



# BUSINESS PLAN & Constitution

April 2013

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TRADING AS

**'Dive Trust'**

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## MISSION STATEMENT

Dive Trust aims to promote scuba diving as an inclusive, accessible, educational and, egalitarian recreational sport.....

Regardless of background, age, physical disability or mental health issues, scuba diving gives invaluable benefit to the processes of rehabilitation, recovery and restitution.

By creating an on-line, centralised diving resource, Dive Trust will offer subsidised training for people who thought that diving was beyond their means and capabilities.



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## **EXECUTIVE SUMMARY**

### **Phase 1**

**Website Construction & Management, Facility Sourcing, Funding Opportunities, Specialist Training, Brand Design & Development, Promotion and, Website Sales**

### **Phase 2**

**Demonstration Dives, Training Programme, Staff Training, Dive Events, Online Calendar & Bookings and, Website Sales**

**\*\*\***

### **Phase 3**

#### **Expansion and Expedition**

Phase 3 is concerned with the future development of Dive Trust and is, therefore, outside the remit of this business plan.



## INTRODUCTION

### OVERVIEW OF THE DIVE TRUST PROJECT

Scuba diving is often regarded as a restrictive recreational sport, both financially and physically. It is perceived as being technical, dangerous, exclusive, expensive.....and, in Scotland, very cold.

To a certain degree, all of these issues are true. Obviously, there is a technical aspect to diving – but, beyond the basics, the technicality is on a need-to-know basis – reserved for instructors, commercial divers and enthusiastic amateurs.

The danger involved in diving is wholly derived from incompetence, neglect, impetuosity and complacency. Diver training has a concrete grounding in safety and, as every diver knows, the equipment has built-in back-ups in case of any failure. Furthermore, as a strictly adhered to ground rule, divers never dive alone.

As to expense.....like everything, diving has a price. Dive Trust does not expect any of its clients to own any dive equipment.....everything will be provided.

As to the exclusivity of the sport, Dive Trust recognises no social or medical boundaries.....as long as a medical doctor has given consent<sup>1</sup> that the student is fit to dive then, Dive Trust will endeavour to make it happen.

The health benefits of scuba diving are immeasurable – both physical and mental. Included are a few academic articles in the Appendix that describe, in detail, some of these benefits.

Dive Trust will provide accessible, adaptive diver training – tailor-made to the needs and requirements of each and every student....where safety and enjoyment are the paramount factors.

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<sup>1</sup> Necessary for every diver.



## BACKGROUND

My name is David Anderson Cutler, I am 49 years old and have worked in the diving industry for the past 14 years.

I am a member of PADI (Professional Association of Diving Instructors) and, by them, am recognised as being the following:

- IDC Staff Instructor
- Emergency First Response Instructor Trainer: At the moment, I am the only registered EFR Instructor Trainer in Scotland.
- Specialty Dive Instructor<sup>2</sup>
- IAHD Instructor<sup>3</sup>

I have the necessary experience, maturity, confidence and passion to successfully run my own business.

The principle activities of my business will be:

- ❖ The creation of an interactive and up-to-date diving website (<http://divetrust.com/>) which will help fund, through advertising and subscriptions, the following.....
  - Accessible, adaptive diver training,
  - Assisted diving,
  - The provision of one-off touring dive experiences.

And, in the future.....

- Overseas dive expeditions for people with special needs.

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<sup>2</sup> Offering 18 diving specialty courses: <http://divetrust.com/index.php/training/dive-trust-courses/specialty-courses>

<sup>3</sup> International Association of Handicapped Divers: <http://www.iahd.org/en/>



Initially, I will operate as a Sole Trader, trading under the name: DIVE TRUST, from my business address:

Administrative (temporary):

4/2, 17 Saltmarket,  
Glasgow  
G1 2NA

Technical & Equipment:

8 Avon Place,  
Larkhall,  
ML9 1PQ

Through *The Glasgow New Business Fund*<sup>4</sup> - I am now actively seeking a suitable and permanent business premises. Accessibility and parking have to be taken into account when choosing a property.

## **INCEPTION & BEYOND**

Dive Trust will start off as a not-for-profit company later evolving into a Community Interest Company (Social Enterprise) with help from Yasmin Ali<sup>5</sup>.....ultimately, with the ambition of becoming a fully-fledged charity in the years to come.

Currently, there are no other organisations/businesses in Scotland offering the same services that Dive Trust will provide.

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<sup>4</sup> <http://www.glasgow.gov.uk/index.aspx?articleid=9687>

<sup>5</sup> Jobs & Business Glasgow: [yasmin.ali@jbg.org.uk](mailto:yasmin.ali@jbg.org.uk)





## REASONS FOR SETTING UP DIVE TRUST

Due to my age and experience, it has become increasingly difficult to secure a permanent job within the diving industry.

Unfortunately, the professional dive industry respects neither age nor experience – the biggest diving agency promotes diving not as a career but as a lifestyle choice which basically translates into.....less pay and compromised working conditions.

In recent years, more and more newly qualified instructors are willing to work for free in order to gain experience. And, this year a dive centre in Ibiza advertised for instructors who had to pay them (i.e. their employers) €20/day to work for free.....

Dive instruction is a migratory profession.....for me, it's time to settle down and commit to this particular project.....for the following reasons:

- To obtain financial security, both present and future for myself and my family.
- To be in control of and have full responsibility for my own business affairs.
- To give back to an industry that desperately needs to be regulated.

## PREPARATORY STEPS

- a. Attended a series of one-to-one advisory sessions with a business adviser at [Jobs & Business Glasgow](#)<sup>6</sup>.
- b. Attended a series of workshops:
  - Advertising, Promotion & Social Media
  - Advanced Selling Skills
  - Bookkeeping/HMRC
  - Marketing
- c. Identified and priced the equipment that would be required.
- d. Sourced and negotiated deals with diving equipment suppliers.
- e. Considered my competition - locally, nationally and globally.
- f. Researched company law – with regard to community interest companies and charity formation.
- g. Sourced funding avenues.
- h. Booked further specialist training.
- i. Created a website....which currently stands at over 4,000 pages.
- j. In the process of opening a business bank account – necessary for receiving [Jobs & Business Glasgow](#) funding.
- k. Paypal donation account - already activated on the website.
- l. Planned and set to initiate an email campaign with over 20,000 recipients.
- m. Actively seeking suitable business premises.
- n. Registered as self-employed with HMRC.

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<sup>6</sup> <http://www.jbg.org.uk/> Mentor: Mr David Hughes – email: [david.hughes@jbg.org.uk](mailto:david.hughes@jbg.org.uk)

## PERSONAL DETAILS AND RESPONSIBILITIES

### ACADEMIC QUALIFICATIONS

BA (Hons) Geography	School of Oriental & African Studies, University of London
MSc Environmental Technology	Imperial College, University of London
Post-graduate Diploma in Law	College of Law, London
Post-graduate Diploma in Creative Media Practice	University of West of Scotland

### DIVING QUALIFICATIONS:

<b>Professional Association of Diving Instructors (PADI)</b> <b>IDC Staff Instructor: #238723</b>	
AWARE Coral Reef Conservation Instructor Boat Instructor Deep Instructor Digital Underwater Photography Instructor Dry Suit Instructor Emergency Oxygen Provider Instructor Enriched Air (Nitrox) Instructor Multilevel Diver Instructor Night Diver Instructor Peak Performance Buoyancy Instructor Project Aware Instructor Search & Recovery Instructor Underwater Naturalist Instructor Underwater Navigator Instructor Underwater Photographer Instructor Wreck Instructor	<ul style="list-style-type: none"> <li>• <b>EFR Instructor Trainer</b></li> <li>• <b>Care For Children Trainer</b></li> </ul> Emergency First Response (EFR) Instructor: <ul style="list-style-type: none"> <li>• Primary Care</li> <li>• Primary Care with AED</li> <li>• Primary &amp; Secondary Care with AED</li> <li>• Care for Children</li> <li>• Care for Children with AED</li> </ul> *** RYA qualified Day Skipper RYA Powerboat Level 2 VHF Radio 'Short Range Certificate'

### PRACTICAL EXPERIENCE

Over the years, I have worked in numerous dive centres throughout the world and have certified over 500 divers.

I also owned and operated my own restaurant business in Spain for 5 years.



During this time I gained invaluable experience in terms of the following:

- Health & Safety
- Stock control and accounting
- Staff management
- Public relations

I am fully aware of the work involved and commitment needed in setting up and running a new business.

## **STAFF & EMPLOYMENT**

For Phase 1, staffing will be conducted by myself – with the help from external agencies and consultants. Most of the work for Phase 1 is office-based, website and database management, brand promotion, merchandising development, press releases, further specialist training - with various planned meetings to youth clubs, schools, care homes and potential facility inspections – e.g. swimming pools for accessibility issues.

For Phase 2, additional instructors, divemasters and interns/volunteers – insured with the required medical certificate.....will be brought in on a sessional basis for Dive Events.

Dive Trust will rely heavily upon volunteers and interns – we currently have a pool of 60+ divers, resident in Scotland, who are willing to assist in Dive Events and training programmes.

In return for their help, they will gain invaluable experience plus free First Aid training (with an internationally recognised accreditation<sup>7</sup>) plus free specialty diver training – necessary for professional divers to progress up the career ladder.....all of which I am qualified to conduct.

I will be responsible for all aspects of the day to day running of the operation. In particular:

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<sup>7</sup> Emergency First Response: <http://www.emergencyfirstresponse.com/>



- Website updates and maintenance.
- Organisation of Dive Events.
- Banking and book-keeping duties – until the time when Dive Trust can afford to employ more staff.
- Managing sessional staff and scheduling rotas.
- Equipment maintenance.

Should I be unable to fulfil my daily duties for whatever reason.....then a deputy will be my replacement – this deputy will come from the pool of volunteer instructors who will be trained in all aspects of Dive Trust operations and will be offered a permanent, full-time position when finances allow it.

Professional support will be sought from:

- Jobs & Business Glasgow
- Business Gateway
- Solicitors & Accountants
- The Bank
- Professional Association of Diving Instructors
- Divers Alert network
- Health & Safety Executive
- International Association for Handicapped Divers (IAHD)

## **REQUIREMENTS FOR TRADING**

Phase 1 can commence trading immediately.....the website is now live and growing every day.

Press releases are currently being designed and, in the near future, will be emailed to over 20,000 individuals and businesses throughout the world.

Recently, further promotional sources came in a surprise form.....Insight Radio (based in Glasgow) are very keen to have Dive Trust interviewed.



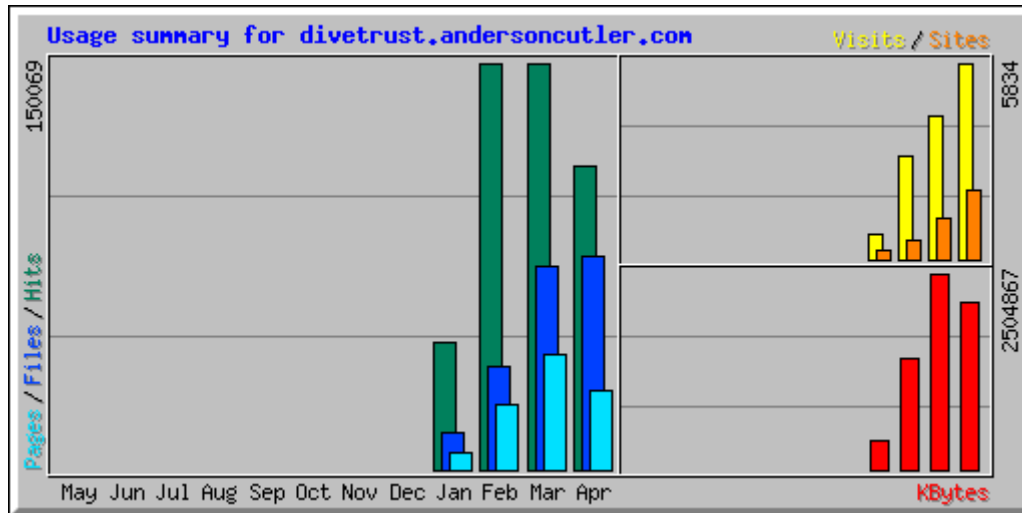
In the not so distant future, it is hoped that the website will have PDF downloadable country guides – showing dive sites with nearby facilities, thereby increasing the advertising revenue.

At present, I am concentrating on increasing Dive Trust's web identity and search engine optimisation. There are ongoing issues with the website due to its ever-increasing size and complexity – these issues have to be addressed on a day-to-day basis.

With Phase 2, staff and specialist equipment are necessary. As previously mentioned, we have a pool of professional personnel and a sizeable chunk of the equipment has already been bought.

The crucial factor is, obviously, securing a facility for the Dive Events.....this process is part of Phase 1 – the negotiation, visiting and suitability of the swimming pool itself.

## WEBSITE STATISTICS & STRATEGY



In the 4 months that the Dive Trust website has been 'live' – without any promotion whatsoever – we have had 458,112 hits and achieved an Alexa ranking of 418,104 (as of 29 April 2013).

Our immediate aim is to get into the top 100,000 before the end of the year. This is the point where potential advertisers actually approach us with the view to advertising on our site.

The average Alexa ranking for a dive centre is approximately 2,200,000 – this figure was calculated by taking site statistics from 100 dive centre sites.

Summary by Month										
Month	Daily Avg				Monthly Totals					
	Hits	Files	Pages	Visits	Sites	KBytes	Visits	Pages	Files	Hits
<a href="#">Apr 2013</a>	3726	2627	961	194	2027	2143873	5834	28832	78837	111792
<a href="#">Mar 2013</a>	4820	2414	1377	137	1230	2504867	4257	42706	74862	149421
<a href="#">Feb 2013</a>	5359	1358	849	110	577	1408416	3084	23781	38045	150069
<a href="#">Jan 2013</a>	1510	429	197	24	290	363314	749	6135	13313	46830
<b>Totals</b>						<b>6420470</b>	<b>13924</b>	<b>101454</b>	<b>205057</b>	<b>458112</b>

The initial figures are encouraging but.....there is still a long way to go.

## MARKET RESEARCH

### INDUSTRY ANALYSIS

Britain, as a whole, has a vibrant (but, small) dive industry – Scotland, having world famous dive sites<sup>8</sup>, is lagging behind...the potential for development is massive.

Country:	Number of Dive Centres:
England	190 – plus Blue Planet (aquarium dives only)
Isle of Man	1
Northern Ireland	2
Scotland	9 – plus Deep Sea World (aquarium dives only)
Wales	6
<b>UK Total =</b>	<b>210</b>

As a comparative study, take Germany.....with its similar weather conditions.

	UK	Germany
Population	63,181,775	81,799,600
Coastline	19,717 Km	3,624 Km
Number of Dive Centres	210	1037

The British market could comfortably grow four-fold.....its access to open water is its major bonus.

The Scottish market is even more diluted – with only 9 full-time dive centres.

Aberdeen Watersports	<a href="http://www.aberdeenwatersports.com">http://www.aberdeenwatersports.com</a>	Training/retail
Aquastars Dive Centre	<a href="http://www.aquastars.co.uk">http://www.aquastars.co.uk</a>	Training – Possibly closed
Aquatron Dive Centre	<a href="http://www.aquatron.co.uk">http://www.aquatron.co.uk</a>	Training/retail/servicing
C & C Marine Services	<a href="http://www.ccmarine.co.uk">http://www.ccmarine.co.uk</a>	Training/retail/servicing
Deep Blue Scuba (& Edinburgh Dive centre)	<a href="http://www.deepbluescuba.co.uk">http://www.deepbluescuba.co.uk</a> <a href="http://www.edinburghdiving.co.uk">http://www.edinburghdiving.co.uk</a>	Training/retail/servicing
Deep Sea World Aquarium	<a href="http://www.deepseaworld.co.uk">http://www.deepseaworld.co.uk</a>	Shark dives only
Dive Safari*	<a href="http://www.divesafarisotland.com">http://www.divesafarisotland.com</a>	Training/retail/servicing
Divebunker Ltd	<a href="http://www.divebunker.co.uk">http://www.divebunker.co.uk</a>	Training/retail/servicing
Puffin Dive Centre	<a href="http://www.puffin.org.uk">http://www.puffin.org.uk</a>	Training/retail/servicing/commercial

<sup>8</sup> Scapa Flow, Orkney Islands | Iona | St Kilda World Heritage Site





Scapa Scuba  
Splash Sports

<http://www.scapascuba.co.uk>  
<http://www.splashsports.co.uk/>

Only open in the summer months  
Training/retail/servicing

Dive Safari, in North Berwick, is the only place to offer disability diver training through IAHD<sup>9</sup> – it only opens 3 days per week. However, when I enquired about the availability and price of this training, I was informed that it was through special appointment as they did not have a specialist instructor on site. The price was by ‘special arrangement’ with the specialist instructor who was.....not available – at that time.....but, they would get back to me.....that enquiry was made in March – as of yet.....nothing.

Scotland has a huge and widespread amount of not-for-profit diving clubs that also offer training – unfortunately, they are (acrimoniously) split between BSAC (British Sub-Aqua Club)<sup>10</sup>, ScotSAC (Scottish Sub-Aqua Club)<sup>11</sup> and SAA (Sub-Aqua Association)<sup>12</sup> – through personal experience, some of these clubs have only 2 members and adopt bizarrely restrictive policies towards participation and membership.

There is the potential to partner-up with some carefully chosen clubs – by sharing...

- a swimming pool
- equipment
- instructors

.....and, thereby, reducing costs for both the dive club and Dive Trust.

Initial advances have been encouraging.....although some of their internal politics are rather difficult – but not insurmountable.

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<sup>9</sup> International Association of Handicapped Divers

<sup>10</sup> <http://www.bsac.com>

<sup>11</sup> <http://www.scotsac.com/>

<sup>12</sup> <http://www.saa.org.uk/>



## **CLIENT PROFILE**

Our client profile is simple – anyone who wants to dive and has medical clearance can dive.....regardless of issues with age, disability, mental health or social background.

Dive Trust is adaptable, accessible and inclusive.

Obviously, with certain disabilities, special considerations and adjustments have to be made.....in terms of equipment and accessibility.

Geographically, Dive Trust is based in Glasgow and will serve the city and surrounding areas. However, with the potential to partner-up with dive clubs, public and school swimming pools, we can tour our dive events throughout Scotland. If demand requests a 'dive event' in Aberdeen and if funding is available to cover costs then a 'dive event' will take place in Aberdeen.

## **COSTS**

Participants are encouraged to seek sponsorship from businesses and individuals to cover the cost of their dive experience or course.

In return, the sponsor will be rewarded with an advert on the Dive Trust website and an entry in the downloadable PDF country guide..... specifically designed for the mobile market.

A sizeable percentage of the website revenue will go into the training fund as well as all donations received – these funds will be available for those unable to secure sponsorship.

## **BUSINESS HOURS**

Dive Trust will operate 6 days/week – events and training will be conducted at weekends and in the evenings.....due to pool accessibility.



## COMPETITION ANALYSIS

No-one, in Scotland, is offering the services that Dive Trust offer.

Research has shown that there is a huge gap in an under-developed market.

The following is a list of organisations that are comparable with Dive Trust – they are not regarded as competition.....there could be the potential of working together on a number of projects.

ORGANISATION	WEBSITE/EMAIL	COUNTRY	STATUS	COMMENT
<b>Disabled Divers International (DDI)</b>  (PRO TRAINING PROVIDER)	<a href="http://www.ddivers.org/">http://www.ddivers.org/</a> <a href="mailto:info@ddivers.org">info@ddivers.org</a>	Denmark	Non-profit organization	Not very international. Only 20 registered dive centres, most located in Portugal.
<b>Scuba Trust</b>	<a href="http://scubatrust.org.uk/">http://scubatrust.org.uk/</a> <a href="mailto:scubatrust@hotmail.co.uk">scubatrust@hotmail.co.uk</a>	England/UK	Registered Charity	Monthly try dives. Affiliated with DDI – conducts one course per year.
<b>Diveable</b>	<a href="http://www.dive-able.org.uk/">http://www.dive-able.org.uk/</a> <a href="mailto:dbrookes@totalise.co.uk">dbrookes@totalise.co.uk</a>	England/UK	Registered Charity	Basic website with little information. No reply to enquiry.
<b>DiveheartUK</b>	<a href="http://diveheartuk.org/">http://diveheartuk.org/</a> <a href="mailto:info@diveheartuk.org">info@diveheartuk.org</a>	England/UK	Registered Charity	Affiliated to America. Obviously a new enterprise, the website has no information as of yet.
<b>Diveability</b>	<a href="http://www.diveability.com/">http://www.diveability.com/</a>	England/UK	Registered Charity	Holds monthly try dives.
<b>Scubability</b>  (PRO TRAINING PROVIDER)	<a href="http://www.scubability.net/">http://www.scubability.net/</a>	England/UK	Undisclosed	A very vague - amateur website. I have e-mailed this organisation 8 times – enquiring about their training program – as of yet.....no reply.
<b>Scuba Diving for All Ltd</b>	NO WEBSTE NO EMAIL	England/UK	Registered Charity	Unable to get in contact – online records show it to be inactive
<b>International Association for Handicapped Divers</b>  (PRO TRAINING PROVIDER)	<a href="http://www.iahd.org/">http://www.iahd.org/</a>	Netherlands	Non-profit organization	Difficult to navigate, a lot of info in Dutch - contentious name. A complicated history and structure.
<b>Depththerapy</b>	<a href="http://www.depththerapy.co.uk/">http://www.depththerapy.co.uk/</a> <a href="mailto:depththerapy@blueyonder.co.uk">depththerapy@blueyonder.co.uk</a>	Scotland/UK	Registered Charity	Based in Edinburgh, operates twice yearly in Florida, USA. Client base are wounded veterans.
<b>International Association for Handicapped Divers</b>	<a href="http://www.iahd-americas.org/">http://www.iahd-americas.org/</a>	USA	Non-profit organization	A fairly basic website with only 6 registered dive centres. It split from its parent



<b>- Americas (PRO TRAINING PROVIDER)</b>	<a href="mailto:info@iahd-americas.org">info@iahd-americas.org</a>			organisation in 2009 – preserving the offensive name.
<b>Handicapped Scuba Association</b>	<a href="http://www.hsascuba.com/">http://www.hsascuba.com/</a> <a href="mailto:hsa@hsascuba.com">hsa@hsascuba.com</a>	USA	Non-profit organization	Amateur looking website but well organised.
<b>Diveheart (PRO TRAINING PROVIDER)</b>	<a href="http://diveheart.org/">http://diveheart.org/</a>	USA	Registered Charity	Professional, very active – training and trips

All of these organisations focus on disability; Dive Trust will focus on the accessibility to scuba diving – for each and all, regardless of disability, mental health issues or social background.

## SWOT ANALYSIS

STRENGTHS	WEAKNESSES
<p>Competitive advantages</p> <p>USP's</p> <p>Assets &amp; People</p> <p>Experience &amp; knowledge</p> <p>Marketing</p> <p>Location and geographical</p> <p>Price, value, quality</p> <p>Qualifications, certifications</p> <p>IT, communications</p> <p>Management cover, succession</p> <p>Personal commitment and personality</p> <p>Planned &amp; structured approach</p>	<p>Breaking into existing market</p> <p>Disadvantages of proposition</p> <p>Gaps in capabilities</p> <p>Lack of competitive strength</p> <p>Reputation &amp; presence</p> <p>Financials</p> <p>Own known vulnerabilities</p> <p>Cashflow, start-up cash-drain</p> <p>Effects on core activities, distraction</p> <p>Morale, commitment, leadership</p> <p>Management cover, succession</p>
OPPORTUNITIES	THREATS
<p>Market developments</p> <p>Competitors' vulnerabilities</p> <p>Industry or lifestyle trends</p> <p>New &amp; Niche markets</p> <p>Geographical export</p> <p>Market need for new USP's</p> <p>Business and product development</p> <p>Partnerships, agencies, distribution</p> <p>A central location and the opportunity to develop an untapped market</p> <p>Large number of potential customers</p>	<p>Legislative effects</p> <p>Environmental effects</p> <p>Competitor intentions</p> <p>Market demand</p> <p>New technologies</p> <p>Partners</p> <p>Obstacles faced</p> <p>Employment market</p> <p>Financial and credit pressures</p> <p>Economy</p> <p>Seasonality, weather effects</p> <p>Being undercut price wise</p>



## MARKET SHARE CALCULATION

There are over 6,000 dive centres in the world.....complimented by over 4,000 dive clubs.

Every dive centre & dive club needs the minimum of one instructor.....10,000 instructors!

Over all the training agencies, it is estimated that there are over 300,000 Instructors, Assistant Instructors & Divemasters worldwide – with, according to PADI figures, 1,400 dive professionals being added each month.

Additional associated industries – manufacturers, hotels, restaurants *et al.* – have been taken into account with a very conservative number of 10,000.

Type of Entry	Yearly Fee (£)	Optimal Amount of buyers	Totals (£)	10% of Optimum (£)	1% of Optimum (£)
Profile Page	20	300,000	6,000,000	600,000	
Basic Dive Club Entry	FREE	4,000	0	0	
Dive Club (with logo etc)	20	4,000	80,000	8,000	
Basic Dive Centre Entry	FREE	6,000	0	0	
Dive Centre Entry (with logo etc)	30	6,000	180,000	18,000	
Basic Business Entry	FREE	0	0	0	
Business Entry (with logo etc)	30	10,000	300,000	30,000	
Basic Aquaria Entry	FREE	0	0	0	
Aquaria Entry (with logo etc)	30	314	9,420	942	
Basic Publication Entry	FREE	0	0	0	
Publication Entry (with logo etc)	30	40	1,200	120	
<b>Total</b>			<b>6,570,620</b>	<b>657,062</b>	<b>65,706</b>
Frontpage Banner Advertising	5000	1	5,000	500	
Scroll Advertising (Frontpage)	300	6,000	1,800,000	180,000	
Scroll Advertising (Country page)	200	6,000	1,200,000	120,000	
Frontpage (Max 4)	1000	4	4,000	400	
Every Page (Max 4)	3000	4	12,000	1,200	
<b>Total</b>			<b>9,591,620</b>	<b>959,162</b>	<b>95,916</b>
Real Estate (until sold)	50	300	15,000	1,500	
Dive Centre for Sale (until sold)	50	100	5,000	500	
Vacancies (free with bought entry)	FREE	4,000	0	0	
Classifieds (until sold)	£5 per lot	2,000	10,000	1,000	
<b>Total</b>			<b>£9,621,620</b>	<b>£962,162</b>	<b>£96,216</b>



Dive Trust aims to acquire 0.5% of the market which amounts to £48,108 and, therefore, falls under the VAT threshold of £79,000 – required for registration.

Features	Free	Basic	Advanced	Premium
Price (USD)	0.00	99.00	299.00	599.00
Expiration	Never	1 Year	1 Year	1 Year
Categories	Yes (1)	Yes (1)	Yes (3)	Yes (5)
Short description on lists (characters)	Yes (50)	Yes (50)	Yes (100)	Yes (200)
Listing Title	Yes	Yes	Yes	Yes
Address	Yes	Yes	Yes	Yes
Zip	Yes	Yes	Yes	Yes
Contact Person	Yes	Yes	Yes	Yes
Phone	Yes	Yes	Yes	Yes
Fax	No	Yes	Yes	Yes
Instant Messenger	No	Yes	Yes	Yes
Mobile	No	Yes	Yes	Yes
Email	No	Yes	Yes	Yes
Website	No	Yes	Yes	Yes
Map	No	No	Yes	Yes
Logo	No	No	Yes	Yes
Side Banner	No	No	Yes	Yes
Long description on details (characters)	No	No	Yes (1000)	Yes (2000)
Photo Gallery	No	No	Yes (2)	Yes (10)
Documents (PDF...)	No	No	No	Yes (5)
Product	No	No	No	Yes (5)
HTML Editor	No	No	No	Yes

This is an example of advertising rates from a comparable website, that offers much less than Dive Trust:

<http://www.wannadive.net/professionals/directory.html>

This site has, bizarrely, focussed on listing dive sites throughout the world – 10,245 in total – rather than dive centres, shops and other associated industries.

Their advertising rates are restrictively high – hence, they have managed, in their 9 years of business, to acquire less than 0.3% of the market.

After 9 years, their Alexa rating is 584,744.

After 4 months, Dive Trust's rating is 421,355.

Dive Trust aims to acquire 1% of the market by the 2nd year of business.

## SPONSOR A DIVE SITE: AN IDEA IN THE MAKING

Dive Trust is in the process of inputting dive sites – these pages will offer dive companies and/or diving personnel an exclusive advertising opportunity.

In essence: virtually, owning a dive site.

Once purchased, the dive site will be marked on the world map with a customised icon (i.e. their logo) and linked to a page where the ‘owner’ can give a detailed description of the dive site accompanied by photographs and, at extra cost, video footage.

There is also the potential to expand the advertising into accommodation, restaurants, bars etc.....



These are the top 150 dive sites in the world.

Globally, there are over 10,000 registered dive sites.



## FINANCIAL ANALYSIS

### COSTS...

Item or Activity (materials, equipment, pool hire, services etc.)	Year 1	Year 2	Year 3	Total
Domain Name	£12	£12	£12	£36
Domain Hosting	£350	£450	£550	£1,350
Publicity Materials & Advertising	£1,500	£2,000	£2,500	£6,000
Website Creation and Upkeep	£600	£240	£240	£1,080
Consultancy Fees (SEO optimisation <i>et al.</i> )	£300	£400	£400	£1,100
Vehicle (associated expenses & replacement)	£3,800	£2,500	£8,500	£14,800
Public Liability Insurance	£756	£756	£756	£2,268
Accountancy & Legal Services	£180	£900	£900	£1,980
Volunteer & Intern Expenses (lunch, travel & courses)	£2,400	£3,500	£4,000	£9,900
Desktop, Laptop, Tablet, Printer (ink & paper)	£1,600	£400	£500	£2,500
Telephone & Internet	£500	£540	£600	£1,640
Electricity & Heating	£450	£470	£490	£1,410
Office Rental	£1,200	£2,400	£2,400	£6,000
Classroom Materials	£1,200	£800	£800	£2,800
Dive Equipment & Maintenance	£5,500	£5,500	£6,000	£17,000
Pool Rental	£840	£3,640	£4,000	£8,480
Air Fills @ £5 per fill	£600	£1,200	£1,800	£3,600
Depreciation	£3,633	£2,800	£5,000	£11,433
<b>Total</b>	<b>£25,421</b>	<b>£28,508</b>	<b>£39,448</b>	<b>£93,377</b>

## B. Staffing Costs...

Job title 1

Chief Executive

Hours:

40+

CEO	Year 1	Year 2	Year 3	Total
Salary	£16,000	£17,000	£20,000	£53,000
National Insurance	£130	£130	£130	£390
PADI Fees	£140	£140	£140	£420
HSE Medical	£170	£170	£170	£510
DAN Insurance	£360	£360	£360	£1,080
Training	£1,500	£500	£3,500	£5,500
Travelling Expenses	£2,600	£2,800	£3,000	£8,400
Pension	£160	£170	£200	£530
Other costs	£500	£600	£700	£1,800
<b>Total</b>	<b>£21,560</b>	<b>£21,870</b>	<b>£28,200</b>	<b>£71,630</b>

Job title 2

Administrator/Instructor

Hours:

40

Instructor/PA	Year 1	Year 2	Year 3	Total
Salary		£15,000	£16,000	£31,000
National Insurance		£130	£130	£260
Travelling		£1,500	£1,700	£3,200
Training		£500	£500	£1,000
Pension		£150	£150	£300
Other costs (PADI, HSE, DAN)		£670	£670	£1,340
<b>Total</b>	<b>£0</b>	<b>£17,950</b>	<b>£19,150</b>	<b>£37,100</b>

Job title 3  Hours:

2 <sup>nd</sup> Instructor	Year 1	Year 2	Year 3	Total
Salary			£15,000	£15,000
National Insurance			£130	£130
Travelling			£600	£600
Training			£500	£500
Pension			£150	£150
Other costs (PADI, HSE, DAN)			£670	£670
<b>Total</b>	<b>£0</b>	<b>£0</b>	<b>£17,050</b>	<b>£17,050</b>

	Year 1	Year 2	Year 3	Total
<b>Total</b>	<b>£46,981</b>	<b>£68,328</b>	<b>£103,848</b>	<b>£219,157</b>

## CASH FLOW & PROFIT/LOSS

Calculated at a growth rate of 0.5% per annum.

Year	Turnover	Turnover	Turnover	Profit
Year 1 @ 0 - 0.5% of market share - 1 employee	£48,108	-	-	+ £1,127
Year 2 @ 0.5 - 1% of market share - 2 employees	-	£96,216	-	+ £27,888
Year 3 @ 1 - 1.5% of market share - 3 employees	-	-	£144,324	+ £40,476

These forecasts do not include any income from:

- Fully-paid courses,
- Any funding



- Virtual Dive Site Ownership
- Merchandising, or
- Donations.

Year 1 is in profit by a very thin margin, any money received from the above sources will be put into a contingency fund for those unexpected and overlooked expenses.

Most of the start-up costs have already been met.....for phase 1.

Dive Trust is ready to do business.



## **FUTURE PLANS**

- Overseas expeditions
- Partner-up with existing dive centres throughout the world
- Have a custom-built headquarters with 100% access to all the facilities
- Development of specialist equipment
- More research into the health benefits of diving
- Own product line
- Become a recognised centre of excellence for rehabilitation treatment
- Develop and Devise its own approved instructional regime
- A documentary film about disabled diving
- Website ranking in the top 1,000
- Expansion throughout Britain, Europe.....the World
- Attain 100% customer satisfaction.



# CONSTITUTION FOR DIVE TRUST

## 1. Name

The name of the company is: DIVE TRUST

## 2. Aims

The aims of DIVE TRUST will be:

- a) To establish, maintain and promote an informative, up-to-date dive website that will generate income for Dive Trust operations.
- b) To encourage businesses, nationally and internationally, to sponsor (through advertising on the website) those individuals who thought that scuba diving was beyond their physical and/or financial capabilities.
- c) To train disabled people to dive through a sponsored, adaptive, one-to-one programme.....where safety and enjoyment are paramount.
- d) To train able-bodied people either through sponsorship or by direct payment – thereby increasing Dive Trust turnover.
- e) To bring together the disabled and able-bodied and foster understanding amongst people from the diverse communities of Scotland and beyond.
- f) To train future divemasters and instructors in adaptive dive training.
- g) To conduct and assist in research associated with the benefits of scuba diving: recreation, rehabilitation, restitution and relaxation.
- h) To establish outreach and associated centres throughout the country so that the aims and activities of Dive Trust can be enjoyed by the wider population.

## 3.1 Membership

Membership is open to anyone:

- a) Regardless of gender, race, colour, ethnic or national origin, sexuality, disability, religious or political belief, marital status or age.
- b) Who has a professional or recreational interest in scuba diving.
- c) Who supports the aims of DIVE TRUST

There will be an annual membership fee which entitles the member to a personal profile page on the website. Membership will begin as soon as the on-line membership form has been completed and the first annual payment has been received. The profile page will appear with 72 hours of the received payment.



A list of all members will be available to view on the website.

### **3.2 Ceasing to be a member**

Members may resign simply by not renewing their membership.

Any member who has not paid their membership fee for one year will be contacted by the administrator, who will then decide whether that member is deemed to have resigned.

Any offensive behaviour, including racist, sexist or inflammatory remarks, will not be permitted.

Anyone behaving in an offensive way or breaking the equal opportunities policy may be asked not to attend further meetings or to resign from the group if an apology is not given or the behaviour is repeated. The individual concerned shall have the right to be heard by the management committee, accompanied by a friend, before a final decision is made.

## **4. Equal Opportunities**

DIVE TRUST will not discriminate on the grounds of gender, race, colour, ethnic or national origin, sexuality, disability, religious or political belief, marital status or age.

## **5. Officers and Committee**

*As DIVE TRUST is still in its infancy, the following is a proposal as to the structure of the DIVE TRUST committee.*

The business of DIVE TRUST will be carried out by a Committee elected at the Annual General Meeting. The Committee will meet when necessary and not less than 3 times a year.

The Committee will consist of 8 members, and be composed of 4 officers and 4 committee members. Up to 2 additional members may be co-opted onto the committee at the discretion of the committee.

The officers' roles are as follows:

- a) Chair, who shall chair both general and committee meetings;
- b) Secretary, who shall be responsible for the taking of minutes and the distribution of all papers;



- c) Membership secretary, who shall be responsible for keeping records of members
- d) Treasurer who shall be responsible for maintaining accounts;

In the event of an officer standing down during the year a replacement will be elected by the next General Meeting of members.

Any committee member not attending a meeting without apology for three months will be contacted by the committee and asked if they wish to resign.

The Committee meetings will be open to any member of DIVE TRUST wishing to attend, who may speak but not vote.

## **6. Meetings**

### **6.1 Annual General Meetings**

An Annual General Meeting (AGM) will be held within fifteen months of the previous AGM.

All members will be notified in writing at least 3 weeks before the date of the meeting, giving the venue, date & time.

Nominations for the committee may be made to the Secretary before the meeting, or at the meeting.

The quorum for the AGM will be 10% of the membership or 10 members, whichever is the greater number.

At the AGM:-

- a) The Committee will present a report of the work of DIVE TRUST over the year.
- b) The Committee will present the accounts of DIVE TRUST for the previous year.
- c) The officers and Committee for the next year will be elected.
- d) Any proposals given to the Secretary at least 7 days in advance of the meeting will be discussed.



## **6.2 Special General Meetings**

The Secretary will call a Special General Meeting at the request of the majority of the committee or at least eight other members giving a written request to the Chair or Secretary stating the reason for their request.

The meeting will take place within twenty-one days of the request.

All members will be given two weeks notice of such a meeting, giving the venue, date, time and agenda, and notice may be by telephone, email or post.

The quorum for the Special General Meeting will be 10% of the membership or 10 members, whichever is the greater number.

## **6.3 General meetings**

General Meetings are open to all members and will be held at least once every 4 months or more often if necessary.

All members will be given two weeks notice of such a meeting, giving the venue, date, time and agenda, and notice may be by telephone, email or post.

The quorum for a General Meeting shall be 10% of the membership or 5 members, whichever is the greater number.

## **7. Rules of Procedure for Meetings**

All questions that arise at any meeting will be discussed openly and the meeting will seek to find general agreement that everyone present can agree to.

If a consensus cannot be reached a vote will be taken and a decision will be made by a simple majority of members present. If the number of votes cast on each side are equal, the chair of the meeting shall have an additional casting vote.

## **8. Finances**

An account will be maintained on behalf of the Association at a bank agreed by the committee. Three cheque signatories will be nominated by the Committee (one to be the Treasurer). Any two of these must sign every cheque. The signatories must not be related nor members of the same household.



Records of income and expenditure will be maintained by the Treasurer and a financial statement given at each meeting.

All money raised by or on behalf of DIVE TRUST is only to be used to further the aims of the Association, as specified in item 2 of this constitution.

## **8. Amendments to the Constitution**

Amendments to the constitution may only be made at the Annual General Meeting or a Special General Meeting.

Any proposal to amend the constitution must be given to the Secretary in writing. The proposal must then be circulated with the notice of meeting.

Any proposal to amend the constitution will require a two thirds majority of those present and entitled to vote.

## **9. Dissolution**

If a meeting, by simple majority, decides that it is necessary to close down the Association it may call a Special General Meeting to do so. The sole business of this meeting will be to dissolve the Association.

If it is agreed to dissolve DIVE TRUST, all remaining money and other assets, once outstanding debts have been paid, will be donated to a similar charitable/not-for-profit organisation.

This constitution will be amended, finalised and agreed upon at the Inaugural General Meeting of the DIVE TRUST.



## APPENDICES

### DIVE TRUST: EQUAL OPPORTUNITIES POLICY

It is the policy of DIVE TRUST to treat all employees and job applicants fairly and equally regardless of their sex, sexual orientation, marital status, race, colour, nationality, ethnic or national origin, religion, age, disability (physical or mental) or union membership status.

Furthermore DIVE TRUST will ensure that no requirement or condition will be imposed without justification which could disadvantage individuals purely on any of the above grounds.

The policy applies to recruitment and selection, terms and conditions of employment including pay, promotion, training, transfer and every other aspect of employment. It also applies to DIVE TRUST clients/customers/students.

DIVE TRUST will regularly review its procedures and selection criteria to ensure that individuals are selected, promoted and otherwise treated according to their relevant individual abilities and merits.

DIVE TRUST is committed to the implementation of this policy and to a programme of action to ensure that the policy is, and continues to be, fully effective.

The overall responsibility for the policy lies with the DIVE TRUST DIRECTOR.

However, all staff are required to comply with the policy and to act in accordance with its objectives so as to remove any barriers to equal opportunity.

Any act of discrimination by employees or any failure to comply with the terms of the policy will result in disciplinary action.



## ENERGY SAVING POLICY

### Purpose

This policy establishes the requirements for an energy management program for DIVE TRUST.

### Goals

“We are committed to buying and using energy in the most cost-effective, efficient and environmentally responsible way possible.

To achieve this we will:

- Improve energy efficiency continuously by implementing effective energy management programs that support all operations and customer satisfaction while providing a safe and comfortable work environment.
- Become one of the most energy-efficient organisations in our industry on a kilowatt-hour per square foot basis.
- Incorporate energy efficiency into the decision-making process during the design and acquisition of facilities, equipment and transportation systems emphasizing the use of renewable energy sources.
- Promote vehicle energy efficiency and reduce petroleum consumption through emphasis on fuel efficient use, operation and maintenance of fleet vehicles; the acquisition of alternative fueled vehicles; and use of oxygenated gasoline.
- Increase energy efficiency through capital investment and improved operations.
- Establish partnerships with government and outside organizations to provide technical assistance and to share costs on energy conserving initiatives to the extent possible.
- Educate employees about how to save energy at work.

### Applicability

This policy shall apply to all facilities, business units and employees.

### Approved by

DAVID ANDERSON CUTLER: DIRECTOR



## **WASTE MANAGEMENT AND RECYCLING POLICY**

### **General Statement**

It is our company policy to ensure a high level of commitment to good environmental policies throughout our business activities.

It is our intention to develop this policy by minimising the production of waste, through good purchasing practice of materials used throughout the business and reuse and recycle materials whenever practical to do so.

To help ensure we give proper consideration to our environmental and waste management responsibilities and to assist in the minimisation of waste and the recycling of materials wherever practicable, systems and procedures will be implemented to encourage the recycling of material with a view to minimizing the overall levels of waste we produce.

All staff are expected to abide by the following procedures and co-operate with management in the execution of this policy.

### **Specific Aims**

As part of our commitment to protecting the environment and reducing waste levels, we have adopted the following specific aims:-

- Cultivate a work ethic with a high level of awareness of waste management, waste minimisation and a desire to recycle and reuse materials when practical.
- Promote economy in the use of materials generally and in particular paper and the selection of print formats and document styles in our offices.
- Encourage the use of recycled/reclaimed materials; materials from sustainable sources and those that are suitable for disposal by recycling.
- Favour suppliers who actively operate according to sound environmental principles.
- Minimise waste by encouraging the exchange and reuse of equipment and materials.
- Develop waste management strategies that include recycling procedures and schemes.
- Encourage employees in our office and beyond to promote and establish recycling schemes that are relevant to their individual activities.

DAVID ANDERSON CUTLER: DIRECTOR

## ACADEMIC ARTICLES

Article	Website
Physical activity recommendations for children with specific chronic health conditions: Juvenile idiopathic arthritis, hemophilia, asthma and cystic fibrosis	<a href="http://www.ncbi.nlm.nih.gov/pmc/articles/PMC2866314/">http://www.ncbi.nlm.nih.gov/pmc/articles/PMC2866314/</a>
The Importance of Leisure in the Lives of Persons With Congenital Physical Disabilities	<a href="http://ajot.aotapress.net/content/56/4/436.short">http://ajot.aotapress.net/content/56/4/436.short</a>
Scuba diving may benefit those with spinal cord injuries	<a href="http://articles.latimes.com/2011/sep/17/news/la-heb-scuba-paralysis-20110917">http://articles.latimes.com/2011/sep/17/news/la-heb-scuba-paralysis-20110917</a>
Psychosocial Aspects of Scuba Diving for People with Physical Disabilities: An Occupational Science Perspective	<a href="http://cjo.sagepub.com/content/74/1/6.short">http://cjo.sagepub.com/content/74/1/6.short</a>
Safety of recreational scuba diving in type 1 diabetic patients: The Deep Monitoring programme	<a href="http://www.sciencedirect.com/science/article/pii/S1262363609000056">http://www.sciencedirect.com/science/article/pii/S1262363609000056</a>
Disability and Health Journal In praise of sport: Promoting sport participation as a mechanism of health among persons with a disability	<a href="http://www.sciencedirect.com/science/article/pii/S1936657409000053">http://www.sciencedirect.com/science/article/pii/S1936657409000053</a>
Selection and training of disabled persons for scuba-diving. Medical and psychological aspects.	<a href="http://www.ncbi.nlm.nih.gov/pubmed/6236353">http://www.ncbi.nlm.nih.gov/pubmed/6236353</a>
Scuba diving: taking the wheelchair out of wheelchair sports.	<a href="http://europepmc.org/abstract/MED/3348724/reload=0;jsessionid=cQ1qwDueLyB7tfV0Glr">http://europepmc.org/abstract/MED/3348724/reload=0;jsessionid=cQ1qwDueLyB7tfV0Glr</a>
SCUBA Diving for Individuals with Disabilities	<a href="http://journals.lww.com/ajpmr/Abstract/2005/05000/SCUBA_Diving_for_Individuals_with_Disabilities.8.aspx">http://journals.lww.com/ajpmr/Abstract/2005/05000/SCUBA_Diving_for_Individuals_with_Disabilities.8.aspx</a>
Performance or Participation...Pluralism or Hegemony? Images of Disability & Gender in Sports 'n Spokes Magazine	<a href="http://dsq-sds.org/article/view/606/783">http://dsq-sds.org/article/view/606/783</a>
Report of a scuba diving training course for paraplegics and double leg amputees with an assessment of physiological and rehabilitation	<a href="http://archive.rubicon-foundation.org/xmlui/handle/123456789/6132">http://archive.rubicon-foundation.org/xmlui/handle/123456789/6132</a>



<b>factors.</b>	
<b>Teaching Persons with Disabilities to SCUBA Diving.</b>	<a href="http://www.eric.ed.gov/ERICWebPortal/search/detailmini.jsp?_nfpb=true&amp;_ERICExtSearch_SearchValue_0=ED419350&amp;ERICExtSearch_SearchType_0=no&amp;accno=ED419350">http://www.eric.ed.gov/ERICWebPortal/search/detailmini.jsp?_nfpb=true&amp;_ERICExtSearch_SearchValue_0=ED419350&amp;ERICExtSearch_SearchType_0=no&amp;accno=ED419350</a>

Sportsactive Treatment and Rehabilitation Centre – <http://huntercombe.com>

The Huntercombe Brain Injury Rehabilitation Centre -  
<http://www.hw.ac.uk/sports/treatment-rehabilitation.htm>

These two Scottish-based institutions now recognise the rewards that scuba diving can bring in the long path to rehabilitation after injury.

## **FUNDING SOURCES:**

**Awards for All**  
**Barclays Community Fund**  
**Big Lottery Fund**  
**Business Gateway**  
**Forward Scotland**  
**Foundation for Sport and the Arts**  
**Glasgow New Business Fund**  
**Halifax Bank of Scotland (HBOS) Foundation**  
**Henry Smith Charity**  
**J. Paul Getty Junior Charitable Trust**  
**Jobs & Business Glasgow**  
**Laing's Charitable Trust**  
**Laing's Family Foundation**  
**Lloyds TSB Foundation for Scotland**  
**MacRobert Trust**  
**Social Investment Scotland**  
**Sport Scotland**  
**Sportsmatch**  
**The BBC Children in Need Appeal**  
**The Esmee Fairbairn Charitable Trust**  
**The Gannochy Trust**  
**The Hugh Fraser Foundation**  
**The Lord's Taverners**  
**The Peter Harrison Foundation**  
**The Rank Foundation**  
**The Robertson Trust**  
**The Scottish Community Foundation**  
**The Wells Sports Foundation**





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