

THE STORY SO FAR 2014-2018



INCLUDES THE ANNUAL REPORT AND ACCOUNTS FOR 2017-18

ABOUT THE PENINSULA TRUST

The Peninsula Trust is an independent organisation working to strengthen the community of the Rame Peninsula, SE Cornwall. We are a membership group, with 657 people signed up at the time of writing this report; more people join each week. All our Directors, staff and volunteers are residents on the Peninsula.

We own a three-storey building in Millbrook village which houses the Rame Centre community hub and flats above. We have built a line of work units to the rear of the property.

OUR AIMS AND OBJECTIVES

We have four main areas of activity:

- **Support for those who need it.** Hidden away behind the beautiful landscape, we have considerable rural poverty and deprivation. We do what we can to help those in need anything from help with debt or benefits to befriending, health concerns or mobility.
- **Housing.** Finding a place to live is the biggest challenge for many local people, as low wage levels, high house prices and pressure from second/holiday homes combine to make it very difficult. We are creating community-owned housing decent rented homes, secure long-term, at rents that people can afford.
- **Jobs and training.** We work to support those looking for jobs and those who create them. We provide work experience and training and we create jobs locally ourselves. We have built 6 work units at the Rame Centre.
- **Community spirit.** Rural communities never had much in the way of public services, and the continual cuts are making things worse. We have two choices do without, or do our best ourselves. We have chosen the second.

LEGAL STRUCTURE

The Peninsula Trust is a "Community Benefit Society" – a community cooperative – owned and controlled by its members. We are registered with the Financial Conduct Authority in London, no 32339R. We are not a registered charity and do not appear on the Charity Commission list, although our work has been recognised by HMRC as making us eligible for Exempt Charity status.

CONTACT DETAILS

Please come and visit us at the Rame Centre in Millbrook – we are in the main shopping street opposite the Co-op. We are open six 6 days a week, weekdays 10am – 4pm, Saturdays 10am – 1pm

3 West St, Millbrook, Torpoint, Cornwall, PL10 1AA

T | 01752 823909 E | admin@thepeninsulatrust.org.uk W | thepeninsulatrust.org.uk

WELCOME TO THE PENINSULA TRUST!

Dear Reader,

A small group of people sat in the back room of a local pub in mid-2014 and decided to go ahead with the creation of a new community organisation - The Peninsula Trust. There were some good ideas and a lot of strong experience in the group, but none of us expected the explosion of energy and activity that in four short years has produced the success that we have achieved to date.

This publication is our first chance to describe the whirlwind journey that we have been on. We are still finding our feet in some ways - working out where we want to go, what our community's main priorities are and how we can best help to meet them. We'll be running more community consultation and discussion over the next year as we consolidate our current success and think about the future.

We produce a monthly Bulletin with news and updates, available free by e-mail -just ask us if you would like to receive it.

For now, here's the highlights of our work to date, with some background facts and figures and a summary of the Annual Accounts for 2017/18.

If you like what you see, please come and join us!

Debbie Patterson

Chair, The Peninsula Trust

HOW YOU CAN HELP THE TRUST

JOIN

Membership costs £1 for life and gives you a vote at our meetings and a say in what we do. You can join at the Rame Centre or by using the form on our website - details opposite.

VOLUNTEER

Whatever your skills and interests, we need you! Please come in and talk to us.

DONATE

We are very grateful for all donations, both one-offs and regular Standing Order support.

Please ask at the Rame Centre or visit our website at thepeninsulatrust.org.uk









THE RAME CENTRE

The Trust had been running for a few short months when the chance came in April 2014 to take on the old Laundry building in West St, Millbrook. The building had last been used about 10 years before as a commercial laundry and was a complete mess.

We didn't have any money at that time, but we did have good contacts and a lot of enthusiasm! The owners let us open the shop area for consultation with the public, so we set up a display on possible ideas and asked local people to come in and say what they thought. We had over 350 visitors in three months, offering a huge range of suggestions. That formed the heart of our efforts.

We wanted direct local ownership of the building, so we launched our first "Community Shares" offer. At that time we were a new group with little more than ideas – but even so, a total of 77 local people put their own money in, raising just under £25,000. That was enough to convince a specialist community lender, Co-op Finance, to offer us a long-term loan; with a deal from the previous owners on staged payments, we were off!

UNLEASHING COMMUNITY SPIRIT

We opened the new Rame Centre in March 2015 and got started straight away with community activity. The energy and time put in by local people, from the very beginning, was a real surprise and delight. We felt as if people had been waiting for a chance to get stuck in to something – and here they were, clearing up, painting, moving rubble and junk, setting up coffee mornings, displays, craft fairs, food bank collections and much more.

THE UPSTAIRS FLATS

The ground floor of our new building was a mess, but the flats on the upper floors were much better: a one-bed and a three-bed flat. After a thorough clean and the necessary checks, they were ready to rent out. Two local young men, Joe Turner and Ben Edwards, became our first tenants, happily moving in after years in really poor rented places round the area. The photo shows the two on the day they got the keys, the start of a succession of young tenants who have found a decent place to live.

THE VOLUNTEERS THAT MAKE IT ALL HAPPEN

The Rame Centre depends for its success on our community volunteers, each putting in the hours that they can. Please join us and be part of something wonderful! We have a part-time manager to coordinate the centre's work and a monthly Volunteers Meeting, plus occasional excursions and social events for the team.

WHAT GOES ON INSIDE?

- Our *Microlibrary*, part of Cornwall Library Service, has attracted strong support since it opened in April 2016. Readers can reserve books from anywhere in Cornwall.
- The Post Office in Millbrook closed in January 2018 and no other location could be found. We offered space for a part-time operation, open two mornings a week (all that is available). The service brings in no income to us but is vital for the village.
- We have a Computer Centre with up-to-date laptops, printing and laminating.
- Our Art Wall sells creations by producers living on the Peninsula, from jewellery and cards to books and paintings. The number of exhibitors and sales have both risen steadily.
- Our *Meeting Room* seats up to 12 and is used by a range of local groups.















OPERATION AND FINANCES

When our new work units are complete and tenanted (see page 8), the Rame Centre will have enough income from rents to pay all its own basic costs: the purchase loans, the manager's wage, utility bills, repairs and insurance. We will have a genuinely self-supporting operation that can serve the Peninsula for many years to come without needing external funds – an important step forward.

The building itself is now secure, but a lot of our activity costs money that the rental income won't cover: catering, training, excursions and events, publicity and printing. We will continue to rely on income from the Art Wall, room rentals, donations and standing orders from supporters. There are sometimes small grants available for our work and we would like to thank the following:

- The Co-op shop in Millbrook for help from the Co-op Membership and carrier bag funds.
- Local businesses who donate raffle prizes for our events
- Cornwall Community Foundation
- The National Lottery's "Awards for All" scheme
- Millbrook and Maker-with-Rame parish councils

THE RAME CENTRE'S SUPPORT FOR THOSE IN NEED

A big part of the Trust's effort goes into trying to help local people who are in need. This section gives a brief summary of the main support that we have offered over the last two years.

In 2015, the teachers at Millbrook School told us that about 10% of their pupils were coming in without having eaten – so they were disruptive and unable to focus or learn. We set up a trial **Millbrook Breakfast Club** at the Methodist Hall to provide free breakfasts, which worked well (17 children attended) but the money ran out after 6 months. We will restart when we can get a longer-term source for the running costs

Memory Café. We host and support this group to provide sessions for those with dementia and their carers. Activities have included excursions, beetle drives, dancing and singing. The sessions are free and are very well received by sufferers and carers alike. The volunteers would welcome more helpers.

Welfare/debt advice. We have skilled volunteers who can advise on a wide range of benefits and support payments. This service runs on an "as-needed" basis, so people can come in to the centre and arrange a meeting as needed.

Credit Union. We host the Millbrook branch of the Kernow Credit Union, offering simple bank accounts and low-cost loans to members.

Food Bank. We are a collection point for the Liskeard & Looe foodbank, which covers our area. In 2017, total donations amounted to 658 Kg, nearly enough to match the 728 Kg of emergency provisions distributed that year to 56 people in our area.

Support for local people. We have a group of volunteers who can help one-to-one as needed, perhaps with contacts, shopping, getting out or just companionship.

Job Club. We host the Pluss organisation, who run a weekly session for people needing help to find work – could be CV writing, local vacancies or training.

Maths and English. We host Cornwall Adult Education Service to run courses in Maths and English for those who need basic qualifications, for work or just to be better skilled.

"I helped someone apply for a passport online. I'd never done it before myself, so we learned together!

"We helped a young woman through her Maths qualification, so she could get the job she wanted".

"I spent a day and a half helping a local family complete a Disability Living Allowance form"



"I use the computer and printing facility for my business. To look at the sometimes wonderful art, and to chat and joke with the wonderful staff"

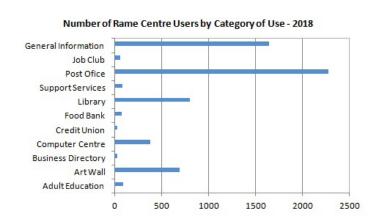
MILLBROOK MEMORY CAFÉ
DEMENTIA SUPPORT GROUP



THE RAME CENTRE IN NUMBERS

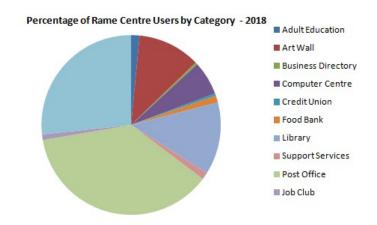
We keep careful records of the number of people visiting the Rame Centre, and their reason for coming in. This helps us work out which services are most needed and which need support.

On the right is the breakdown of our users in the year to August 2018, according to their reason for visiting us. The pie chart below shows the same information as a percentage of total use.



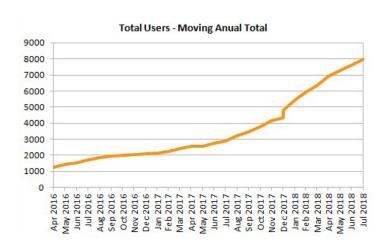
SOCIAL IMPACT MEASUREMENT

Recording and analysing data on the number of users is very important to us, both to work out what is most needed and to have evidence that proves we are helping people. We have strong systems in place to ensure that confidentiality is never breached- and we don't share our records with anyone at all.



TOTAL USER NUMBERS OVER TIME

This remarkable graph shows the steady increase in total users of the Rame Centre, going back to April of 2016 when we started recording the number of visitors. Over the last 12 months, we have had an astonishing 8,000 uses of the centre! Some of these will be people coming in once for multiple reasons – such as returning a library book, getting a bus timetable and buying a card all in the same visit. Even so, the steady increase is a sign that we're doing something right!



THE WORK UNITS

The Rame Centre had a large disused yard at the rear, which used to have a huge derelict workshed and some shacks. We knew it would be a great site for Work Units, to provide jobs and workspace in the area: we ran a survey and had really strong levels of interest shown, so we could go to grant funders able to prove that the need is there.

Commercial developers won't usually build workspace, because the total cost is roughly the same as the final value so there's no profit to be made from the work. As a non-profit-making operation, this wasn't a concern for us; we just had to raise enough to make it happen. The rental income will make a massive difference to the self-sufficiency of the whole Rame Centre site.

A LONG, SLOW PROCESS

The build process was long, as we were obliged to include very deep foundations to meet the regulations. We were also badly held up by the snow and ice in the early part of 2018. However, the work is pretty much complete - final touches were being done as we wrote this report - so we now have six small units, with three let even before completion. They are fully insulated with very low heating costs and are a handsome addition to Millbrook village. We would like to thank our neighbours for their patience and understanding while the building work was done. It was a nuisance at times, especially the noise and the night when the outside lights wouldn't turn off!

A NEW PATHWAY AND COMMUNITY GARDEN

The project includes a new path through West St park, into the units and through to the Tanyard at the centre of the village. This will be a permissive path, open to the public in daylight hours for most of the year. We have kept a strip of ground at the front of the work units – just about visible in the photo - where we will create a new garden alongside the walkway. We are hoping to involve community volunteers and the village's children in this work, which will focus on pollinator-friendly plants and a high screen of climbing plants to shield the neighbours.

We are very grateful to the Government's Coastal Communities Fund for the investment to build the units. We think visitors and users will agree that it was money well spent.









SUPPORT FOR JOBS AND TRAINING

Over the last two years, we have progressed well on supporting local businesses and helping people to find work and training. Our activity is currently paused while we get the Work Units built – we expect to restart in late autumn 2018. Here is a summary of what we've achieved so far.

LOCAL BUSINESS DIRECTORY

We have built up a contact list with details of over 260 trading businesses on the Peninsula and created a user-friendly Directory, located in the Rame Centre, so that residents can find a local supplier for the service that they need.

WORK-RELATED TRAINING

Getting training usually means people have to travel long distances. By acting as a coordinator and creating learner groups from several businesses, we can get the tutors to come to us. We talked to local businesses about what they wanted, found providers and got started.

So far we have:

- First Aid, 9 attendees from 5 businesses
- Food Safety, 9 attendees from 3 businesses
- Digital Marketing/Selling, 8 from 7 businesses
- Intro to Book-keeping, 6 from 5 businesses

Some of the courses were free, some were paid-for. The turnout has been great and the feedback from participants very positive.



BUSINESS BREAKFASTS

We ran a series of monthly events from Nov 2017 to June 2018, involving free breakfasts at 8.30am with information about our work, speakers and a chance to network with other businesses. These went down very well with participants – a total of 41 different businesses joined us over the year.

ONE-TO-ONE SUPPORT SESSIONS

We ran a series of 6 drop-in free clinics for local businesses with the Growth Hub, the Cornwall-wide support agency. The sessions were around an hour each, offering one-to-one support on business advice, finance, development and contacts. These were really successful; a total of 21 businesses had free sessions, and the feedback on the value has been great.

RAME PENINSULA BUSINESS HUB

We set up a closed Facebook page for direct business-to-business contacts by member firms. There are currently 68 businesses using the hub.









THE OLD SHIP INN, CAWSAND

The Old Ship Inn was one of the oldest buildings in Cawsand village. It was completely destroyed by fire in 2013 and left as an empty shell while various plans were tried for its future. None of them came to anything so we decided to see if a community ownership approach could work.

We came up with the idea of recreating the pub on the ground floor, together with a café and a heritage centre, and then building four flats on the upper floors for lowcost rental to local people.

We developed the idea and soon realised that the project was so big, and so complex, that it should be run by a separate new community group focused entirely on the one location. We found some new Directors and set up The Old Ship Inn Cawsand Limited, a new "Community Benefit Society" to work alongside the Trust. We took advice and started work on a new Community Shares offer to try and raise the purchase money. Would it work? Would people get the idea and support it?

A RESOUNDING SUCCESS

Something about the Old Ship caught the public imagination, both locally and among the thousands of people who know Cawsand as visitors or second home owners. We launched our Community Shares offer in March 2018 and ran a really intensive publicity campaign to promote it.

We had roadside banners, leaflets, a massive push on social media. We set up a "Local Housing Parade" so that people could show support- 85 residents walked through the village. We ran public meetings – hundreds turned up. Both regional TV stations sent teams and covered our work live on their news bulletins, resulting in even more interest.

The team got completely exhausted, but we raised £137,000 from an incredible 320 investors. On the back of that success, we were awarded a further £100,000 by a national charity called the Plunkett Foundation... and the total was enough to buy the building!

Plunkett Foundation

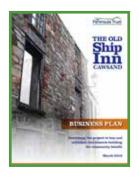






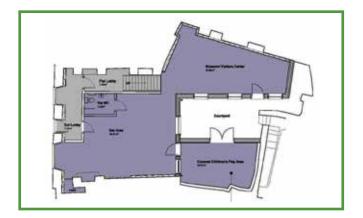
THE PLAN FOR THE OLD SHIP

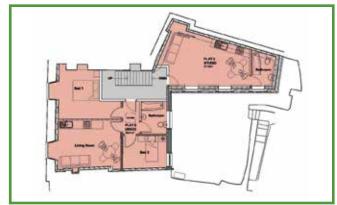
We have a complete business plan for the Old Ship which includes architect's drawings, costing for the work (£1.2 million current estimate!) and our proposals for how the ground floor will look, how the flats will fit together and the rents we will charge. You can find the complete document on our website.



We have started talking to grant funders and finance providers about raising the money to rebuild this site. It's a big ask, but there is a lot of interest, because the community really is behind it, because it will provide much-needed accommodation for local people, and because it will create jobs and community activity on the ground floor.

The first tasks are to make safe the cliff face at the rear and to strengthen and repoint the old walls. After that we'll build a steel frame inside to prop up the old walls and then infill it with the various elements. It will be a long job – three years is our current best guess.





THE DRAWINGS

The plans shown here give a good indication of what the building will look like once completed. There may have to be changes for Building Control or to improve the use of the space, but these will be minor.

INVOLVING THE COMMUNITY

The continuing support of the local community will be crucial to the success of the Old Ship. We have already run some community events, in the Ship itself or in the Congregational Hall across the road; we are planning to continue with these as a way of raising funds and to keep people involved and in touch with the work as it progresses. We have found a great deal of affection and good memories about the Old Ship and what it meant to many people. We're planning to run history and reminiscence work to capture those memories.

THE ROLE OF THE TRUST

The Peninsula Trust is the sponsor and launch agent for the Old Ship project. We will act as the "Accountable Body" - managing staff, finances and the building plans - until the Old Ship organisation is able to stand alone.

ANNUAL ACCOUNTS FOR THE YEAR 2017/18

We present here a summarised version of our Annual Accounts for the tax year of April 2017 to March 2018. The full accounts are available on request from our office and will be presented to the Members at the Annual General Meeting.

This page shows the "Profit and Loss" account, which is a snapshot of how well the Trust did over the year. The figures are very good, thanks to the injection of funds from the Work Units project. These are our fourth annual accounts and are the first that show the Trust making a profit at the end of the tax year.

In our case, the "profit" is simply an accounting nicety – every penny earned goes straight back into our activity. Nonetheless, it is great to see the Trust in a healthy financial position.

The Peninsula Trust Profit and Loss Account Year Ended 31st March 2018		
	2017/18	2016/17
	£	£
REVENUE	167,809	35,811
Cost of Sales	14,502	10,877
GROSS PROFIT	153,307	24,934
Administrative expenses	81,224	31,664
OPERATING PROFIT/(LOSS)	72,083	(6,730)
Interest payable and similar charges	11,801	11,030
PROFIT/(LOSS) ON ORDINARY ACTIVITIES		
BEFORE TAXATION	60,282	(17,760)
PROFIT/(LOSS) FOR THE FINANCIAL YEAR	60,282	(17,760)

A CLARIFICATION ON OUR STAFF PAY

We thought it would be useful to clarify the Trust's position on pay for our employed staff. We confirm that we pay a fair wage to our employees, but do not pay, and never have paid, any bonuses, commissions or extra amounts. We are happy to provide further information on request.

The Board of Directors

ANNUAL ACCOUNTS II – BALANCE SHEET

The Balance Sheet shows the overall asset position of the Trust - what we have and what we owe. The Tangible Assets at the top are our property at the Rame Centre, which increased with the start of the Work Units project. The main impact of the increased value will come in next year's Balance Sheet because it will show the finished value.

The "Cash at Bank" and "Creditors" lines are large because we had grant money paid in advance for the work units. Next year's accounts will show these amounts converted into capital asset - the finished work units.

Another healthy result!

The Peninsula Trust Profit and Loss Account Year Ended 31st March 2018		
	2017/18	2016/17
	£	£
FIXED ASSETS		
Tangible Assets	335,962	303,168
CURRENT ASSETS		
Debtors	525	684
Cash at bank and in hand	194,867	2,989
	195,392	3,673
CREDITORS: Amounts falling due within one year	203,643	34,670
NET CURRENT ASSETS/(LIABILITIES)	(8,251)	(30,997)
TOTAL ASSETS LESS CURRENT LIABILITIES	327,711	272,171
CREDITORS:		
Amounts falling due after one year	296,147	300,962
	31,564	(28,791)
CAPITAL AND RESERVES		
Share Capital	24,372	24,299
Profit and Loss Account	7,192	(53,090)
	31,564	(28,791)

COMMUNITY-LED HOUSING ON THE PENINSULA

Decent housing is probably the single biggest problem affecting local people on the Peninsula:

- Low wages and very high prices, driven by the second homes market, mean that house prices are far beyond the reach of many, especially young people.
- Private rented accommodation is scarce and frequently very expensive, or inadequate, or insecure – sometimes all three.
- Social housing is in desperately short supply; many people in need are just not applying, as they know their chances of getting a place are remote.

OUR SOLUTION - COMMUNITY-LED HOUSING

We ran community consultation/ local research in 2017, reaching 337 residents face-to-face and just over 2,000 through social media. The full report is on our website, with numbers of local people affected and looking for a home. The summary:

- Our community would welcome **genuinely affordable rented homes under local control**, secure and of a good standard this is the "Community Land Trust" model.
- Grant and loan finance is available and is becoming easier to get as the authorities start to take the housing crisis seriously.
- Our area has limited space and strong community resistance to loss of Greenfield sites. We will respect that and viable options exist for brownfield/infill/refurbishment.
- We have confirmed support from Cornwall Council, parish councils, funders, housing associations and finance specialists. Our track record is good; we can deliver new homes.

THE WAY FORWARD

We always knew that the need for housing was huge, but now we can prove it. We are making a start with our flats at the Rame Centre and the proposals at the Old Ship. We are in discussion with several local people about houses that they might let and empty properties that we could repair. We are well-known



COASTGUARD COTTAGES, CAWSAND

We are in discussion with Cornwall Council about three small cottages in Cawsand that were council houses but are now empty. They are listed buildings and need refurbishment, but the Council doesn't have the money and can't reach the required standards, so they were planning to sell them at auction. The cottages have lovely sea views, parking and good gardens – so on the open market, they would certainly end up as second homes. Instead, Cornwall Council have agreed to give us the chance to buy them at the "social housing" valuation and get them refurbished so that three local families can rent them. The discussions are in progress as we write this report-we hope to report good news on this over the next few months.

WORKING WITH OTHERS





YOUNG ADULTS GROUP

We helped a group of young people to set up their own business - Young People on the Rame Peninsula CIC- to run training, business start-ups and housing support. The group ran a pop-up café at the Old Ship over the summer, which was a great success.



NEIGHBOURHOOD PLAN

We worked with Cllr George Trubody and the Peninsula's five parish councils to help publicise the Neighbourhood Plan process and the final referendum. The photo shows the group's celebrations after achieving an 88% majority in the local referendum.

TECH TEAM

We helped two local IT enthusiasts, Tom Lancaster and Dan Phillips, to set up a series of Saturday workshops for children on programming and robotics. The sessions were great fun and although they have stopped for now, we hope to host a revival.

OUR "THANK YOU"

The Peninsula Trust really is a team effort, with literally hundreds of people actively helping to make it the success that it is. It's hard to know where to stop with a Thank You page, so we've stuck to listing the key characters who have been instrumental. We believe we've got everyone, but if we've missed you – we apologise, and we'll put you in next time.

VOLUNTEERS LIST

Abigail Wilson	Elaine Rimron	Lyn Reid	Sarah Headlam
Bobbi Maxfield	Jacqui Wells	Mandy Shillaker	Sarah Turpitt
Carole Headlam	Jenny Williams	Marion Dawson	Sarah West
Carole Jenkins	Jill Downing	Mike Horwood	Sheila Gwyn
Caroline Allen	John Knowles	Milica Djuradjevic	Sue Church
Chris Day	John McCoryn	Pauline Day	Sue Horwood
Cindy Arscott	Jenny Simmonds	Pauline Woffenden	Sylvie Gomez
Claire Watkins	June Church	Pip Patterson	Ted Taylor
Dan Phillips	Kath Hall	Rebecca Ellis	Tom Lancaster
Debbie Patterson	Kathy Boston	Robert Poet	Tony Hutchings
Debbie Sidebotham	Leo Kaserer	Ruth McCoryn	Victor Burgess
Ed Cosbie	Lesley Hiscox	Sandra Burgess	Wendy Fiander

OUR "THANK YOU" (Cont.)

DIRECTORS

The Peninsula Trust

We are very grateful to our Directors, past and present, who work behind the scenes to supervise our efforts and keep us in line!

Alex Huke Rob Pryke

Chris Day (resigned Feb 2018) Sharon Lewis

Debbie Patterson (Chair) Tony Phillips

Julie Elworthy (resigned Mar 2017) Laurence Watkins* (resigned Jul 2017)

*Still supporting us as Finance Adviser

The Old Ship Inn Cawsand

We would also like to thank those who have agreed to serve as Directors of the Old Ship Inn Cawsand, which will have its own Annual Report next year.

Alex Huke Debbie Patterson Brenda Fox

STAFF

Emma-Kate Brown (to Sept 2015) Kate Fitch

Vicki Hayward (to Sept 2015)

Jane Riggs

Jo Bennetts (to June 2018) Simon Ryan

Linda Horsfield Jenny Fox

Lee Turpitt Mat Farrow

ADVISERS AND SUPPORTERS

We are very grateful to a huge number of people who haver supported us in so many ways – especially Cllr George Trubody, Jemma Knowles, Helen Melia, Ian Taylor, Ian Rothwell.















