



Developing a
European Mind Centre
at Altachorvie House,
Lamlash, Isle of Arran, Scotland

This Business Plan has been produced by the Contemplative Consciousness Network (CCN), a charitable non-profit company with limited liability based in the United Kingdom, registered with HM Revenue and Customs for Gift Aid (company number: 7482768; charity number: 1142097).

Executive Summary

The Contemplative Consciousness Network (CCN) is seeking funds to set up and run a non-profit European Mind Centre. The Mind Centre has two main aims: firstly, to provide low cost, long-term retreat facilities for seriously committed European meditators and secondly, to foster collaborations with scientists/build upon previous scientific studies to investigate the effects of meditation upon the human mind. The non-sectarian centre will be part of an international network of contemplative observatories, inspired by the work of Dr B Alan Wallace and fully endorsed by His Holiness the 14th Dalai Lama. An estimate of total funds to set up and run the centre for 2 years is £500,000. A business plan demonstrates how the centre will be self-funding after this time. The major portion of funds requested will be to purchase a property, currently on the market, which is very reasonably priced and which is almost fit for purpose, the remaining funds will be allocated to setting up the centre and running it for the first 18 months.

Vision

The European Mind Centre will be a place for serious meditators to undertake long-term retreat in an environment that is conducive to contemplation and meditation. It will also be used for short-term retreats by people from both secular and religious traditions. The European Mind Centre will be linked to a developing network of contemplative observatories around the world, arising from the work and vision of Dr B. Alan Wallace and supported by His Holiness the Dalai Lama. The heart of this network is the Santa Barbara Institute for Consciousness Studies in California, USA. Dr Wallace's recent collaborative work with a number of internationally renowned scientists led to the initiative to establish these centres.

The European Mind Centre will seek to meet two complementary needs. Firstly: to provide serious meditators with an affordable and conducive environment in which to undertake long retreat, such places are difficult to find in the modern West. Secondly: to provide scientists with access to serious long-term meditators, with whom to collaborate on their research into meditation and the nature of consciousness. The vision for bringing highly trained contemplatives together with scientists was first developed by Dr Wallace following discussions with His Holiness the Dalai Lama. Such collaboration has resulted in projects such as The Shamatha Project and the Cultivating Emotional Balance training. The outcomes of which have been published in reputable scientific journals (visit: www.shamatha.org and www.cultivatingemotionalbalance.org) Further collaboration will have the potential to help our culture begin to truly understand meditation and its power to transform the mind and enhance wellbeing. A detailed rationale for a contemplative observatory is attached as *Appendix A*.

Dr Wallace will be a key advisor to this project. His interest in researching the effects of meditation grew out of his many years of training in Tibetan Buddhism and studying other spiritual traditions, his study and love of science, and his vast experience as a meditation teacher.

This initiative has the full support of His Holiness the 14th Dalai Lama who said:

“I believe that the creation of such a centre will be a major step towards understanding the mind and applying the knowledge gained from this research to such fields as education, mental health, and business.”

AIMS

The principal aims of the European Mind Centre will be:

- (i) To provide fully catered accommodation in a peaceful, supportive environment for aspiring contemplatives (and in particular, European residents) interested in engaging in solitary long-term meditation retreats under the guidance of qualified meditation teachers,
- (ii) To offer opportunities for individuals to engage in short-term mindfulness and meditation retreats, short courses or volunteer support activities in order to gain exposure to the theory and practice of shamatha, vipashyana and other related contemplative practices. Such exposure may also provide a stepping stone to future engagement in solitary long-term meditation retreats, and
- (iii) To establish a contemplative observatory and initiate collaborative research projects with interested scientists to investigate the effects of these practices on the human mind through first-person empirical enquiry.

A FOCUS ON SHAMATHA MEDITATION

There are many forms of meditation, each of which has particular benefits. The most basic and universal form of meditation is called shamatha in Sanskrit. Shamatha meditation provides a path of attentional development by cultivating the mind's focus on a particular object. Shamatha practices are found in nearly all major religious traditions, but have been most thoroughly studied and elucidated within the Buddhist meditative tradition. The object of meditational focus in shamatha practice might be quite obvious, (for example, the breath), or quite subtle, (for example, the space of the mind). It may have religious significance (a mantra or image) or it may be devoid of explicit religious content (the breath).

Scientists have already identified many benefits from training attention in a meditative way. To date they have focused their studies on the accessible participants of short-term meditation interventions such as the 8 Week Mindfulness Training. There are more than 300 publications of research into mindfulness training, which overwhelmingly support the conclusion that it is highly beneficial in the area of stress reduction, mental and physical health, and education.

However, the accomplishments and benefits of intensive long-term mind training have not been so thoroughly studied. Because of the commitment needed to undertake such training, and the dearth of suitable places and teachers to support such training, there are relatively few people who are candidates for such research. While the benefits and accomplishments of such long-term mind-training are known within the wisdom traditions, they have not been understood or validated by the secular scientific community.

Many retreat centres focus on promoting a particular religious path. Often the emphasis of the training is to strengthen the faith community, train clergy, build viable institutions and promote the welfare of a particular faith group. Even so, very sincere and dedicated shamatha practitioners who belong to such communities find it very difficult to find a suitable place to undergo long-term shamatha retreat. The European Mind Centre will be a non-sectarian retreat centre. People from all

spiritual and wisdom traditions will be welcome to explore shamatha meditation in depth. However, given the emphasis in the Buddhist tradition on the benefits of long-term (more than six months) retreat, we anticipate that the majority of people applying to do long-term meditation retreat will come from the Buddhist tradition. Dialogue and learning exchanges between contemplatives from different traditions will be encouraged.

WHAT WE WANT TO PROVIDE

Our motivation in establishing a Mind Center is to contribute to the well-being of our world through providing opportunities to deepen the understanding of the benefits of meditation for both practitioners and scientists. Specifically, through the establishment of a European Mind Center, we would be able to do the following:

1. To offer a quiet, comfortable and safe residential environment to people interested in engaging in long and short-term meditation retreats.
2. To provide the opportunity for those with limited financial resources to engage in long-term meditation retreat. The majority of retreat centres are beyond the financial means of many individuals, particularly young people.
3. To establish a specific retreat centre devoted to shamatha and vipashyana meditation. Numerous retreat settings exist around the world for people to engage in a variety of different meditation practices, but very few exist where the focus is on shamatha and associated practices.
4. To create a ‘laboratory’ environment where our colleagues from the scientific community, particularly those in the fields of neuroscience and psychology, can collaborate with meditators to investigate the effects of meditation on the human mind.
5. To create a retreat environment open to all contemplative traditions. Most retreat centres are restricted to a particular faith or religious sect and often to a particular teacher within that sect.
6. To provide a retreat setting in Europe so that European nationals (from the European Economic Area and Switzerland) can stay in meditation retreats for long periods if they so desire, without having the distraction and disruption of having to renew their visas.

7. To facilitate on-site and/or virtual support from a qualified teacher(s). Authentic teachers with the requisite skills and experience in shamatha, vipashyana and Dzogchen practices to guide and mentor retreatants are very scarce. The same is true in other traditions, so links with qualified teachers from various traditions, including Christian and Vedanta will be cultivated. Students entering long-term retreat will be required to be under the guidance of a meditation master. Without this support, it is easy for retreatants to lose their way or develop unhelpful habits that can hinder their progress.

OPERATING PRINCIPLES

The following principles will underpin the operation of the European Mind Centre:

- Promote human flourishing (attentional balance, emotional stability and genuine happiness) through the practice of meditation
- Show respect to all spiritual and humanistic belief systems and encourage tolerance and mutual acceptance
- Practise compassionate care towards all life forms and the physical environment
- Adhere to organic and environmentally conscious principles in the running of the Centre
- Work towards the achievement of self-sufficiency for the organisation
- Offer a simple healthy lifestyle involving rest, meditation, exercise and vegetarian food
- Be of service in whatever way possible to the local environment and community
- Sustain an atmosphere of peace and quiet. Areas will be designated for conversation and communication, in order to preserve a tranquil environment. This is particularly essential when long-term retreats are underway.

THE STAKEHOLDERS

The trustees of the Contemplative Consciousness Network (CCN) seek to acquire and oversee a European Mind Centre.

Dr B. Alan Wallace will fulfil the roles of spiritual director and research co-ordinator of the European Mind Centre. He will lead the global network of contemplative observatories and act as the key link for research collaborations and learning exchange.

The CCN will establish an Advisory Board to oversee the general strategic direction, policy framework and fiduciary responsibilities of the European Mind Centre.

The Trustees of CCN will appoint a Centre Manager who in turn will establish a management team of people seriously committed to practice with most residing full-time on-site to run the day-to-day operations of the organisation. It is hoped to run the Centre mostly with volunteers who will come for various lengths of time to work and practice at the centre.

Individuals interested in engaging in solitary long-term (more than 6 months) and short-term (1 week to 6 months) retreats or participating in short courses designed to teach meditation, attention skills and emotional balance will constitute the clientele

Select members of the scientific community will be invited to participate in collaborative research projects aimed at investigating the effects of meditation on the human mind. [Think it might be good to actually name a team who have shown an interest as it sounds more solid than a maybe.]

Priority will be given to local businesses to supply the goods and services needed to support the day-to-day running of the organisation.

ORGANISATIONAL STRUCTURE

A management structure to oversee the planning and financial operation of the European Mind Centre will comprise:

- a skills-based Advisory Board to help set the policy framework for its successful operation and its relationship with the local community, legal bodies etc.
- a resident spiritual guide to provide overall spiritual direction to the community, individual guidance to retreatants or community members as needed. This guide will in turn be under the guidance of Alan Wallace.
- a Centre Manager to take overall management responsibility, leading a skilled team of practitioners to provide services and support to retreatants, to monitor performance and institute changes where required and to be ‘the face’ of the European Mind Centre to the external world. The manager will be responsible to the Trustees of CCN in all financial matters and to the teachers and resident Trustees for spiritual matters.
- key staff positions to take responsibility for managing the front office, back office, housekeeping, food and beverage, marketing and gardening/property maintenance functions will be recruited by the Trustees and manager.

Appendix B describes the responsibilities for each of the key roles in the organisational structure in more detail.

THE PROPERTY: ALTACHORVIE HOUSE, LAMLASH, ISLE OF ARRAN

To date (May 2014) the most suitable property we have located is Altachorvie House on Lamlash Bay on Arran. Indeed, from our perspective it is close to ideal. A former walker's lodge, it provides a variety of accommodation. There is sufficient and suitable space for a small resident contemplative community which would manage the running of the centre, bedrooms and meeting spaces for short term retreats and 17 chalet spaces for long-term retreatants. Each bedroom is already fully furnished with its own en suite bathroom and adjustable heating. The venue is located in a rural setting where retreatants will be able to enjoy the natural environment undisturbed, to sit and reflect or to walk and exercise in order to sustain a healthy lifestyle.

Because of its location and relative modesty, Altachorvie House is a real bargain, at £375,000, which includes a furnishings and a good functional kitchen suitable for cooking for large numbers of people. Similar (but less suitable) places on the market in other parts of the country are being offered at least twice as much. The less we have to spend, the more we will be able to support serious and qualified retreatants who are not financially able to fund themselves. An official survey has been carried out as well as one by a very experienced friend. (These could be viewed on request)

In addition to being located in an ideal setting Altachorvie House is easily accessed from Glasgow, making it attractive both for short term retreatants and also for visiting scientists. It is located directly opposite Holy Island with its non-sectarian Centre for World Peace and Health which attracts meditators from all over the world and would benefit from the expertise of staff there.

We have produced a detailed report on the property which is available on request.

FINANCIAL STRATEGY

The overall financial strategy for the European Mind Center is as follows:

- to seek initial funding to purchase a property, start-up funds for the first year, and a reserve fund from donors who share our vision
- to sustain the Mind Center through a judicious combination of generating income from running short-term group and individual retreats on a paying basis and to seek on-going support from committed patrons

The CCN is seeking funds to purchase Altachorvie for the purposes of establishing the European Mind Center. The previous owners have left almost all the furnishings and equipment required to launch the project.

Additional funds will be needed to cover initial opening costs and decreasing deficit expenditures projected for the first three years. Ideally these will be balanced with income generated from the recommended donations associated with participation in retreats and courses, additional monies contributed by participants, and donations offered by the Dharma community. Because CCN is registered as a Gift Aid organisation, any donations will be tax beneficial for all UK donors. Gift

Aid is a way for charities to increase the value of monetary gifts from UK taxpayers by claiming back the basic rate tax paid by the donor on the donation. It can increase the value of donations by almost a quarter at no extra cost to the donor.

Initially, all retreatants and participants will be required to cover their own costs with regard to food and accommodation. However, it is anticipated that as the profile of the European Mind Centre grows, the income from clientele and sponsors will increase, making it possible for the organisation to cover some or all of the costs for long-term practitioners of limited means.

It is envisaged that after three years, the European Mind Centre will be sustainable.

Scientific research projects will be required to source their own funding.

Start-up costs

Start-up costs for launching the European Mind Centre as a viable operation will include purchases, maintenance and repairs. These are itemised in *Appendix C*. Some capital expenditure will be needed, but this largely involves one-off costs.

Operational expenses

The operational expenses include the year-on-year expenses, which will not only include things like taxes, but also include costs associated with administration, maintenance, running costs and consumables.

Income

A sponsorship and marketing campaign will be launched in May 2014 to attract sponsors to purchase the Centre and cover the European Mind Centre's start-up costs. Significant donations have already been pledged to help establish the organisation. Initial fund-raising will be via the targeting of Dr Wallace's European students, internet campaigns and major patrons, other means will be sought to involve the general public and individual sponsors. There will also be a membership scheme for people to be able to offer on-going financial support to the centre. Grants may be sought with a view to fostering on-going scientific research projects at the Centre.

A provisional starting budget is provided in *Appendix D*.

Appendix A

Rationale for a Contemplative Observatory by Alan Wallace

Since the turn of the century, a rapidly growing number of scientific studies have revealed the health benefits of various kinds of mindfulness-based meditation. Brain scans, EEG measurements, behavioural studies, and questionnaires have shown the influence of meditation on the brain and behaviour, which in the minds of many people lends some degree of credibility to the practice of meditation. In the overwhelming majority of such studies, those who conduct and report on the research are professionally trained scientists, intent on applying objective measures to understanding the nature and effects of meditation. In contrast, the meditators are treated as subjects in these studies, similar to human and non-human subjects in other psychological and neuro-scientific kinds of research. So their identities are almost invariably ignored in scientific reports on meditation, and all discoveries pertaining to meditation are claimed by the scientists, who in many cases have little or no meditative experience. Consequently, whatever discoveries about the nature of the mind may have been made by the meditators themselves are generally overlooked in scientific papers, presumably because they are not deemed “objective” and are therefore not “scientific.”

This bias for objective, third-person evidence over subjective, first-person experience is problematic when it comes to understanding the nature of mental processes and states of consciousness, all of which are undetectable by all objective systems of measurement. In contrast, on the basis of the meditative development of refined attention skills, one gains an increasing ability to observe a widening array of mental processes and states of consciousness. By so doing, one may make discoveries about the mind that are inaccessible to third-person methods of observation. This, clearly, is the way forward if we are to seek the most complete understanding of the mind and consciousness.

Inwardly directed, stable, clear attention, or introspection can be used to make first-person discoveries about the unique qualities of one’s own mind and about the nature and potentials of the mind in general. Such contemplative inquiry enables one to make internally “objective” observations of the origination, nature, and dissolution of discursive thoughts, desires, emotions, and other mental processes. In this way, such experiential research has great epistemic value for understanding the mind first-hand. In addition, however, the practice of maintaining clear, nonreactive awareness of such mental events also has great therapeutic value. So the epistemic and pragmatic significance of this and other meditative methods for developing attention are deeply integrated: knowing thyself is integral to healing thyself.

While modern popularizers of yoga and meditation often teach various methods as stand-alone techniques, independent of any theory, values, or lifestyle, this reductionist approach is alien to all other great contemplative traditions of the world. If one adheres to a materialistic worldview, insisting that everything in the universe, including all living organisms and states of consciousness, can be thoroughly understood solely as emergent properties of matter, this must have a direct impact on one’s values and priorities. If one believes that only matter and its emergent properties are real, those are the only things one will value, and the only kinds of happiness one will seek are stimulus-driven, hedonic pleasures which arise from interactions of matter and energy. Moreover, if one’s values are thoroughly materialistic and hedonic, this will inevitably result in a consumer-

driven way of life bent on material acquisition and consumption and the pursuit of hedonic pleasures.

Traditional forms of meditation, in contrast, are embedded in worldviews that embrace both physical and nonphysical elements of the natural world. Authentic mindfulness and concentration arise only in conjunction with an authentic worldview—not subject to the limitations of materialism—and with an authentic aspiration oriented toward genuine happiness, which arises from ethics, mental balance, and wisdom.

The origins, nature, and potentials of consciousness, together with the nature and means of realizing genuine happiness, are of the utmost importance, especially in today's world, in which the devastating effects of unbridled materialism are wreaking havoc on modern society and the natural environment. Materialistic assumptions about human nature continue to hamper open-minded inquiry into the relation between the body and mind, including how consciousness first emerges in a human foetus and what happens to it at death. Materialists assume it first emerges from complex interactions of neurons and it simply disappears at death, but they have never scientifically demonstrated the truth of their beliefs. Contemplatives from multiple traditions East and West reject that assumption, but the first-person discoveries on which they base their conclusions have yet to be taken seriously by the scientific community.

As an analogy, even after Copernicus presented his brilliant heliocentric theory of the movements of the planets around the sun, medieval scholastics continued to cling to their belief that the sun and planets orbited around the earth. Both the heliocentric and geocentric views accounted for the appearances to the naked eye of the relative movements of these celestial bodies. It was only when Galileo refined the telescope as an instrument for making precise observations of the sun, moon, and planets, that he was able to discover the phases of Venus, which provided irrefutable evidence that the medieval geocentric view was invalid.

Nowadays, learned scientists and theologians continue to debate about the fate of human consciousness after death, with each group adhering to their own assumptions, without being able to point to evidence that settles the issue for all intelligent, open-minded seekers of truth. The achievement of highly refined states of focused attention, trained inwardly, transcending the limitations of the normal human psyche, sheds light on dimensions of consciousness that are not contingent upon the brain. If this discovery is valid and can be replicated by anyone with sufficient contemplative training—regardless of their metaphysical beliefs—this will shift the modern understanding of the mind from a “materiocentric” to an “empircocentric” view. This will herald the first scientific revolution in the mind sciences, in which experience will once again triumph over dogma, and antiquated metaphysical beliefs about the nature and potentials of consciousness will be defeated by rigorous observation. Rather than a victory of religion over science, this will be a victory for both science and spirituality, opening the way to the deepest exploration of human nature and our capacity for realizing genuine happiness through knowledge of ourselves and our relation to the natural world as a whole.

This, in short, is the core rationale for establishing a contemplative observatory in Europe as one node in a worldwide network of such observatories, linked by way the internet, and collaborating with each other modelled after the Human Genome Project. Such observatories are now in the planning and development stages in the United States, Mexico, Brazil, Thailand, Mongolia, New Zealand, and India. The European Mind Centre will be for Europe.

B. Alan Wallace, Ph.D.

President, Santa Barbara Institute for Consciousness Studies

Appendix B

European Mind Centre

Organisational structure

Trustees of CCN The Trustees will have overall financial responsibility for the running of the Centre, they will delegate various aspects of this authority to those managing the Property. One or possibly two of the Trustees will be living at the Centre and will therefore be able to ensure that financial matters are dealt with appropriately.

Spiritual leadership

- The overall Spiritual Director of the Centre will be Dr Alan Wallace
- The Centre will have a spiritual guide in residence most of the time, whose responsibility it will be, in conjunction with Alan Wallace, to encourage and guide retreatants and the resident community.
- Senior members of the residential community will also be available to offer guidance and counselling to visitors and volunteers as required.

Advisory Board

This board will be there to advise the Trustees and Managers of the Centre and will consist of people with appropriate skills in the following areas:

- Business management
- Web and marketing skills
- Legal and tax issues
- Local matters and prior knowledge of the property

The following list provides a sense of what functions need to be fulfilled. These functions do not necessarily correspond to a single post. Initially several functions will need to be performed by a single individual.

Centre Manager

- Taking accountability for the overall management of the European Mind Centre
- Scheduling of all activities and courses
- Leading a team approach to the day-to-day running of the European Mind Centre
- Assessing the contribution of staff and volunteers
- Monitoring residents' adherence to the European Mind Centre's ground rules
- Appointing and discharging staff and volunteers
- Establishing a roster for retreatant and volunteer duties
- Overseeing the payment of staff where appropriate
- Maintaining neighbourly relations with surrounding properties

- Conducting weekly/monthly meetings with the Management Team to discuss expenditures required and to apportion accordingly
- Monitoring the financial status of the organisation and therefore being responsible for the release of funds
- Preparing quarterly/half yearly reports in conjunction with the Back Office Manager for the Trustees of CCN on the income and expenditure of the European Mind Centre

Office Manager

- Welcoming guests and visitors to the property
- Inducting residents and visitors
- Checking retreatants and course participants in and out
- Arranging transport around arrivals and departures
- Attending to the special needs of residents
- Supervising volunteers in front office activities
- Developing all the office systems and procedures
- Booking retreatants' stays
- Ordering of all supplies
- Managing payment of accounts
- Managing petty cash
- Book-keeping
- Banking
- Handling all correspondence

Marketing Manager (Could be non-local)

- Overseeing the promotion and marketing of the European Mind Centre
- Establishing and maintaining local and international networks
- Acting as European Mind Centre's representative
- Managing fund-raising and sponsorship

Housekeeping Manager

- Cleaning house prior to, during and after short-term retreats and courses
- Washing linen and towels following resident departures
- Cleaning all rooms prior to the arrival of new residents
- Cleaning all laundry areas
- Checking linen and towel stock and storage

- Stocking all laundry products and toilet paper
- Stocking the shop with resident consumables
- Re-stocking all common areas with tea, coffee and sugar
- Conducting a regular stock-take and preparing a list of supplies that need to be purchased in order to service the rooms and also the general store for the retreatants
- Supervising volunteers in housekeeping activities

Property Maintenance Manager

- Maintaining the buildings
- Maintaining the gardens
- Scheduling of all short-term and long-term maintenance
- Establishing and maintaining vegetable gardens
- Preparing a list of purchases needed to maintain the property (including gardens)
- Supervising volunteers in property maintenance activities

Food and Beverage Manager

- Managing the kitchen
- Stocking the pantries and fridges
- Developing the menus
- Preparing the shopping lists
- Preparing all meals for residents and course participants
- Cleaning the kitchen areas
- Preparing a list of supplies (food and non-food) on a weekly basis that needs to be purchased
- Scheduling and maintaining a cleaning and food rotation schedule in order to adhere to the Food Standards Agency Guidelines
- Ensuring that sufficient staff working in the kitchen are trained up to the acceptable standards expected by the Food Standards Agency
- Supervising volunteers in kitchen activities

Appendix C

Start-up costs for Altachorvie

Description	Ist Year
Ladder i.e. special type of ladder for getting on the roof etc?	500
Self propelled lawn mower	550
Garden tools - need a breakdown - large figure for garden tools	2,500
Outbuildings timber treatment and general repair including rails.	700
Two woodencomposting bins constructed	500
Repair gully in roof over the dining room	200
Clean downpipes	300
Painting window frames and doors to the kitchen and external storerooms	200
Remedial work on disabled toilet	100
Have the electrics certified by a fully trained electrician	500
Purchase commercial pots and pans and other kitchen equipment	1,500
Cure damp in drystore, replace plaster and paint.	150
Clean kitchen	1,000
Service the two oil fired boilers	200
Convert boot room for retreatant	1,000
Paint inside window frames of all front bedroom windows	100
Paint chalet bathrooms cream where needed (most are already done)	100
Rubbish disposal (2 yard skips)	750
Vehicle, multi-person insurance, trailer	5,000
Meditation Cushions	1,250
Computer, printer/photocopier	2,250
Website development	5,000
Chalet renovation (thermal insulation to outside walls)	14,400
Restoration of old cottage	5,000
TOTAL	43,750

Appendix D

Budget for First Year of Occupancy at Altachorvie

We aim to raise £500,000, of which £375,000 would be used for the purchase of the property. The rest of the money would be used for repair and equipment costs of approximately £44,000, £30,00 for running costs and £50,000 to provide us with a reserve fund. The figures below constitute an initial budget for the first year of operations.

First Year Budget

INCOME

Regular Donations (i.e Direct Debit)	12,000
One Off Donations	125,000
Gift aid on donations	25,000
Bank interest	50
Gross income short group retreats	62,650
Paying long term retreatants	3,650

TOTAL INCOME	228,350
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EXPENDITURE

Major building work and upgrades	43,750
Salaries	15,000
Garden Maintenance	2,000
Council Tax	2,000
Household and Kitchen supplies	1,000
Office supplies, postage, etc	1,000
Audit and book keeping	5,000
Bank Charges	430
Heating oil	12,000
Cooking Gas	3,500
Electricity	12,000
Water and Sewage	12,000

Telephone and internet	900
Insurance	6,000
Volunteer expenses	5,000
Food for retreatants	19,990
Food for staff	26,280
Retreat costs	9,000
Reserve fund	50,000
Contingency fund	1,500
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TOTAL EXPENDITURE	228,350
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Notes on the Budget

Regular Donations: Based on initial interest we estimate that we can count on approximately 100 people who would support us in an ongoing way at £10/month.

One off Donations: This is the capital amount we need to raise to make Altachorvie a success.

Retreat Income: Income projections for retreats are based on running 5 short group retreats and 15 short individual retreats. We are projecting (based on a survey we have conducted of members) that we can plan on at least 3 paying long-term retreatants in the first year.

Utilities and other running costs: These have been based on bills from the previous managers or Altachorvie and those of other retreat centres.

Salaries: We are budgeting a very minimal salary for three people—two to run the centre and one to be the kitchen manager. Other jobs will be done by volunteers.

Food costs are estimated at £9/day. We are budgeting for 8 full time residents in the contemplative community supporting the centre.