

Kilve Community Shop

Professional Business Plan

1. Executive Summary

The closure of Kilve's village shop in February 2025 created a significant gap in local services, leaving residents—particularly older individuals and those without private transport—without convenient access to essential goods. In response, the Kilve Community Shop Committee formed to develop a sustainable, community-owned retail solution. Following site evaluations, the committee identified the southeast corner of the Christopher Robin Garden as the most suitable long-term location for a new community shop due to its central position, accessibility, and proximity to parking.

The proposed Community Benefit Society (CBS) will operate a not-for-profit shop that provides everyday essentials, local produce, and services for residents, visitors, holidaymakers, and passing traffic along the A39. The shop will be staffed by a combination of a part-time manager and trained volunteers. Financial modelling, supported by sector benchmarks, indicates strong viability with a break-even target within three years. Community shares, grants, and donations will fund capital costs, while trading income will support ongoing operations.

The Kilve Community Shop aims not only to meet essential retail needs but also to serve as a social and economic asset, strengthening community resilience and enhancing the vibrancy of village life.

2. Vision

- To establish a community-run shop that meets the needs of residents, visitors, holidaymakers, and travellers.
 - To create a welcoming focal point that enhances community cohesion and accessibility.
 - To develop a thriving, community led business that will create money the community can use for projects within the area.
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3. Aims

- To operate a not-for-profit enterprise owned and managed by the community.
 - To recruit and train a committed team of volunteers.
 - To work collaboratively with local suppliers and partner organisations.
 - To encourage participation, pride, and shared ownership within the community.
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4. Objectives

- Achieve financial sustainability and operational stability within three years.
- Enable residents to purchase essential goods locally, reducing travel and "food miles".

- Establish opening hours that meet community needs while aligning with volunteer capacity.
 - Recruit, train, and retain a core team of at least 30 volunteers.
 - Support local artisans through dedicated retail space.
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5. Background and Community Context

Kilve is a rural village in West Somerset within an Area of Outstanding Natural Beauty, bordered by the Quantock Hills and the Bristol Channel. Together with Holford, East Quantoxhead, Kilton, and Stringston, the local population is approximately 1,000. The area includes many holiday homes, B&Bs, caravan parks, and the nearby residential workforce from Hinkley Point C.

Public transport is limited, and many residents, particularly older adults—have reduced mobility or no access to a car. The A39, which serves as the main route to larger towns, is narrow, high-traffic, and frequently disrupted by accidents. The lack of a local shop has amplified these challenges, requiring residents to travel 6–12 miles for basic needs. The beach at Kilve and the Quantock hills bring large numbers of visitors to Kilve to enjoy days out in the area. A shop within the village would serve a wide group of people.

A community shop would significantly improve access to essentials, support local tourism, reduce unnecessary road use, and strengthen rural resilience.

In our survey conducted in January 2026 we had 99 replies, 80 % were in support of the project, 10 % were not sure, 10% were not in favor. 60% said they used the shop in Kilve at least once a week, 29% said they were prepared to volunteer in the shop, 30% said they were willing to invest in the project. Below are some of the comments made.

I think the residents of Kilve, and neighboring villages would use the store. Needs to price correctly, maybe offer deliveries to the elderly in the village that are unable to carry shopping. Offer a tea/coffee area for people to meet and chat. Ensure it's open at different times as some people in the village still work.

I think it is a great idea and would certainly help the community.

I ticked everything I think we'd buy ourselves for Q10, but I'd love for it to offer the whole list as I'm sure it would be a huge help to other villagers. My absolute top priorities would be bread, milk, eggs, cash and parcels. Re opening times, I've input my preferences, but we'd use the shop regardless of the consensus on its hours. And I would love to be able to volunteer, but it's not something I could commit to currently - huge thanks to those who have offered!

If I am brutally honest, I would say that since the store in the village closed people have made new arrangements to shop now, these new habits will be hard for you to break. I think that you will find many people willing to support the idea initially... but will they still do so a couple of years on? My comments are extremely cynical, and I desperately want you to prove me wrong I really really do, I wish you all the luck in the world.

6. Market Analysis

Local Competition

- Nether Stowey shop – 4.5 miles away, off main road, limited parking.
- West Quantoxhead garage – 3.3 miles away.
- Williton – 6 miles away (nearest significant retail).
- Bridgwater – 12.5 miles away (main supermarkets).

Target Customers

- Local residents – daily and weekly top-up shopping.
- Tourists and holidaymakers – seasonal increase in demand.
- Walkers and cyclists – convenience foods, drinks, and supplies.
- A39 passing traffic – easily accessible location with parking.
- Hinkley Point C workforce – large temporary population.
- Visitors from Kilve Court outward bound center

Market Needs

- Local access to essential groceries.
 - Local produce and artisan goods.
 - Convenience foods and refreshments.
 - Over-the-counter medicines and basic household goods.
 - Additional optional services (dry cleaning, prescriptions, cash-withdrawal).
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7. Marketing Strategy

- Hold community meetings and share project updates.
 - Conduct surveys to ensure alignment with community expectations.
 - Launch a community share offer covering at least 10% of capital costs.
 - Use clear signage from the A39 and around the village.
 - Promote the shop through local newsletters, social media, and partnerships.
 - Create a dedicated retail space for local artists and artisans.
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8. Products and Services

Core Retail Offering

- Everyday staple foods.
- Fresh and seasonal produce.
- Local farm goods.
- Bread, milk, dairy.
- Alcoholic beverages.
- Newspapers, stationery, cards.
- Household essentials.
- Frozen foods.
- Confectionery and snacks.
- Over-the-counter medicines.
- Baby products.
- Cigarettes.
- Gifts, chocolates, and impulse items.

Additional Services (subject to viability)

- Dry cleaning.
 - Prescription collection.
 - Cash withdrawal or cashback service.
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9. Operating Plan

Location The shop will sit on a prepared and levelled area in the southeast corner of the Christopher Robin Garden with safe pedestrian access from the main car park.

Premises

- Timber building with internal storage and toilet facilities.
- Installation of shelving, signage, counters, and EPOS system.
- Connection to electricity, water, and internet infrastructure.

Staffing and Volunteers

- One part-time shop manager (or job-share arrangement).
- Optional intern or assistant at peak times.
- Volunteers shifts to be based on a 2 hour shift, but be flexible to meet individual needs, also recruit volunteers to fill occasional shifts
- Volunteers trained in shop processes, food hygiene, customer service, and safety.

Operations

- Manager responsible for stock, ordering, displays, and volunteer coordination.
 - Volunteers support daily retail operations.
 - Use of efficient stock control and point-of-sale systems.
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10. Legal Structure

The shop will operate as a Community Benefit Society (CBS), providing:

- Voluntary and open membership through community share purchase.
 - Limited liability for members.
 - One-member-one-vote democratic governance.
 - Eligibility for grants and community finance.
 - Asset lock ensuring assets benefit the community.
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11. Financial Plan

11.1 Financial Forecasts (3-Year Projection)

Based on sector benchmarks, expected footfall, product mix, and operating model assumptions. Average annual sales of a rural Community shop in 2024-25 £184,500. Sales figures for Kilve Shop in 2024-25 £354,000

A. Key Assumptions

- Opening Hours: 6 days/week, 8:30am–5:00pm (approx.)
- Footfall: 60–70 transactions/day (higher in summer)
- Average Basket Value: £8.5

- Gross Margin: 23%
- Manager Salary: £14.5/hour (20 hours/week)
- Volunteer Labour: 70-80% of operating hours
- Annual Cost Inflation: 3%

B. Projected Annual Revenue

Assumptions: 6 days/week, 52 weeks/year, £8.50 average spend

Year	Transactions / Day	Avg Spend	Annual Turnover
1	60	£8.50	£159,120
2	66	£8.50	£175,032
3	70	£8.50	£185,640

C. Gross Profit (23% margin)

Year	Turnover	Gross Profit
1	£159,120	£36,598
2	£175,032	£40,258
3	£185,640	£42,697

D. Operating Costs

Cost Category	Year 1	Year 2	Year 3
Manager Salary	£14,500	£14,800	£15,500
Manager Pension	£500	£461	£475
Depreciation	£5,000	£5,000	£5,000
Utilities & Waste	£5,000	£5,150	£5,350
Insurance	£2,800	£2,900	£3,000
EPOS, IT, Internet	£3,200	£3,200	£3,200
Repairs & Maintenance	£1,250	£1,300	£1,350
Marketing & Comms	£1,200	£1,250	£1,300
Training & Volunteer Support	£1,000	£1,050	£1,100
Misc/Admin	£1,200	£1,250	£1,300
Total Operating costs	£37,600	£37,311	£38,525

E. Operating Surplus/Deficit

Year	Gross Profit	Operating Costs	Surplus / Deficit
1	£36,598	£37,600	-£1,002
2	£40,258	£37,311	£2,947
3	£42,697	£38,525	£4,172

Project Costs

- Modular building: £46,000

- Delivery: £1,000
- Site work: £17,000
- Connection to services: £8,000
- Planning & surveys: £16,000
- Fitting of building: £8,000
- Stock: £9,000
- **Total: £105,000**
- Contingency fund £25,000

Funding Plan

- Community Share Offer £15,000–£20,000
- Grants: £80,000–£90,000
- Donations & Fundraising: £10,000–£12,000
- Social Investment Loans (optional): Up to £15,000

Cashflow Considerations

- Positive cashflow expected from Month 6.
- Seasonal summer peak boosts turnover.
- Volunteer use sharply reduces wage costs.

Break-Even Summary

- Required weekly turnover (Year 2): ~£3,366.
 - Achievable based on projected footfall.
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Risk Management

This section summarises the principal risks facing the Kilve Community Shop project and how they will be managed. Risks have been assessed using simple **likelihood** and **impact** ratings (Low / Medium / High). The Management Committee will review this risk register at least quarterly.

Key Project Risks and Mitigation

Risk Area	Risk Description	Likelihood	Impact	Mitigation Actions
Planning & Site	Planning permission or change-of-use approval is not granted for the preferred site	Medium	High	Early engagement with planning officers; prepare alternative site options
Funding	Total capital funding not fully secured	Medium	High	Diversified funding plan; phased delivery; active community fundraising
Volunteers	Insufficient volunteers recruited or retained	Medium	High	Flexible shifts; clear role descriptions; training, support, and recognition
Governance	Management Committee lacks required retail or operational skills	Medium	Medium	Recruit additional members with relevant experience; seek external advice

Risk Area	Risk Description	Likelihood	Impact	Mitigation Actions
Trading Performance	Lower than expected customer footfall or spend	Low	Medium	Regular review of product mix; targeted marketing; respond to feedback
Operations	Poor stock control leading to waste or lost margin	Medium	Low	EPOS stock controls; regular audits; volunteer training
Security	Theft, loss, or malicious claims	Low	Low	CCTV; appropriate insurance; clear procedures
Compliance	Failure to meet food safety or retail regulations	Low	Medium	Documented procedures; routine checks; refresher training
Health & Safety	Accident or injury on the premises	Low	Medium	Public liability insurance; trained first aiders; regular safety inspection

Conclusions

The committee believes that this project is viable and will bring wide benefits to the community. The shop will provide a central location where people can meet, participate in a community endeavour, and purchase essential items without leaving the village. With continued community support, volunteer involvement, and prudent financial management, the Kilve Community Shop can become a sustainable asset that reinvests surplus income for the benefit of the local community.



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Club Range Building for Kilve Community Shop

Club Range with veranda, as attached plan and constructed to standard Passmore specification. Eaves height: 2.40m. Ridge height: 3.92m. Veranda: 1.20m wide with 4 posts and 4 sections of balustrading. Studwork: 4 x 2 CLS (38 x 89). Wall sheathing: 9mm OSB. Partitioning: 4 x 2 CLS (38 x 89) clad one side to eaves in 9mm OSB. Cladding: 19 x 125 pressure treated rebated planed redwood shiplap. Roof: 25° pitch trussed rafter roof with design load of 685N/m²* ready to receive slates or interlocking concrete tiles. Trusses are spaced at 0.6m centres.

Gables have matching cladding and bargeboards. Side wall eaves have fascias.

*Roof design load of $685\text{N}/4\text{m}^2$ provides for fibre cement slates and PV solar panels supplied and fixed by others.

Basic Shell

12.00m long x 4.80m wide with 12.00m long x 1.20m wide veranda,
6.60m run of partitioning and having a usable floor area of 54.28m² £14,746.00

Windows

Fully finished, white uPVC with A rated 28mm double glazing.
4 1342w x 1050h pattern 3N10CC windows with clear glazing £2,228.00

External Doors

uPVC doors have multipoint locking and A rated 28mm double glazing or solid tgo pattern infill. Doors open

110° or 170° with side light.
1 pair 883w x 1980h glazed uPVC doors £1,215.00

Internal Doors

Plywood flitsh type with mortice latch, hung in door liner with hardwood threshold.
2 762mm x 1980mm x 35mm doors £292.00

Delivery charge £760.00

Basic shell including joinery and delivery to TA5 postal area as prefabricated building kit. This will include spare materials, component labelling, fully itemised packing list and detailed assembly instructions.

£19,241.00

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Issued 09 February 2026. Excludes ~~PAGE~~ 11**Club Range Building for Kilve Community Shop**

Carried forward from Page 1	£19,241. 00
Upgrades you may wish to consider	
25 x 150 joinery grade shiplap (samples available upon request)	£807.00
19mm vented and drained cavity wall construction	£1, 445.00
150 x 150 oak verandah posts replacing standard posts	£444. 00
Optional Items	
Erection of timber superstructure. Cost is based on maximum carry of 20m from lorry to site (our roofing contractor requires a minimum 1.2m clearance on all 4 elevations for his access tower, please advise of any obstructions)	£3,562.0 0
High capacity rainwater goods including 3 down pipes	555.00
Supply and fix fibre cement slates (blue/ black), matching dry ridge, treated battens and breathable felt	£7,076.0 0
TOTAL COSTS	£ 33,130 +VAT

This building will need electrical wiring and fittings
£5,000

Internal insulation and painting by a local contractor £5,000