

The Exchange at Crosthwaite

A Guide to establishing an Exchange in your area

May 2008

CROSTHWAITE
exchange



The Exchange at Crosthwaite is a shining example of effective community action in the face of the loss of rural services. This Guide describing how the Exchange was established and operates was compiled by the committee of the Exchange at Crosthwaite with the help of Voluntary Action Cumbria (now Action with Communities in Cumbria) so that communities facing this challenge can copy their example.

This work was enabled by funding from Defra's Rural Social and Community Programme and formed part of a Voluntary Action Cumbria project – 'Sustainable Rural Services'. A copy of this report is available at www.cumbriaaction.org.uk , or by contacting Action with Communities in Cumbria on Tel: 01228 817224 or Email: info@cumbriaaction.org.uk

Action with Communities in Cumbria is the rural community council for the County.

May 2008

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1 Brief History of the Exchange

In October 2005 the Crosthwaite village shop and Post Office closed its doors. Early the next month the Parish Council called an Open Meeting to discuss the implications of this closure. The result of this initial meeting was that the Post Office was taken up by the village pub and the idea of starting a Coffee Shop was mooted.

On 30th November a Steering Group of people met to move forward the ideas. At that meeting the name, format, timings, finances, products to sell, promotion and start date were all organised and allocated to individuals, who then formed the committee. Two more meetings were held in January and the doors of the Exchange opened on the 1st February 2006!

The venue is the Village Hall which is a recently refurbished large and bright space with two smaller rooms and a modern kitchen. The group decided they wanted a 'chic café' feel rather than a village coffee morning and an atmosphere where all ages, from babies to 90-year-olds, could come and enjoy quality tea and coffee, home baking and feel part of the community.

A large team of volunteers (30 helpers) were enrolled to help and to bake for the café and Country Market produce for sale. Advice was provided for putting together the accounts, auditing and on any legal matters that have arisen. Publicity took many forms including A-boards outside the village hall, posters and flyers, a newsletter, printed leaflets and a page on the local community website (www.crosthwaiteandlyth.co.uk).

The Exchange provides a new focal point for the village, which was one of the main anxieties of the loss of the village shop. Over 60 people attend on average each week and people exchange news, views, concerns and learn of people who may need help and support through meeting on a weekly basis.

The role of the four co-ordinators as part of the main committee is seen as critical to the success of the Exchange. Their areas of responsibility are:

- The Cafe
- Country Market & Produce
- Traidcraft
- Treasurer
- Children's activities

Without the commitment, time and effort put in by these people the Exchange would not provide the service it does to the local community and would definitely not prosper in the way it has, providing a growing opportunity for this rural community.

The following guide is to enable others to learn how to replicate the Exchange, as the committee from Crosthwaite believe it is a service that many rural communities could benefit from. Although it relies on volunteer support, its local element and undoubted benefits encourage people to get involved. It also does not need to develop out of a loss in a community, as in this case, but could be seen as an addition to other local amenities and fill different gaps in community life.

2 How to start the process of establishing an Exchange

Having an overall aim for the Exchange was helpful in terms of providing an initial focus for the project. This clear focus continues to steer the committee and has enabled it to sometimes say 'no' to requests to further diversify its services, thus reducing the risk of compromising its original aims.

What happened at Crosthwaite Exchange:

As an example, Crosthwaite Exchange's main aim is:

"To provide a point of social contact in the village, following the closure of the shop. It is essential for us all to remember this aim, and the principle that the Exchange is run for the village, in the village, by the village."

Their objectives at that time included:

"To provide a service to the village, according to needs expressed by residents and to become a collection point for bread, organic vegetables, meat and fish."

"To operate the Exchange every week."

"To consider becoming a member of the Country Market Association"

As a result of questionnaires and discussions with local people the Exchange in Crosthwaite has expanded to fulfil what the community wants it to be, with the potential for further additional services in the future, where appropriate.

3 How to Organise the Exchange

To get started you will need to decide:

- What you will do/sell etc at the Exchange.
- How often to hold the Exchange sessions and what time of day is best for the community.
- Where to hold the Exchange. The venue needs to be suitable (accessibility, equipment, space etc) and have Public Liability Insurance.
- How often the Committee will meet.
- The different roles within the committee and who will fulfil these roles.

The Exchange is a non-profit making community organisation. If it is felt appropriate in the future, there are organisational structures that the group could adopt when they have developed the project further, such as a registered charity or company limited by guarantee. Your local Rural Community Council or Council for Voluntary Service can help with this when the time comes.

Initially, the most important asset you have (in fact your organisation is dependent upon this!) is your group of volunteers and your co-ordinating committee. The Exchange at Crosthwaite started with a committee of ten people and this reduced to eight, all of whom were on the original committee. There are 30 volunteer helpers on a rota running the weekly Exchange, meaning on average they are 'on duty' once a month. It is best for people to take responsibility for their 'rota slot' and swap if they cannot make a session. One member of the committee needs to be responsible for drawing up and circulating the rota approximately every three months so that people know well in advance when they are 'on duty'.

Among the key roles for the committee members are a Notetaker to take minutes of meetings and circulate them, plus someone to keep an archive of photos and

information so that you have a record of what has happened that can be referenced in the future.

How the Exchange at Crosthwaite is organised:

The Exchange at Crosthwaite is held weekly at 2-4pm on Wednesdays. It was decided to hold it weekly to avoid any confusion as to which week it is running, which may happen if held bi-monthly or monthly.

The Exchange at Crosthwaite is made up of the following services:

- A Café
- A Country Market (Local produce)
- A Fish Ordering Service
- Traidcraft (Dry Goods)
- Neat Feet Footcare Specialist Service
- Manicurist
- Books, Videos, DVDs and Magazines
- Noticeboard

4 Resources/Finance

Resources and financial stability are an important part of being a successful local organisation. Initial funding is required for set up costs including equipment, publicity and other costs.

The following are four steps to manage the finances of the Exchange:

1. Set up a Bank Account. It may be useful to check which type of account works most efficiently for your group.
2. Recruit a Treasurer who will be responsible for the administration of the finances. Other tasks for the Treasurer include:
 - setting up floats with separate cash boxes for each operation of the Exchange;
 - collecting and counting money and paying it into the account;
 - keeping receipts and details of payment;
 - organising the paying of bills etc;
 - reporting on the financial state of the organisation and
 - organising an annual audit.
3. Draw up a budget for everything you need and all the costs you will have including rent of a room/building, equipment and food etc. Percentages should be calculated for each area of sales to anticipate your surplus.
4. List all possible funding sources for the project and find out when and how to apply to them. Your local Rural Community Council or Council for Voluntary Service may be able to help with this.

Some 'helpful hints' to organise the finance/resources:

It is wise to have at least two signatures for any cheques - Crosthwaite have three people authorised to sign cheques. Crosthwaite chose Lloyds TSB in order to be able to pay money into the local Post Office.

The following were initial funders for the Exchange at Crosthwaite and you may have similar funds available in your area:

- Lake District National Park Authority: Sustainable Development Fund
- Parish Council
- Country Land & Business Association

Remember to thank anyone who provides you with funding or 'gifts in kind' such as equipment etc. If you need funding again in the future, find out if they are happy for you to come back to them for further resources – if they like what you do, they will probably be happy to hear from you again!

Loans were secured for extra funding needed to set up the Exchange, especially those that were interest free!

A small book is used to write each week's takings and cash deposits. It is useful to have a cash book on Microsoft Excel which is easy to maintain. A folder is used for storing bills to be paid, cheque book, paying-in book etc and also for notes of things not to forget!

All bills, receipts etc must be kept for the auditor. If you know an accountant who can help your treasurer, this is a wonderful resource for the group.

5 Would you like to have a Café?

An important focus of the Exchange is as place for people to meet and spend time; the Café element can provide this focus. This can meet expectations you think the local community have for a 'meeting and eating' place, however, there are things to take into account, such as:

- The number of organisers and helpers you have.
- The venue and how it can be laid out.
- The kitchen area for preparation and clearing up.
- What else is in your area. Would you be taking customers from another local business?

The following are things to consider when running a Café:

- Think about the atmosphere you would like to create. Tablecloths, flowers and attractive crockery can make the difference to the 'feel' of the café. Depending on the crockery available at the venue where the Exchange is held, it may be worth purchasing your own equipment in order to create the atmosphere you would like.
- You will need to decide how to stock the café. The most efficient way is to recruit a dedicated band of local bakers for cakes, biscuits etc and purchase their produce using the formula: $2 \times \text{cost of their ingredients} + 25\%$.
- Be prepared to send all those involved in making produce for the Exchange on a Basic Food Hygiene course (See Suppliers list for details).
- Find reliable suppliers for coffee/teas/sugar etc. Also you may want to consider local produce, Fair Trade and organic where possible.
- Price reasonably, but ensure a profit is still made in order to be a viable long term organisation. All costs need to be taken into account such as the hire of the venue, purchase of any equipment etc as well as the variable costs such as cakes, tea and coffee.

After the Exchange is up and running smoothly, extra events or opportunities can be programmed in such as offering soup in the Winter and sandwiches and salads in the Summer.

Aspects of the Exchange at Crosthwaite Café:

Crosthwaite provide special aprons with the Exchange logo on to identify helpers.

Prices at Crosthwaite; Cakes – 80p, Tea & Coffee – 50p. 70% is profit for the Exchange

The Exchange opens an hour earlier on the first Wednesday every month to provide soup in the Winter and sandwiches in the Summer.

6 What do you want to sell?

This element will depend on the availability of produce and goods in the village or area where the Exchange is being held. As many villages no longer have a shop, the Exchange can provide an opportunity for people to know they can purchase fresh produce or top up food items once a week locally.

The following are possibilities:

- Cakes and bread are easy to purchase if you have local people willing to bake on a regular basis.
- You may be able to source other local suppliers for items such as meat, fish, vegetables and dairy produce. If possible an arrangement can be made with a local hotel or other business for the wholesaler to deliver to. The Exchange collect the produce from the hotel and local people can then collect their orders at the Exchange each week. This is especially useful for items such as meat and fish, where no appropriate storage may be available at the Exchange venue. The relevant rules and regulations should be looked into, especially for fresh produce.
- Local gardeners can also sell their surplus fruit, salads, jams, pickles, plants etc. during the appropriate season.
- Dry goods can also be sold enabling a range of good quality basic products to be available. By purchasing a certain amount in each order you may also find you receive a discount from the catalogue prices and free postage and packing to save money. Make sure it is a reputable company that you choose, so as not to disappoint Exchange customers and start with goods with long expiry dates to avoid being left with items you cannot sell.
- Other items can be sold at relevant times of the year such as, Easter eggs, Christmas Cards, etc.

A stock check is important as part of the financial year end and also regular checks for expiry dates on items. It is important to have an individual or small team responsible for each of the different areas of sales for the Exchange.

What the Exchange at Crosthwaite sells:

- Country Market. This consists of bread, locally baked cakes and also sometimes includes jams etc made locally.
- Fair Trade Produce. These are dry goods purchased through Traidcraft, who have local 'mentors' who can help in the initial stages of setting up the stall. As there is a lockable storage area for these products, the insurance is covered free by Traidcraft.
- Plants. At certain times of year plants and shrubs are sold at the Exchange using a local supplier who then makes a donation to the Exchange out of their takings for the day.
- Fish. Each week at the Exchange an order is taken for fish which is then ordered centrally by a representative from the Exchange. This is then delivered to a local hotel with their order from the same fishmonger, meaning there is no delivery charge. On the Wednesday the fish is collected and brought to the Exchange where people who have made an order collect their fish – and the process begins again!

Each week all produce is entered into a book so that appropriate payments can be made. There is a different person responsible for each area of sales for the Exchange at Crosthwaite, which is essential to make it work effectively.

7 What events do you want to run?

Ideas for special events can include those that coincide with seasonal events and local traditions, some examples are:

- Significant birthdays of local people e.g. 80th, 90th etc.
- Christmas
- Valentines
- American Independence Day
- Hallowe'en

All these activities can be advertised in advance in order to attract new people to the Exchange, who may not come along on a regular basis, but would attend for a special reason.

Events held at the Exchange at Crosthwaite:

As well as all the examples listed above, Crosthwaite have the following events at the Exchange:

- A few times during the year a craft fair is held as part of the Exchange, with 10% of profit collected from the stall holders.
- Damson Day special, including sales of Damson jam, cakes, gin etc.
- St George's Day. Red and white bunting and flags, decorated cakes etc.
- Local art groups have special displays of their work at the Exchange.
- Local horticulturists sell plants at seasonal times such as Spring, Autumn and Christmas.
- Local musicians are invited to play on certain occasions.

8 Do you want activities for children?

Children's activities can attract all age groups to the Exchange, encouraging young families and grandparents who are carers for grandchildren. It is advisable to have someone to take responsibility for this area of work who has experience and knowledge of working with children, so that the activities are engaging and enjoyable.

Children's activities at the Exchange at Crosthwaite:

- A range of toys are available each week for very young children who come with their parents or grandparents to the Exchange. The local play group allow the Exchange to use their toys for this purpose, as they are stored at the venue used for the Exchange. A donation is given to the play group as a 'thank you'.
- Craft sessions are offered during the school holidays with simple activities such as making finger puppets, cards, colouring and painting etc.
- To involve children in village life and add an extra dimension to the Exchange, the local primary school in Crosthwaite is invited to come over to the Exchange sometimes at the end of the school day to sing, play music etc. This is appreciated by the local people and the children, who all enjoy the experience.
- Periodically a 'tea party' is held for the local children.

9 What publicity do you want to use?

Initial easy publicity options are:

- Parish Magazine
- Posters in local amenities such as school, pub, parish noticeboard, village hall, nearest library etc.
- Local radio
- Word of mouth

The following publicity opportunities can be developed when the group feels confident and has some revenue to spend on publicity materials:

- Flyers (including extras for special events)
- A-boards outside the venue
- Aprons – branded with the logo
- Local Press
- Via local delivery services e.g. the milkman, Parish magazine.
- Developing an Exchange newsletter for local distribution
- Website

Publicity is not always easy and people will always say they ‘didn’t know’ something was happening and would have liked to attend; but groups can learn different techniques to engage with the local community and use the skills of local people to design, produce and distribute publicity wherever possible.

In rural areas often the best way to publicise anything is via word of mouth. People get to hear about what’s going on through local societies or at church, at the school gate etc. So understanding these social networks can help spread the word about something such as the Exchange. Never underestimate the power of local gossip!

Publicity for the Exchange at Crosthwaite:

All of the above methods were used as well as:

- The local MP helped to publicise the Exchange and attracted the media.
- Funding was provided from the Lake District National Park Authority Sustainable Development Grant for leaflets and posters to promote the Exchange.
- Keeping the Exchange in the public eye through flyers at the Exchange and at local venues such as: tourist venues, school, etc.
- Flyers for special events.
- A page on the local village website (www.crosthwaiteandlyth.co.uk)

10 Do you want to link to other Community Services?

As the Exchange can become a central meeting point for the community it has the potential to provide a communication opportunity for so many things. Remember however not to 'overload' the volunteers who help, or recruit new volunteers when taking on a new service/activity.

The following are some ideas from the Exchange at Crosthwaite:

- A Noticeboard. A pinboard is set up during the Exchange for people to advertise events, items for sale, services etc – even help they may need for something, or a lift to somewhere for those without their own transport.
- Chiropody & Manicure Services. Private rooms are provided at the venue and bookings are taken in advance through the Exchange each week; any spaces are then filled by people on the day.
- Local authority presentations, discussions and consultations e.g. Parish Plan consultations, service delivery changes, recycling roadshows, fire safety etc.
- A mobile Library Van visits the Exchange on a monthly basis.
- Collection of goods for charitable causes e.g. Operation Christmas Child Box scheme.
- Book Stall. This is run on a 'donation' basis, thus making it available to all. It is a distance to the nearest library and therefore being able to purchase a book, DVD, video or magazine is welcomed by many local people. These are all donated items by local people initially and the donations received contribute to the costs of running the Exchange. The main requirement is somewhere to store the books etc and a member of the committee to organise the stall. Magazines are donated to local doctors or dentists.
- A suggestions box gives the opportunity for local people to suggest other services they would like to see available. All ideas to improve the service are considered with the overall aim and the resources available kept in mind.

11 Suppliers used by the Exchange at Crosthwaite

Café

- Crockery
CP Catering Equipment
6-10 Wildman Street
Kendal
Cumbria
Tel 01539 733366

- Aprons
Coniston Corporate Embroidery
Tel 015394 41360
www.corporate-embroidery.co.uk

- Coffee
Farrer's
9 Shap Road Industrial Estate
Kendal
Cumbria
Tel 01539 720020

- Ice Cream
English Lakes Ice Cream
The Old Dairy
Gilthwaiterigg Lane
Kendal
LA9 6NT
Tel 01539 721211
www.lakesicecream.com

- Paper Napkins, butter pats etc
W McClure
College Road
Windermere
Cumbria
LA23 1BX

Produce

- Country Market Advice and Information
WI Westmorland Country Markets Ltd
Knowsley Villas
Loughrigg Park
Ambleside
LA22 0DY

- Hygiene Course Providers
Craven College
High Street
North Yorkshire
BD23 1JY
Tel 01756 797266

- Wrapping for cakes
Westmorland Packaging Ltd
Westpac House
Mintsfeet Road
Mintsfeet Industrial Estate
Kendal
LA9 6LU
Tel 01539 727300

- Bread
Grange Bakery (Tangeo Management Ltd)
Howbarrow Farm
Cartmel
Grange-over-Sands
LA11 7SS
Tel 015395 36330 or 0845 5082936

- Fish
Lakeland Seafood Ltd
Dockside, Dock Street
Fleetwood
FY7 6NU
Tel 01253 772656

- Traidcraft
Tel 0191 4910591
www.Traidcraft.co.uk

Craft Materials

Grosvenor House Papers
Unit 1 Westmorland Business Park
Kendal
Tel 01539 726161

James Cropper plc Paper Outlet
Burneside Mills
Kendal
Cumbria
LA9 6PZ
Tel 01539 722002
www.cropper.com

- The Works
Finkle Street
Kendal
Cumbria
Tel 01539 737451

Publicity design and print

Fullpoint Design Associates Ltd
Beresford Road
Bowness-on-Windermere
Cumbria LA23 2JG

Grant funding

Lake District Park Authority – Sustainable Development Fund
Murley Moss
Oxenholme Road
Kendal
Cumbria
LA9 7RL
Tel 01539 724555
www.lake-district.gov.uk

12 Contacts

For further information about the Exchange at Crosthwaite, please contact:

Caroline Holmes – Tel: 015395 68599

Penny Mutch – Tel: 015395 68797

Geraldine Wilson – Tel: 07766 646504