LANDBEACH ECO VILLAGE

A REGENERATIVE SETTLEMENT IN CAMBRIDGESHIRE



CAMBRIDGE LIVING FUTURE COMMUNITY
DRAFT BROCHURE

JUNE 2021

INTRO

Cambridge Living Future Community (CLFC) is a community land trust (CLT) currently incorporated as a community benefit society.

Over the years we have progressed our vision via meetings with potential members, landowners, SCDC and other stakeholders. We are now at a point where we are exploring a live opportunity at Landbeach.

This is a preliminary document that sets out the vision and opportunity, and describes the modalities of how we seek to establish a regenerative settlement.

OUR VISION

Beautiful shared spaces and places to live, work and play.

Regenerative settlements that make things better for the natural world and its inhabitants by being designed and lived in differently.

Earth care, people care and fair share.



A REGENERATIVE SETTLEMENT

People need somewhere to live - settlements. Typically these are places where nature is swept aside as man moves in. In addition, villages, towns and cities draw on the natural resources of land close to and far from them to meet the needs of their populations - additional environmental impacts.

Regenerative Settlement is the idea that human settlement does not have to deplete the environment it occupies - it can actually make things better for the natural world and its inhabitants by being designed and lived in differently - a form of human settlement which also takes care of the environment.

The idea is given extra power because much of the countryside we seek to protect is also no longer natural, but instead man-made - mainly agriculture and forestry. These have also often depleted natural resources so there is an opportunity here for Regenerative Settlement to make farming, forestry and other uses we make of land much better too.



COMMUNITY LED

A community-led project to deliver affordable and sustainable housing, owned and managed by its residents as a Community Land Trust.

We will deliver homes which local people can truly afford - now and forever - both 'affordable' housing and reduced price market housing.

Building community is at the heart of the project. The design intends to include shared facilities along cohousing principles.

We will show that new development can be good for the environment. The project will be designed to increase biodiversity and biocapacity. It will bring peoples' lives closer to each other and nature, whether they are growing food, planting trees, picnicking on a meadow, or just enjoying human connections or their own garden.



INTERGENERATIONAL

Unlike most residential developments, cohousing communities are explicitly designed to support and encourage intergenerational living. A typical cohousing community combines private homes of different sizes and styles alongside shared facilities - gardens, playgrounds, workshops, gyms, and usually a common house enclosing a large kitchen and dining room - that provide ample opportunity for intergenerational mingling.

Beyond the physical space, these communities often include weekly (or more) community meals, retreats, movie nights, and other social gatherings, co-managing meetings, work parties etc, that further encourage interaction among residents. Families live alongside older neighbours who become "surrogate grandparents" while their own grown children and other relatives live far away.
There tends to be a wide range of professions, backgrounds, and skills. Everyone can contribute their skills to the governing and upkeep of their communities and helping each other encouraging generous physical, technological, and social infrastructure. Deep connections can be formed by sharing lives, as an extended family.



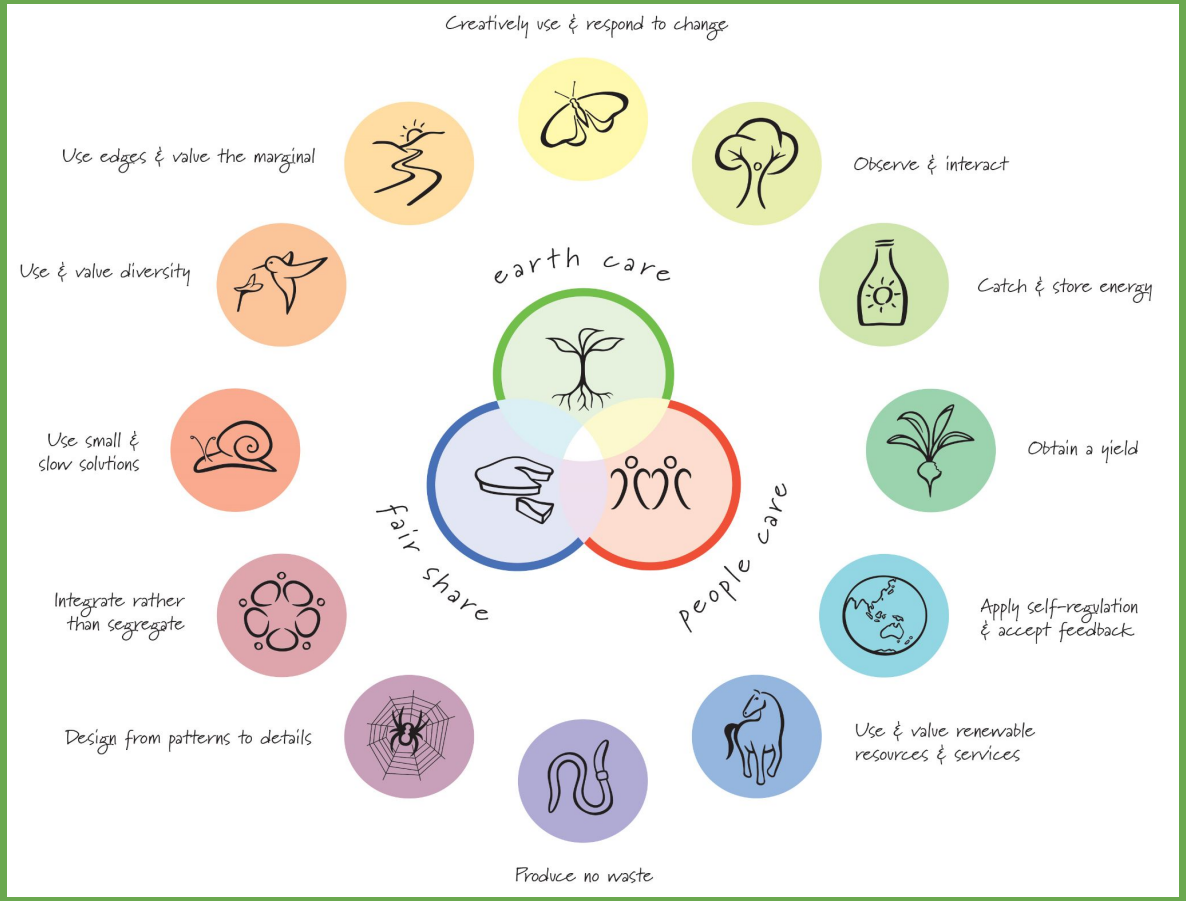
FOREVER AFFORDABLE

HOW CAN IT BE FOREVER AFFORDABLE?

You either have to get the land for free or close to free and then build sustainably at low cost.
OR
You acquire land at market price but one that a commercial builder cannot exploit. As a model CLT, you secure permission to build zero carbon houses and change the use of existing structures.

In both cases, increases in equity are linked to real wage increases, not speculative house prices.

We will work closely with existing local communities, land owners, and councils to find the right opportunity.



PERMACULTURE DESIGN

Permaculture is an ethical design based on natural systems that enables us to create an abundant sustainable way of living where we are not only able to feed ourselves but also take care of the planet and ecosystems.

It focuses on a careful design of relationships and interconnections between components of the system to create a healthy whole, whether it is a backyard, a community or an ecosystem.

Permaculture practitioners learn from and work with nature to establish permanent regenerative closed loop thriving settlements where nothing is wasted.

FOOD AND NATURAL ABUNDANCE



REFORESTING THE LAND

We intend to reforest a part of the land. We will plant a mix of native broadleaved trees - willow, ash, alder, birch, field maple and oak and shrubby edges of hawthorn, blackthorn, guelder rose, hazel and dogwood to establish a wet woodland habitat such as would have been found in this area before the fen drainage and the introduction of large scale agriculture in the area. It may comprises 30% open space and 70% tree cover with closed canopy (or in coppice rotation).

Case study of a wet woodland habitat - Cow Hollow Woods, was set up in November 2000 in a similar Fen edge position in the neighbouring village of Waterbeach and is very well established.
https://www.woodlandtrust.org.uk/media/47492/5392-cow-hollow-wood.pdf



CLOSING THE ECOSYSTEM

Houses - well insulated, exploiting passive solar gain.. New buildings made from local sustainable materials - straw, cob, lime, and hemp.

Power - photovoltaic, wind turbines, delivered through a private wire to be used on site, excess stored in batteries/ electric cars (shared), or sold to the electricity grid.
Heat - electric and/or ground source heat pump, to replace all oil heating on site.

Fuel/waste - biodigestor - turn food and organic waste into gas for cooking and organic matter for growing food.

Water recycling - hold water on the land for as long as possible, to optimise biodiversity and biocapacity to hold water and carbon.

Rain water harvesting for toilet flushing, grey water filtration through reed beds and captured in the lake - pumped to buildings and food growing areas, woodland helping to optimise carbon and water held in the soil.

All development focused on the creation of beauty and in the acknowledgment of the connection of all living things including ourselves.

WHAT IS A COMMUNITY LAND TRUST?

Community Land Trusts (CLTs) are local organisations set up and run by ordinary people to develop and manage homes as well as other assets important to that community, like community enterprises, food growing or workspaces. CLT's act as long-term stewards of housing, ensuring that it remains genuinely affordable in perpetuity.

They are 'not for profit' and act only in the best interests of the local community.

WHAT IS CO-HOUSING?

A cohousing community is a type of intentional community composed of private homes supplemented by shared facilities.

The community is planned, owned and managed by the residents who also share activities which may include cooking, dining, child care, gardening, and governance.

Common facilities may include a kitchen, dining room, laundry & child care facilities, offices, internet access, guest rooms, and recreational features. Cohousing facilitates interaction among neighbours which has social, practical, economic and environmental benefits.

THE OPPORTUNITY

The project is designed to be a model for regenerative settlements for future eco-villages to replicate and improve upon, considering humans as an intrinsic part of the ecosystem, and the land to be stewarded for future generations.



Lilac co-housing community of 20 eco-build households in West Leeds

WE ARE NOT THE FIRST…

Transition Town TOTNES





[The Climate and Ecological Emergency in Totnes. So, What Next?]

Incredible Edible Community Gardens Spring to Life

TTT Annual General Meeting 2021 (via Zoom): Register in advance

Transition Town Totnes (TTT) is a community-led and run local charity that exists to strengthen the local economy, reduce our environmental impact, and build our resilience for a future with less cheap energy and a changing climate.



BUT A MODEL FOR CAMBS?

In addition to the world at large, we would work with the needs of individuals and entities in Landbeach and Cambridgeshire.

What's missing in Landbeach and Cambridgeshire? We have begun to ask stakeholders what they'd like and what their concerns are.

WHY WOULD IT BE GOOD FOR LANDBEACH?

“……

……

……

……”

XXX
Parish Councilor of Landbeach

WHY WOULD IT BE GOOD FOR LANDBEACH?

“……

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……”

XXX
Climate Champion, South Cambs

OPEN FOOD NETWORK UK

SHOPS MAP PRICING ABOUT BLOG SUPPORT

Login | Shopping @ Cambridge Food Hub

Cambridge Food Hub

Haslingfield

Notices | About | Producers | Contact | G







Cambridge Food Hub is a social enterprise offering a local, sustainable food distribution model
waste and enable more equal access to healthy, fresh produce.

A HUB FOR SOCIAL ENTERPRISES?

Food hub (COFCO founders)

Food co-op

Well-being, therapy and complementary health care - mind, body, soul,personal growth, and regeneration

Community supported agriculture and energy generation

Permaculture training – food, energy, building

Small local businesses and tradespersons

Environmental, water resource recycling, waste management training

Childcare and learning centre with a focus on natural experiences

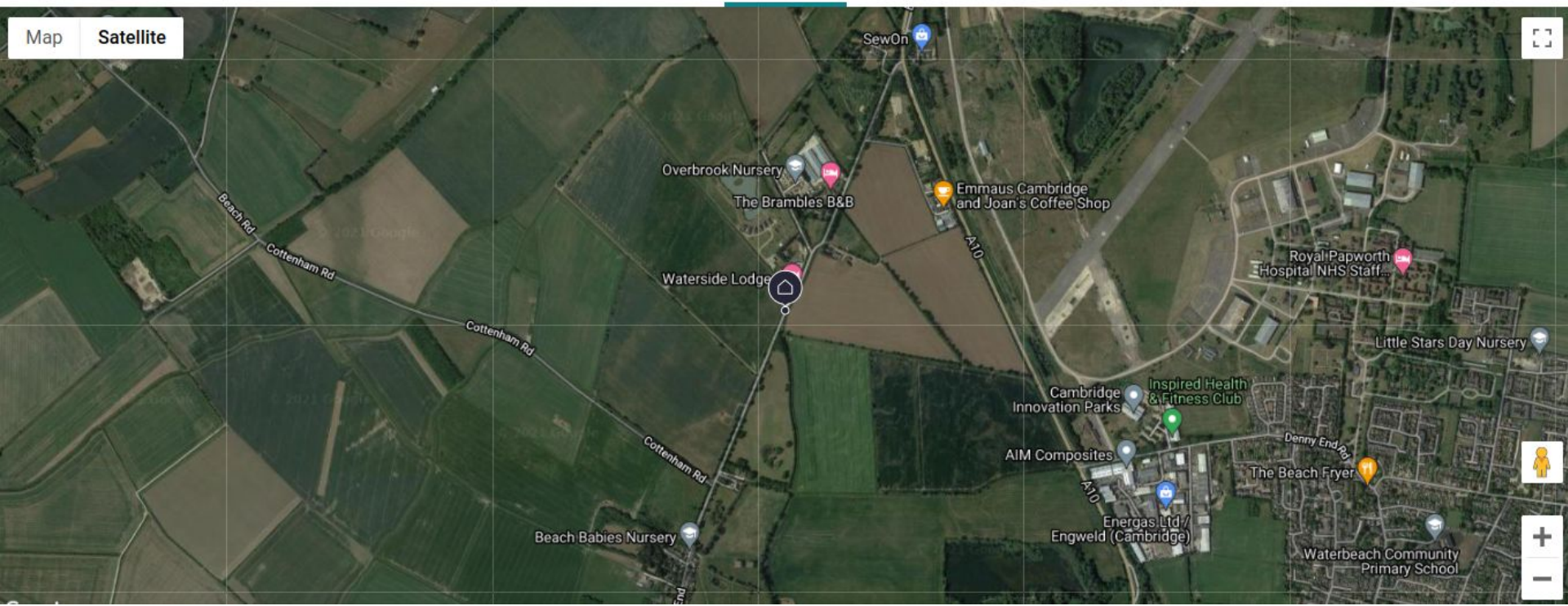
Care of elderly within the community

Providing community training opportunities for all

Eco holidays.

In addition to the above, our Landbeach neighbours are Emmaus. The area has potential to become a hub for local green businesses and social enterprises.

THE LANDBEACH OPPORTUNITY


Exit map
New Farm & Waterside Lodges, Green End, Landbeach
£2,600,000
Map
Street View
Schools
Map
Satellite
SewOn
Overbrook Nursery
The Brambles B&B
Emmaus Cambridge and Joan's Coffee Shop
Beach Rd
Cottenham Rd
Waterside Lodge
A10
Royal Papworth Hospital NHS Staff...
Little Stars Day Nursery
Cambridge Innovation Parks
Inspired Health & Fitness Club
Denny End Rd
AIM Composites
The Beach Fryer
Energas Ltd / Engweld (Cambridge)
Beach Babies Nursery
Waterbeach Community Primary School


Lot 2
Lot 1
Waterside Lodges
Overbrook Farm
Poultry Houses
New Farm
New Farm Bungalow
Pond
Pond
Pond
Pond
Tank
The Brambles
ROMAN ROAD
4.3m
4.6m


Lot 1
Lot 2
Pond
Pond
Pond
Pond
Pond
Pond
Poultry Houses
Overstrock Farm
New Farm Bungalow
Watercastle Lodges
Watercastle Road
Watercastle Road
Drain
Drain
Drain

THE LANDBEACH SITE

We have identified a property in Landbeach (close to but not in the existing village), 3 miles from Cambridge, available for a small community to move into right away (subject to planning permission) and then regenerate the land and ecosystem.

The land is a total of 14.48 acres (with adjacent farmland) and has 13 dwellings across two lots.

Lot 1: 7 dwellings including a farmhouse cottage (0.88 acre)
Lot 2: 6 holiday lodges, fishing lake (3 acre) and grounds extending to 13.60 acres.

Example of a similar eco-village - https://www.trelay.org/cohousing/

LOT 1

1 5-bedroom farm house
4 self catering cottages
2 bedsits
Outbuildings including an office, games room, workshop

















Utility Room refitted in 2019 with porcelain tiled floor, a range of fitted gloss wall and base units, single sink with drainer and door to rear **Hall** leading to **Boiler Room**/**Store**, internal door to the double **Garage** and door to outside.

Study with oak laminate wood flooring and bay window.

A feature galleried staircase with half landing leads to the first floor with light and spacious rooms including:

Master Bedroom - with exposed timber floor, vaulted ceiling, fitted wardrobes and large picture window with views across the garden. En-suite bathroom with tiled floor, glazed corner shower unit with power shower, panelled bath, low level wc, wash basin and heated towel rail.

Bedroom 2 - double bedroom and en-suite with cubicle shower, low level wc and wash basin.

Bedroom 3 - double bedroom and en-suite (or separate family bathroom) with tongue and groove panelling, corner shower unit with power shower, period style free standing bath, low level wc and wash basin with further door to landing.

Bedroom 4 - double bedroom with en-suite fitted with cubicle shower unit, low level wc and wash basin.

Landing with airing cupboard.

Bedroom 5/Music Room with arched picture window and vaulted ceiling.

The rear garden is enclosed partly with close board fencing and partly brick walled, and is predominately laid to lawn with well stocked herbaceous borders, patio areas, summer house and garden pond, together with a post and rail poultry run and duck pond. There are further herbaceous borders to the front and side of the property.

New Farm Cottages were originally established in 2000 with further conversions in 2004 and have been converted and maintained to an excellent standard with modern appliances and fittings.







Beagle Cottage and Dolls Cottage
A pair of 2-bedroom single storey cottages each of which have the following accommodation:

Entrance hall with tiled floor and airing cupboard, open plan kitchen/living area with fitted units, integral electric hob and oven with extractor unit, stainless steel sink, plumbing for dishwasher and washing machine, exposed brick chimney breast and fitted alcove shelving and storage cupboard.

2 double bedrooms and bathroom with panelled bath and overhead shower, low level w.c. and wash basin.

Outside there are enclosed front gardens with patio areas.

Horseshoe Cottage
A one-bed cottage with accommodation over two floors comprising:

Entrance hall with tiled floor, cloakroom with low level wc and wash basin, airing cupboard.

Open plan kitchen, living and dining area with fitted units, integral electric hob and oven with extractor unit, stainless steel sink, plumbing for washing machine, exposed brick chimney breast and door to patio and enclosed garden area.

First floor there is a double bedroom with Velux windows, fitted eaves storage and bathroom with panelled bath and shower over, low level wc and wash basin.

Chestnut Cottage
A three-bed cottage with accommodation over two floors comprising:

Entrance hall with airing cupboard and fitted storage cupboards.

Open plan kitchen/living area with a range of fitted units, integral electric hob and oven with extractor unit, stainless steel sink, exposed brick chimney breast, fitted storage box and door to outside patio and enclosed garden area.

Two ground floor double bedrooms and bathroom with panelled bath, wash basin and low level wc.

First floor double bedroom with Velux windows, eaves storage and bathroom with cubicle shower, wash basin and low level wc.

Bed-Sits
There are 2 separate single bedroom units which are let as bedsits, each with a shower room with cubicle shower, low level wc and wash basin.

Freezer/drying room with light and power.





NEW FARM & WATERSIDE LODGES, LANDBEACH, CAMBRIDGE, CB25 9FD

Approx. gross internal floor area:
New Farm House - 310 sq m / 3325 sq ft



NEW FARM & WATERSIDE LODGES, LANDBEACH, CAMBRIDGE, CB25 9FD

Approx. gross internal floor area:
Beagle Cottage - 49 sq m / 525 sq ft
Chestnut Cottage - 96 sq m / 1025 sq ft
Darwin Lodge - 77 sq m / 825 sq ft
Horseshoe Cottage - 57 sq m / 625 sq ft

Beagle Cottage



Horseshoe Cottage



Ground Floor



First Floor

Darwin Lodge



Ground Floor

Chestnut Cottage

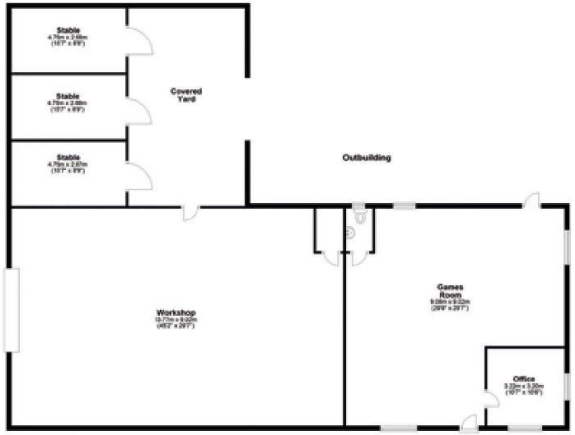


Ground Floor



First Floor

Outbuildings



NEW FARM & WATERSIDE LODGES, LANDBEACH, CAMBRIDGE, CB25 9FD

A SUPERB RURAL BUSINESS OPPORTUNITY INCLUDING A DETACHED 5 BEDROOM FARMHOUSE, 4 SELF CATERING COTTAGES, 6 HOLIDAY LODGES, FISHING LAKE AND GROUNDS EXTENDING TO 14.48 ACRES LOCATED JUST 4 MILES FROM CAMBRIDGE



Introduction

New Farm and Waterside Lodges offer an excellent opportunity to purchase a holiday letting enterprise with well-established holiday cottages together with the more recently developed holiday lodges. The property has excellent access to the A10 and A14 trunk roads with the nearby Milton Park & Ride providing easy access to Cambridge City Centre. The property is well located for the University City of Cambridge and the historic cathedral City of Ely which provide extensive recreational and tourist attractions. Waterbeach station (2 miles) and Cambridge North station (3½ miles) are both in close proximity.

The property is offered for sale either as a whole or in two separate lots.

Self-Catering & Holiday Lodge Enterprise

New Farm Holiday Cottages (Lot 1) - the 4 self-catering holiday cottages and 2 bedsits have been maintained to a high standard with excellent occupancy rates from both short and long term lets. Residents include holiday and business occupiers and the units produce an income of around £60,000 per annum. The accommodation has a Tourist Board 3 & 4 star rating.

Waterside Lodges (Lot 2) - the lodges are a recent addition to the business, and the 4 completed lodges were built in 2018/19 to a bespoke design by the current owners. Each lodge is finished to a high standard with private parking, enclosed garden and decking area with hot tubs overlooking the fishing lake. There are two further lodges that have been constructed to a 'shell' stage and ready to be fitted out either by the buyer or seller, providing an opportunity to generate further letting income. The 4 completed lodges have enjoyed an occupancy rate of 90% in the first year, and the equivalent of 3 completed lodges produced a 12 month turnover of £113,000 (September 2019 – September 2020). The lodges have a Booking.com rating of 9.8/10.

Further information and images can be viewed at www.newfarmcottages.co.uk and www.watersidelodges.com

An additional area of undeveloped land to the north of the fishing lake provides space to develop additional lodges, camping or glamping facilities subject to obtaining the necessary consents and permits.

Lot 1 - New farmhouse with self-catering holiday cottages and grounds extending to 0.88 Acres (0.35 Ha)

New Farmhouse originally dates back to the 1930's and has been substantially extended and improved in recent years to provide spacious and flexible living accommodation which has been maintained to a high standard and is superbly presented throughout.

The property is approached over a circular gravel driveway providing shared access to the holiday cottages, together with a separate driveway to the front of the farmhouse. The accommodation includes:

Covered Entrance Porch with brick pillars and flagstone floor leading to entrance door with glazed panels and side windows.

Entrance Hall with impressive galleried staircase with half landing and under stair cupboard.

Cloakroom with low level wc, washbasin and radiator.

Sitting Room with large bay window and French doors to patio, fireplace with exposed brick chimney breast, stone hearth and gas fire with hand-built alcove shelving and storage cupboards.

Dining Room with bay window, hand-built display shelving and storage cupboards.

Kitchen/Breakfast Room refitted in 2019 with porcelain tiled floor, breakfast bar and range of modern gloss finish units; oil-fired Aga, integral electric oven and hob, two extractor units, under-counter ceramic sink with mixer tap and drainer, larder cupboard, doors to side patio and garden. Open-plan seating area with bay window and integral fireplace.

LOT 2

There are six holiday lodges (two are shells), a 2.7acre fishing lake and grounds extending to 13.60 acres






SLOW
10mph









Lot 2 – Waterside lodges & lake extending to 13.60 Acres (5.50 Ha)

The holiday lodge development has been recently established around a spacious site extending in total to 13.60 acres, including a 2.70 acre lake, and is approached through a secure gated access with a separate gravel driveway. The site has extensive grassed areas with post and rail paddocks with timber field shelters, 6 holiday lodges and additional buildings which have been developed in an attractive weatherboard style providing facilities for the complex.

Reception/Office & Games Room – guest reception and parking with key drop, games room with full size snooker table, pool table and table tennis, guest toilet, oil fired heating and kitchenette. Covered cycle store.

Maintenance Store & Yard – workshop with concrete floor, insulated roof and roller shutter door, together with 3 brick built stables with covered storage area and maintenance yard.

Laundry Store – fitted with plumbing for washing machines (for guests use), sink unit, laundry/cleaners store and enclosed bin storage area.

Holiday Lodges – the lodges are named after Cambridge Colleges (Trinity, Pembroke, Homerton and Darwin) and are set in an attractive waterside setting overlooking the lake. Each lodge benefits from individual parking, enclosed gardens, and covered decking area with a private hot tub. The accommodation for each lodge has been attractively furnished and extends to 77 sq.m. with Entrance Hall, 2 Bedrooms, 2 Bathrooms and open plan Living Area with Kitchen.

The two additional lodges have been constructed to shell stage and are ready to be fitted out. Planning permission has also been approved for an additional machinery/vehicle storage building and yard.

The fishing lake extends to 2.70 acres with two islands, one of which is connected to the main bank with a timber walkway. There are 12 concrete pegs and fishing is reserved exclusively for guests staying at the lodges, with species including Mirror Carp, Common Carp, Tench, Roach and Rudd and carp catches up to 22lbs.

There is a secondary maintenance access off Frith Drove and an additional area of undeveloped land to the north of the fishing lake provides space to develop additional lodges, camping or glamping facilities subject to obtaining the necessary consents and permits.








Hot Tub
Veranda
Kitchen/
Dining
6.1m x 5m
Living
Area
Wet Room
1.95m x
1.85m
Bedroom 1
2.9m x 5m
Bathroom
3.35m x 1.85m
Bedroom 2
2.9m x 5m

FINANCE

MUTUAL HOME OWNERSHIP

Mutual Home Ownership is a new form of home ownership. It enables groups of people to club together to buy or build homes that they might not otherwise be able to afford. A Mutual Home Ownership Society is the legal structure for such a group.

MHOS has a number of benefits:
Makes home ownership more accessible/affordable
Builds community
Greater financial security
Finance & maintenance responsibility & workload shared across the society
Greater control over housing than rented
Homes remain affordable in perpetuity

In return for their investment, members get equity shares in the society and the use of one of the homes.
As with traditional home ownership, households' investment can comprise capital and a mortgage.
In the case of MHOS, the society takes out a collective mortgage; each home is responsible for paying a share of it.

Using this model, the costs can be spread across the group according to ability to pay:
more affluent households can buy more equity shares than the value of their home, making other homes in the scheme more affordable for households on modest incomes. When a household leaves, they can sell their equity shares,releasing the capital to buy a home elsewhere.

Our goal is to minimise the value of the mortgage and work towards paying it off completely by building or selling new plots for private units, in order to allow residents to stay connected with the eco-village community, land and nature.

FINANCE WORKINGS

We have retained the existing 13 dwellings as 13 units for the purpose of working out equity contributions and have made some initial workings. We plan to adopt a Mutual Home Ownership model.

The following slides are only **indicative** and to get the process started; we need to work out the final method and numbers as a community.

Broadly, the capital outlay required is £2.7 million and we expect to initially fund this 50:50 through members' equity contributions and a mortgage. As soon as further member equity is raised, we expect to pare down the mortgage amount.

Landbeach Ecovillage		
Summary of key numbers		
OPTION 1		
No of dwellings (mixed)		13
Future potential		6
Guide price for 2 lots		2,500,000
Initial capital outlay		2,775,000
Common area value		523,000
Value of 13 units		2,252,000
Initial deposit expected		1,329,765
Debt required		1,445,235
Debt %		52%
Monthly total mortgage		7,226
Monthly expenses		(tbc)

A	B	C	D	E	F	G	H	I	J
Landbeach Ecovillage									
Unit value and common area calculations									
A) Unit area valuation				**Build stage x**					
	Nos	**Sq ft**	**Size**	**Desire**	**Size x desire**		**Unit value**	**Common value**	**Total value**
3 bed cottage (Chestnut)	1	1,025	1.64	105%	1.72		249,803	40,231	290,034
2 bed cottage (Beagle)	1	525	0.84	105%	0.88		127,948	40,231	168,179
2 bed cottage (Doll)	1	525	0.84	105%	0.88		127,948	40,231	168,179
1 bed cottage on 2 floors (Horseshoe)	1	625	1.00	100%	1.00		145,066	40,231	185,296
Bedsit with bathroom	1	225	0.36	100%	0.36		52,224	40,231	92,454
Bedsit with bathroom	1	225	0.36	100%	0.36		52,224	40,231	92,454
2 bed lodges (lakeside)	1	825	1.32	105%	1.39		201,061	40,231	241,292
2 bed lodges (lakeside)	1	825	1.32	105%	1.39		201,061	40,231	241,292
2 bed lodges (lakeside)	1	825	1.32	105%	1.39		201,061	40,231	241,292
2 bed lodges (lakeside)	1	825	1.32	105%	1.39		201,061	40,231	241,292
Lakeside lodges finished to shell and roof	1	825	1.32	70%	0.92		134,041	40,231	174,271
Lakeside lodges finished to shell and roof	1	825	1.32	70%	0.92		134,041	40,231	174,271
1 x New Farmhouse with 5 beds on top	1	1,663	2.66	110%	2.93		424,462	40,231	464,693
(New Farmhosue could be sub-divided)									
	13	**9,763**			**16**		**2,252,000**	**523,000**	**2,775,000**

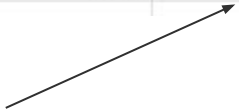
Members need to arrive at heartfelt ratios..

Landbeach Ecovillage				
Unit value and common area calculations				
B) Common areas valuation				
	Units (acres)	**Unit price (£)**	**Value (£)**	
Land (total inc built up 14.48)	14.0	7,000	98,000	
Ground floor communal spaces			200,000	
Co-house			200,000	
Other			25,000	
Total			**523,000**	
No of private units			13	
Communal area value per unit			**40,231**	
Initial capital outlay required:				
Guide price for the two lots				2,500,000
Stamp duty and incidental costs				175,000
Contingencies and reserve				100,000
Total				**2,775,000**

May need a better basis given mixed unit sizes..

Landbeach Ecovillage							
Five year budget/ cash flow		to be filled with better approximations					
	Year 0	**Year 1**	**Year 2**	**Year 3**	**Year 4**	**Year 5**	**NOTES**
OPENING BALANCE	**3,000**	**83,000**	**53,000**	**8,000**	**13,000**	**18,000**	
IN							
Initial capital contributions	1,329,765						
Eco Building Society	1,445,235						
Grants	5,000	15,000	15,000	15,000	15,000	15,000	
Later capital contributions		100,000	100,000	100,000	100,000	100,000	
Mortgage (rent) payments from members		86,714	86,714	86,714	86,714	86,714	
Rental income							
Business income							
Line item a							
Line item b							
OUT							
Purchase of two lots	-2,700,000						Agg funds
Contribution to sinking fund		-20,000	-20,000	-20,000	-20,000	-20,000	***100,000***
Contribution to moving on fund		-30,000	-30,000	-30,000	-30,000	-30,000	***150,000***
PVs		-20,000					Net of grants
Bio digesters		-50,000					Net of grants
Planning permissions		-10,000					Net of grants
Rates and taxes		-15,000	-10,000	-10,000	-10,000	-10,000	
New builds and other capital expenditure			-100,000	-50,000	-50,000	-50,000	
Mortgage payments		-86,714	-86,714	-86,714	-86,714	-86,714	
Line item x							
Line item y							
Closing balance	**83,000**	**53,000**	**8,000**	**13,000**	**18,000**	**23,000**	

Landbeach Ecovillage							
Equity and cost contributions per unit / how much can you bring in?							
	Chestnut	**Beagle & Doll**	**Horseshoe**	**Bedsit**	**Lakeside**	**Lakeside**	**Farm house**
	3-bed	**2-bed**	**1-bed large**		**(finished)**	**(unfinished)**	**5-bed upper flr**
Equity value	290,034	168,179	185,296	92,454	241,292	174,271	464,693
How much money can you bring in?	150,000	100,000	50,000	20,000	300,000	50,000	400,000
Monthly mortgage cost	**£700**	**£341**	**£676**	**£362**	**-£294**	**£621**	**£323**
Monthly utilities	100	100	100	100	100	100	100
Monthly service charge	30	30	30	30	30	30	30
What about council tax, etc?	0	0	0	0	0	0	0
Total monthly outgoings	**£830**	**£471**	**£806**	**£492**	**-£164**	**£751**	**£453**



Founding members can bring in equity contributions not limited to the size of the unit they intend to reside in. If members bring in money more than the equity value of their unit, they can either receive income (to the extent of mortgage interest savings) or their surplus can be adjusted against monthly costs and/or services rendered by other members of the community to them. The ensuing worksheets highlight this to a greater extent.

This and the following worksheets highlight the various possibilities at different levels of money brought in by members.

Landbeach Ecovillage							
Equity and cost contributions per unit							
Example A: Lakeside cottage							**NOTES**
Equity value	241,292	241,292	241,292	241,292	241,292	241,292	
How much money can you bring in?	0	20,000	50,000	75,000	150,000	300,000	
Monthly mortgage cost	**£1,206**	**£1,106**	**£956**	**£831**	**£456**	**-£294**	
Monthly utilities	100	100	100	100	100	100	*Need to get a fix on costs*
What about council tax, etc?							*Need to get a fix on costs*
Monthly service charge	30	30	30	30	30	30	*Need to get a fix on costs*
Total	**£1,336**	**£1,236**	**£1,086**	**£961**	**£586**	**-£164**	
Example B: 3-bed cottage (Chestnut)							
Equity value	290,034	290,034	290,034	290,034	290,034	290,034	
How much money can you bring in?	0	20,000	50,000	100,000	200,000	300,000	
Monthly mortgage cost	**£1,450**	**£1,350**	**£1,200**	**£950**	**£450**	**-£50**	
Monthly utilities	100	100	100	100	100	100	
What about council tax, etc?							
Monthly service charge	20	20	20	20	20	20	
Total	**£1,570**	**£1,470**	**£1,320**	**£1,070**	**£570**	**£70**	

Landbeach Ecovillage						
Equity and cost contributions per unit						
Example C: 2-bed cottage (Beagle or Doll)						
Equity value	168,179	168,179	168,179	168,179	168,179	168,179
How much money can you bring in?	0	20,000	50,000	75,000	200,000	350,000
Monthly mortgage cost	**£841**	**£741**	**£591**	**£466**	**-£159**	**-£909**
Monthly utilities	100	100	100	100	100	100
What about council tax, etc?						
Monthly service charge	20	20	20	20	20	20
Total	**£961**	**£861**	**£711**	**£586**	**-£39**	**-£789**
Example D: 1-bed cottage on two floors (Horsehoe)						
Equity value	185,296	185,296	185,296	185,296	185,296	185,296
How much money can you bring in?	0	20,000	50,000	75,000	150,000	300,000
Monthly mortgage cost	**£926**	**£826**	**£676**	**£551**	**£176**	**-£574**
Monthly utilities	100	100	100	100	100	100
What about council tax, etc?						
Monthly service charge	20	20	20	20	20	20
Total	**£1,046**	**£946**	**£796**	**£671**	**£296**	**-£454**

Landbeach Ecovillage						
Equity and cost contributions per unit						
Example E: 5-bed New Farmhouse cottage (alternatively, could be split up as individual units)						
Equity value	464,693	464,693	464,693	464,693	464,693	464,693
How much money can you bring in?	0	100,000	300,000	500,000	750,000	1,000,000
Monthly mortgage cost	**£2,323**	**£1,823**	**£823**	**-£177**	**-£1,427**	**-£2,677**
Monthly utilities	100	100	100	100	100	100
What about council tax, etc?						
Monthly service charge	20	20	20	20	20	20
Total	**£2,443**	**£1,943**	**£943**	**-£57**	**-£1,307**	**-£2,557**

CLFC BOARD & ADVISORS

Damien Clements - Chairperson
Angela Lattimore - Conflict Resolution & Mediation

Professional Advisors
James Shorten: Planning advisor for both Transition Homes Totnes and One Planet Development in Wales.

Emily Mulvaney: Community Housing Programme Manager at Cambridgeshire & Peterborough Combined Authority.

Marvin Fernandes: Visiting Fellow, University of Cambridge's Centre for Endowment Asset Management; Senior Scholar, London School of Economics; Sloan Fellow, London Business School.

LEGAL STRUCTURE

We are registered as a Community benefit society (CBS) and are members of Community Land Trust (CLT).

Existing models include:
Company limited by shares + Coop society
Housing society
Company limited by guarantee.

We are currently reviewing the legal structure (or combination) that best delivers the vision of CFLC, the needs of its members and other stakeholders including building societies.

MEMBERSHIP & GOVERNANCE

Community is open to all
CLFC to be managed by its members
Governance framework set out in the Articles of Association
An elected Board to be responsible for operations
Decision making to be democratic, consensus or consent based
Major different views will be managed with conflict resolution and mediation.

WHY I WANT TO LIVE HERE

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Pat and Jarek

WHY I WANT TO RETIRE HERE

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David

WHY I WANT TO WORK HERE

“……

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Duncan
Founder COFCO

THANK YOU!

Cambridge Living Future Community
https://clfcvillage.org/

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