, for example, pop up restaurants and a cooking club
- Be mindful that we augment and support current facilities in Morwenstow

### Objectives

- Run a commercially sustainable shop providing customers with the goods that they require at an affordable price
- Create a welcoming café that provides a tasty and nutritious menu using in the main, locally grown and produced produce
- Create a community hub where local people can meet, and provide services not currently available in this rural location such as support and advice sessions for older or isolated residents and for those with medical needs such as heart or dementia issues.
- Dovetail into other community ventures within the parish, e.g. the Community Centre, the Men's Institute, the Woodford Community Garden, and church/chapel initiatives
- Reduce/eliminate the need to travel to other shops for basic groceries
- Keep the shop and café in community ownership to protect it for the future
- Set and meet high environmental standards encouraging a reduce, recycle and reuse model
- Give priority to sourcing products and services locally
- Keep the Community Shop and Café commercially viable, without requiring further shareholder investment
- Keep the Shop open 7 days a week with the exception of times such as Christmas and Easter

- Provide at least 2 non-commercial community activities every week, e.g. mother/toddler group, games club, skills sessions, repair café, etc.
- Investigate options such as the introduction of a Post Office or Parcel Drop Off Service in conjunction with Royal Mail and other couriers
- Consider the feasibility of offering a prescription collection/delivery service
- Create a welcoming space within both the shop and café offering, for example, a space for local artists to showcase and sell their work and a place where local businesses can find a commercial outlet for their products.

### Achievements to date

- Village wide consultation via a detailed questionnaire
- Public meeting on 17 Jan which attracted over 100 residents
- Membership of Plunkett UK<sup>1</sup> (membership reference number **PFCB0838**)
- Registration with the Financial Conduct Authority (FCA) as a Community Benefit Society achieved (Name: Morwenstow Community Shop Limited / Registration Number: **9751**)
- New website at [morwenstowcommunityshop.co.uk/](http://morwenstowcommunityshop.co.uk/)
- 2<sup>nd</sup> public meeting held on 2 May to launch website and seek pledges to help us understand level of buy in from the community
- Facebook social media Group (Proposed Morwenstow Community Shop) and Page (Morwenstow Community Shop and Café Project)
- Engagement with and support from local businesses and organisations

### Next steps

- Set up bank account
- Pledge initiative due to close on 16 May 2026. This will allow us to make a decision about whether to continue with the project to try and buy Furze Stores
- Draft a Share Issue Package and seek the [Standard Mark](#) via Plunkett resources to ensure the Share Offer meets national standards
- Initiate search for an accountant to help us prepare and review our financial plans
- Initiate search for a Shop/Café manager

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<sup>1</sup> Plunkett UK provides practical advice, business support and training to help communities establish and run innovative and inclusive community businesses that make a positive impact for local people. For more information see <https://plunkett.co.uk/>.

## 2. MISSION STATEMENT

### Purpose

The Proposed Morwenstow Community Shop and Café would strive to meet the retail convenience needs of our community. We would want to keep it operating as a shop and café, but would also seek to expand its use into a Community Hub: bringing in services that will enhance and improve the lives of the community. It will be owned and run by the community of Morwenstow. Our aim would be to provide a wide range of affordable and sustainable products, using local suppliers wherever possible. We will be a not-for-profit company so we will re-invest any surpluses carefully back into the business. Any additional surplus will remain in the community, supporting local projects.

### Vision

Our aim is to provide Morwenstow with a shop and café that will be the beating heart of our community. It will be a vibrant, warm, welcoming space, available to all.

In addition to the traditional shop and café we are planning to provide many additional services which are difficult to access in this remote area, such as advice/health clinics, IT Hub, repair shop and meeting places to combat isolation and loneliness.

It would be a sustainable project involving local makers, businesses and growers and would provide increased job and volunteer opportunities for local residents.

### Values

- Sustainability - Introduction of sustainable projects (e.g. repair café/refill/recycling)
- Inclusivity - Act on behalf of the community and create an environment that supports a wide cross section of the community
- Accessibility - making the shop available to all through e.g. delivery schemes
- Personalisation – a friendly, personal, welcoming service
- Transparency – communicating openly where possible, balancing openness with confidentiality
- Professionalism

See [Appendix G](#) for our Social Impact Plan

### 3. BACKGROUND TO THE PROPOSAL

The rural parish of Morwenstow comprises a number of hamlets: Cleave, Crosstown; Eastcott; Gooseham; Marsland; Shop; Woodford and Woolley. (See [Appendix A](#) for map.) It is also a thriving tourist base and welcomes visitors throughout the year.

The parish has a very limited public transport service and the current Furze Stores is the only convenience shop within 6 miles of our parish. Furze Stores (comprising a shop and café) is currently on the market (see [Appendix B](#)) and we have an opportunity to come together to try and gather sufficient funds to secure it. We believe we can turn the shop into a special place and want to seize this opportunity to do so!

There was a shop in Shop in the Morwenstow parish for many decades but it closed in 2010 and was converted to a residential premises. It would be a tragedy to lose such a valuable facility again. The current business owners built the existing purpose-built shop and café in 2019 and have run it as such since then. Due to ill health they now wish to step away from the business and the premises have been on the market for a period of circa 2 years.

By securing the future of the Proposed Morwenstow Shop and Café our aim is to set up a vibrant, thriving community hub with a warm, welcoming atmosphere. The shop would provide those basic (and some luxury) food and everyday items for which residents currently need to make at least a 12-mile round trip. We would also aim to offer other community services (see [Objectives](#)), which we believe would greatly enhance the lives of those in the community. This will have a positive environmental impact by eliminating an approximately 20-mile round trip to access these services.

Providing access to health support is vital in a rural area. Data provided by Cornwall Council as part of their [Cornwall Framework for Leisure - 10-year strategy 2024-2034](#) shows 20.5% of the population of North Cornwall have a limiting long-term illness compared to 17.3% across England. Obesity is the highest long-term condition above cancer and diabetes.

The area (North Cornwall) has good community and civic infrastructure but relatively low levels of participation in community life. With regard to access and transport in the area, 12% of households have no car compared with 24% in England. Distances to local services such as GP surgeries and hospitals are also longer.

This is relevant information and confirms that what we are hoping to do is important for our community and will help to ameliorate these problems.

By retaining the shop within the community, we can manage it with greater flexibility, meeting the community's needs and be led by the community's requirements

#### **4. CUSTOMER NEED**

As part of the feasibility study a questionnaire was delivered to all households in the parish in December 2025 and residents were asked to rate how much they valued the shop and the café as separate entities. The full analysis of the questionnaire can be seen in [Appendix C](#) but in summary, 88% of those who responded suggested that it was very important to have a shop in the parish (ranking it 4/5). 43% of the responders marked the existence of the café as important (4/5 ranking) with 31% recording a neutral marking of 3.

This overwhelming support for the shop suggests that every effort should be made to retain it. As there has been no evidence of a purchaser since it went on the market 2 years ago, we recognise the need to mount a rescue attempt as a community in order to keep this asset that is so vital to our parish.

If we are successful in raising the funds to save the existing building it makes sense to also maintain the café. We believe there is huge potential to create a community hub within the café which would reduce isolation and improve societal cohesion and connectivity. We believe that securing the café is also integral to our desire to increase footfall within the premises and thereby improve profit margins.

#### **5. COMPETITION**

The nearest shops (Spar & Co-op) are located approx. 6 miles away in Kilkhampton which necessitates a 12-mile round trip. Online shopping is also available to residents within the parish with deliveries from most large supermarkets.

The Rectory Tea Rooms (2 miles) offer a quality food selection and whilst we would be offering food, we would not be in direct competition. For example, the Rectory Tea Rooms is a bespoke destination offering, for example, high teas which we would not. A mainstay of our café would be the provision of breakfast items and takeaway hot items which are not available at the Rectory Tea Rooms.

It should be noted that the Rectory Tea Rooms do not open until 11am and close between October and March. We intend for the café in the shop to be open all year round and would open for longer.

Crucially, the café would also be a venue for groups, support sessions etc. This is currently not offered within the community and the nearest similar informal venues are located in Bude (11 miles away).

## 6. WORK DONE TO DATE

A questionnaire was hand delivered to all households at the end of 2025. The questionnaire sought to understand:

- Whether residents currently use the shop/café
- What purchases they usually make
- What additional products/services they might like to see
- The general time frames they visit the shop
- How important the shop and café are
- The number of people in their household and the age ranges
- Whether they would be open to being involved in the project either financially or through volunteering

We had a response rate of 41% and the collation of the data can be found at [Appendix C](#). A fuller analysis of age data based on the whole population of Morwenstow, drawn from the Office of National Statistics, is also found in Appendix C.

As a follow up we held a public meeting on 17 Jan 2026 which elicited a turnout of 104 people with 13 apologies. At the meeting we outlined our plans for the project, answered questions and sought to gather contact details of any resident who expressed an interest to get involved.

A Facebook Page (Morwenstow Community Shop and Café Project) and Facebook Group (Proposed Morwenstow Community Shop) have been created which allow us to keep everyone updated on the project as it progresses. Furthermore, all posts are shared to local Facebook groups including Morwenstow, Welcombe Chatter, Bradworthy Community, Bude Notice Board and Marhamchurch Matters. This encourages our story to be shared with a wider local audience.

We have engaged with the following groups/individuals:

- Morwenstow Community Centre
- Morwenstow Parish Council
- Many Community run shops in Cornwall
- Local businesses (Rectory Tea Rooms and The Bush Inn)
- The current owners of Furze Stores
- Kivells Estate Agents

We have also engaged with Ben Maguire, our local MP, who has highlighted our project to the Ministry of Housing, Communities and Local Government. His letters of support and subsequent reply are available in [Appendix H](#). Faye Emery, Cornwall Council representative for Stratton, Kilkhampton and Morwenstow, has also been actively supporting us since our inception.

We have become members of Plunkett UK (an organisation dedicated to supporting Community Businesses). Community shops are resilient forms of business showing a long-term success rate of 94% compared to the estimated small business UK rate of 41%.

Registration with the Financial Conduct Authority (FCA) as a Community Benefit Society under the name Morwenstow Community Shop Limited was achieved on 21 April 2026 (Registration ID: 9751). Our [Model Rules](#) which have been authorised by the FCA can be found on our website.

## **7. OPERATING THE SHOP**

### **7.1 Staffing**

The shop and café will in all likelihood initially be staffed by one salaried manager (possibly supported by a deputy manager) working for a total of around 35 hrs pw. This will be reviewed after a period of time to establish whether any additional salaried support is required and/or affordable.

It is anticipated that the café will require more management than the shop during the course of the day and that this is where the focus for the manager(s) will sit.

The remainder of staff will be volunteers working shifts. 38 people offered their services as volunteers via the parish questionnaire and on the sign-up sheets following the public meeting.

### **7.2 How will it work on a day-to-day basis?**

We will initially advertise for a part-time manager who will work around 26 hours per week and will be responsible for:

- Inducting and supporting volunteers
- Organising the volunteer rota
- Ordering stock
- Day-to-day management of the shop and café.
- Providing information to the shop's management committee

The volunteer rota will be divided into 2 and a half hour shifts to provide flexibility and allow as many local people as possible to volunteer their time. Shop and café

opening hours are likely to be 8am to 6pm Monday to Saturday and 10am to 1pm Sunday but these will be kept under review and amended or extended where possible, subject to adequate volunteer cover.

Typical volunteer duties could include:

- Working at the counter, welcoming, serving and advising customers
- Processing incoming stock and deliveries
- Keeping shop shelves well-stocked and tidy
- Date checking of all goods with sell-by, use-by or best before dates
- Processing daily newspapers
- Recording customer feedback and special requests
- General cleaning jobs
- Maintenance jobs
- Grounds maintenance and litter picking

## **8. FUNDING STRATEGY**

Funds for capital investment and working capital will be raised by a combination of grants, loans, the issue of shares, donations and local fund-raising. More detail is set out below:

### **8.1 Grants**

The management committee has investigated the possibility of different grants that could be available to us (see below). We are unable to progress these initiatives until we have set up a business bank account. The committee will remain vigilant to further potential grant funding opportunities. We have a number of members on the committee with experience of successful funding bids via other community projects.

- **CIL Fund Round 6** via Cornwall County Council  
Funding £100,000  
Application date to be confirmed
- **East Langford Solar Fund** via Cornwall Community Foundation  
Funding up to £5,000  
Application deferred until Autumn 2026
- **National Lottery Community Fund**  
Funding £300 to £20,000  
Ongoing applications
- **Crowdfunder UK, GoFundMe, JustGiving** - fundraising platforms

## 8.2 Community Share Offer

The committee proposes to launch an initial share offer with a formal community share offer document setting out the benefits, rights and liabilities of share ownership. The emphasis is on it being seen as a 'social investment'. Most shareholders are expected to come from within the community but contributors from further afield will be very welcome (subject to Management Committee approval).

At the first public meeting 34 respondents indicated they were interested or willing to buy shares. We will create a share package in conjunction with Plunkett UK, using their advice and support. A statutory maximum will apply.

Each shareholder will have one vote, regardless of the number of community shares they hold. Holding community shares gives the shareholder the right to vote on decisions affecting the future of the shop at annual members' meetings and the right to stand for election to the Proposed Morwenstow Community Shop Management Committee. Buying community shares will be a long-term investment in the shop.

The benefit of community shareholding is entirely as a social investment enabling a thriving Community Shop and social hub for the village and providing a sense of ownership to all those involved.

### 8.2.1 Share Package

The purpose of the Community Share Package will be to raise capital to buy Furze Stores. The Community Shares will be set at £1 each with a minimum shareholding of £50 and a maximum shareholding of £35,000. They will be available in tranches of 50. Community Shares have the potential to be withdrawable after a minimum of 3 years and subject to there being sufficient funds available from trading profits. Interest may be payable on Community Shares at the discretion of the management committee and must be agreed at an Annual Members' Meeting (AMM).

The purchase of shares grants the holder membership of the Morwenstow Community Shop Limited CBS. Each shareholder has one vote, regardless of the number of shares they hold. Holding shares gives the shareholder the right to vote on decisions affecting the future of the shop at annual members' meetings and the right to stand for election to the Morwenstow Community Shop Limited Management Committee. Buying shares is a long-term investment in the shop. Shares cannot be sold or transferred.

The benefit of the shareholding should be seen as a social investment enabling a thriving Community Shop and social hub for the village and providing a sense of ownership to all those involved.

### **8.2.2 Tax Relief**

We believe that Morwenstow Community Shop Limited could be entitled to Seed Enterprise Investment Scheme (SEIS) tax relief which is set at 50%. We will seek Advanced Assurance from HMRC that our share offer complies with SEIS rules. Even with advanced assurance the final decision on eligibility lies with HMRC.

We believe we will be eligible for the following reasons:

- We will be a new business with a new business model with the provision of new services as part of the Community Hub
- We will only employ the equivalent of 1 full-time person with the remainder of staff being volunteers
- Gross assets prior to the share issue will be less than £350K

### **8.2.3 Share Marketing**

The share offer will be marketed in a variety of ways. When ready to launch we will advertise via our social media platforms and on our website. A public meeting will be held immediately prior to launch to put forward the offer in detail and to answer any questions. Flyers will be produced and delivered by hand to all households in Morwenstow. We will take this opportunity to also canvas residents.

## **8.3 Donations**

Some individuals may prefer to donate money rather than buy community shares (or to do both). A donation, however, does not confer membership status of the CBS.

## **8.4 Fundraising activities**

The Management Committee considers that local fundraising is an important element in maintaining the profile of the proposed community shop and, indeed, an essential way of keeping the village up to date with progress and plans. No fundraising activities have yet been organised until the outcome of the sale of the property is understood.

## 9. FINANCIAL DATA

### 9.1 Current trading figures

Trading figures for Furze Stores for years 2023, 2024 & 2025 have been made available to the management committee to help them prepare a financial forecast.

### 9.2 Probable savings

We have some confidence that we will be able to immediately reduce outgoing costs in the following areas:

- Reduce wages and salaries bill by using volunteers.
- Significantly reduce motor vehicle expenses and other sundries
- Lower/no interest costs

Within a period of 2 years, we would also aim to reduce light, heating and power costs through the installation of solar panels. We will be applying for grants to help us achieve this.

Once the shop is secured, a full inventory of stock would be carried out. Based on working experience of other community shops in the region we would seek to price match some items with local supermarkets, thereby providing affordable good quality foodstuffs, in order to dispel the myth that shopping locally is prohibitively expensive.

We would competitively price everyday items such as milk, eggs and potatoes making such items de facto loss leaders.

### 9.3 Forecast costs

Our projected costs and associated notes for the next 5 years are available at [Appendix D](#).

This is a model based on the information gathered from the historic annual accounts provided and by making comparisons with accounts kindly shared with us by other Community shops in the county.

This projection assumes there are no loans, that the monies for the purchase price and stock value have been raised and that there is a starting balance of £18,000 for working capital.

As this is an interim Business Plan, it currently provides a 5-year financial projection only. More comprehensive financial projections will be made available as part of the Share Package. These will include monthly profit and loss and cash flow projections, annual balance sheets and notes on the assumptions underlying the projections.

## 9.4 Purchase and Set Up Costs

### 9.4.1 Acquisition of Furze Stores

The property is currently on the market for £360,000 to include fixtures and fittings but excluding stock. A second external assessment of the property by another local estate agent has assessed the current market value of the bricks and mortar only to be in the region of £300,000 - £320,000. The management committee believes the current owners would sell for ca £300,000.

### 9.4.2 Capital Costs

The following is a breakdown of initial start-up costs based on a purchase price of £299,000:

Capital costs if purchase price £299,000

- Stamp duty - £4,500
- Solicitors' fees £1,500
- Survey (level 3) - £1,000
- Stock - £25,000
- Start-up balance £18,000

Most of the start-up costs for this project will be incurred in the purchase of the Furze Stores building. Other very significant costs will be:

- Stock for the shop
- Working capital to finance continuing operations
- Legal fees

At this stage the team have in mind a budget to cover all of these of £350k. This sets the scale of the fundraising necessary to make this project viable. As work proceeds, and good estimates can be made of all the different elements of cost, a detailed cashflow will be prepared.

## 10. ORGANISATION AND LEGAL STRUCTURE

### 10.1 Operational Structure

The Community Benefit Society's Model Rules which lay out the governance of the Society and which have been agreed and registered with the Financial Conduct Authority can be found on our website on the '[Links](#)' page.

## 10.2 Why have we chosen to be a Community Benefit Society?

A Community Benefit Society (CBS) is an organisation conducting an industry, business or trade for the benefit of the community. It is a corporate body registered under the Co-operative and Community Benefit Societies Act 2014 and authorised by the FCA. It is registered as a Limited Company and although it will appear on the register at Companies House, the FCA manages annual returns and accounts.

One of the main objectives for a CBS is to help more people take control over their economic lives, by owning and controlling the businesses in which they work or operate. A CBS provides services for the wider community as well as its members, and pre-tax trading profit can be reinvested in the enterprise, used to pay interest to shareholders, redeem withdrawable community shares or distributed for social or charitable purposes in accordance with the rules. It is a democratic structure that encourages a large membership and empowers communities by giving members a direct say in the management of the enterprise through the elected committee.

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

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

The CBS registered as Morwenstow Community Shop Limited will be an independent entity with no ownership ties to other entities. It will own the freehold of the Morwenstow Community Shop and intends to retain full control of the site. We considered other ownership models for the Community Shop, such as seeking charitable status but, ultimately, a benefit society seemed to best serve our purpose. There are around 400 community-owned shops in the UK, with the highest concentration in Devon and Cornwall, and most have opted to operate as a Community Benefit Society.

### 10.3 Management Committee

The present interim Management Committee is made up of seven Morwenstow residents with a mixture of skills and professional and business experience. Profiles of the Management Committee are attached at [Appendix E](#).

The Management Committee will:

- As obliged by the Society's rules, all stand down at the first Annual Members Meeting when individuals may offer themselves for re-election
- Be selected by members' votes at the Annual Members Meeting each year
- Provide an annual report of activities and finances to all members and an annual return to the FCA
- Provide monitoring information as required by any grant bodies

The interim management committee will lead the Benefit Society initially. As soon as possible there will be an election of a new management committee, for which any member can stand and in which every member can vote. In this process, as with much of the rest of our efforts, Plunkett UK will guide and advise us.

## 11. PROFITABILITY OBJECTIVES

After a period of 3 years stable trading, we would hope to be in a position to be able to pay interest on community shares.

Profit made from the business will be returned to the community. We anticipate that this will be in the form of donations to local causes. We will set up a mechanism which will allow requests for charitable/community support. Any requests will be assessed by the committee and distributed accordingly.

## 12. ALTERNATIVE SCHEMES

We do not currently know the extent of the funds that we will be able to raise and we are therefore open to considering alternative solutions. The following options have been informally considered but would require more detailed investigation:

- Erection of a more temporary structure within the Community Centre grounds, e.g. a portacabin or modified sea container. This could curtail significantly the proposed vision as space would be restricted.
- An addition in some form to the Community Centre itself to take into account pre-existing conversion plans

### 13. RISK MANAGEMENT

We have identified a number of risks and our risk management plan can be viewed at [Appendix F](#).

### 14. LIST OF APPENDICES

- Appendix A: Geographical data on Morwenstow Parish
- Appendix B: Sales particulars for Furze Stores
- Appendix C: Questionnaire data analysis
- Appendix D: Financial data including 5-year projection for Morwenstow Community Shop & accompanying notes
- Appendix E: Interim Management Committee Profiles
- Appendix F: Risk Analysis
- Appendix G: Social Impact
- Appendix H: Letter(s) of Support

## Geographical representation of the parish of Morwenstow

This data is provided by the Office for National Statistics

# Morwenstow E04011492

Civil parish in [Cornwall](#)



[Back to Background to the Proposal](#)

## Furze Stores Sales Particulars

### View of building



### Interior images of shop, café and kitchen



## Floorplan



[Back to Background to the Proposal](#)

## Proposed Morwenstow Shop Questionnaire Report

- 159 questionnaires received from 382 delivered (41%)  
(Shop/Gooseham/Woolley/Woodford/Furze Stores & GCHQ)
- Most people use the shop either 2/3 times a week (55) or occasionally (50). Only 9 households indicated they don't use it at all
- Most popular products (70 or more) are:
  - Local Produce
  - Fresh Fruit & Veg
  - Meat & Dairy
  - Packed Groceries
  - Bakery
  - Sweets/Ice Cream

The following scored between 50 and 69:

  - Newspapers/Magazines
  - Frozen Food
  - Household Goods
  - Beers/Wines/Spirits
  - Greeting Cards/Wrapping Paper
  - Cleaning Materials
- Under other services, most popular by far was Parcel Pick Up/Drop Off (93) with Repair Café (39) and Hangout Space (38) also scoring fairly well.
- There were a number of 'Other' suggestions (25 individual in total) but most popular were Post Office (13) and Prescription Pick up Service (8)
- Most popular timeframe for use of the shop is between 2-5pm (99) although there was a pretty broad spread across all options with 6-8am being the least popular
- Whilst there is an overwhelming support for keeping the shop (140 scoring 5 (114) and 4 (26)) the support for the café was more muted with the highest score being 3 (49). 87 out of the 159 (ca 55%) respondents do not use the café.

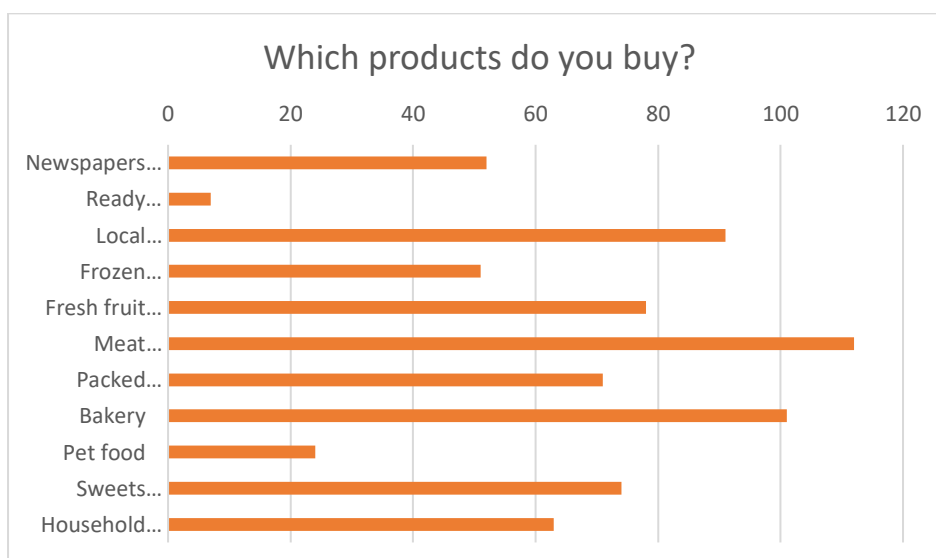
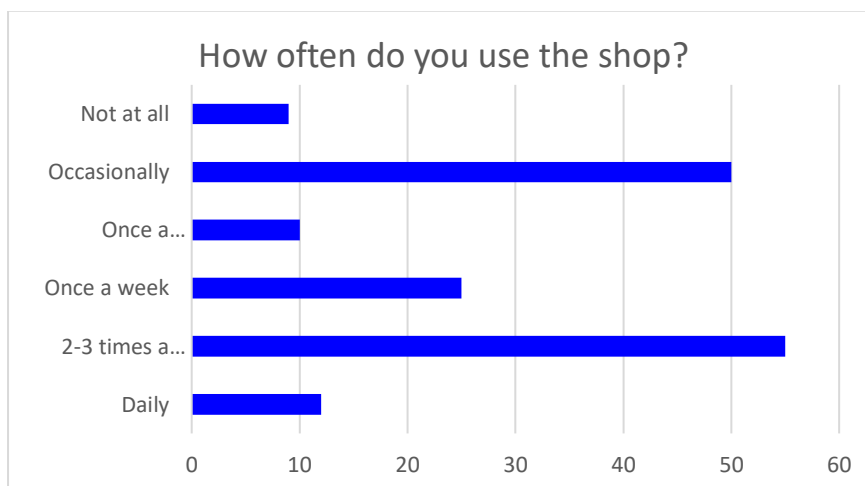
- Age ranges are predominantly in the 51 – over 70 categories although actual numbers are not wholly accurate as some households just ticked an age range without indicating how many. These were logged as singles.
- 135 offers of help across the 6 categories but from a financial perspective:
  - Buying a share – 31
  - Making a loan – 6
  - Making a donation – 22

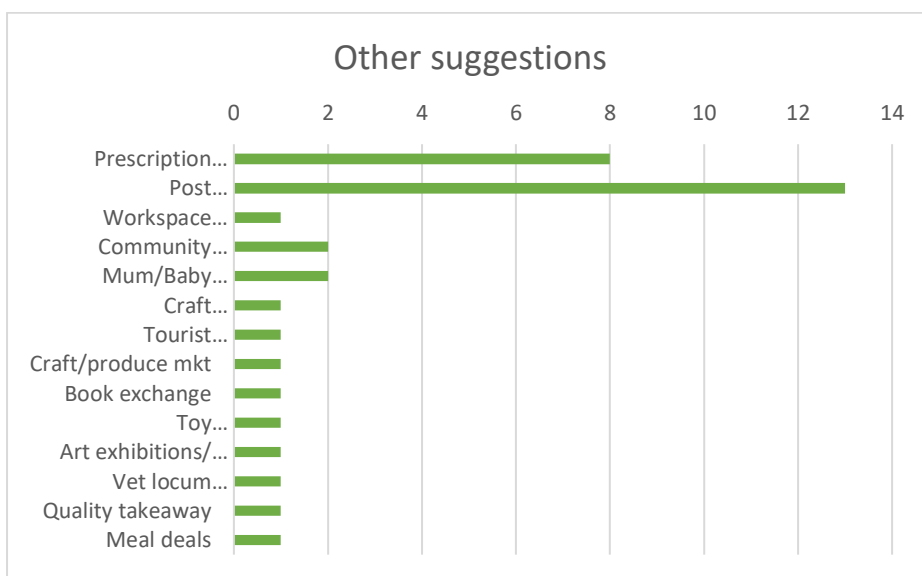
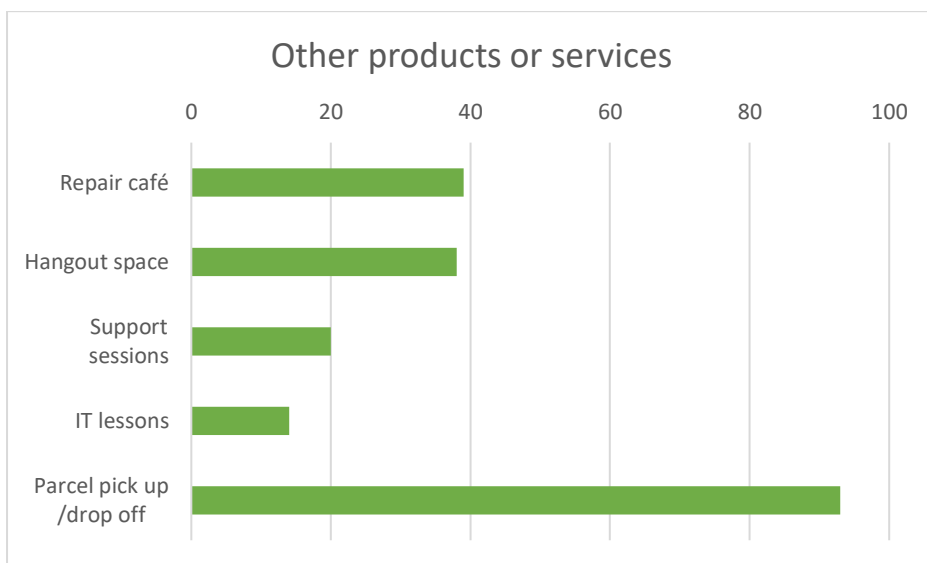
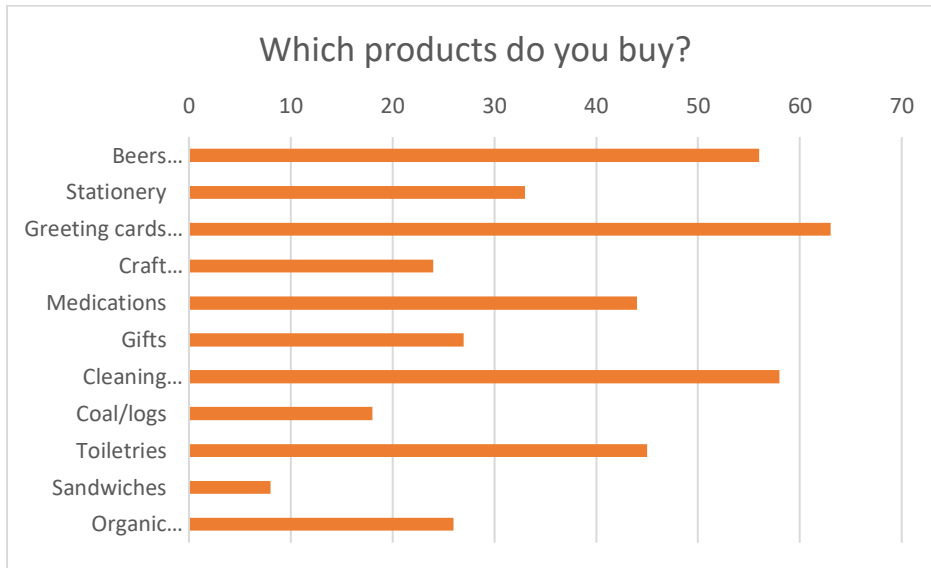
Some people quite rightly said that they would need to understand this better before committing.

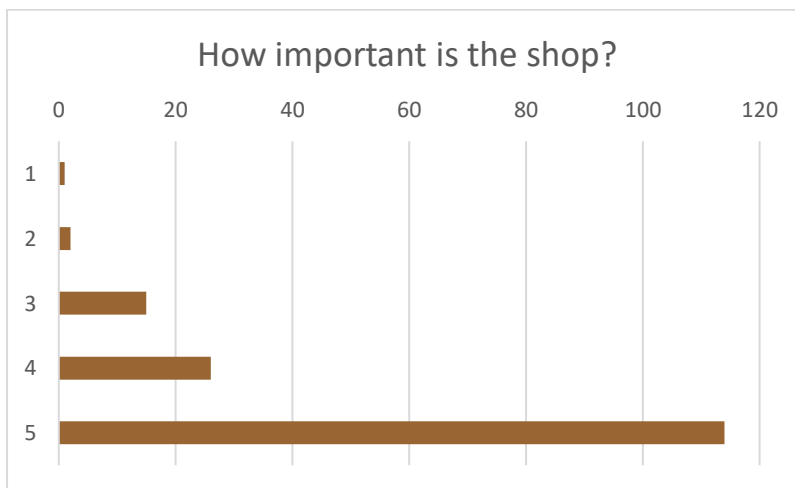
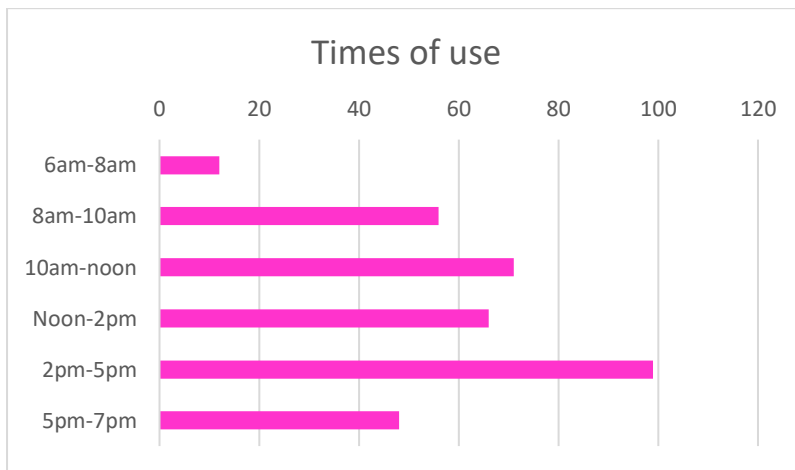
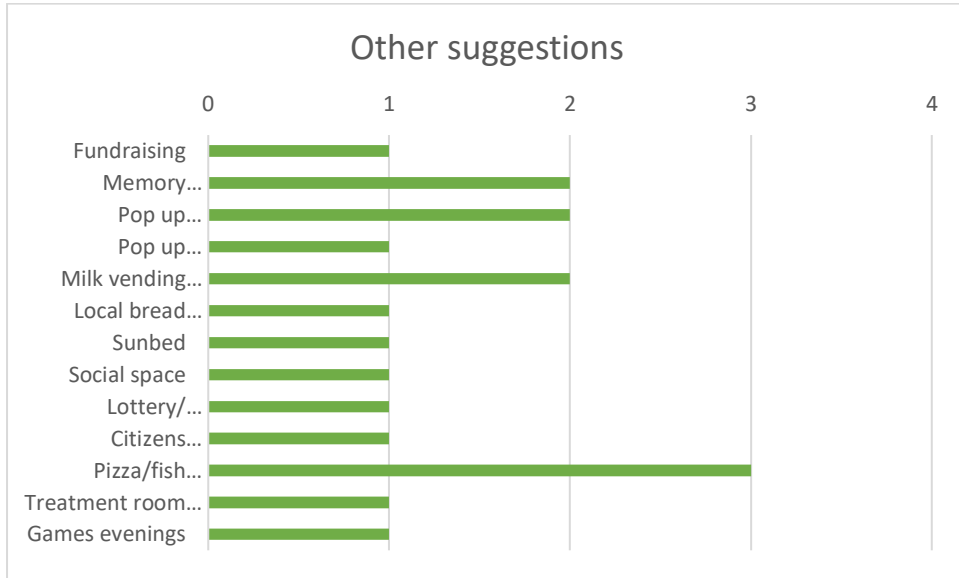
40 households indicated an interest in becoming part of a pool of volunteers.

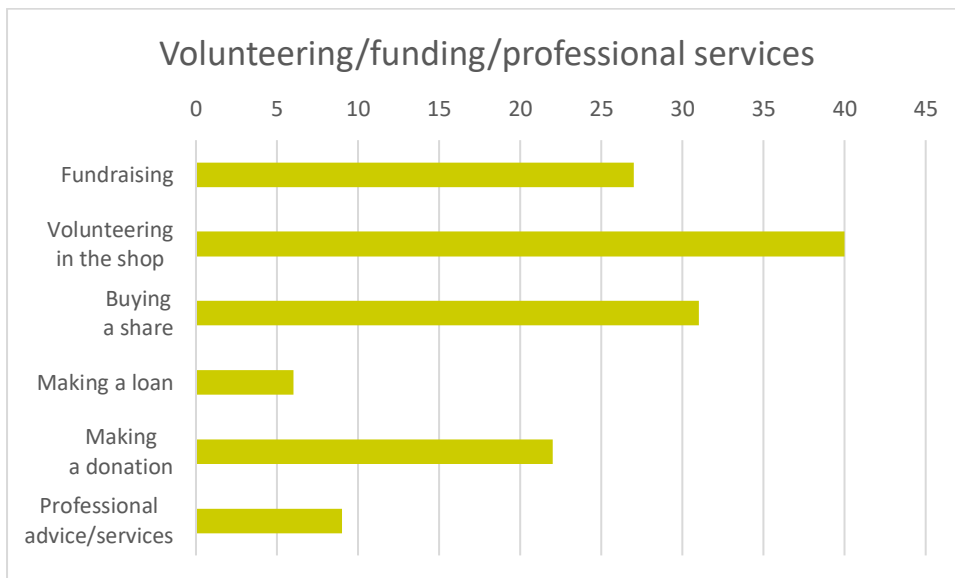
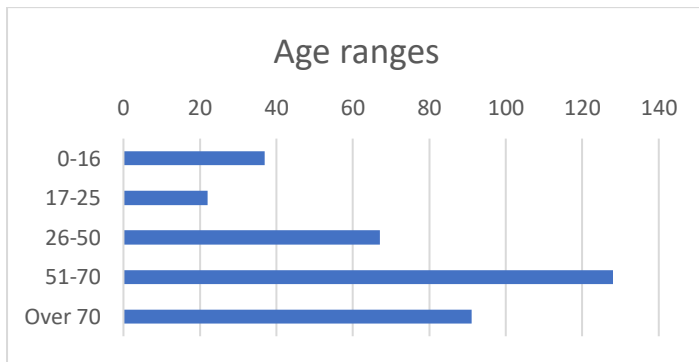
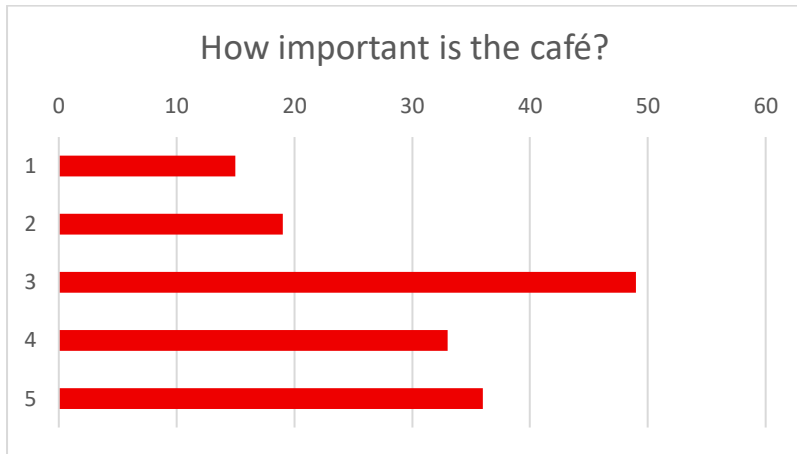
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## Graphical data









# Proposed Morwenstow Community Shop - Business Plan v 2.2 – 060526

The following information is drawn from the Office of National Statistics and gives population/age/gender/ethnic information for the whole Morwenstow parish:

## MORWENSTOW

Parish in South West England

### Population

The population development of Morwenstow as well as related information and services (Wikipedia, Google, images).

Name	Status	Population Census 2001-04-29	Population Census 2011-03-27	Population Census 2021-03-21	Population Estimate 2024-06-30
Morwenstow	Parish	768	791	891	915

**Morwenstow**

- 915 Population [2024] – Estimate
- 32.94 km<sup>2</sup> Area
- 27.78/km<sup>2</sup> Population Density [2024]
- 0.81% Annual Population Change [2021 → 2024]

Morwenstow: village and civil parish in Cornwall, England, UK – Elevation: 121 m

South West England Region 4,928,434 5,288,935 5,701,186 5,889,695

Source: UK Office for National Statistics.

**Explanation:** Parishes as at May 2025. All population and corresponding area figures of parishes are based on assigning output areas by using population-weighted centroids. Thus, slight discrepancies are possible compared to the actual area depicted in the map. No population figures (and the actual area) are provided for parishes smaller than output areas.

### Further information about the population structure:

Gender (E 2024)	Count
Males	463
Females	452

Age Groups (E 2024)	Count
0-17 years	172
18-64 years	488
65+ years	255

Country of Birth (C 2021)	Count
UK	843
EU	19
Middle East & Asia	13
Africa	9
Other country	8

Ethnic Group (C 2021)	Count
White	874
Asian	4
Mixed/multiple	2
Other ethnic group	9

Age Distribution (E 2024)	Count
80+ years	62
70-79 years	114
60-69 years	162
50-59 years	131
40-49 years	103
30-39 years	83
20-29 years	69
10-19 years	108
0-9 years	83

Religion (C 2021)	Count
Christians	448
Jews	1
Other religion	13
No religion	379

[Back to Customer Need](#)

## Projected costs for the next 5 years

<b>Morwenstow shop Profit and Loss Account - V6</b>						
Target performance						
Year of trading as CBS		Year 1	Year 2	Year 3	Year 4	Year 5
<b>Sales</b>	Note					
Shop		250000	270375	292411	316242	342016
Café		24000	25956	28071	30359	32834
<i>Sales</i>	1	274000	296331	320482	346601	374849
<b>Cost of sales</b>						
Shop	2	195000	210893	228080	246669	266772
Café	3	8400	9085	9825	10626	11492
<i>Cost of sales</i>		203400	219977	237905	257295	278264
<i>GM</i>		70600	76354	82577	89307	96585
<b>Staff costs</b>						
Wages and NI	4	31395	32337	33307	34306	35335
Pensions	5	819	844	869	895	922
Volunteer support	6	1200	1200	1200	1200	1200
<i>Staff costs</i>		33414	34380	35376	36401	37457
<b>Administrative expenses</b>						
Accountancy fees	7	1990	2050	2111	2175	2240
Insurance	8	1712	1763	1816	1870	1927
Legal and professional fees	9	265	273	281	290	299
Printing post and stationary	10	328	338	348	359	370
Sundry expenses	11	750	773	796	820	844
Telephone	12	894	921	948	977	1006
Water rates	13	899	926	954	982	1012
<i>Administrative expenses</i>		6839	7044	7255	7473	7697
<b>Buildings and plant costs</b>						
Rates	14	7735	7967	8206	8452	8706
Light heat and power	15	7695	7926	8164	8409	8661
Hire of plant and machinery	16	913	940	969	998	1028
Motor vehicle expenses	17	374	386	397	409	421
Repairs and renewals	18	3651	3760	3873	3989	4109
Depreciation	19	4966	5115	5269	5427	5590
<i>Buildings and plant costs</i>		25335	26095	26878	27684	28515
<b>Finance fees and costs</b>						
Bank fees	20	1200	1236	1273	1311	1351
Card fees	21	3398	3675	3974	4298	4648
Interest	22	0	0	0	0	0
<i>Finance fees and costs</i>		4598	4911	5247	5609	5999
Total expenses		70185	72430	74756	77167	79668
Gross margin %		25.8	25.8	25.8	25.8	25.8
<b>Operating profit/loss</b>		415	3924	7821	12140	16918

**Notes on the Plan Profit & Loss account** (last updated on 17/3/26)

Note	
1.	<p><b>Sales:</b> Sales have declined steadily from 2022 to 2026, falling by about 50% in real terms. By reducing prices, we expect to reverse this decline. The price reductions will reduce our gross margin from 30.7% for the shop and café combined (achieved in 2025/26) to 25.8%. The target 25.8% margin in the first year is made up of a 22% margin for the shop and 65% margin for the café. We have been advised that, for a shop of this kind, a gross margin of about this level is a good compromise between maximising gross profits whilst also making prices sufficiently attractive to ensure good sales. With this lower margin, a relaunch of the shop, and with the active participation of many members of the community we expect sales in 2027 to be around £274k (250K from the shop and 24K from the café). This is less than sales achieved in 2025 and, and in real terms 48% below the level of £419K achieved in 2022. From the first year we hope to grow sales by 5% plus inflation each year over the next four years.</p>
2.	<p><b>Cost of sales, shop:</b> Assumes a gross margin of 22%</p>
3.	<p><b>Cost of sales, café:</b> Assumes a gross margin of 65%</p>
4.	<p><b>Wages and NI:</b> We plan to have a manager, and maybe a deputy, working for a combined total of around 35 hrs pw. For these two positions we have budgeted a total of £31k inclusive of NI in the first year with the hourly rate of £15 per hr rising with inflation.</p>
5.	<p><b>Pensions:</b> Set at 3% of salary.</p>
6.	<p><b>Volunteers:</b> This is a budget for rewarding volunteers.</p>
7-13.	<p><b>Administrative expenses:</b> These expenses have been set at the average costs incurred in 2024 and 2025 and increased in line with inflation.</p>
14.	<p><b>Rates:</b> This is the new rate charge. It has been increased year on year in line with inflation. At the discretion of the Council this charge may be reduced. We will request a review.</p>
15.	<p><b>Light heat and power:</b> We expect to be able to make some small efficiency savings compared with the consumption in 2025. In the second and subsequent years power costs have been increased in line with inflation.</p>
16.	<p><b>Hire of plant and machinery:</b> Assumed to be around the charge in 2025 and then increased with inflation.</p>
17.	<p><b>Motor vehicle expenses:</b> The shop will not have its own vehicle. This budget is for payments at the HMRC rate of 0.45 p per mile for journeys on shop business and would cover, for example, four trips per month into Bude.</p>

18.	<b>Repairs and renewals:</b> After buying the shop, and completing any initial modifications and refurbishment necessary, it isn't anticipated that there will be any significant repairs required in the first four years.
19.	<b>Depreciation:</b> We expect the capital cost of items on the balance sheet to be slightly lower than in 2025, resulting in an initially lower depreciation charge. This charge has been increased with inflation in subsequent years.
20.	<b>Bank fees:</b> The charge shown is for usual bank services, set at the expected level for a business of this size. It assumes we raise sufficient funds that an overdraft isn't required.
21.	<b>Card fees:</b> Assumes the charge on this remains constant at 1.24% of sales.
22.	<b>Loan interest:</b> No interest will be paid on community shares in the first few years. Interest will only be paid when the new shop is consistently generating a profit and has built suitable financial reserves.

[Back to Forecast Costs](#)

## Proposed Morwenstow Community Shop - Interim Management Committee Profiles

**Sarah Gale** - B.Ed. (Hons), MSc. Human Nutrition – teacher, nutritionist. Founder & chair of Woodford Community Garden, Morwenstow, Cornwall. Director of Court House Ltd., retirement home, Cheddar, Somerset.

**Katrin Marshall** - BA (Hons) German, - Joined GCHQ as a linguist/retrained in Russian. 36-year career in various fields from core operational work to recruitment. Most recently senior business manager for GCHQ Bude & member of the Senior Leadership Team. Responsible for areas such as Health & Safety, Equality, Diversity & Inclusion policies, Risk Management & Outreach. Short period as owner/manager of hotel in Scotland.

**Sally McGuinness** - B.Ed. (Hons), - teacher, early years co-ordinator, SENCO. Organises & runs 'Stay & Play' at the community centre, Morwenstow. Chair of Bude area toy library. Former trustee, now supporter of Soundwaves South West. Former secretary, now committee member of Woodford Community Garden.

**Debbie Penhale** - BA (Hons) Law, barrister (non-practising). Court & Legal advisor for Medway & Cardiff magistrates' Courts. Chair of Henleaze after school club. Treasurer of Woodford Community Garden 2022 -25) now committee member.

**Paul Perkin** - BSc physics. Manager & director of several businesses including publicly quoted RMplc. Consultant to many Cornish businesses, whilst part of a team jointly funded by EU & UK, to increase knowledge base employment in Cornwall. Retired.

**Mary Whibley** - Physiotherapist MSc. Sports medicine, BEM, Level 2 certificate in Understanding environmental sustainability (2025). Senior advanced-scope physiotherapist & head of large physiotherapy department in Coventry & Warwickshire hospital. Senior Physiotherapist & Head of Department Stratton Hospital, Cornwall, now retired. Founder & chair of Bude Friends of the Earth. Founder & chair of Bude Refugee Support Group.

**Richard Wellby** - Architect MA Conservation M.Phil. Partner Metters & Wellby, Bude 1986-2025 retired. Morwenstow PCC 20 years. Governor St. Marks school – 2 terms. Treasurer of Morwenstow festival committee 25 years. Rotary club, Bude -various offices 1989 – 2019. *In fond memory – May 2026. Richard supported and helped us during these crucial early stages. He will be missed by us all.*

[Back to Management Committee](#)

## Risk Analysis

This appendix summarises the Proposed Morwenstow Community Shop organisation's contingency planning in the eventuality that things do not go according to plan. The identified risks will contribute to the development of a Risk Register. This Register will be managed by the Morwenstow Community Benefit Society Management Group once elected.

### **Risk 1: Failure to agree the purchase of the existing shop premises from the existing owners on suitable terms**

**Severity - Severe**

**Likelihood - Possible**

**Mitigation** - We would consider other options within the Parish. A second valuation suggests that a purchase price of around £300,000 is realistic.

### **Risk 2: Share package goals are not achieved**

**Severity - Severe**

**Likelihood - Possible**

**Mitigation** - Our funding model assumes a suitably sufficient number of Share pledges. We have yet to clearly establish what those pledges will look like. Our ambition is not to have a commercial loan at all and our acquisition plan is based on the business being purchased through community share funding alone.

A lower return on Shares could lead us to consider a Plan B which could entail making use of existing buildings within the parish or if enough shares are pledged, purchasing one or more portacabins/sea containers to create a temporary structure on parish council land.

### **Risk 3: Grant funding is not achieved**

**Severity - Tolerable**

**Likelihood - Possible**

**Mitigation** - Grant funding is being sought to help purchase and further improve the shop itself (e.g. the installation of solar panels).

**Risk 4: We are unable to recruit suitable staff**

**Severity - Critical**

**Likelihood - Possible**

**Mitigation** - In today's environment a significant risk for the business is managing to attract staff of sufficient calibre who will help provide the outstanding experience we expect for the community at large and for our customers. Initially we will be unable to offer a wholly competitive salary and this may not be attractive to prospective employees.

In order to seek the correct skills, we (committee members) intend to shadow existing shop managers. This will allow us to understand the job requirements and adapt interview requirements accordingly.

The existing shop owner has agreed to a handover period.

**Risk 5: Insufficient volunteer pool to run the shop/café**

**Severity - Critical**

**Likelihood - Possible**

**Mitigation** - Our initial sign-up initiative has garnered a database of 38 names. We would need to continually recruit to this pool and provide management support and training.

**Risk 6: Failure to achieve target sales / make a sustained profit within the first 1-5 years**

**Severity - Critical**

**Likelihood - Possible**

**Mitigation** – The committee will do all it can to encourage the local community to use the shop and café and it will do all it can to minimise the cost of running them. If the shop fails to make a profit, but the Committee has credible plans for making a profit in the future, the Committee will endeavour to cover the losses in the short term by fundraising and/or issuing more shares.

**Risk 7: Unable to get Community Hub services off the ground**

**Severity - Tolerable**

**Likelihood - Unlikely**

**Mitigation** - If skills for the suggested hubs are not available within the parish, necessary skills/personnel for hub activities will be sourced from further afield.

**Risk 8: Poor food practices**

**Severity** - **Severe**

**Likelihood** - **Unlikely**

**Mitigation** - Any member of staff or volunteer engaged in handling food in the café will be required to achieve Level 2 Food Hygiene certificate.

**Risk 9: Shop is out of action either through poor Health and Safety practices or 'Acts of God'**

**Severity** - **Severe**

**Likelihood** - **Unlikely**

**Mitigation** - Inevitably fire, flood or serious theft could inflict harm on the business. Careful risk assessment will identify and promote a management action plan for avoidable risks (e.g. regular PAT testing of equipment/regular H&S checks). The organisation will insure for the usual losses, albeit that will not fully compensate for the loss of our community facilities for however short a time.

**Risk 10: Loss of utilities for an extended period of time**

**Severity** - **Severe**

**Likelihood** - **Unlikely**

**Mitigation** - Insurance would be in place to cover the cost of hiring equipment as required until utilities are restored.

**Risk 11: Planning Permission change of use**

**Severity** - **Severe**

**Likelihood** - **Probable**

**Mitigation** - We are currently unsighted on the current owners' plans over the next few months. We understand they might want to step away from the business as early as end of May. It is possible at this stage that planning permission for residential use may be sought. It is our understanding that in the past both the parish and Cornwall councils have not been amenable to such a change at this time.

[Back to Risk Management](#)

## The Social Impact Plan

Furze Stores is located in the beautiful parish of Morwenstow. There is a strong desire for the shop to continue trading. It is an essential part of the village of Shop and the surrounding hamlets. The resident population of Morwenstow is approximately 915 people (ONS June 2024). There are a few second homes/holiday lets. It is a popular destination for tourists due to its easy access to the South West coastal footpath and nearby beaches.

We believe the shop and café, as a community venture, will bring numerous benefits to the parish of Morwenstow enhancing both social cohesion and economic prosperity. We plan that the Morwenstow Community Shop will be far more than just a place to shop for everyday groceries or to enjoy a cup of coffee. It will serve as a vital hub for social connection, economic resilience, and cultural preservation.

### Social Benefits

We will act as a 'Hub' for social interaction. The Morwenstow Community Shop will provide a space for residents, second home owners and visitors to connect through a welcoming setting to share news and pick up on old friendships. This helps foster a sense of belonging and local pride for everyone. There will be regular events that will help bring people together; examples are, mother and toddler groups, games club, skills sessions, repair café etc.

The café in particular will provide a vital space to help reduce isolation and loneliness especially in the winter months. A friendly and familiar place can provide comfort and informal emotional support which aids healthy mental health. Our business model shows that we can offer family friendly spaces. These events help bring a diverse range of people together and enjoyment in being part of the community.

### Support for Local Suppliers

We will continue to source many of our products from local producers and suppliers as much as possible. We will source general groceries from local suppliers (e.g. Youngs who are based in Barnstaple) so supporting the local economy.

We will connect and work in partnership with our farmers and local community garden to ensure a good supply of local meat, dairy and fresh produce and we will aim to have a supply of artisan bread and bakery items on a regular basis supplied by businesses local to the area (e.g. Electric Bakery in Bude).

We will investigate and implement loyalty schemes or other incentives for buying locally.

We will also continue to support local makers, artists and crafters by providing an attractive space linked to the café to display their items. We will display work by local artists as part of the interior design of the café whilst at the same time offering these items for sale. We will also offer a shop environment to other local businesses who might benefit.

## **Environmental Impact and Sustainability Practices**

Living in and visiting a rural and remote environment helps us to be reminded of the impact of our behaviour on the countryside. We will focus on eco-friendly operations including using local produce and implementing local recycling initiatives. We will provide information on and promote local initiatives (e.g. Pete's Plants, the Woodford Community garden or sustainable ventures further afield such as Bangor's Organic veg box scheme). A community owned shop and café will empower residents to shape the future of their space and local economy. Positive bonds between the Cornwall and parish councils, the Community Centre, second home owners and residents will be forged with a community ownership model because it suggests commitment at all levels.

Specifically, we will make a difference as follows:

- Providing a shop and café within the parish will reduce unnecessary car journeys to and from the parish
- We will instigate recycling options currently unavailable, e.g. pet food pouches, batteries, blister packs
- We will incorporate a refill section within the shop initially offering milk, washing up and laundry liquid but with a plan to review and expand as required
- We would seek to introduce a community larder for fridge or food waste
- The introduction of the repair café will aim to increase the longevity of products and decrease waste
- We will regularly review supply chains and products to ensure sustainability
- We will investigate the feasibility of local deliveries using electric transport
- We will apply for a grant to install solar panels to ensure self-sufficiency with regard to the provision of power.

## **Employment Opportunities**

The shop and café will be managed by up to 2 salaried positions initially (to be reviewed after 12 months). The remainder of the staff will be volunteers and we anticipate, based on our feasibility study, that we should be able to create a pool of 30+ volunteers.

We will offer work experience placements to local children as these are notoriously difficult to find locally. We will also engage with schools and students on the Duke of Edinburgh Award Schemes to offer volunteering opportunities, such as running skills workshops.

All appropriate training will be given to staff, volunteers & students e.g. health & safety, customer service, food hygiene, till management. Where appropriate DBS checks will be initiated.

### **Equality, Inclusion & Diversity**

We will aim to ensure that we recruit a wide range of ages and abilities within the volunteer pool. It will be important to understand what support volunteers might need in order to get involved and adapt working practices accordingly. No volunteer will be asked to carry out any business practice without having appropriate support and training alongside it. Training packages will be delivered in various ways to support individual skills/abilities. We will ensure we dovetail into relevant [Cornwall Council policies](#) as appropriate.

The very nature of the community hub means that it will be a welcoming and supportive centre for all, regardless of gender, age, ability, ethnicity or religion.

We have considered diversity and ethnicity and established that the number of BAME (Black, Asian and Minority Ethnic) residents is 1.6% compared with the national average of 18.3%.

We have also considered the age demographic within Morwenstow. According to the ONS, 37% of residents are aged 60 and over. This is in contrast to the national figure of 24.4%.

According to the [Gov.uk website](#), Morwenstow falls into an area designated as Cornwall 002A. The latest available data, released in 2025, shows that:

- Cornwall 002A is more deprived than most neighbourhoods in England (fewer than 1% are more deprived)
- About three quarters of neighbourhoods in England are less deprived (ranked 9,891 out of 33,755 neighbourhoods).
- 

We believe our proposal would help to reduce this deprivation particularly around the areas of employment, education and health.

## Range of services

The crux of our vision for the shop and café relies on offering more than just a loaf of bread and a cup of coffee. As part of the Community Hub, we would look to offer the following services:

- Advice/support sessions. These would be customer driven but initial suggestions are for example: IT skills, CV writing, how to use a smart phone
- Health and wellbeing sessions. These would focus on medical advice (e.g. nutrition, healthy heart, mental wellbeing, dementia etc.) and would be run by experts brought in specifically
- Family support groups. These would be a chance for groups of people to connect (e.g. Mother and Toddler, over 70s etc).
- Offering the space within the café for groups to meet (e.g. board games, book clubs etc.)
- Liaising with some Bude services to offer an outreach version locally e.g. Toy Library
- Parcel pick up/drop off and a prescription service. From our feasibility study these were by far the most popular add-ons that residents wanted to see
- Access to arts/culture through talks or simply making art available to the community within the design of the café.

We would aim to frequently review what we offer in order to be flexible & able to meet the changing needs of our community. We would carry out these reviews together with residents and shareholders.

[Back to Values](#)

## Letters of Support

The following letters have been received from Ben Maguire, MP for North Cornwall and a subsequent response to his letter from Miatta Fahnbulleh MP (Minister for Devolution, Faith and Communities)





**Miatta Fahnbulleh MP**  
Minister for Devolution, Faith and Communities  
2 Marsham Street  
London  
SW1P 4DF

Your reference: BM13464  
Our reference: MC2026/00965

Ben Maguire MP  
House of Commons  
London  
SW1A 0AA

17 March 2026

Dear Ben,

Thank you for your correspondence of 8 January on behalf of your constituents and Morwenstow Community Shop Group, regarding proposals for the community purchase of their local shop. Please accept my apologies for the delay in responding to you.

The Government remains committed to communities and ensuring that they have the tools they need to protect local assets. Through the English Devolution and Community Empowerment Bill, we are introducing a strong new Community Right to Buy, giving communities the first opportunity to purchase a registered asset of community value when it is put up for sale by its owner. This will empower communities to take ownership of and protect the spaces they value.

The Government recognises the important role that community-owned assets can play in supporting local places and the impact of the Community Ownership Fund's closure. While there is currently no funding available, community ownership remains an area of policy interest.

Our Pride in Place strategy sets out how we will support the most in-need communities to deliver their local priorities. There are two key funding programmes, the £5.8 billion Pride in Place programme and the £150 million Pride in Place Impact Fund. Every part of the country will benefit from our wider Pride in Place strategy to put people in control of their neighbourhoods. We know places need immediate support to address issues of local importance, from supporting a high street to realise its potential to creating spaces where communities can come together. Alongside the Community Right to Buy, we are also working to improve high streets through initiatives such as High Street Rental Auctions and streamlining the compulsory purchase process to support regeneration.

We will continue to work with local councils and communities to ensure these powers and resources can support thriving high streets and neighbourhoods. Thank you again for writing on this important matter.

Yours sincerely,

A handwritten signature in black ink, appearing to be 'Miatta', written over a horizontal line.

**MIATTA FAHNBULLEH MP**  
Minister for Devolution, Faith and Communities

[Back to Operating the Shop](#)