

TODAY

10.10am 'Using strategic planning for farm growth: maximising your assets and opportunities' Hannah Moule and Angela Cantrill, The Rural Planning Company

11.00am 'Sustainably financing the future' *Carolien Samson, Oxbury Bank*

11.45am Coffee break

12.00pm 'Living in the future farming environment'

Eddie Rixon, Lopemede Farm

12.40 pm Q&A

12.55pm 'Succession planning'

Richard Dundee and Hannah Lloyd, Wright Hassall

1.10pm Lunch

2.00 pm Close

Using Strategic Planning for farm business growth: maximising your assets and opportunities



Moule Founder of The Rural Planning Co

Hannah



Angela
Cantrill
Senior
Planning
Consultant



Brief introduction to our business



What we are going to cover today:

1. Permitted Development

What is PD and why it is important on farms and in rural setting

2. Adding Value and Planning Strategy

Using PD and other types of planning applications in a business strategy

3. The Good, the Bad and the Ugly

Challenges and opportunities and what are Labour promising?





Agricultural Permitted Development Update

Headlines

- Can now be up to 1,500m2 under PD every two years
- Can't be used for livestock if within 400m of a protected dwelling
- Must be more than 25m from a road
- Must be reasonably necessary for the purposes of agriculture on that unit



Class Q – change of use of agricultural building to residential

What can you use it for?

- Class Q grants the change of use AND associated building operations from an agricultural building to residential
- These can be any type of agricultural building so long as it meets the criteria
- Principle criteria is that the building must be structurally sound, and it is capable of being converted without excessive works

Old rules and new rules

Government introduced new legislation taking effect from 21 May 2024, but with a 12-month transition period so until 20 May 2025 can apply under new or old rules or possibly both

Criteria – new rules

- Can have up to 10 dwellings per unit / max total 1000m2
- Max size per dwelling 150m2
- > Still can't have if used Part 6 PD rights (Ag PD) in last ten years
- > But if building was applied for and built under a full application if it was there before 24 July 2023 then it may now be eligible
- > Can now extend to rear of barn by up to 4m if hard surface present
- If the shed is part of an established agricultural unit but has been used for other purposes since 24/7/23 then it might now comply
- If the shed is no longer part of an established agricultural unit, but its last use was agriculture then might now comply
- It can't be a listed building, scheduled monument or safety hazard area, nor in a National Park, AONB, Conservation Area.
- Requires Prior Notification application to LPA





Class R – change of use of agricultural building to commercial use

Criteria

- Now can change up to 1000m2 floor area on one planning unit
- Building must have been solely in agricultural use for last 10 years (can't be newer)
- Can't be a listed building, scheduled monument or safety hazard area
- Building works needs a separate application

This is one that CAN be in a National Park, AONB, Conservation Area. The building does NOT need to be redundant.

What can you use it for?

- Class B8 Storage and Distribution
- Class C1 Hotels
- Class E Commercial, business or service E.g.

- Retail
- Café's
- Offices
- Gyms, sports, recreation
- Light industrial / workshop type uses



Class MA - change of use from commercial to residential

Criteria

- There are no floorspace limits: Class MA now permits any size of commercial buildings to be converted to residential which was previously restricted to 1,500 sqm of floorspace.
- Premises no longer required to be vacant for a continuous period of at least 3 months immediately prior to the date of the application for prior approval.



Class BC - temporary campsites for recreational purposes

Class BC – temporary campsites

Introduced in July 2023

- For up to 50 pitches
- For up to 60 days per calendar year
- Tents, motorhomes or campervans not caravans
- Must include toilet and waste disposal facilities
- Prior notification to LPA
- Might not apply if in SAC / SPA / nutrient neutrality issues

What is a tent?

Can include teepees, bell tents, safari tents and yurts providing the walls and roof are flexible material and not rigid, nor should there be any fixed internal structures.



The '28 day' rule

28 days per year change of use of land

- Part 4 of the GDPO allows you to temporarily change the use of land (not garden) for any purpose up to 28 days per calendar year
- This is reduced to 14 days for markets (eg car boot) or car or motorcycle racing
- The days do not need to be consecutive, but technically the original use should be returned to, between uses
- You cannot use it for a caravan site (different permitted development rules)
- If the land is an SSSI then it can't be used for bike or car racing, clay pigeon shooting or war games, or to display an advert.





We recommend using a planning consultant who specialises in strategy and longer-term planning, not just delivering planning applications.

Strategies for:

- 1) Increasing capital value in assets for sale (to reinvest / otherwise use capital) and increasing capital value in assets to retain (borrow against?)
- 2) Rental income
- 3) Other diversification / new on farm businesses
- 4) Helping on farm labour issues



Strategies for:

- 1) Increasing capital value for sale / retain / borrow against
- a) Class Q and Class Q supersede
- b) Edge of village sites for residential development labour manifesto?
- c) New farm dwellings (dealt with at end)
- d) Removing agricultural ties



Class Q – can be hugely valuable

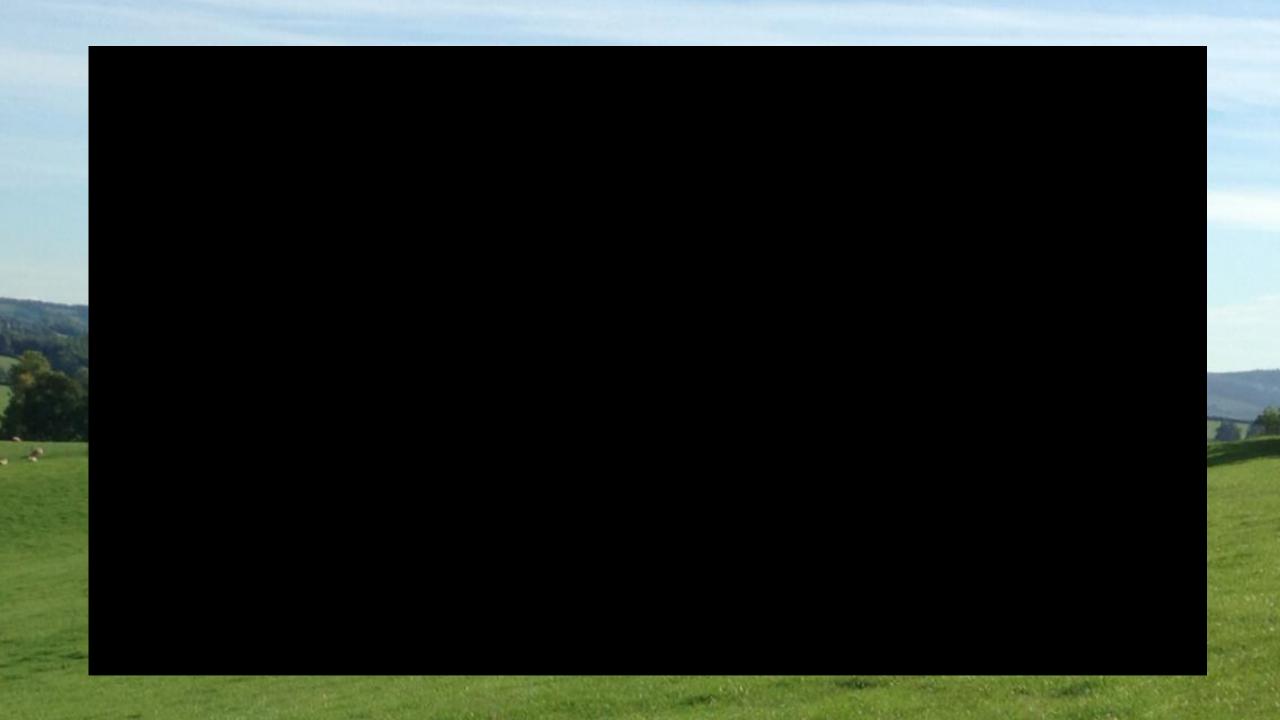
Class Q is useful for:

- Housing for family members (additional units, downsizing, succession) – don't have to prove the need for a RWD
- Increasing value in outlying buildings that could be sold for capital income
- Can be used to gain consent for holiday lets or long term residential lets for income
- Redevelopment of redundant farmyard to maximise value

Class Q Supercharged

- Class Q is really useful in obtaining permission for a residential property in a location where you wouldn't otherwise get it, but it has its limitations Eg size, design
- In most instances we can now follow a successful Class Q with a planning application to change design, or even knock down and build brand new in its place
- Better for amending design and timescales and value. But will bring in BNG and possibly affordable housing.







EXAMPLE 2

- Within a farmyard
- Shed to Class Q for 3 dwellings valued at £300,000
- Superseded with planning for 3 new build dwellings main farmhouse and two cottages
- Plots valued at £900,000
- Going to keep them and develop them, sell other farm
- Might be able to move it / jig it around





Class MA – change of use commercial use to residential

 Buildings used for commercial in a farmyard or rural setting might benefit from Class MA rights – similar to Class Q.

Unlimited floor area / number of dwellings



Removing agricultural ties

Increases value by 25-35%? Can borrow against increase / sell at increased value

Route 1 – In breach of condition

- It has been lived in, in breach of the planning condition for over 10 years it may be immune from enforcement.
- Not built in accordance with the plans / subject to interpretation.

Route 2 – Marketing Method

You can demonstrate there is no longer a need for a property for an agricultural worker in the area.



- 2) Rental income
- e) Class R and planning application for change of use for commercial



Class R – change of use of agricultural building to commercial use

USEFUL FOR:

- Changing the use in locations where full permission might not be forthcoming / neighbours might be tricky
- Use Class R first as part of a strategic plan for more conversions
- Relatively quick and easy process





Strategies for: 3) Diversification

7) 28 days / Class BC / Class R

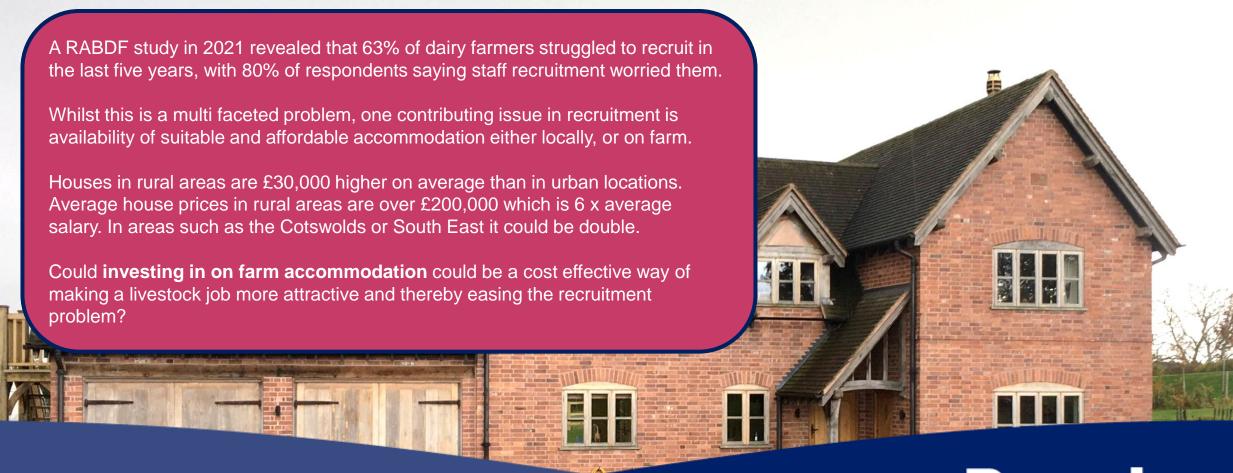


Strategies for:

- 4) Labour issues on farm
- f) New farm workers dwellings (not forgetting Class Q is an option)



Agricultural / Rural Workers Dwellings



The three key tests:

- 1. Is there an "essential need" for you to be there?
- 2. Is the business profitable, and likely to stay so in the long-term?
- 3. Does the essential need relate to a full time worker

*There may be others depending on LPA







Finance at 5.5% over 15 years £730 / month



Chalet £150k

Finance at 5.5% over 20 years £1000 / month



Cottage £200k up

Finance at 5.5% over 20 years £1400 / month



The Rural Planningco



Rural Planning - The Good, The Bad and The Ugly!

Challenges

- Planning is very lengthy- difficult for Planning
 Officers too
- Expensive no 'free go' anymore, lots of surveys
- Biodiversity Net Gain BNG
- General lack of understanding in LPAs about specific issues in rural environment

NPPF and a Labour Government

Opportunities

- Best Permitted Development rights we've had in years
- Class Q and Class R in particular are VERY helpful
- Class Q example
- BNG & Nutrient Neutrality livestock & poultry sheds in catchments



Specialists in planning for...

Agriculture

- ✓ Buildings
- ✓ Tracks
- ✓ Slurry
- ✓ Muck
- ✓ Reservoirs
- ✓ Yards
- ✓ Dwellings

Equestrian

- ✓ Stables
- ✓ American barns
- ✓ Menage
- ✓ Gallops
- ✓ Walkers
- ✓ Commercial
- ✓ Dwellings

Rural Business

- ✓ Change of use of buildings
- ✓ Farm retail
- ✓ Events and venues
- ✓ Sport and leisure
- ✓ Farm attractions
- ✓ Dog walking

Residential

- ✓ Replacement dwellings
- ✓ Class Q
- ✓ Barn conversions
- ✓ Agricultural / rural workers dwellings
- ✓ Single new builds
- ✓ Residential sites 5-50

Advice | Applications | Permitted Development | Appeals | Enforcement







Oxbury Background:





Agricultural bank lending to food & farming only



Farmer facing management team, all with agricultural backgrounds, for one-to-one business relationships



Launched Feb 2021 as a fully regulated bank with very rapid growth



Shareholders from food & farming

5,500

Farmer lending customers @£1bn of facilities

5%

UK Market share

60,000

Savings customers @ £2.3bn savings



Global risk outlook





Source: World Economic Forum: Global Risks Report 2023





Planet

Decarbonisation, carbon storage and biodiversity restoration, guided by the Bank's strategy and commitment to the agricultural and food value chain



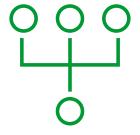
People

Provide a positive work environment for our employees, support our customers, champion our sector and nurture our communities



Principles

Conducting business in a lawful, ethical manner that contributes to socially and environmentally responsible outcomes for all stakeholders



Partnerships

Work to solve society's challenges with our customers, their suppliers and customers and our suppliers and others with a shared vision







Transparency and accountability of management structure and approach



Example: succession planning and wills, use and quality of advisors, fines, tax status, etc



Case study: How could a history of fines from the Environmental Agency impact your financing?



Impact on society including employees and wider community



Example: wages and working conditions, health and safety on-farm, contributions to community



Case study: How could an exposé of poor labour conditions on farm impact a financing application?

Revenue losses

Additional costs

Time to rectify and manage





Impact on environment and resilience to climate and biodiversity risks



Example: animal welfare conditions, nutrient use efficiencies, exposure to droughts, floods, coastal flooding, carbon and biodiversity baselines



Case study: Livestock mortality rates, coastal flooding

Case study





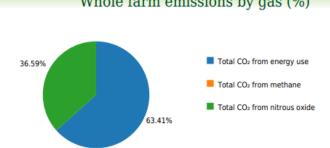
Land cover description	Total Area (ha)
Arable Land	108.75
Metalled track	0.04
Permanent Grassland	1.55
Pond	0.06
Residential Gardens	0.07
Scrub - Ungrazeable	0.12
Solar Panels	0.00
Track - Natural Surface	0.35
Woodland	3.75
Grand Total	114.70
Hedge rows	11.26 km

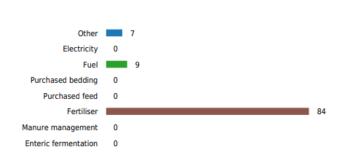
Source: The LandApp



- Carbon calculator completed by SAC using Agrecalc
- Emissions calculated across all farming operations including rented land, diesel allocated based on area, not
 actuals per enterprise type
- Hedgerow sequestration not included at this stage
- Emissions adjusted to only reflect home farm operations

Total emissions from farming	269.8 tCO ₂ e
Carbon sequestrated in trees	-75 tCO ₂ e
Net emissions from land use	194.9 tCO ₂ e
Whole farm emissions by gas (%)	Whole farm emissions by source (%)





Carbon stored – Downforce summary over 7 years



7-Year Overview

LocationOxbury Pilot 2SOC Average2.8 %Annual RainfallArea Size97.6 haSOC Range2.4 - 3.5 %Annual Temperature RangeStudy Period2017 - 2023SOC Lowest7,618 t (2022)Average Frost Free Days

2018

2019

2017



782 mm

7-15°C

335 days

2022

2023



2020

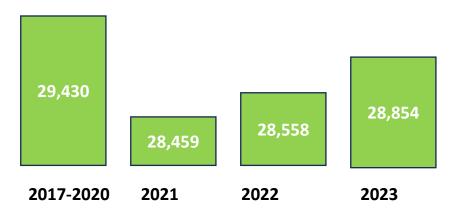
2021

Source: Downforce

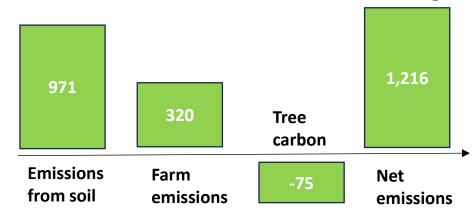




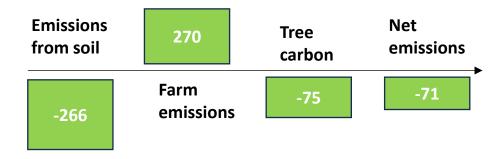
Carbon stock on farm tCO₂e



2021 baseline – emissions exceed storage



2023 – more carbon stored than emitted





Questions, Discussion and Feedback



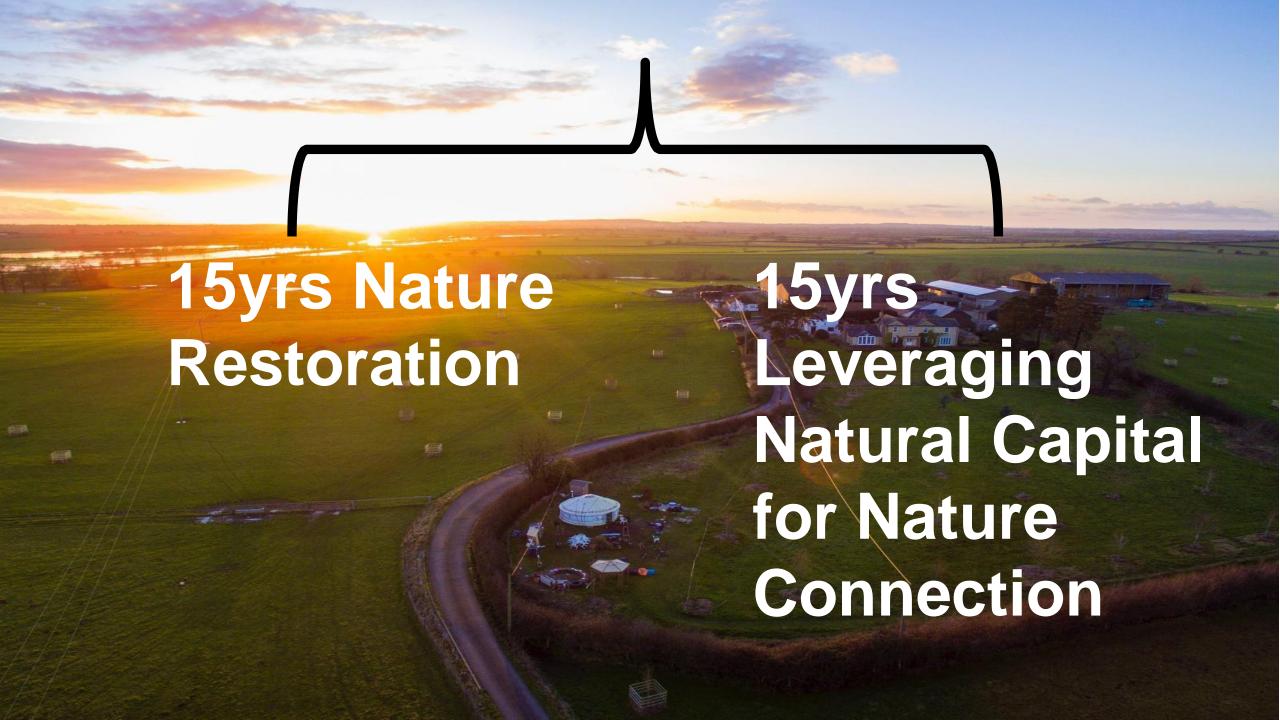




Catalyst for Change

- 2013 Growth of the discounters Aldi gone from 300 stores to 1010 stores in 2024 and Lidi operates 960 stores with a combine share of 19% of the UK grocery market. Race to the bottom.
- 2014 Mum passed away.
- 2016 Brexit vote Removal of BPS and trade deals with net exports of beef and lamb at zero tariffs.
- 2018 TB Breakdown in our Pedigree Polled Simmental Suckler herd.
- 2018 Butchers Shop Burns Down.
- 2018 Find a lady dead on our farm on a footpath.
- 2019 Mental breakdown breakdown of marriage.
- 2019 Development of NEW 30 Strategy (2020 2050) to not only Survive but Thrive.







Factors that shaped our 30-year Strategy



Lopemede Farm



REDDINGS FARM



Bio-diversity Net Gain

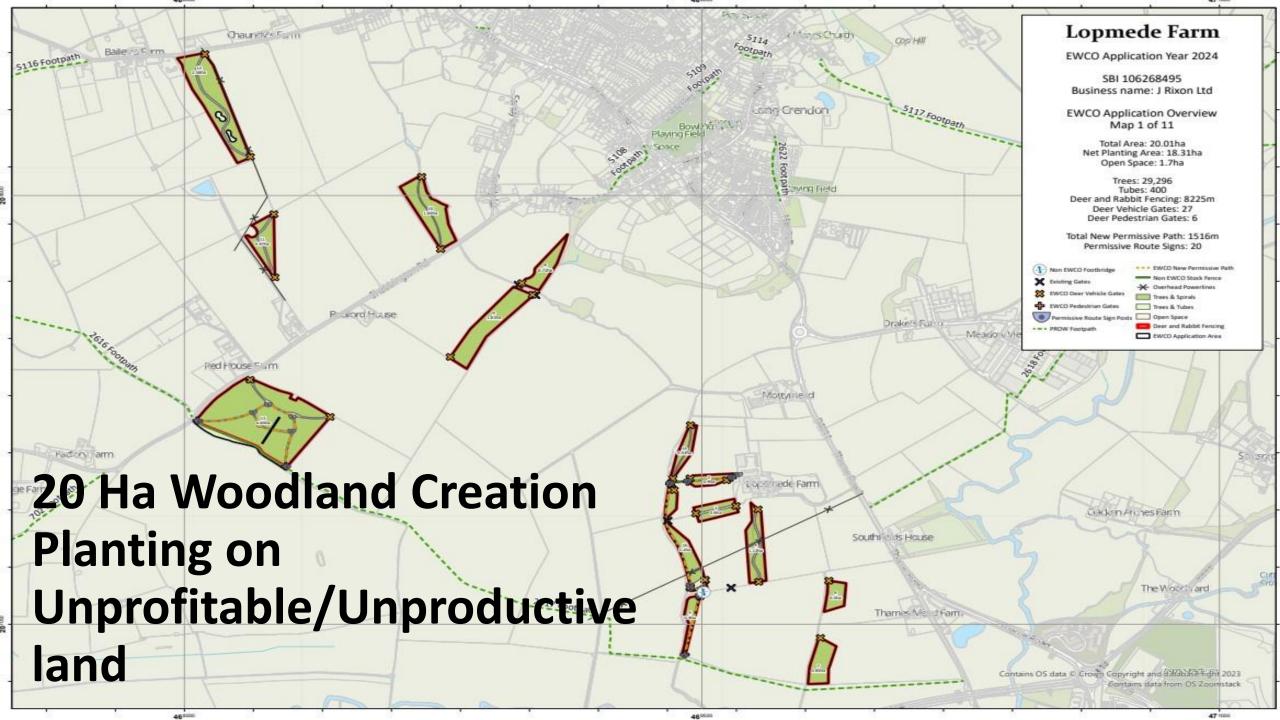
- 30 ha BNG Site
- 132 units @ £30,000/unit = £3,960,000
- £2,900/ha/yr (30 yrs)
- Creation, management, monitoring and set up c£800,000 for the 30-year project
- Gross income before tax £3,160,000 = £3,511/ha/yr

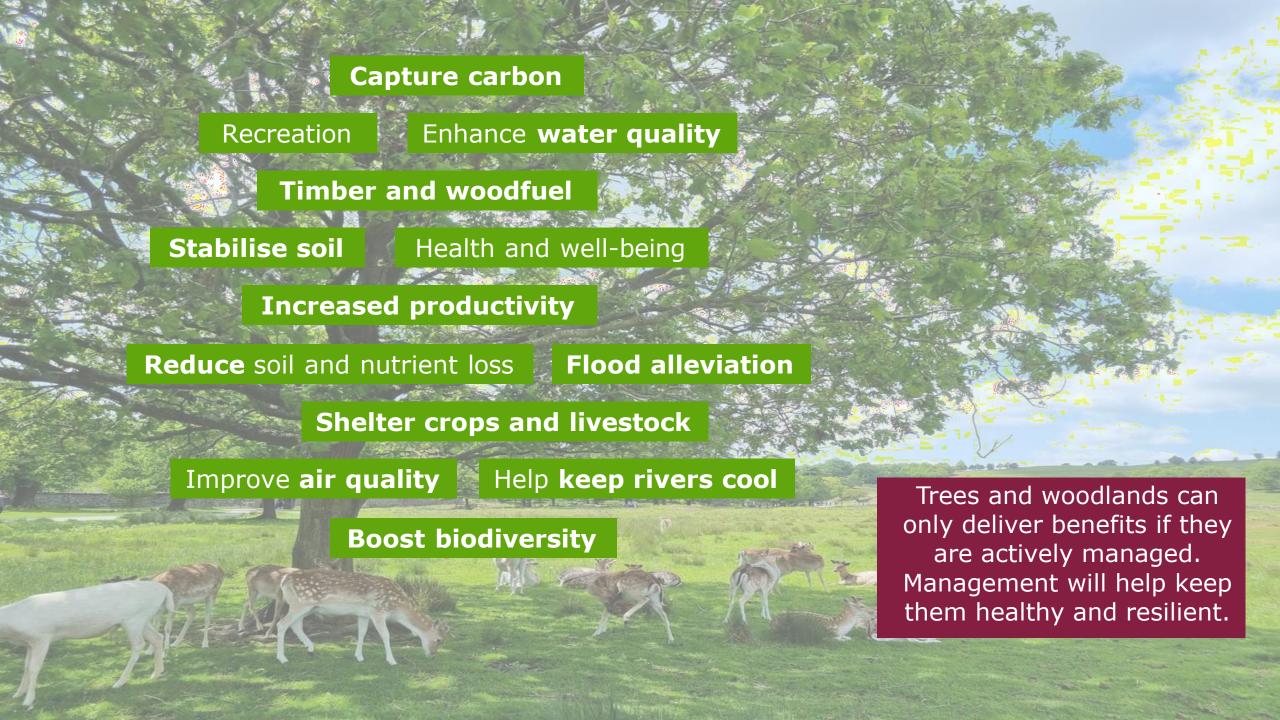
Pro's

- NEW revenue stream
- Being able to still farm the land as before

Con's

- Complex HMMP, s.106, Brokerage Agreement
- Signing s. 106 agreement establishes liability
- High costs for est, and habitat monitoring
- Tax implications
- High Legal, Agent & Ecology upfront costs.
- 30 Year Agreement



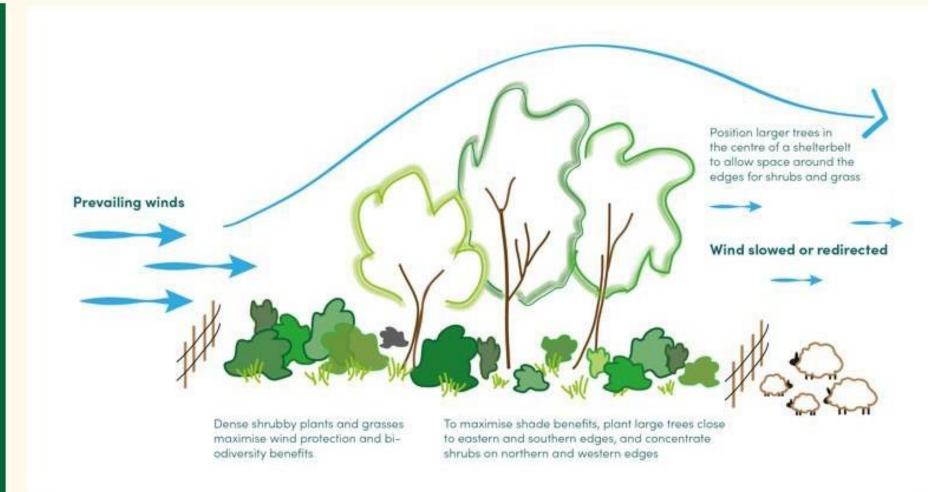


Shelter Belts -Livestock

Established of shelter belts to shelter ewes and lambs can reduce lamb losses up to 30% in cold wet windy weather.

Establishment £0.00 via EWCO

Management 15 yrs £400/ha



Shelter Belts

Reddings Farm

4,000 lambs per year @ £20/head Net Margin

10% reduction in mortality is worth a net margin of £8,000/yr.

Or

30% reduction in mortality is worth a net margin of £24,000/yr.



Carbon Income Modelled

Established of Woodland and registered for the Woodland Carbon Code.

Establishment costs £0.00 via ECWO. Management 15 yrs 400/ha

Planting area 20ha – 20% required to be open space so 18ha of woodland (10% open 10% Shrub)

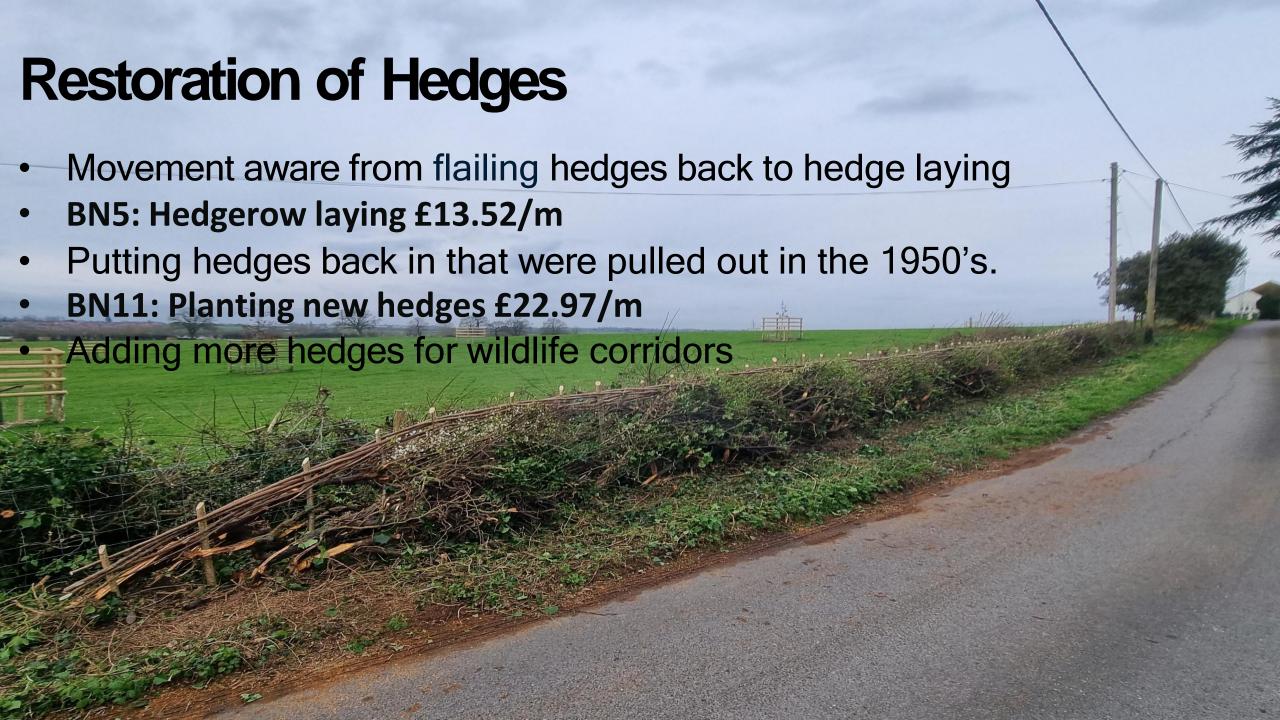
Forecast of 4,000 WCU over 55 yrs

Income @ £15/£25/£50 & £100/WCU over 55yrs

Income @ £ /WCU	Total	£/ha	£/ha/yr
£15	£60,000	£3,000	£54
£25	£100,000	£5,000	£90
£50	£200,000	£10,000	£181
£100	£400,000	£20,000	£363

Restore Grassland to be Species Rich

- Using SFI actions
- CSAM3: Herbal leys £382/ha for 3 yrs
- CIPM2: Flower-rich grass margins, blocks or in-field strips. £798/ha for 3 yrs.
- GRH6: Manage priority habitat species-rich grassland (endorsed) £646/ha for 3 yrs.



Agroforestry

 Shade & Shelter for livestock - Second Income of Fruit/Timber/Cricket Bat Willows/Biomass/Hazel Rods and Binders for hedge laying

AF1 Plant an agroforestry woodland tree £5.40 / tree.

AF2 Plant an agroforestry fruit tree £17.83 / tree.

AF3 Supplement:
Species diversity bonus
(to support at least 5
species in an agroforestry
system
£1.16 / tree.

AGF1 From 30-50 trees per ha.

Maintain very low density in-field agroforestry on less sensitive land.

£248 /year for 3 years and renewable after.

AGF2 From 51-130 trees per ha.

Maintain low density in-field agroforestry on less sensitive land.

£385 /year for 3 years and renewable after.

TE8: Tree guard (wood post and wire)

£132.16 per guard

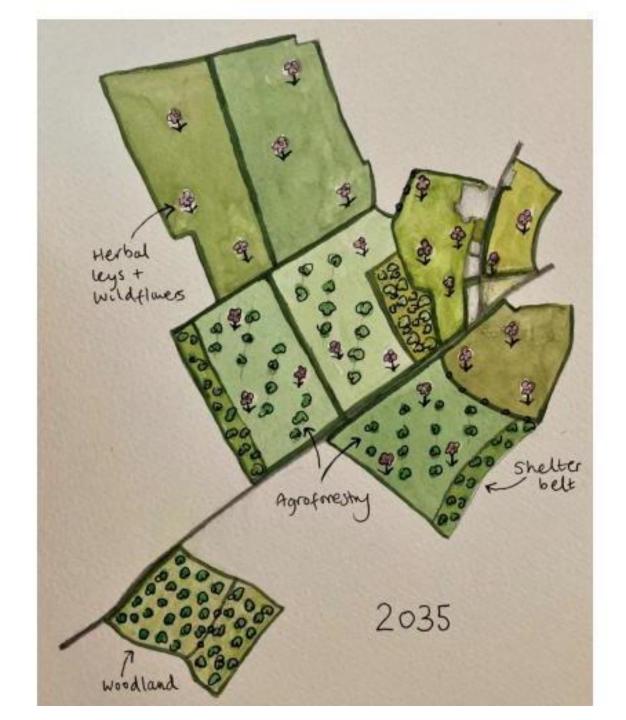


- All capital costs of restoration and creation paid for by the Newt Conservation Partnership
- Each pond receives £250 income per year
- Annual payment of £500/ha for terrestrial management
- 25 Year Agreement

LOPEMEDE FARM



REDDINGS FARM

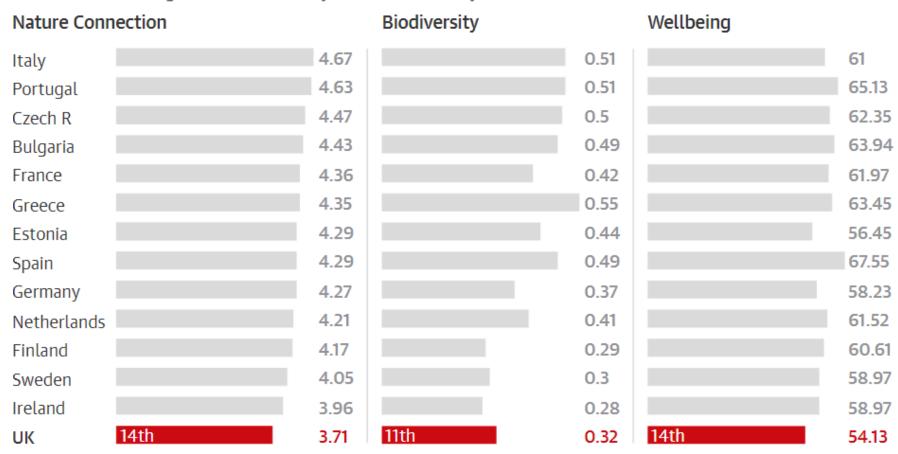






UK ranks lowest of 14 European countries for 'nature connectedness' and wellbeing

Numbers are scores given to each country based on the study



Guardian graphic. Source: Country-level factors in a failing relationship with nature, Miles Richardson, Iain Hamlin, Lewis R Elliott & Mathew P White, Ambio (2022)

NATURE AND MENTAL HEALTH: THE BENEFITS



Reduce stress levels

Enjoy the calm of nature, helping to lower your blood pressure and reduce production of stress hormones.



Open up creatively

Nature is an endless resource of inspiration.
Head outside for a world of opportunities to be creative.



Be more present

Use the outdoors to practice mindfulness, helping you be more relaxed and less anxious.



Improve your mood

Establish a
connection with
nature to help
build positive
long-term
outcomes for your
wellbeing.



Better your physical health

Walking, running, cycling – it all helps release positive hormones that improve our physical and mental health.







FREE TASTER CLASSES

The Singing Workout & Musical Theatre Choir

for Adults & Teens

Monday 2nd September

18:30-20:30

Theatre on the Farm Thame



Forest School

Establishment of 40 standard trees in a 1 ha wet unproductive paddock, along with wildflowers.

Capital Costs of Creation

- •Tree's £4,000
- ·Wildflowers £250
- •Total Cost £4,250.00

Hom

About

Sessions

Gallery

Testimonials

Contact

FAO

- Income /yr prior to Forest School
- BPS £186 & CSS £95
- Grazing Ewes & Lambs @ 2.0 LU/ha
- (12 ewe's and 24 lambs) @net margin of £20/lamb = £480.00
- Total Income £761/ha
- Income NOW
- BPS £151 & CSS £151
- Rent for Forest School Per Annum £6,000
- Minus management of £400/yr (Watering, mulching and bailing of wildflowers)
- Total Net Income +£5,902/yr/ha
- Year 1 due to creation cost £4,250 = £1,652/yr/ha)



Ages 5 - 14, 10am - 4pm, Mondays to Wednesday







New Roots & Rhythms

Nature recovery and nature connection towards a regenerative future for Lopemede Farm and beyond

Phase One funded by INNOVATE UK
Design Foundation Two: Net Zero Environments 2023



Who is involved

J Rixon Ltd
Eddie Rixon
Business Strategy
& Landowner

Ruleo **George Simons** Project Manager UK Centre for Ecology & Hydrology (UKCEH) **Dr. Emma Gardner** Quantitative Ecologist

Get Lost Studio Julian Ellerby Design Strategy University of Derby
Prof. Miles Richardson
Nature Connection
Consultant

Heather Knight Creative Heather Knight Graphics & Communication

Defra

Becky Miller

Senior Policy & Service

Design

Wild Oxfordshire
Camilla Burrow
Chief Executive

Thame Green Living Charles Boundy Founder and Chair

Lopemede Farm collaborators and friends (that is you!)

Roots & Rhythms Project Vision

To create a regenerative vision and business model for Lopemede Farm that enables the health of all life (nature including people) to flourish for generations into the future and guide other farms to do the same.

Roots & Rhythms Outputs

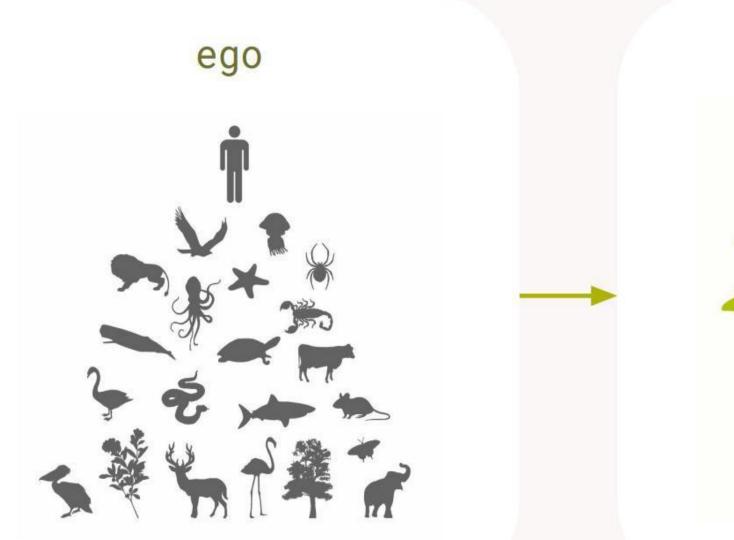
For Lopemede

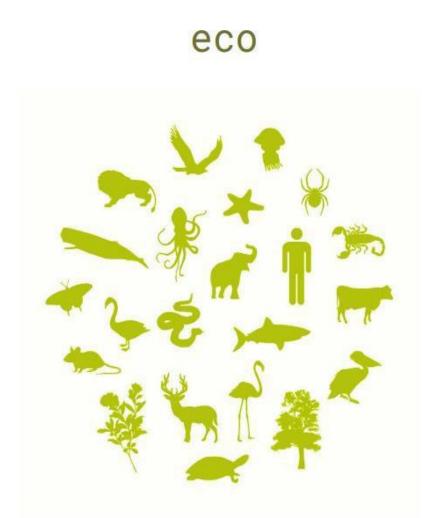
A locally-appropriate vision, recommendations and plan, that embeds nature as a stakeholder into the future of the farm.

Beyond

A quick-start guide that could support other farmers and land managers to make life-centred decisions specific to their location and community.

Behaviour change





PHASE 3: Reframing Lopemede Farm

Restoring Nature

Cultivating relationships with nature

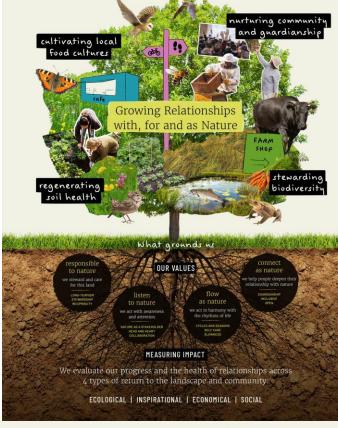
Nurturing Community

Fostering local food culture

Financing Transformation

Unfurling influence and impact

At Lopemede Farm our mission is to create a healthy, living landscape that supports a diversity of beings to thrive together for generations into the future









Conclusion

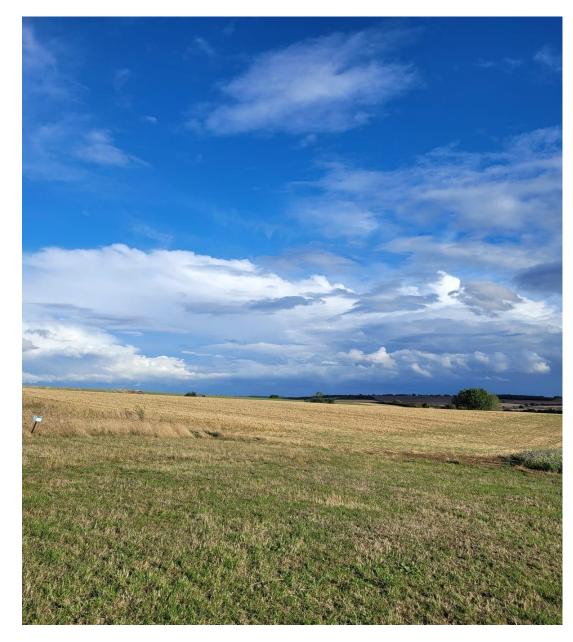
- 2020 Nature Restoration and ongoing 2022 Nature Connection and ongoing
- Regenerating our local communities connection with food, farming and nature
- New diversified income stream's
 - Moving to a Charitable Trust
 - Leaving an asset to not just survive but THRIVE







































WRIGHT HASSALL









