



Involve@Lincoln Ltd

Business Plan

Final

Prepared By:	Rainbow Enterprise Management Ltd on behalf of
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1. Summary

- 1.1. Involve@Lincoln Ltd is formed for the purpose of acquiring and operating a well being centre in the centre of the City of Lincoln. This is an existing business delivered by the charity, Community Assets Plus, whose undertaking will be transferred to I@L Ltd.
- 1.2. The centre provides accommodation and support for a variety of community and voluntary sector groups and organisations who provide services and activities with a common bond of positive mental well-being. These include counselling services, peer support groups, a social eating café and other therapeutic activities. All providers contribute proportionately to the costs of running the building through a hire charge.
- 1.3. The centre is currently leased from Lincolnshire County Council and I@L will acquire the freehold of the building whilst enabling continuity of business for the service providers.
- 1.4. I@L is formed as a Community Benefit Society to enable it to raise capital necessary for the acquisition including by the issue of community shares and has obtained recognition by HMRC as an exempt charity.
- 1.5. This plan sets out the proposals for initial investment in acquisition and repair and the subsequent sustainable operation of the centre, based on the past 7 years trading history of Community Assets Plus.

2. Introduction

I@L has been formed to enable the raising of capital for acquisition of the centre through a community share issue and thereafter to inherit the undertaking of Community Assets Plus as operator and manager of the centre.

2.1. Mission statement

I@L will hold the property that is 12 Mint Lane as a sustainable asset for the community, providing accommodation and support for activities which promote positive mental well-being.

2.2. Values

I@L believes that

- 12 Mint Lane should have a long term future at the heart of the City.
- Provision of diverse services and activities are essential to the preservation and enhancement of mental well being
- The co-location of such activities can make them more robust and sustainable

2.3. Key Objectives

- 2.3.1. Securing the freehold of the centre to community ownership
- 2.3.2. Undertaking some repairs to remedy basic defects of an aging building and prevent further dilapidation.
- 2.3.3. Consolidating the sustainability of its income streams through support to existing activity providers.
- 2.3.4. Developing the centre to provide more and more diverse ranges of activities around its common bond.

2.4. Key Actions

- 2.4.1. Securing the capital funds necessary for the purchase, which will include sums to cover costs and initial repairs. This can be achieved by a mixture of grants, loans and a community share offer.
- 2.4.2. Undertaking a programme of works to return the property to a reasonable state of repair
- 2.4.3. Confirming the hire arrangements with current centre activity providers and supporting their future plans for development and sustainability.
- 2.4.4. Marketing and promoting the centre to attract new centre use and providing support for new hirers to locate in the centre.
- 2.4.5. Developing new income streams to increase sustainability through diversity.

3. The Property

- 3.1. Lincoln is a cathedral city and the county town of Lincolnshire in the East Midlands of England. The non-metropolitan district of Lincoln had a 2012 population of 94,600. The 2011 census gave the urban area of Lincoln, which includes fringe villages, a population of 130,200. Lincoln's major landmarks are Lincoln Cathedral, an example of English Gothic architecture and the tallest building in the world for over 200 years, as well as Lincoln Castle, an 11th-century Norman castle. The city is home to the University of Lincoln and Bishop Grosseteste University. Its annual Christmas market draws significant crowds up the famous "Steep Hill" and through the Cathedral square and Castle.
- 3.2. The Centre is located in Mint Lane in the centre of the City a few yards from the High Street, a main shopping area and route to Steep Hill and on up to the Cathedral and Castle. It is a short walk from the main transport hub, bus and railway stations
- 3.3. Built in about 1920, the Centre has a two storey frontage to Mint Lane constructed in brick with a pitched slate roof together with a single storey hall and side rooms with a mixture of pitched and flat roofs to the rear. The windows are a mixture of timber framed sash casements with single glazing and UPVC double glazed.
- 3.4. The accommodation at first floor, accessed only by a staircase, comprises three small consulting rooms, a toilet and small kitchen, Total area 58sqm.
- 3.5. At ground floor the entrance door leads to a reception area and disabled toilet, with access to 3 side rooms and the main meeting space, currently laid out as a café, with kitchen off. A rear corridor leads to 2 small consulting rooms, male and female toilets and an unheated garden room. Total area 215sqm. The small garden has a few raised beds, lawn and patio under a lime tree.

4. The business

- 4.1. The centre provides accommodation to a number of organisations and their well being activities. At this time the main regular hirers of space in the centre as are follows
 - Lincoln Trauma Centre – provide specialist counselling services for people suffering the consequences of a variety of key life events. It also runs training events and other projects. Its principles have been anchor hirers of the building since 2013
 - Re:Shape – Circles of support to prevent re-offending.

- Renew is a daily social drop in for people who have had or still have enduring problems with their mental health, present since the centre first opened
 - Upbeat - peer support for people with personality disorder
 - Bipolar UK - peer support for bipolar sufferers
 - Mint Lane CIC – operates a social eating café, using retail surplus food to provide affordable meals in a friendly and welcoming environment. Established in the Centre in 2017
 - Jainaba – African drumming
 - Mint Lane ICT – basic IT skills, particularly for those affected by sight loss.
 - Let Them Eat Cake – outreach support and friendship for rough sleepers
 - Phoenix Craft Group – skill sharing for women.
- 4.2. In addition there are occasional hires for rooms for events, courses, meetings, socials and other activities.
- 4.3. Only The Trauma Centre has exclusive use of rooms, on the first floor, under a license agreement. All other uses are charged on a sessional basis according to the size of rooms and the times for which they are used. Terms of hire are flexible and “easy in easy out”, generally on one month’s notice.
- 4.4. The charges made for the hire of rooms are calculated to meet the running costs of the centre, but also to be competitive and affordable. For start up activities, regular repeat bookings and those that struggle for funding, preferential terms are agreed. Occasional commercial hires are made at a higher rate, but still competitive with other nearby facilities
- 4.5. In addition to the space and facilities, hirers are provided in many cases with advisory, developmental or back office support. There is no additional charge for this.
- 4.6. All regular hiring organisations have been consulted directly about the proposals both to acquire the building freehold and the intended refurbishment and improvement works. They have been asked to consult with their members and service users to give feedback which has resulted in the current plan.
- 4.7. Future ambitions for developing services include
- a greater diversity of themed peer support groups such as self-harm, physical health, survivors of suicide, hearing voices.
 - An out of hours non clinical crisis service
 - Additional facilities for support of rough sleepers
 - Creative activities such as music, arts and crafts
5. Markets and Marketing
- 5.1. The Board of CA+ in 2019 commissioned an engagement strategy document “Sharing the Journey” from Sortified, which has informed the general thrust of this marketing plan. Many of its recommendations are to be implemented in engaging people from outside the centre, but it is recognised that the new structure of the business will offer, through membership a wider constituency of interest that should be actively engaged.
- 5.2. Engagement of the centre users in the management and future development of the centre is important and the 3 main centre groups, Trauma Centre, Mint Lane Café and Renew are all represented at Board meetings. The centre manager maintains regular contact with all hirers and, through them to their beneficiaries, and feedback is always welcomed.
- 5.3. Adopting the widely used statistic of 1in4 people suffering problems with mental health, there is likely to be a target population of beneficiaries of around 30,000 within the Centre catchment. Hospital admissions due to mental health are 2.3 times higher for those in the

most deprived areas, such as the inner city wards of Lincoln. Lincoln suicide rate is 11.5 per 100,000 people.

- 5.4. The Centre seeks to attract a variety of uses within the common bond of improved mental well-being, mainly from small and local community and voluntary sector organisations.
- 5.5. Such organisations often work below the general radar of publicity and can be hard to reach. Shine Mental Health Support network was a useful means of identifying them and getting information to them, but that now appears to have an uncertain future, though the website still has lists of mental health support organisations. There are a number of other networks and forums where intelligence can be gained and disseminated
- 5.6. Fliers are available for distribution to appropriate events and locations, advertising the facilities in the centre. A website is being developed covering the centre and linking to sites which promote the hirers.
- 5.7. Local media are often interested in good news stories around mental health and positive relations are being built with traditional and internet press, social media, radio and TV
- 5.8. A marketing matrix is proposed

Objectives		
<ul style="list-style-type: none"> Increased use of activities in the centre Increase hire of rooms in the centre 		
Targets	Key Messages	Delivery
People who might benefit from use of centre services	Centre services and activities can help with mental well being. There are lots of different activities in the centre.	Public media Website Social media
People who might refer others to the centre services		Community Networks Public media Social media Website
People who might start or relocate activities in the centre	Rooms available for hire on easy terms at attractive rates with support. Co-location of activities can be mutually beneficial.	

- 5.9. A number of different communities of interest have been identified as potential purchasers of community shares.
- People already using the centre, the activity providers, volunteers, clients and beneficiaries, currently estimated to be around 600 per annum.
 - People with a positive interest in mental health generally, providing services and activities elsewhere
 - Philanthropic individuals with a passion for mental health
 - Philanthropic organisations, charities and businesses with a strong sense of corporate social responsibility
- 5.10. Onsite advertising of the share offer will be relatively easy, through existing contact lists and networks, posters and leaflets being made available.
- 5.11. Share Marketing Matrix

Objective		
<ul style="list-style-type: none"> Sale of community shares to raise capital to purchase the centre 		
Targets	Key Messages	Delivery
People who use the centre	The Centre provides valued services and will be more sustainable if owned in the	Posters and flyers Targeted mail

	community	
People and organisations who support good mental health in Lincoln	Purchase of shares can provide a sense of worthwhile ownership	Community Networks Website Social media Public media Business networks
Philanthropic businesses in Lincoln	Purchase of shares can provide a limited financial return but a considerable community benefit	
Philanthropic high net worth individuals		Public media Networks

6. Organisation

6.1. Ownership, legal structure and Governance

6.1.1. I@L is a Community Benefit Society, registered with the Financial Conduct Authority. Initial Director/Trustees are trustees of Community Assets Plus.

- Martha Vahl – Academic with interest in Community Operational Research
- Simon Beardsley –CEO at Lincolnshire Chamber of Commerce and Industry
- Jeanne Bain – Formerly CEO at Developmentplus, community development charity
- Prof Nigel Curry – Retired academic, author of the Lincoln Food Strategy, Director of Mint Lane CIC
- Michelle Freeman – Counsellor and therapist, Director of Lincoln Trauma Centre CIC

6.1.2. I@L is being registered with HMRC as an exempt charity and will be able to issue withdrawable shares to its members. This share issue is expected to provide a significant proportion of the capital needed to acquire the property and undertake initial repair and improvement.

6.2. The shareholder members of the Society will elect the future Directors through Annual General Meetings. The Directors recognise their responsibility to provide information to the members on a regular basis and will value their feedback about the centre's strategies and use. Wherever possible members will be those engaged in the provision or benefit of the services and activities in the centre, but are also expected to include a wider community of interest in mental health

6.3. Plans for future engagement of members in the activities of the centre include the formation of sub-committees in

- Marketing and promotions.
- Networking and consultations
- Building maintenance and repair

Sub-committees will be led by a director and will be expected to nominate a representative to attend board meetings. Board and sub-committee meetings will be open to all members to attend as observers and their meeting schedules published along with periodic newsletters to all members by email.

Additional meetings of the principals of the hirers of the centre will be convened quarterly to promote co-operation and feedback and members of those hirers and their clients will be encouraged to attend.

Such events will be constructed as social with informal exchanges of views as well as more formal discussions.

The Annual General Meeting will also provide an opportunity for members to socialise as well as delivering the business agenda.

This investment in the engagement of members and service clients is expected to deliver substantial benefits of loyalty and voluntary effort to enhance the sense of community that the centre engenders.

6.4. As an exempt charity, the activities of I@L will be restricted to those falling within its charitable purpose and any assets created will be applied only to that purpose, as regulated by the FCA.

7. Resources

7.1. Staff, volunteers and consultants

- 7.1.1. CA+ has engaged Charles Cooke of Rainbow Enterprise Management as overall project managers to co-ordinate the project and plan the acquisition.
- 7.1.2. REM has previously provided the services of general management and development of the charity and this arrangement is expected to continue into 2020 with a managed process of succession to others.
- 7.1.3. A part time cleaner for the common and shared spaces also undertakes some caretaking duties.
- 7.1.4. A panel of volunteer keyholders is drawn from the various organisations that use the centre to ensure that it is locked and unlocked at any necessary time 24/7.
- 7.1.5. In development of the Share Offer, Rainbow EM is providing project management and authoring of the plan and share offer, with advisory support from Sortified CIC. CMS Ltd are accrediting the share offer document as meeting the Standard Mark and Wilkin Chapman are providing legal advice. The property valuation was provided by Mundys and Graham Gibbs has undertaken the property condition survey and costing of remedial works.

7.2. Property and equipment

- 7.2.1. The property asset is fully described above, and purchased at the outset and repaired. It is represented in the balance sheet as a freehold asset.
- 7.2.2. The loose furniture and equipment assets present in the building comprise a range of office furniture, café tables and chairs, gardening equipment and kitchen equipment. The largest single ticket items are the cooker and dishwasher in the kitchen.

8. Finance

8.1. Investment Required

8.1.1. Finance required for capital investment is profiled below,

	Maximum target
Purchase price	240 000
Professional fees	4 000
Refurbishment	40 000
Contingency	16 000
Total	300 000

- 8.1.2. The minimum amount of capital that would allow the purchase to proceed is £240,000, based on the maximum purchase price indicated by the County Council as indicated by their valuer. If a lower purchase can be agreed, reflecting the limitations on development potential and the social and community value of its current use, this will reduce the maximum amount of capital funding required.
- 8.1.3. There are a number of defects in the property, identified in the survey which, whilst they would not affect immediate operations, would be better remedied. The target

therefore includes allowance for some refurbishment works to be undertaken immediately after acquisition.

8.1.4. It is foreseen that the quality of the spaces offered could be improved by some alterations to the building, perhaps including alterations to internal partition walls to re-order some spaces and outdoor space improvements. Budget for some of these works is included in the maximum target amount of £300,000.

8.1.5. After securing ownership of the building it is anticipated that further capital grants will be secured in coming years to implement improvements.

8.2. Sources of Finance

8.2.1. CA+ has been successful in securing grants sufficient to meet the development costs of securing the above capital budget, from The REACH programme, and The Key Fund (Mercer's Company), which are not included above.

8.2.2. In principle offers of grant are in the process of negotiation with National Lottery Community Fund and The Key Fund. Other sources of capital grant will also be explored.

8.2.3. I@L is undertaking a Community Share offer to raise a significant portion of the capital required. It expects the Community Share Booster Programme to match any share sold with a purchase of shares of equal value up to £100,000.

8.2.4. Pledges of £20,000 share purchase towards the purchase cost have been made by philanthropic individuals and supportive corporates.

8.2.5. Provision is being sought for a blend of grants and loans to be available from Key Fund to complete the total of funding required. This provides considerable flexibility in considering how much should be raised through grants and shares.

8.2.6. Share equity is less costly than repayable loans, so if the share offer can exceed its target, a lower level of loan can be considered

Capital Funding Profile							
	examples	A	B	C	D	E	F
Grants	Grant Funding	100,000	60,000	60,000	-	-	-
	Key Fund	20,000	26,667	23,333	20,000	13,333	-
Shares	Community Shares	50,000	35,000	40,000	80,000	100,000	140,000
	Booster programme	50,000	35,000	40,000	80,000	100,000	100,000
Loan	Key Fund	60,000	80,000	70,000	60,000	40,000	-
	Total	280,000	236,667	233,333	240,000	253,333	240,000
Finance Costs							
	examples	A	B	C	D	E	F
Shares		100,000	60,000	80,000	160,000	200,000	240,000
Loan		60,000	80,000	70,000	60,000	40,000	-
	Total	160,000	140,000	150,000	220,000	240,000	240,000
	pa						
Share Equity	2%	2,000	1,200	1,600	3,200	4,000	4,800
Loan repayments	6.5%	6,272	8,363	7,317	6,272	4,181	-
	Total	8,272	9,563	8,917	9,472	8,181	4,800

8.2.7. Example A above is the best estimate of sources of Finance. It expects a significant input of grant, confidently forecast and will provide a substantial sum over the purchase price for refurbishment.

8.2.8. The financing costs which might be justified from the forecast profit and loss accounts is around £9500pa, so the other examples are profiled not to exceed that target.

- 8.2.9. Examples B and C consider the implications of the share offer failing to meet its base target of £100k. It suggests that the proposal could still be viable only if a level of grant funding for purchase is secured.
- 8.2.10. Examples D, E and F set out how the loan and grant requirements diminish if the offer exceeds its base level up to the maximum, where the shares sold meet the full capital cost.
- 8.2.11. Based on the above a minimum share offer target of £70,000 should be set up to a maximum of £300,000, with £160,000 as an optimum. These assume availability of Booster Programme match equity.
- 8.2.12. Financial projections below are based on the capital levels and split indicated above in example A.

8.3. VAT

I@L will not register for VAT and therefore will be unable to recover the VAT on expenditure incurred. The major capital item of the purchase is not expected to be subject to VAT

8.4. Revenue forecasts

8.4.1. The financial sustainability of the business depends on continued and developing room hire charge income from the organisations. This is projected based on the established trading history and growth in hire charge income achieved by CA+ over the last 7 years.

	year				
	1	2	3	4	5
Income					
Licenses	6000	6000	6000	6000	6000
Hire charges	24700	27000	28000	29000	30000
Total	30700	33000	34000	35000	36000
Revenue Expenditure					
Management Charges	7800	8190	8600	9029	9481
Cleaning and caretaking	3000	3090	3183	3278	3377
Utilities	7000	7350	7718	8103	8509
Rates	350	361	371	382	394
Repair and renew	2000	2060	2122	2185	2251
Marketing	500	515	530	546	563
Insurance	800	824	849	874	900
Fees	1000	1030	1061	1093	1126
Total	22450	23420	24433	25492	26600
Revenue surplus	8250	9581	9567	9508	9400

8.4.2. Rates of operational expenditure are based on the past costs experienced by CA+ including continued 92% rate relief. A larger amount is budgeted for insurance and for repairs, as these were in part covered by the landlord under terms of the lease.

8.4.3. Allowance for inflation is made of 3% generally and 5% on management charges and utilities.

8.5. Cash Flow

8.5.1. The detailed cash flow statement for year 1 assumes an income profile similar to the current year, with a small cash balance brought from the transfer of the undertaking of CA+.

Cash Flow		month												Total
		1	2	3	4	5	6	7	8	9	10	11	12	
		£	£	£	£	£	£	£	£	£	£	£	£	£
Cash In														
	Start Up Capital	275000				5000								280000
	CA+ funds	7000												7000
	Room hire Income	2500	2000	3600	2100	1000	3500	2500	2000	3600	2600	2000	3300	30700
	Total	284500	2000	3600	2100	6000	3500	2500	2000	3600	2600	2000	3300	317700
Cash Out														
Capital Works	Purchase	240000												240000
	Purchase fees		2000											2000
	Property Repairs		3000	5000	5200		800							14000
	Improvement works			8000	11000		1000							20000
	Repair/Improvement fees			2000	1000	2000								5000
Revenue costs	Management Charges	650	650	650	650	650	650	650	650	650	650	650	650	7800
	Cleaning and caretaking	250	250	250	250	250	250	250	250	250	250	250	250	3000
	Utilities	750	500	500	750	500	500	750	500	500	750	500	500	7000
	Rates						350							350
	Repair and renew	150	150	200	150	200	150	150	200	150	150	200	150	2000
	Marketing	50	50	50	50	50	50	50	50	50	50			500
	Insurance	500				300								800
	Fees		300										700	1000
	Loan Repayments	523	523	523	523	523	523	523	523	523	523	523	523	6272
	Total	242873	7423	17173	19573	4473	4273	2373	2173	2123	2373	2123	2773	309722
	Cash Reserve	41627	36205	22632	5159	6687	5914	6041	5869	7346	7573	7451	7978	

8.5.2. Balance Sheet

Involve@Lincoln					
Balance Sheet					
	End of Year				
	1	2	3	4	5
Fixed Asset	281,000	281,000	281,000	281,000	281,000
Current assets					
Cash at Bank	7,978	14,030	15,326	16,561	17,690
Debtors	3,000	3,000	3,000	3,000	3,000
Current liabilities					
Trade creditors	- 1,700	- 1,700	- 1,700	- 1,700	- 1,700
Loan payable in 12 months	- 2,608	- 2,782	- 2,969	- 3,167	- 3,380
Long term liabilities					
Loan outstanding	- 54,948	- 52,166	- 49,198	- 46,030	- 42,651
Total assets less liabilities	232,722	234,030	235,326	236,561	237,690
<i>represented by:</i>					
Share capital	100,000	100,000	100,000	100,000	100,000
arising from grants	120,000	120,000	120,000	120,000	120,000
arising from activity	12,722	14,030	15,326	16,561	17,690
Total capital & reserves	232,722	234,030	235,326	236,561	237,690

9. Risk Analysis

Risk	probability	impact	mitigation
LCC fails to complete	low	high	Halt share offer and continue to campaign for community sale
Failure to secure capital grant funding expected	low	high	Delay purchase and renew share offer target. Seek additional loan capital
Share offer fails to meet minimum target	medium	medium	Seek investment by philanthropic backers and Booster Programme. Finalise loan agreement to make up shortage. Advise investors of likely delay in future share interest payments
Repair works costs exceeds budget	low	medium	Reduce scope of repair works to manageable levels. Seek additional grant funding for repairs and improvements
Business slow in growth reduced income levels achieved	high	low	Delay share interest payments
Shareholders seek withdrawal of investment	low	low	Plan a reserve fund for withdrawals. Re-open share offer for replacement investors
Further urgent repairs required as a result of dilapidations	low	medium	Seek one off small grant funds for repair

10. SWOT Analysis

Strengths

Locally rooted initiative with a record of business success as CA+.

Positive relationships with other community level organisations and in health and community networks

Volunteer resources identified

Support from national and regional agencies

- Lincolnshire Community Foundation
- Social Investment Business
- Community Shares Unit
- Co-operatives UK
- Locality
- The Key Fund

Experience and skills of promoters

Convenient and accessible setting of the Centre close to transport hub, with dedicated and public parking nearby.

Registered as an Asset of Community Value

Weaknesses

Issue	Mitigation
Public sector funding pressures on community organisations	Provide support to hirers in seeking alternative funding streams
Uncertainty over future repair costs and possible rate of dilapidations	Make provision in operating budget for future repair costs and seek additional grant funds for improvements
Dated accommodation and poor decorative order	Seek funding for improvement works
Unfamiliarity with community share offers leading to lack of local investment	Detailed information to be available and opportunities for live questioning meetings. Use examples of other offers. Inspire confidence with disclosure of early successes in attracting shareholders.
Conflict with facilities offered elsewhere in the city	Seek to work in partnership with other venues on promotions and avoidance of duplication.
Lack of access to and use of first floor	Seek additional capital funding for lift installation

Opportunities

Occupancy rates permit significant growth in income from hires.

Offer of flexible terms and support to small organisation and benefits of co-location with others.

Collaborations with other local community organisations on new initiatives e.g. Lincoln Food Partnership, food banks.

Security of tenure will open up possibilities of attracting other grant funding investment.

An early use of Community Share Funding for a community care asset should create interest

Commitment of philanthropic investors to inspire confidence in others.

Threats

Issue	Mitigation
Inability to attract suitable tenants/hirers	Review license terms and increase promotional activity

	Seek development funds to trial and install new community activities Improve quality of accommodation
Shareholders seeking to withdraw investment when insufficient reserves available	Re-open share offer Investigate possible mortgage finance
General economic uncertainty	Reduce share interest expectations
Loss of interest in volunteers	Reinvigorate with refreshed activities
Competition from other local venues	Seek collaborative working to mutual benefit.

Final

Appendix A

Current Centre Uses



Renew

Mental health social drop in - activities and outings
Sunday to Thursday 1-3, Friday 12-3, Saturdays 12-3



CounselMe

Counselling co-operative - by appointment.



Bipolar support group

1st Saturday each month 1.00-3.00



Upbeat

Personality disorder support group
Every other Thursday 11.00-1.00



Jainaba - African Drumming

Wednesdays 7-9pm



Mint Lane ICT training

Wednesdays 1-3pm



Inner Peace Holistic Therapies

By appointment



Lincoln Trauma Centre

By appointment



Let Them Eat Cake

Outreach support to rough sleepers



RE:Shape

Circles of support preventing repeat offending.



AA Sunday Group

Peer support with addiction recovery, Sundays 1.30-2.30

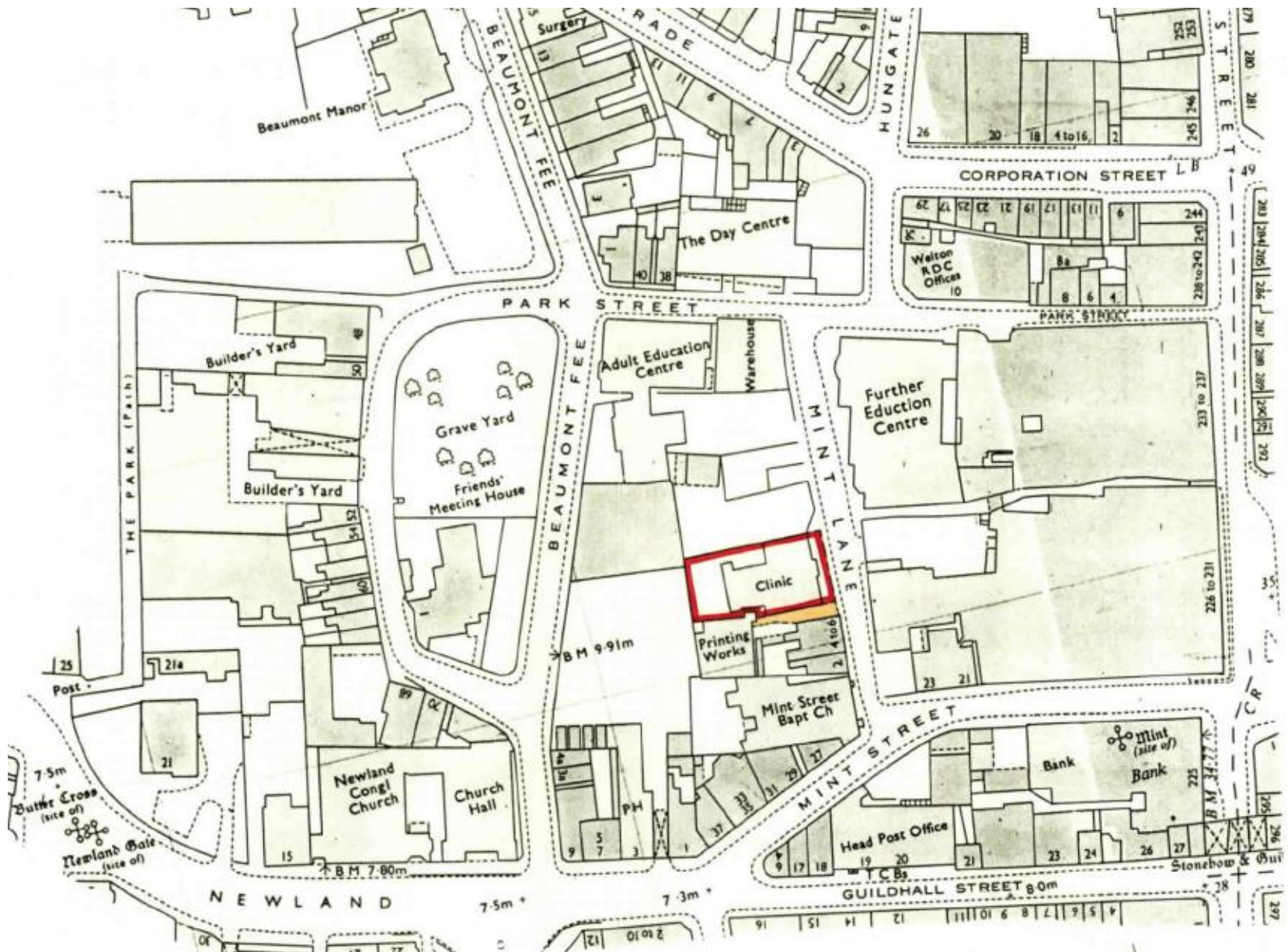


Mint Lane Café – friendship through food – social eating

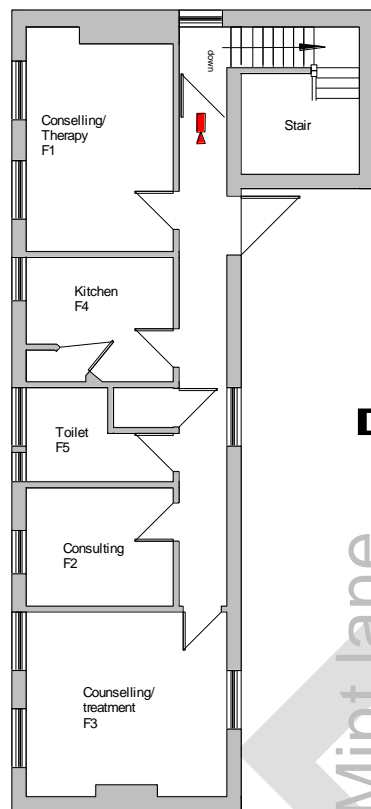
Tuesdays, Wednesdays, Thursdays, Fridays,
some Saturdays 10 - 3



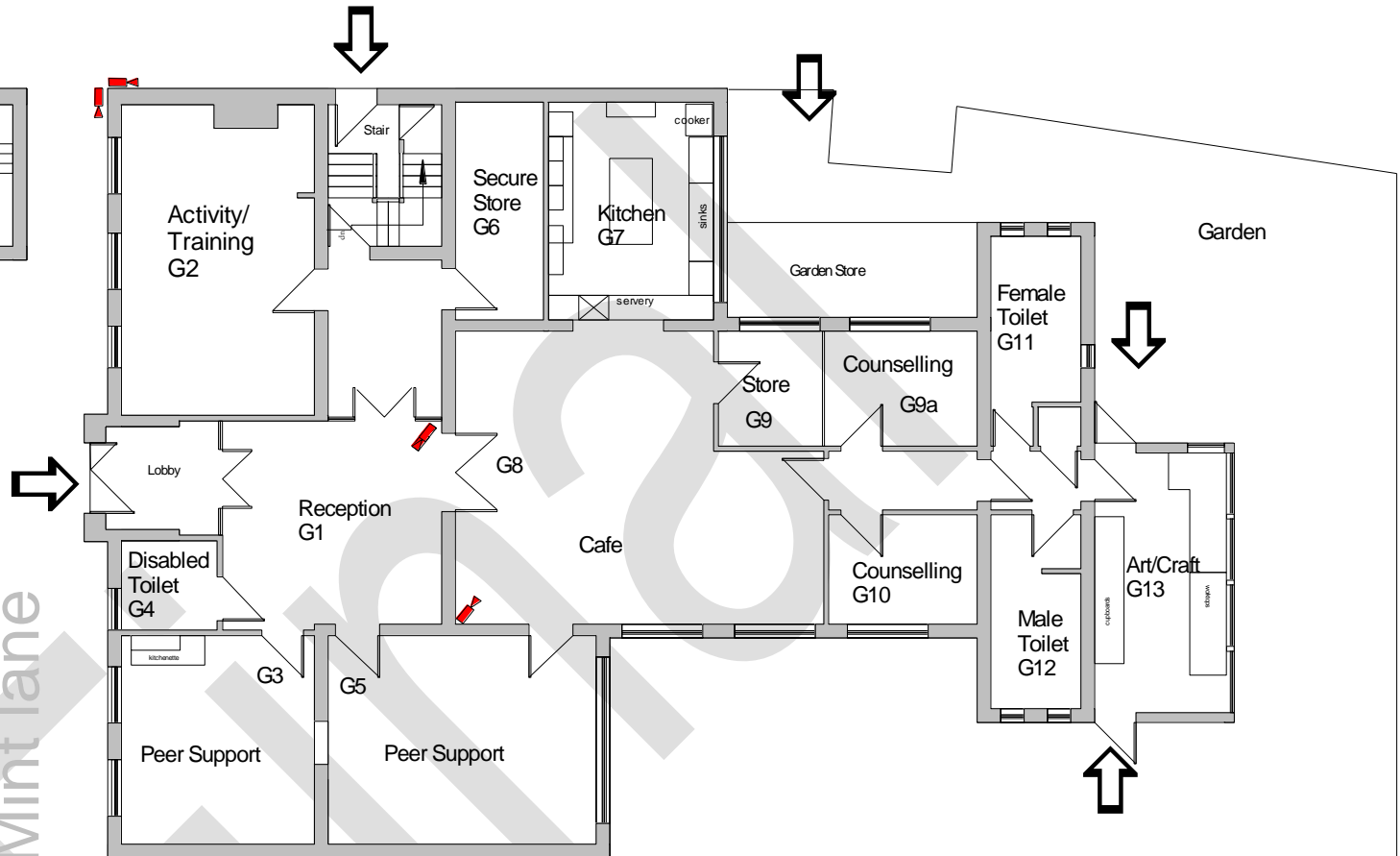




Mint lane



First Floor Plan



Ground Floor Plan