

**Business plan for**

# **The Plough Inn**

**as a Community Inn**

**October 2024**



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# 1. Executive summary

The building currently known as The Plough Inn has recently been saved from being permanently lost as one of the oldest inns in Wigtown. A funding bid was made by the Wigtown Community Inn Community Benefit Society (CBS) to the South of Scotland Enterprise (SOSE) for the cost of the building, and an award was granted in October 2024. The next big challenge for the CBS is to raise start-up capital to realise the potential of the building and restore it to its former glory for the betterment of the community.

In its previous incarnation, The Plough Inn was named The Craft, and it was a vibrant inn meeting the needs of both local people and a wider visiting public. Locals used The Craft to celebrate important milestones, enjoy regular live music nights and quizzes, and use it as a large community hub for the annual Wigtown Book Festival. It offered good quality, reasonably priced home cooking, and had a great bar offering craft beers and regionally produced spirits. Local people loved it and it was well supported.

In 2021, the building became The Plough Inn, and offered more of a 'fine dining' experience. The reviews on TripAdvisor clearly demonstrate the food was of an excellent standard, but the new business only lasted for six months. A combination of factors contributed to it being so short-lived, including the ongoing effects of the pandemic, rising operational costs, and a lack of footfall due to minimal engagement with the community. In March 2022, the lease owner closed the business, and the building owner put the inn on the commercial market shortly afterwards.

Although there is an existing pub in Wigtown, the Galloway Bar, it is predominantly a sports bar. It is a popular venue and does an excellent job at meeting the needs of its customers, however, the local feedback we have received strongly indicates there is ample scope for a complementary offering: a larger space which can provide evening food service and expand service provision when the community requires it. There is also a strong desire in the community to save the Plough Inn as a historic listed building. It is with this in mind that a Community Benefit Society has been incorporated to try to save the building from being irreparably changed and lost as an inn.

The 'Wigtown Community Inn Community Benefit Society Limited' is incorporated by the Financial Control Authority (FCA), registration number 9294. Membership of the Community Benefit Society is open to anyone aged 16 and over at a cost of £1. The Members have full voting rights, and following the Rules of the Society will elect the members of the Management Committee. The Management Committee currently comprises; Craig Hamnett (Chairperson), Catherine Brown (Secretary), Julie Willan (Vice Secretary), George Moore (Treasurer), Penelope Cummings, Richard Draper, and Pete Dobson.

The Business Plan details the challenges the local community faces, with particular regard to employment, lower than average incomes (the region is officially indexed as the lowest wage economy in Scotland), and poor public transport. It also details the many amazing attractions of the Machars, its rich history, natural beauty, dark skies, and designation as Scotland's National Book Town, all of which should make it a sought after destination for tourists - a market we certainly look to serve.

## 2. The pub and the community

The Plough Inn, once the cornerstone of Wigtown, now sits empty. This section explores the history of The Plough Inn, what led to its closure and the context for the project. It details some of the local demographic statistics, which give a flavour of the composition of the area, alongside a description of the enormous untapped potential of the local area. It explains the various consultations and community involvement in the development of plans for a new facility.

### 2.1. The Plough's history

The Plough Inn is an 18th century inn. Although the exact date of construction is unknown, we know the first licence was granted in 1795 to Peter McGuffog, and at that time it was known as McDowall's Inn. It continued to operate as an inn until 2022, when it closed its doors and went on the market. The building has had several names including 'The Commercial Inn', 'The County Hotel', 'The Plough', 'The Wigtown Ploughman Hotel', 'Craft' and most recently 'The Plough Inn'. Up until 1941, the inn was just known by its address, 30 South Main Street, but with the demand for rooms resulting from the construction of the nearby Baldoon airfield, the innkeeper purchased the adjacent number 29, a three storey property. This photo dates from when it was two separate premises. The County Hotel is on the far right, and next door at number 29 is a greengrocers and ironmongers.



For some years, when the two buildings were separate properties, there must have been significant tension between the two neighbours as the occupant of number 29 was one Alexander Cowper, the founder of the Abstinence Movement in Wigtown, who has a remarkable headstone in the Churchyard. For many years it was the chief posting inn for the area, and at the rear of the inn there was extensive stabling and barns, the vast majority of which are now demolished. There is so much more fascinating history that could be shared in this Plan, but that is not its focus. However, having been a trading inn for over two centuries, the town is at risk of losing, as a local resident recently called it, "one of the jewels of Wigtown".

While the building composition remained the same, the last two incarnations of The Plough Inn couldn't have been more different. The first, known as 'Craft', was a truly community-focused venue. Locals came to mark occasions such as weddings, funerals and birthdays. Significant calendar events were celebrated, such as Burn's Night, Hogmanay, Hallowe'en and Christmas. There was live music every Saturday and local folk musicians played there regularly. It offered well-loved and reasonably priced home cooking, and had a great bar with a range of local beers. It was heavily used during the annual book festival and year-round it was vibrant and well supported.

After the leaseholders moved on in 2021, the building became The Plough Inn under a new leaseholder, who aimed to present a more upmarket offering, resembling more of a fine dining or bistro experience, focused on more organic and sustainable food<sup>[1]</sup> and fine wines. TripAdvisor reviews indicate the food, carrying a higher price point than in Craft, was of an excellent standard. However, because it was less consistent with the community's disposable income, it relied heavily on tourists to make money, during a period where travel and socialising were often restricted by COVID safety legislation. It couldn't develop sufficient footfall to be financially sustainable through wet and dry sales alone. The bedrooms were being redeveloped during this phase and that missing revenue opportunity proved costly. The inn unfortunately closed before the rooms could be occupied. This led to The Plough Inn going on the commercial market in the spring of 2022<sup>[2]</sup>, and ultimately to this effort towards community purchase.

This Business Plan evidences why, as a community owned and operated inn and community hub, it has all the potential to be a vibrant and financially successful business, as well as catalyst for community and economic development.

## **2.2. The pubs and inns of Wigtown**

If you go back to the early 1990s there were five pubs or inns in Wigtown:

1. The Red Lion Inn closed in 1991 and is now two residential dwellings.
2. The Grapes Inn closed in 2012 and is now a bookshop with an owner's apartment.
3. Wigtown Bay Hotel closed in 2013, but the public bistro changed hands and operated until 2019. It has recently been sold and is being significantly refurbished to operate as an Airbnb; the new owners are very supportive of the community purchase of The Plough Inn.
4. The Galloway Hotel, which now operates as The Galloway Bar. The accommodation part of the hotel has been turned into flats, and the ground floor is a vibrant sports bar, and the only bar left in Wigtown. It provides a brilliant venue for a lively audience but is unable to offer a food service.
5. The fifth local inn is The Plough Inn, which has been closed for over two years.

## **2.3. The Wigtown community**

Wigtown has been Scotland's National Book Town since 1998, and hosts a selection of well attended festivals and events throughout the year with the main event being a ten-day long book festival at the end of September. Wigtownshire is very rural and dominated by small cattle and sheep farms. The nearby Bladnoch Distillery is one of the area's largest employers, but there is a need for well paid jobs, low cost housing, and training/qualification opportunities. The town relies heavily on income from tourism for hospitality, trades and retail.

The Mid Galloway and Wigtown West Ward profile<sup>[3]</sup> gives the population of Wigtown as 921. It states that the ward has a higher percentage of residents with no formal academic qualifications compared to the wider region: 17.4% compared to 15%. The profile also shows there is a higher percentage of the working age population who are employment deprived: 9.4% compared to 8.5% regionally and claiming

unemployment benefit, all ages (450 compared to 402). In 2021 the median household income for Wigtown was £23,754 compared to £27,111 for Dumfries and Galloway.

The Machars is an area of rural deprivation. As stated in the Health & Social Care Strategic Needs Assessment 2020<sup>[4]</sup> "Dumfries and Galloway has the third highest proportion of the mainland population (21%) living in remote rural locations (after Argyll & Bute and the Highlands). Approximately 30,000 people live in our remote rural areas, where issues such as transport, access to services and rural deprivation can have a marked (but often hidden) impact." The last bus returning from the nearest town of Newton Stewart arrives in Wigtown at 19:20, making access to pubs, restaurants and hotels impossible in the evening without private transport. The population density of Wigtownshire at 17 per sq.km. (compared to a 69 per sq.km. average in Scotland) highlights the difficulty of rural life without good transport links.

The Labour Market Profile – Nomis – states "for Dumfries & Galloway the average gross weekly earning is £598.20 cp to a Scottish average of £702.40, some 15% lower; (and given the more rural nature of Wigtown and the Machars the average wage is likely to be lower still). There are fewer people in full time work 63.6% cp to a Scottish average of 67.3%".<sup>[5]</sup>

The people of Wigtown are honest, kind-hearted, and filled with community spirit. They will go out of their way to help one another. It is almost impossible to walk the small distance to the local Co-op without bumping into a friendly face and having an impromptu catchup. Life can be tough here, especially for small businesses who struggle with increasing costs and limited footfall to the region. The recent loss of the post office has been a big blow to the community and has made a small town feel even smaller and less equipped with viable amenities.

## **2.4. Wonderful Wigtown**

Wigtown is an ancient town dating back over a thousand years, and was granted Royal Burgh status in 1341. Wigtown Castle was built in the 12th century and it forms part of the rich history of this area, being captured by Sir William Wallace in 1297, and later by Robert the Bruce in 1313, and appears to then have been demolished. The local area, known as The Machars, is steeped in history, with several significant prehistoric remains in the form of standing stones, cup and ring marks and cairns. Saint Ninian first brought Christianity to Scotland via the Machars, and St Ninian's Cave and the church in Whithorn are just two of many local places of religious interest.

Wigtown is also famous for its martyrs, two women, Margaret Wilson aged just 18, and Margaret Maclachlan, aged 63, who were drowned at the stake in Wigtown Bay on May 11th 1685, on being found guilty of 'non-conformity to the Episcopal Church government'. There are monuments to them in both the churchyard and on the hill that overlooks the town.

Wigtown Bay is the largest local nature reserve in Britain and is a site of special scientific interest. The whole of the Machars is an outstanding area of natural beauty, with the pastures and rolling hills of the south, which is an area rich in sheep and cattle farming, to the wild hills and lochs of the Galloway Forest

to the north, part of the Galloway and Southern Ayrshire UNESCO biosphere, and an area where Robert the Bruce famously defeated the English army in the Battle of Trool in 1307. There is a big effort from passionate and dedicated locals to bring Scotland's next National Park to Galloway, which also incorporates the UK's first official Dark Sky Park.

Wigtown benefits from being officially designated 'Scotland's National Book Town'. It has eleven independent bookshops and there are major events during the year to promote the Book Town, with the major one being the Wigtown Book Festival which runs for ten days each year in late September and early October, and brings in an estimated 12,000 visitors and often generates over £4 million annually to the regional economy, with Wigtown itself the principal beneficiary.

Bladnoch Distillery is Scotland's most southern whisky distillery, and has been producing whisky for over 200 years. The site is being developed as a 'world class visitor attraction' and the distillery was recently awarded a Double Gold Medal in the 2018 San Francisco World Spirits Competition, considered the most influential spirits competition in the world.

This is just a small sample of what makes Wigtown and the surrounding area so wonderful, and it's with all that in mind that we believe The Plough Inn will be a force for good in generating extra visitors to the area, benefitting every type of business. This can be done by working in partnership with local businesses to create packages and experiences that focus on a target audience further afield that might not yet know about the area. More about this can be found in Section 7, on Marketing.

## **2.5. Consultation with residents and local businesses**

The involvement of and consultation with local people and residents has been at the very heart of the development of this proposed community purchase from the outset. Wigtown has been actively developing a Local Place Plan. As a part of that process a 'Dragons Den' style event was held where local residents could promote particular ideas and the audience could comment and ask questions and state how supportive they would be of that proposed development. Ada Montgomery, a Community Councillor, championed the idea of The Plough Inn coming under community ownership at the Dragons Den event, and it received positive support. Due to the commercial nature of The Plough Inn it unfortunately didn't directly fit the Borderlands Funding criteria. This led to the idea being presented to the W&BCI (Wigtown & Bladnoch Community Initiative) and the project for the community purchase officially began its exploratory phase thereafter.

The W&BCI held a public meeting, prior to its Annual General Meeting in December 2023, and again there was a positive response. Hard copy and online surveys were conducted in February 2024, with separate surveys for residents and businesses. In total we received 357 responses from local residents and 26 from businesses, which is quite remarkable for a relatively small community. We deliberately kept the surveys simple so we could get the maximum number of returns. The questions we asked were:

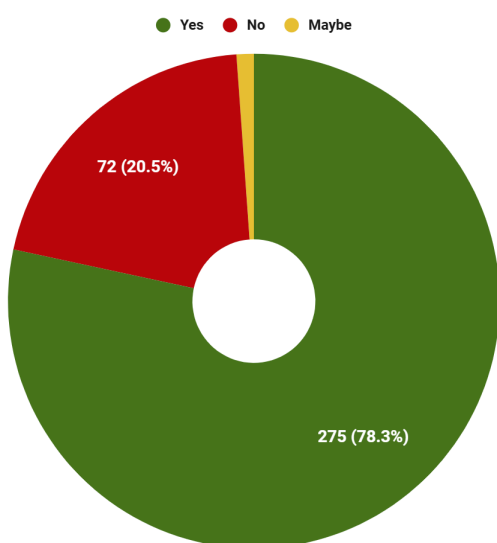
### Resident survey

1. Please select your age group (16–24, 25–34, 35–44, 45-59, over 60)
2. Where do you live?
3. Are you, in principle, in favour of the community purchase of The Plough Inn? (Yes, No, Maybe)
4. As a community run asset, what services would you like to see provided?
5. Would you be interested in joining the discussion and planning group? (Yes or No, and if they selected 'Yes' were asked to provide their email address)
6. Any further comments?

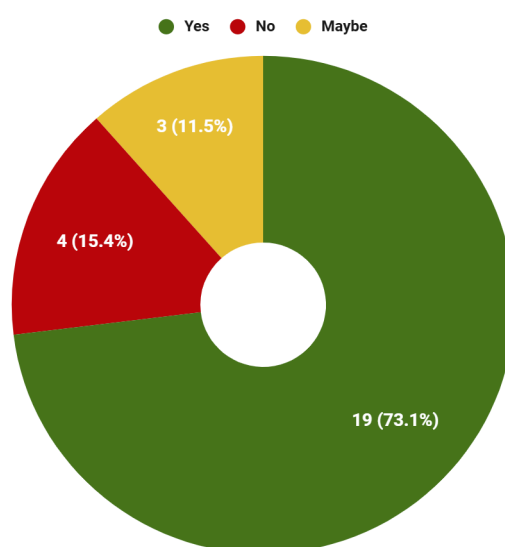
### Business survey

1. Please select your age group (same as above)
2. Where is your business located?
3. Are you in principle in favour of the community purchase of The Plough Inn? (Yes, No, Maybe)
4. Which type of business do you run?
5. Any further comments?

#### Residents - In favour of community purchase?



#### Businesses - In favour of community purchase?



To ensure we could fully address any concerns, comments, questions and suggestions that businesses had, two sets of two-hour-long drop-in sessions were held in late April 2024. Understandable concerns such as 'why are you going to succeed when so many pubs are closing?' were raised, and the majority of discussions were extremely positive. Many businesses, including other accommodation providers, recognised that the community purchase of The Plough Inn was targeted towards growing footfall in the town. Some commented that 'without the pub, repeat visitors to the area have not been returning, particularly due to the lack of choice for evening meals within walking distance'. There was a positive recognition that this project is about 'growing the size of the pie, and growing the size of the slice of opportunity for everyone'!



We also want to take this opportunity to include some of the qualitative feedback that we received from the survey. We've anonymised the answers and are pleased with the levels of engagement and thoughtfulness from the community. All answers are written as they were submitted:

*"I think reopening the hotel would be a much needed boost for the town. It would increase footfall in the town making it more likely for footfall in our business to increase. It would be an additional venue for events and encourage more people to visit and stay, thus potentially helping many businesses in the town."*

*"The lack of a food provider in the evenings has been a real blow to the town- for locals and visitors. We also need a pub that welcomes musicians and sessions - much as it did before. Also for locals to have another place to go will be good for community togetherness. After not having the pub be more appreciated."*

*"The town needs additional accommodation and food business, particularly those providing hot meals and evening meals. This will encourage visitors to stay in the town and immediate area rather than moving on to seek accommodation and refreshment elsewhere. It would also provide a social meeting point for locals, strengthening the sense of community."*

*"We run a bookshop in Wigtown and, as Scotland's Book Town, it is very important for Wigtown to have as many and diverse places for people to stay and eat as possible. It has been saddening to hear the considerable negative feedback from customers this past year about not being able to find an inexpensive place to stay and to eat in the town itself. Reopening the Plough can only be a good thing for the town and will hopefully encourage tourists researching where to visit in SW Scotland to select Wigtown because we can again provide the full package."*

*"It would be invaluable. Our guests frequently complain there's a lack of eating places in Wigtown so reopening a pub with family friendly restaurant would be fantastic and I'm sure, very well supported by visitors and locals alike."*

*"Yes. I think reopening a family friendly pub is vital to the continued success of the town. We have had many customers comment that they won't return because of the lack of a pub."*

*"In my opinion, the re-opening of the Ploughman has only positive impacts for the town. It will create job opportunities, encourage people to visit/ stay longer in the town- which, in turn, would benefit other business including my own. An additional space for events/ music etc. can only further benefit the town. If the building were, say, turned into flats then I fear that the building would be lost to the town. We desperately need more in Wigtown to attract and retain visitors or else I fear we may return to pre-Booktown situation. The Plough would provide much needed services/ space to the town and has my full support."*

*"The town needs the plough not only as a hub for locals but for accommodation for visitors"*

A very positive outcome of this project has been the reignition of a local business association. At the time of writing this, it is still being formalised, but it allows structured conversations to happen much more

efficiently across stakeholders. One of the objectives in the business association is to carry out a local business survey each year which will give great insight into the business health of the town and the availability and breadth of service provision. The timing of this application and the project's formalisation prevents us being able to incorporate the first association survey, but it is this kind of open and transparent data that will allow us to adapt our community offering in the future. Working together in collaboration with businesses and associations is key to delivering services for the community.

We believe we have been open, transparent and listened as intently as we possibly could, and have amended aspects of the business plan as a consequence of the feedback received from the consultation.

### 3. Management and operations

#### 3.1. Wigtown Community Inn Community Benefit Society Ltd

The Wigtown Community Inn Community Benefit Society (CBS) has been registered with the FCA since May 17th 2024. It had six founding members of the Management Committee: Richard Draper, Kevin Witt (W&BCI representative), Penelope Cummings, Catherine Brown, Craig Hamnett, and George Willan. Tragically George passed away on the 4th May, 2024, aged just 61. He was an inspirational man who helped every corner of the community and made time for everyone. His enormous impact will be felt for a long time, and we are utterly shocked and saddened by his departure. George's wife, Julie Willan, has recently joined the Management Committee, honouring his memory by continuing to give back to the community with the same energy and commitment her late husband gave. Accountant George Moore has also joined the Management Committee as an invaluable Treasurer. The Management Committee also enlists the help of non-paid consultants from time to time to help with specific areas of interest. Ada Montgomery has been pivotal in a consultant role and we feel it prudent to also provide her background too.

The backgrounds and reasons for being part of the CBS of each member is below:

**Craig Hamnett (Chairperson):** Craig's fascination for pubs started as soon as he could walk. His grandparents were publicans and he would regularly stay with them to 'help out' behind the scenes. Once he properly found his feet he went to study Business at the University of Central Lancashire and spent his second year in Würzburg, Germany, focused on International Business. After University he found his feet under a desk and has been a Web Developer and User Experience designer in New Zealand and Australia for companies such as Xero and Movember. He moved to Wigtown in 2018 with his wife, Gillian, and has been grateful for having the ability to work from home in Web Development and Marketing. Craig enjoyed first the Craft and then The Plough Inn, sometimes until he could no longer find his feet. On a serious note, he said, "I was saddened at the prospect of losing such a historic landmark in town and thought this might be the last chance to prevent the building from going through a permanent change of use. I was overjoyed when we received the news of the SOSE grant, but know there is still a lot of work left to do."

**Catherine Brown (Secretary):** Catherine is a retired civil servant who has chosen to make her home in Wigtown for the community atmosphere in the Machars and access to outdoor activities. She has experience in policy development, project management and liaison. She's chosen to champion the community purchase because she knows "the possibilities are endless to make this project the catalyst for a revival of an inclusive community in the Old County Town".

**Julie Willan (Vice Secretary):** Julie Willan is 63 years old. Her husband George Willan was on the Management Committee prior to his sudden death in May, and she was therefore indirectly involved with the early stages of the community purchase of the inn. Her wish is to continue to be a part of the process and take his place on the Management Committee. Whilst the majority of her working life has been in an

administrative environment, she has plenty of experience in the hospitality trade having worked as a bar person for many years in both her youth and recently in the Craft, as the inn was previously named. She has also worked in the former Glaisnock cafe in Wigtown taking food orders, making drinks and serving customers. Currently she runs a small self-catering cottage in the town which involves taking bookings, smooth changeovers and cleaning etc. She believes these qualities will be of assistance to the Management Committee.

**George Moore (Treasurer):** Graduated from Oxford University in 1966 after reading Modern History and joined Arthur Young McClelland Moores in London to train as a Chartered Accountant. He qualified in 1970 and left to work for a firm of investment managers in the city called Touché Remnant who managed quoted investment trusts, initially as an investment analyst and later as an assistant manager. George decided to return to Scotland in 1972 and joined E A Bell & Co in Newton Stewart as assistant, then partner and finally as sole practitioner working as accountants for local businesses. He built up the business to employ eighteen staff looking after about 750 local businesses as clients. George retired in 2017.

**Penelope Cummings:** Penelope first started coming to Wigtown in 2008 to visit friends and bought a property here in 2011, and finally resided here permanently in 2014. She was a regular at The Plough Inn, then known as 'Craft' when it was taken over by Sharon Rennie. She soon became involved in promoting the pub on Social Media. Professionally, Penelope was Manager for British Telecom for seventeen years, responsible for bad debt recovery in Central and South Birmingham. She was Project Leader for the HIV and AIDS charity, Huddersfield and area, West Yorkshire for five years. Penelope was also Freelance consultant for the Israeli AIDS charity for one year and had various roles in Arthritis Care UK, for 12 years; culminating in being Director of Helplines and Information for five years until her retirement in 2024. She has served on many charitable committees and represented Arthritis Care and spoken at major European Conferences. Penelope has also published papers, appeared on TV and given press and radio interviews. The reason she is championing the community purchase of The Plough Inn is because "when it was 'Craft' the Town's people came to mark their weddings, funerals and birthdays. Significant calendar events were celebrated, like Burn's Night, Hogmanay and Hallowe'en. There was live music every Saturday, and local musicians played regularly. There was good, reasonably priced home cooking, and a great bar. It was vibrant and well supported. We all LOVED it. Is it any wonder I want to see this venue open and back at the centre of the community where it rightfully belongs!?"

**Richard Draper:** Richard is a qualified teacher and youth worker. He lives in Wigtown for six months of the year helping his daughter, Esther, who is the local Health Visitor for The Machars, to renovate her house, which is the former Manse. He lives in rural North Norfolk for the remaining six months. Richard, together with his wife, Vanessa, founded The Benjamin Foundation in Norfolk following the death of their son, Benjamin, in 1992. The Foundation gained charitable status in October 1994. Although initially founded to address the rural needs of North Norfolk, due to its success in developing and delivering services to meet the needs of children, young people and their parents, the charity expanded to cover the whole of Norfolk, and since his retirement in October 2015 (the Charity then celebrating its 21st birthday), it has gone on to expand into Suffolk. By the time of Richard's retirement as the CEO it had grown into a

charity with £6 million + pounds a year turnover and employing over 200 members of staff. As a result of the work of the Foundation, Richard was installed as a Lay Canon in Norwich Cathedral in 2002, and awarded the MBE for services to young people in 2005. His full title is therefore Canon Richard Draper MBE. Richard says he became involved in the CBS because "I've witnessed the negative impact on communities and community cohesion that result from the closure of important community facilities. The Plough Inn has the potential to play a key role in being the glue in the community, and driving up economic benefit for the whole Town and area."

**Pete Dobson (W&BCI representative):** Peter was a Civil Engineer for local authorities for fourteen years working on major infrastructure projects before moving to the private sector as a Construction Project Manager running new build and historical refurbishment projects. During Covid, Pete started working for South of Scotland Enterprise as an Infrastructure Development Specialist and now works supporting community organisations to develop and manage construction projects across the South of Scotland. Peter says: "I wanted to work for the Wigtown and Bladnoch Community Initiative (W&BCI) as I had seen the positive impact that community organisations can have in delivering real change. Through my work I have seen so many great projects and I wanted to try and bring some of that positive experience to the place I live."

**Ada Montgomery (Consultant):** Ada was born and grew up in Wigtown and worked in her family business after a brief time at college in Glasgow, while deciding what she wanted to do. She also worked seasonally as an assistant cook in various hotels around the area. She then left to train as a nurse [RNMH] in Bradford, North Yorkshire. She worked mainly on forensic and hospital settings until gaining a Behavioural Specialist qualification at Hester Adrian Centre Manchester University, also with qualifications in Child Psychology and various other related topics. Her passionate work has been published 4 times on subjects she was studying in journals and Editions 1 & 2 of 'Life Cycle' book. She is also a qualified EMDR therapist. Her last post before retiring from the NHS, was Community Team Manager in Doncaster, with all the relevant and required qualifications that the post required, and being responsible for 26 staff and service development. This required her to develop ideas and business plans and gain funding from commissioners in order to improve the services they provided, and make their service strive to be a centre of excellence for their client group.

After taking early retirement and returning home to Wigtown, Ada has been involved in developing and running community events and serving the community as a Community Councillor. The Plough Inn purchase was a piece of work that she initially put together for another project that ultimately could not take it forward due to their remit limitations, and she was advised to give it to a group who could. Ada says: "I am so glad I did, and happy to volunteer where I can."

#### **The objects of the Community Benefit Society are:**

1. To develop, manage, and take the day-to-day responsibility for the inn currently known as The Plough Inn, Wigtown, for the benefit of the local community, promoting social gathering; employment, work experience and training; tourism; event facilities and any additional services that meet community needs.

2. To ensure the activities of the Society are fully informed by the local community and Members.
3. To work in partnership with local businesses and other organisations to increase the economic prosperity of the area.
4. To develop and maintain a strong and financially sustainable business that will enable the Objects of the Society to be fully achieved and maintained.
5. Create an environmentally conscious business model that takes action to tackle climate change.

### **3.2. Membership**

Membership of the Community Benefit Society is open to anyone based locally aged 16 or over, with membership set at £1. Members will have full voting rights at meetings of the CBS, thus ensuring the society is fully informed and accountable to the local community and its Members. The CBS has launched a Membership drive and has amassed over 50 members in a very short space of time.

### **3.3. Management committee**

The Management Committee has been supported in the development of its business case and feasibility analysis by Irene Tilley, experienced consultant for the MacDonald Hotel chain and other hospitality businesses. The Management Committee has also carried out extensive online research into other community owned pubs and had direct conversations with the Kenmuir Arms in New Luce, and the Thorold, Marston and Tafarn Yr Heliwr in North Wales. The Plunkett Foundation, of which we are members, has proved amazingly supportive and provided invaluable advice throughout this journey.

The Management Committee has already committed to being directly involved in the development, management and running of the Inn. It will therefore employ the Inn Manager and other staff. The Management Committee is committed to working with a strong ethos and culture, and will ensure each of the Objects of the CBS are taken fully into account when making decisions. The Management Committee is committed to ensuring local residents and Members of the CBS have a strong voice in the development of The Plough Inn, holding regular face-to-face meetings and online discussions; taking ideas, concerns and complaints and criticisms seriously and doing all they can to address them.

The Rules of the CBS detail how the founding members of the Management Committee operate and how long they stay in role for and how Members and Community Shareholders will elect the members of the Management Committee.

### **3.4. Historic and Future Partnerships**

The Wigtown Community Benefit Society was formed after the Wigtown and Bladnoch Community Initiative (W&BCI) determined that it would be beneficial to create a team of dedicated local people to oversee the research and planning required to attempt to bring The Plough Inn into community ownership.

As a result, there is a close relationship between the two organisations that allows communication and support to be easily facilitated, and on the back of that memorandums and articles of association can be formed.

As part of the former community asset buyout and now ongoing commercial project, The Bunk House, the W&BCI has previously highlighted the need for a manager. Currently this role is being carried out on a voluntary basis by their Directors, however, the complementary nature of the Plough Inn would be an ideal opportunity to centralise the management of both accommodation offerings, making overall efficiency savings. A previously outsourced agreement for this service cost the W&BCI £835 pcm. Current cost estimates for an additional member of staff would be £849 pcm, and as such this would be a reasonable rate to use for taking on this role.

As a community focused endeavour, the CBS would look to forge partnerships with local businesses and training organisations to develop robust apprenticeship opportunities. After getting feedback from other hospitality businesses, a common theme of hiring difficulties emerged due to a lack of hospitality experience in the region. The partnerships and programmes will always look to benefit the community and provide much needed skills into the local hospitality industry.

## 4. Project vision, aims, and objectives

The vision for the project is:

*To develop a community inn for Wigtown that will be a focal point for town life, to reinforce the sense of community and act as a catalyst for the local economy of Wigtown and surrounding area.*

The Plough Inn will act as a community hub for the residents of Wigtown and the surrounding area. It will be fully informed by the Members of the Society and local residents and businesses. It will provide a range of services and facilities to meet the needs of both residents and local businesses. It will provide employment, work experience and training opportunities across a range of skills in the hospitality sector. It will strive to be a successful and financially viable business to ensure its social objects can be fully developed and delivered. All our aims and objectives for The Plough Inn will have measurable outcomes that ensure accountability and transparency of what we're intending to achieve.

### 4.1. Aims, objectives, and outcomes

**Aim:** To provide a flexible, multi-purpose community facility that enables participation in social, cultural and leisure activities for the whole community.

**Objective:**

- A. To provide a community facility in the town offering somewhere to go and something to do, including providing a 'warm space' for those experiencing fuel poverty.
- B. To facilitate access to essential services, especially for older people and those with mobility issues.
- C. To provide economies of scale by locating several services under one roof.

**Outcome:** To keep the building open to the public seven days a week for community use.

**Aim:** To protect essential services for the town.

**Objective:**

- A. To protect the last inn in Wigtown as a historic building, thereby protecting a valuable part of Scottish Heritage.
- B. To explore opportunities to provide a location for the development of other services recently lost to the town, including health services (e.g. the defibrillator), a Post Office or parcel drop-off point, banking hub or free to use cash machine, business printing services, and tourist information.
- C. To explore the opportunities to provide new services of benefit to the local community, such as an affordable community laundry, meeting facilities for local groups, practice venues for musicians.
- D. To support local producers in the area.
- E. To help maintain a vibrant local economy, provide apprenticeships and generate jobs.

**Outcome:** To maintain the listed building and ensure it is in excellent working condition for expanding the provision of additional services that are voted on by the members of the society.



**Aim:** To provide a flexible, multi-purpose community facility that is sustainable for the future.

**Objective:**

- A. To provide a flexible venue that can be used for various activities, and by more than one user group at a time, which will provide a diverse range of income generating activities.
- B. To provide an attractive space that local residents, groups and businesses are keen to access, increasing the earned income potential of the building.
- C. To share overhead costs between service types to further improve financial viability.

**Outcome:** To hold events in the community hub which is outside the usual remit of the pub.

**Aim:** To be an environmentally conscious business.

**Objective:**

- A. To reduce miles travelled for goods and services by sourcing locally wherever possible.
- B. To ensure the property is, wherever practically and financially possible, run in an environmentally sustainable way to make it efficient and carbon-sensitive.

**Outcome:** To capture environmental data such as food miles and carbon emissions and reduce them year-on-year.

**Aim:** To ensure the development and delivery of the Inn is fully informed by local residents, businesses and Members of the CBS.

**Objective:**

- A. To launch a proactive recruiting campaign of Members of the CBS.
- B. To hold regular meetings of the Members, local businesses and residents of the area, both face-to-face and online.
- C. To directly run the Inn and therefore influence its ethos and culture, and service development and delivery.
- D. To grow the footfall of Wigtown by collaboration with local service providers.

**Outcome:** To hold CBS meetings twice a year (or more frequently if needed) where agendas are discussed and voting is carried out on topics that influence the running of the inn and its service provision.

**Aim:** To be an employer of first choice.

**Objective:**

- A. To become a registered Fair Work First business.
- B. To ensure all staff and volunteers, receive the support and training they require for successful career advancement.
- C. To fully celebrate staff success, including through financial incentives.
- D. To ensure all staff and volunteers, have a voice in the development and delivery of the Inn.

**Outcome:** To ensure the Living Wage is paid to all staff that are on the payroll. To provide clear feedback mechanisms for workers to make suggestions or complaints. To ensure all staff and volunteers have a voice in how the development and delivery should be carried out.

## 5. Business proposal

For centuries The Plough Inn has been a focal point in Wigtown. It was a hive of activity during any festival, bustling with authors from around the world, and it was a cosy, traditional, dog-friendly pub with an open fire connecting neighbours in the winter and warming up chilly hill walkers and cyclists. The building is an ideal adaptable space for a multi-use community hub whilst still retaining a core set of profitable hospitality services. The Plough Inn will have opportunities and challenges in becoming financially sustainable. It is important to factor in seasonality, increasing cost of sales, and changing consumer behaviour and community needs when creating a resilient set of income streams that will ensure a healthy balance sheet throughout the whole financial year.

### 5.1. The business model

Running the inn as a profitable business and a community hub presents challenges and opportunities. It is vital to ensure that footfall in the town is increased so that there isn't a constant reliance on locals to 'use it or lose it'. This model relies on communication with stakeholders across Wigtown and the Machars to build customer profiles and to innovate when it comes to the promotion of services to those potential customers.

		Meals			Drinks
		Breakfast	Lunch	Evening	Bar / Hot drinks
<b>Low Season</b>					
Monday	10am - 8pm				
Tuesday	10am - 10pm	As required	As required	Simple	
Wednesday	10am - 8pm				
Thursday	10am - 10pm	As required	As required	Simple	
Friday	10am - 11pm	As required	As required	Simple	
Saturday	10am - 11pm	As required	As required	Simple	
Sunday	10am - 11pm	As required	As required	Simple	
<b>High Season</b>					
Monday	10am - 10pm				
Tuesday	10am - 11pm	As required	As required	Regular	
Wednesday	10am - 10pm				
Thursday	10am - 11pm	As required	As required	Regular	
Friday	10am - 11pm	As required	As required	Regular	
Saturday	10am - 11pm	Regular		Regular	
Sunday	10am - 11pm	Regular		Regular	

It is important to note that this is just an indication of opening hours and is not set in stone. These details can be flexible and adapted quickly as needed. The ultimate goal of The Plough Inn being open is to meet the outcomes of the aims and objectives detailed in section 4. Those outcomes can be met in a number of ways, and ensuring that the inn can run flexibly and in consultation with other local businesses is key for the town to present the most full range of service provision.

### 5.2. Staffing structure

A core, dedicated team of trained staff is vital to the success of The Plough Inn. Providing fixed term contracts with regular hours is key, and means that certain roles will be varied on a day-to-day basis depending on service demand. There will be a provision of both full and part-time flexible employment.

Job Title	Weekly Hours	Pay Grade	Hourly Rate	Weekly Cost	Yearly Cost	Employer NI	Pension
Chef	40	Grade A	£19	£760	£39,520	£4,197	£1,976
Inn Manager	40	Grade B	£15	£600	£31,200	£3,049	£1,560
General staff	18	Real Living Wage	£12	£216	£11,232	£294	£562
General staff	16	Real Living Wage	£12	£192	£9,984	£122	£499
General staff	16	Real Living Wage	£12	£192	£9,984	£122	£499
General staff	16	Real Living Wage	£12	£192	£9,984	£122	£499
General staff	12	Real Living Wage	£12	£144	£7,488	£122	£374
Cook	18	Grade C	£14	£252	£13,104	£552	£655
	<b>Weekly Hours</b>			<b>Weekly Total</b>	<b>Yearly Wage</b>	<b>NI Total</b>	<b>Pension Total</b>
	<b>176</b>			<b>£2,548</b>	<b>£132,496</b>	<b>£8,580</b>	<b>£6,625</b>
						<b>Wage + NI + Pension</b>	<b>£147,701</b>
						<b>Forecast Monthly Total</b>	<b>£12,308</b>

### 5.3. Fair staffing, Training, Apprenticeships and Volunteering

We are determined to be an employer of first choice from the outset and will seek to register as a Fair Work First employer at the earliest opportunity. All employed staff will be paid a minimum of the real living wage which is currently set at £12.60 per hour. We will establish a strong ethos and culture that all our staff will be expected to buy into and reflect. We will ensure the voice of all staff and volunteers informs the development and delivery of our offer. We will celebrate staff success – both individual success and team success.



Staff retention is very important, and together with creating a happy workplace, we will operate a three-year 'loyalty bonus scheme' for all employed staff, where a fixed percentage related to their wages will be paid every three years they remain in employment. We will operate a 'shared tips' scheme so all staff benefit as a result of the excellent service we aspire to provide. 25% of tips and gratuities will go to good causes in the area, encouraging our customers to be even more generous.

Given the Inn will provide several aspects of the hospitality industry (a pub, a restaurant and accommodation), in addition a vibrant Community Hub, we will work hard to ensure all staff and volunteers have access to the training required to carry out their role, but also for their personal and career development. We will ensure all experienced staff we employ are keen to act as mentors to newly employed staff, apprentices, those on work experience and volunteers. We want to ensure all our staff and volunteers see the hospitality sector as a great career opportunity, and feel a sense of pride and achievement in all they do at the inn.

We will offer a full range of opportunities, including apprenticeships, work experience and volunteering. We will build strong links and partnerships with Dumfries & Galloway College, Skills Development Scotland, Springboard, Back2Work UK, Workforce Training, Galloway Action Team, Lowland Training, Pathways to Employment and D & G Local Employability & Skills Partnership.

Our ambition, as customer/community demand and secure financial income allows, is to offer a full range of services, from accommodation, breakfast, a bar open from midday to late evening, lunch and evening

meals, as well as the vibrant Community Hub. From the outset volunteers will play an important role in both supporting the existing offer and growing new ones. At every opportunity we will ensure we deliver a core service through paid employees. But we are determined to be a successful and sustainable business so staff will only be employed when we are confident we have the necessary income in that area of operation to employ them, volunteers will therefore provide a really important role in growing those new areas of opportunity.

We will start the inn with the core staff team, whose wages we are confident we can fund, and then grow that offer. The concept of a Community Hub is a perfect example. It is an area where there isn't really an existing model we can copy and be confident of income generation, so volunteers will be at the heart of the Community Hub from day one. We imagine the Plough Inn's Community Hub will involve and bring together specific community groups, older members of the community and third sector organisations and will attempt to create a bridge between the needs of these stakeholders and the opportunities, events and services the Plough Inn will provide. As the offer of the Community Hub becomes defined, through community engagement, and The Plough Inn's level of income generation enables further progress, we will seek to employ staff to develop and deliver the offer, with the support of volunteers. We will ensure we have a robust Volunteer Policy to clarify rights and responsibilities, provide a framework of support and outline pathways for development and training, where desired and possible. The CBS are committed to ensuring the role of volunteers at The Plough Inn will carry its own status and will seek only to support paid, trained roles, rather than to replace them.

#### **5.4. Options for the future and service provisions**

As the building will be purchased as a freehold, the community will have the option to develop a range of services to meet their needs. Given the proposed business is viable within its current form, additional services could be added later at low risk. Suggestions for additional services include:

- Further development of group meeting rooms, exhibition spaces, music practice venue, and resident groups
- Establishment of a First responder point
- Development of a micro-brewery
- Luncheon club for the town's senior citizens
- A small post office and/or parcel drop off point
- A free to use cash machine
- Business printing and lamination services
- Tourist information point and centralised event and business information hub
- Coordination with existing meals on wheels providers to expand service capability
- Provision of a community laundry space

Providing provisions for the community will be in conjunction with other local businesses. Where there is an obvious overlap in services it will be an opportunity to collaborate and fill a need when required. This

might be by offering the availability of the kitchen, or if a number of cafes in town are closed then to provide a lunch service when required.

These opportunities are only some of the possibilities, limited only by the space available and demand for the service, and these will continue to be explored by the Management Committee.

### **5.5. A Community Hub**

Although our intention is very much to continue to operate the building as a vibrant inn as it has been for more than the last two centuries, we will also work hard to establish and develop an additional offer, and that is the Community Hub.

The Community Hub will be open to all residents each morning and afternoon, seven days a week. It will offer somewhere for people to gather and socialise, with no expectation of any purchase, although refreshments will be for sale, should people want them. It will therefore provide a 'warm-hub' in winter. There will be a selection of table games, and on occasion other activities, such as activities like armchair bowling and curling. A keyboard will be available for singalongs. Local bands and small drama groups will be offered the opportunity to come and practice and perform. We will also make the 'Dining Room' available for small meetings, when other venues cannot accommodate them.

In the last couple of years a number of community services have disappeared and we will endeavour to replace them, provided these don't put either other businesses or The Plough Inn at risk. These services might include, a community laundry; parcel collection and drop off point; photocopying facilities; a post-office; and cash machine (note the Town currently has no post-office, and no bank, a single ATM, that often malfunctions!).

We firmly believe this Community Hub offer will act as the glue for the local community, give local residents a real sense of ownership and involvement in The Plough Inn, and act as an additional driver to increase trade in the other aspects of The Plough Inn, as well as Wigtown generally.

### **5.6. Comparable local existing businesses**

**The Galloway Bar** – This vibrant pub is on the same road as the Plough Inn building and is a warm, dog friendly pub that shows a wide range of sports on TV all day. It is also the home of many local pub sports teams such as darts, dominoes and outdoor bowling. The owner cares deeply about his responsibility in the community and often sponsors local events and the local bowling club.

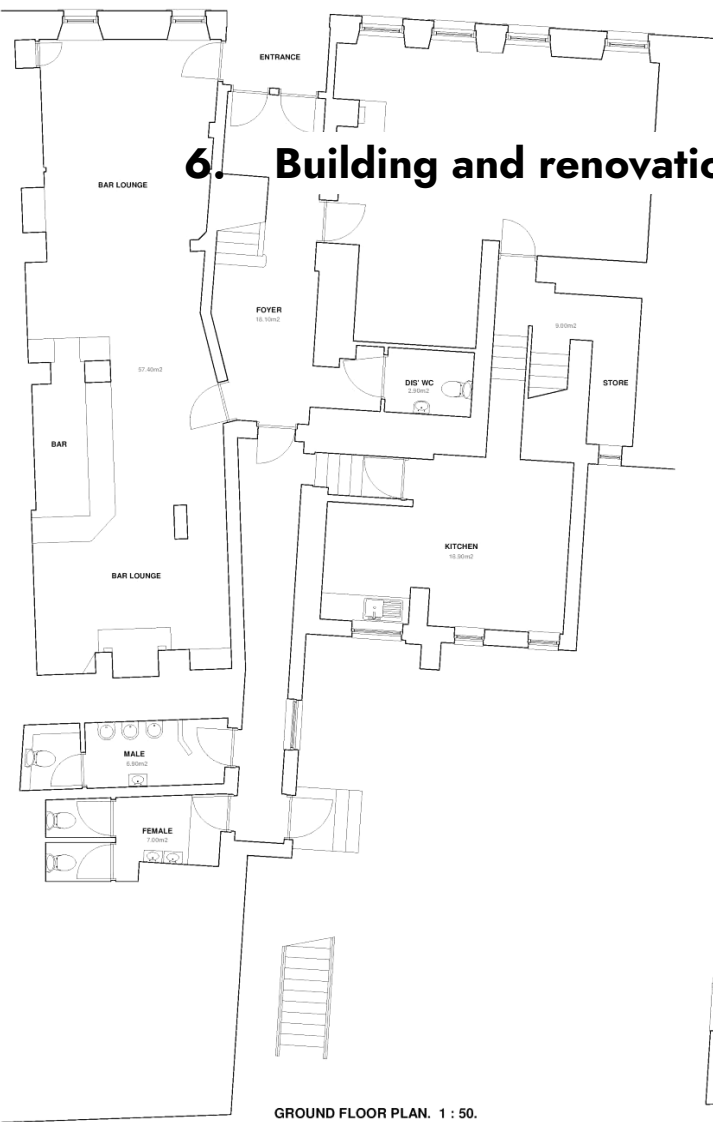
**The Bladnoch Inn** – This lovely inn is a similar size and has a similar offering to the Plough Inn although it is privately owned and has recently been put on the market. It is a mile away from Wigtown and has a dedicated group of Bladnoch locals that use the space for socialising. The pub quiz that used to occur in the Plough Inn has recently restarted in this pub and has proved to be a big hit. Food service is currently seasonally limited and served on specific days

**Craigmount B&B** – Is an attractive and beautifully presented former Manse which has four rooms in the B&B. The owners are very active in the local community and are keen to see the growth of footfall whilst ensuring other businesses aren't detrimentally affected. They attempted to rekindle a business association before the pandemic, and play a large part in the recently formed association.

## **5.7. Supply chain**

Supporting local businesses is a strong ethos of the CBS and W&BCI, and it allows the fabric of the building to be a showcase of the very best of what Wigtown has to offer. Finding local suppliers of food, beverage, and decor will not only help with ecological sustainability by reducing the number of miles that products travel, but will reward the hard work and dedication of local producers and makers who are so vital to the area.

## 6. Building and renovation



SECOND FLOOR PL

I A I N B M A	
KALBARRIE ARDWELL STR	
TEL/FAX 01776 860642	
PROJECT	
CRAFT HOTEL, BA	
30 MAIN STREET	
WIGTOWN	
NEWTON STEWAR	
DRAWING	
FLOOR PLANS	
SCALE	AS NOTED
DATE	

The Plough Inn underwent significant renovation and refurbishment in 2021/22. It is therefore in excellent condition. As a result of successful funding applications to the Plunkett Foundation and the Scottish Land Fund Stage 1 we have been able to commission the following professional surveys:

- A Conditions Survey by Asher Associates - 27th February 2024 (see Appendix)
- Asbestos Survey by Clyde Environmental Consultants Ltd - 22nd February 2024 (see Appendix)
- Valuation Survey by Shepard Commercial - 5th January 2024 (see Appendix)

We believe all of these surveys evidence the 'walk-in' state of the property. We would carry out the minor works and required fittings and furnishings prior to opening. With the necessary fittings and furnishings the inn can be fully operational within a few weeks of completing the purchase.

### 6.1. The bar and restaurant

The bar and restaurant area needs to be fully furnished with an adaptable and thoughtful seating and dining arrangement. It requires stocking with glasses, crockery, and new pipes for the keg beers. It also

requires a coffee/tea/hot chocolate machine that is easy to use for the community, and a professional grade machine to be used in a commercial and extensive capacity.

## **6.2. The kitchen**

The kitchen requires the purchase of a new cooker, and we will consult with local chefs and hospitality owners before making a purchase. It is already reasonably well fitted out, but requires new cooking equipment and a full stock of crockery and cutlery. Depending on the chef's requirements for deep fat frying it may require the existing extractor fan to be upgraded.

## **6.3. The accommodation**

These four rooms are all in excellent condition and just require general furnishing. Each will have a wardrobe(s), a chest of drawers and chair(s). There is already some linen available, we will need to purchase additional stock as necessary.

## **6.4. The self-contained flat**

The manager's three-bedroom flat is in excellent condition and once again just requires the necessary furnishings and fittings. Our ideal scenario is that the employed manager also lives in the building so that there is always a nearby point of contact should any issues arise with guests staying in the accommodation.

## **6.5. The pub garden**

There is a very pleasant, relatively small pub garden at the rear of the property. It already has some outdoor bench tables. These will be renovated where possible, or replaced if necessary. The pub garden requires some minor TLC but could be brought into use very speedily and again we would look to employ people from the community to do so. We will explore the viability of creating a covered area so it can be used in both inclement weather or when the sun is too hot. There is also a small parcel of land next to the garden which could potentially be purchased in the future to develop the garden and amenities further.

## **6.6. The outbuilding**

There is a substantial stone built outbuilding and contains the new hot water system for the Inn. This is an extremely efficient system and ensures all demands for hot water can be met. It has also been installed in a manner that means sustainable energy sources can be used to power it. The outbuilding is also where the beer kegs are housed. With some redesign it would be capable of housing the community laundry referred to later in this Business Plan. The boiler, currently an efficient oil-fired boiler, is housed in a small adjacent brick outbuilding. We will be exploring the best means possible to replace the boiler with something more environmentally friendly.



## **7. Marketing**

### **7.1. Local**

It is important for local residents and businesses to know what is happening with the Plough Inn at all times. That communication allows for event collaboration, and service provision to be cohesive. It would also be carried out within the newly formed business association to ensure transparency and fairness.

An example of this might include a local business taking a holiday and an agreement that might mean apprentices of the Plough Inn are utilised within that local business to ensure they can continue to operate.

We already keep the local population well informed through the use of Social Media in particular. The Town has two well used Facebook Groups: 'I Love Wigtown' and 'Wigtown & District – Information Sharing'. Upon hearing of our successful SOSE application we created a specific private Facebook group for people who are interested in the development of the project. We attend local groups, including the Community Council, 'Community Conversations' and the Business Association to keep people abreast of developments and able to continue to input into our development. When appropriate we've submitted press releases to local newspapers and have had good success in getting published. Given the relatively small population of the area we believe few will not know about our plans, and fewer still will not be aware of our planned purchase and opening. The further development of the CBS through Members, and regular Members' meetings, will further enhance local awareness.

When the building is open again, a website and Facebook page will be created. This will provide a news source for the day-to-day running of the building, that will be both commercially and community minded.

### **7.2. Regional**

We define this as those who are sufficiently close to make a visit to the town and the Inn a day trip. For the vast majority these trips will be through personal transport, as, sadly, public transport would not make that possible. However, we will be looking to build partnerships with local coach firms to endeavour to encourage them to make this a destination of choice and to offer services to those who already do. We will look to work with other businesses in the area to make sure those visitors are not disappointed and would become return visitors. We will research local social media links, and other means to promote the town and area within the region, including local radio and newspaper providers. Glasgow will be a particular target. Although it is a two, to two-and-a-half-hour car journey, we believe the natural beauty and the fascinating history of this area can make it a very strong attraction to those from urban Glasgow.

### **7.3. Wider reach**

Increasing footfall into Wigtown is at the forefront of this project. It is an area of concern mentioned in local research and we are keen to explore all avenues of this. As mentioned in Section 2.4, Wonderful

Wigtown, this area has an abundance of reasons for people to come and visit. The problem is that people don't know we're here. Working with local businesses and organisations, we can help to create packages of experiences that can be marketed far and wide. This can be done through the help of volunteers of the building, the members of the Community Benefit Society, and if not otherwise utilised, the staff at the inn.

**Examples of these packages might include:**

- Bespoke packages for those with photographer and astronomer interest in the Dark Sky Park, in partnership with Dark Sky organisations across the region.
- Dedicated natural history breaks for enthusiasts of natural wildlife, bird migrating populations and saltmarsh and wetland AONB landscapes, designed in partnership with regional wildlife and biosphere stakeholders.
- Guided landmark and property visits for historians, archaeologists and geologists, with the support of local history experts and key Wigtownshire historical tourism providers.
- Partnerships with Scotland Starts Here/The South Of Scotland Destination Alliance on their South West Coastal 300 route, which goes through Wigtown. Cycling tours and events could be organised and sponsored through The Plough Inn. A similar one-off event happened last year in Gatehouse of Fleet with The Gralloch, a gravel bike race.

These are just a few examples, but hopefully gives a taste of what can be turned into reality in the economic development of Wigtownshire. These visitors would all need food and accommodation, and one small pub couldn't offer that. It would need the help of other, larger providers in town, like The Plough Inn

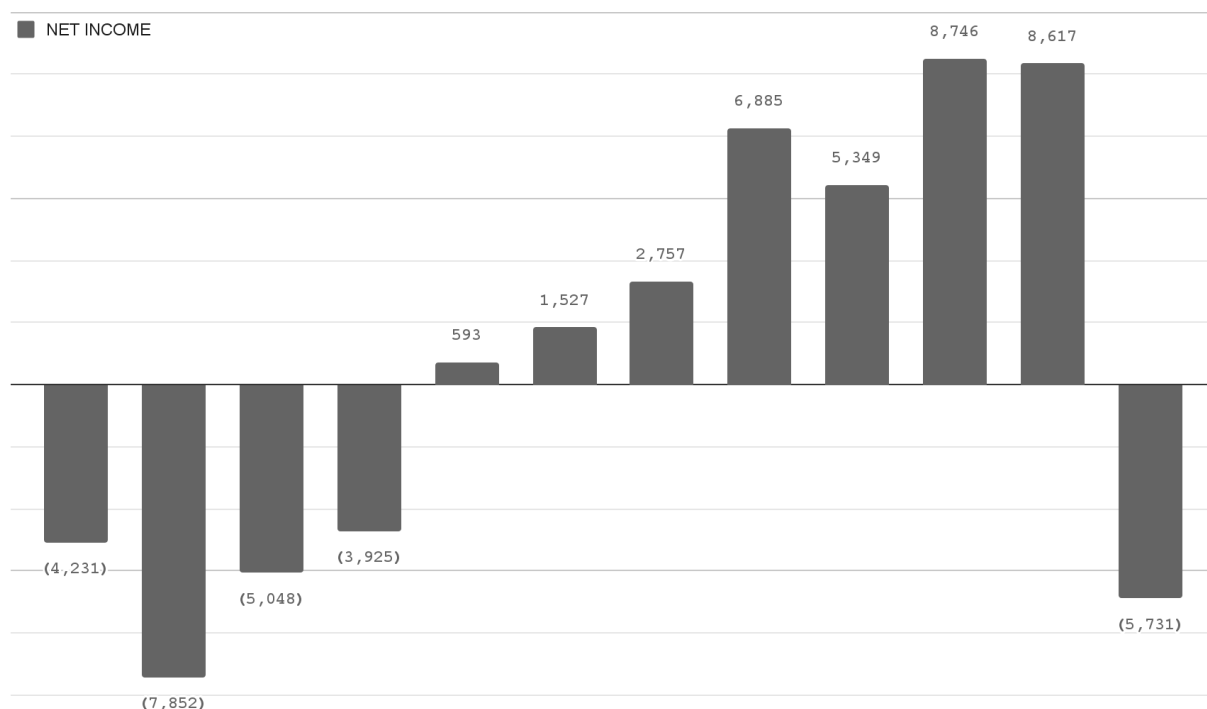
As previously mentioned, we believe we have a great opportunity through regional and national media to get people to understand the challenges rural communities face, and how a local community, working together, can help address those challenges. We will therefore produce Press Releases for all the major newspaper and television and radio outlets. Of course we cannot guarantee success in this, but if we are successful then this will also be an opportunity to encourage visitors from across the UK to come and explore this amazing area, and as a consequence some will, we believe, visit our Inn and its offering.

## 8. Financial forecasts and timelines

Forecasts are notoriously difficult to write, and after discussions with local businesses it's apparent there is often no rhyme or reason to daily fluctuations. Some days can be very profitable, with other days leaving you feeling like there was no point in opening up. When it comes to local business owners taking a well-earned break it is often more financially responsible to close for a brief period than operate at a greater loss by taking on extra staff or heating the building. This is apparent when looking at the forecast chart for income across the year. It shows why it makes financial sense to close or operate on reduced hours in the low season for the majority of businesses.

Our aim with The Plough Inn is to be a constant, a building that will be open all year round and be in constant touch with local businesses in order to increase or decrease service provision. We can achieve this through responsible fiscal planning and ensuring that profits from the high season are saved for the low season.

The forecasts have been prepared with the grateful assistance of Irene Tilley, consultant for the MacDonald Hotel chain and other hospitality businesses. The wet and dry sales have also been influenced by the takings of a similar sized establishment in the region and data from the British Beer & Pub Association. Local businesses such as Cobwebs restaurant and Craigmount B&B have been very generous in providing some aspects of their historical data so that the forecast can be based around the reality of running a business in Wigtown. Discussions with other community led pubs such as The Thorold Arms in Lincolnshire have been very helpful as they have shared not only their history, but breakdown of yearly income and expenditure.



## 8.1. Month by month forecast

The Plough Inn																	
Sensitivity %	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Year 1 total	Year 2 total	Year 3 total	Year 4 total	Year 5 total
	£'s	£'s	£'s	£'s	£'s	£'s	£'s	£'s	£'s	£'s	£'s	£'s	£'s	£'s	£'s	£'s	£'s
<b>Revenue</b>																	
Rooms	3,486	2,822	5,456	3,872	6,864	7,760	9,894	9,894	9,506	11,550	11,550	2,822	85,476	88,895	91,740	97,061	99,681
Food	7,473	2,839	5,139	3,013	5,707	5,887	6,125	10,765	9,825	10,614	10,614	2,767	80,768	83,999	86,687	91,714	94,191
Beverage	7,750	3,100	5,600	6,200	9,000	9,300	9,000	12,400	10,850	13,800	13,640	4,500	105,140	109,346	112,845	119,390	122,613
Other	850	850	850	850	850	850	850	850	850	850	850	850	10,200	10,608	10,947	11,582	11,895
<b>TOTAL SALES</b>	<b>19,559</b>	<b>9,611</b>	<b>17,045</b>	<b>13,935</b>	<b>22,421</b>	<b>23,797</b>	<b>25,869</b>	<b>33,909</b>	<b>31,031</b>	<b>36,814</b>	<b>36,654</b>	<b>10,939</b>	<b>281,584</b>	<b>292,847</b>	<b>302,218</b>	<b>319,747</b>	<b>328,380</b>
<b>Cost of Goods</b>																	
Food	2,989	1,136	2,056	1,205	2,283	2,355	2,450	4,306	3,930	4,246	4,246	1,107	32,307	32,792	33,316	33,949	34,628
Beverage	2,480	992	1,792	1,984	2,880	2,976	2,880	3,968	3,472	4,416	4,365	1,440	33,645	34,149	34,696	35,355	36,062
Staff	11,908	11,908	11,908	11,908	11,908	11,908	11,908	11,908	11,908	11,908	11,908	11,908	142,901	150,046	157,548	165,426	173,697
Room Commission	630	510	930	660	1,170	1,200	1,530	1,530	1,470	1,650	1,650	510	13,440	13,642	13,860	14,123	14,406
<b>TOTAL COGS</b>	<b>18,008</b>	<b>14,546</b>	<b>16,686</b>	<b>15,758</b>	<b>18,241</b>	<b>18,439</b>	<b>18,768</b>	<b>21,712</b>	<b>20,780</b>	<b>22,220</b>	<b>22,169</b>	<b>14,965</b>	<b>222,293</b>	<b>230,629</b>	<b>239,421</b>	<b>248,854</b>	<b>258,793</b>
<b>Sales General &amp; Admin</b>																	
Business Insurance	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	12,000	12,180	12,375	12,610	12,862
Utilities	834	818	874	838	906	910	954	954	946	970	970	818	10,792	10,954	11,129	11,341	11,567
Fees & Memberships	115	115	115	115	115	115	115	115	115	115	115	115	1,380	1,401	1,423	1,450	1,479
Comms & Systems	135	135	135	135	135	135	135	135	135	135	135	135	1,620	1,644	1,671	1,702	1,736
Laundry	336	272	496	352	624	640	816	816	784	880	880	272	7,168	7,276	7,392	7,532	7,683
Cleaning supplies	28	23	41	29	52	53	68	68	65	73	73	23	597	606	616	628	640
Consumables	42	34	62	44	78	80	102	102	98	110	110	34	896	909	924	942	960
Marketing	150	150	150	150	150	150	150	150	150	150	150	150	1,800	1,827	1,856	1,892	1,929
Training	200	200	200	50	50	50	0	0	0	0	50	200	1,000	1,015	1,031	1,051	1,072
Repairs	100	100	100	100	100	100	100	100	100	100	100	100	1,200	1,218	1,237	1,261	1,286
Replacements	100	100	100	100	100	100	100	100	100	100	100	100	1,200	1,218	1,237	1,261	1,286
Waste	25	25	25	25	25	25	25	25	25	25	25	25	300	305	309	315	322
Testing	50	50	50	50	50	50	50	50	50	50	50	50	600	609	619	631	643
Miscellaneous	34	27	50	35	62	64	82	82	78	88	88	27	717	728	739	753	768
<b>TOTAL SG&amp;A</b>	<b>3,149</b>	<b>3,049</b>	<b>3,398</b>	<b>3,024</b>	<b>3,447</b>	<b>3,472</b>	<b>3,697</b>	<b>3,697</b>	<b>3,647</b>	<b>3,796</b>	<b>3,846</b>	<b>3,049</b>	<b>41,270</b>	<b>41,889</b>	<b>42,559</b>	<b>43,368</b>	<b>44,235</b>
<b>NET INCOME BEFORE TAX</b>	<b>(1,597)</b>	<b>(7,984)</b>	<b>(3,039)</b>	<b>(4,846)</b>	<b>733</b>	<b>1,885</b>	<b>3,404</b>	<b>8,500</b>	<b>6,604</b>	<b>10,798</b>	<b>10,639</b>	<b>(7,075)</b>	<b>18,021</b>	<b>20,329</b>	<b>20,238</b>	<b>27,525</b>	<b>25,351</b>
Corporation Tax	(303)	(1,517)	(577)	(921)	139	358	647	1,615	1,255	2,052	2,021	(1,344)	3,424	3,863	3,845	5,230	4,817
<b>NET INCOME</b>	<b>(1,294)</b>	<b>(6,467)</b>	<b>(2,462)</b>	<b>(3,925)</b>	<b>593</b>	<b>1,527</b>	<b>2,757</b>	<b>6,885</b>	<b>5,349</b>	<b>8,746</b>	<b>8,617</b>	<b>(5,731)</b>	<b>14,597</b>	<b>16,467</b>	<b>16,393</b>	<b>22,296</b>	<b>20,535</b>

### Assumptions

Days in month	31	31	28	31	30	31	30	31	31	31	30	31	30	31	30
Number of rooms	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
Rooms Available	124	124	112	124	120	124	120	124	120	124	124	124	120	124	120
Rooms Sold	42	34	62	44	78	80	102	102	98	110	110	98	110	110	34
Estimated Occupancy Rate	34%	27%	55%	35%	65%	65%	85%	82%	79%	92%	89%	28%			
Average Room Rate (Net of VAT)	83	83	88	88	88	97	97	97	97	97	105	105	83		
Room Rate (inc. VAT)	100	100	105	105	105	115	115	115	115	115	125	125	100		
Room commission	15	Mixture of booking.com and booking through own website													
Average meal spend (Net of VAT)	14.5														
Sleepers dining	60%														
Monthly walk-in diners	465	155	280	155	300	310	300	620	560	600	600	150			
Corporation tax	19%														
Beverage per day (Net of VAT)	250	100	200	200	300	300	300	400	350	460	440	150			
Food margin	40%														
Beverage margin	32%														
Lease rate	0%														
Minimum lease	0														
Yearly staff salary + NI	147701														
Laundry rate per room	8														
Base monthly utilities	750														
Annual Manager Flat from salary	4800														
Management fee for Bunkhouse	850														
Predicted rate of inflation	1.50%	1.60%	1.90%	2%	Based on - <a href="https://www.statista.com/statistics/306720/cpi-rate-forecast-uk">https://www.statista.com/statistics/306720/cpi-rate-forecast-uk</a>										
Predicted YoY increase	4%	3.20%	5.80%	2.70%	Variance to show resilience, but 4% average										
Predicted yearly staff cost increase	5%														

## 8.2. Financial projections over 5 years

These figures are based on the assumptions mentioned in the previous month-by-month forecast.

	Year 1 total	Year 2 total	Year 3 total	Year 4 total	Year 5 total
	£'s	£'s	£'s	£'s	£'s
<b>Revenue</b>					
Rooms	85,476	88,895	91,740	97,061	99,681
Food	80,768	83,999	86,687	91,714	94,191
Beverage	105,140	109,346	112,845	119,390	122,613
Other	10,200	10,608	10,947	11,582	11,895
<b>TOTAL SALES</b>	<b>281,584</b>	<b>292,847</b>	<b>302,218</b>	<b>319,747</b>	<b>328,380</b>
<b>Cost of Goods</b>					
Food	32,307	32,792	33,316	33,949	34,628
Beverage	33,645	34,149	34,696	35,355	36,062
Staff	142,901	150,046	157,548	165,426	173,697
Room Commission	13,440	13,642	13,860	14,123	14,406
<b>TOTAL COGS</b>	<b>222,293</b>	<b>230,629</b>	<b>239,421</b>	<b>248,854</b>	<b>258,793</b>
<b>Sales General &amp; Admin</b>					
Business Insurance	12,000	12,180	12,375	12,610	12,862
Utilities	10,792	10,954	11,129	11,341	11,567
Fees & Memberships	1,380	1,401	1,423	1,450	1,479
Comms & Systems	1,620	1,644	1,671	1,702	1,736
Laundry	7,168	7,276	7,392	7,532	7,683
Cleaning supplies	597	606	616	628	640
Consumables	896	909	924	942	960
Marketing	1,800	1,827	1,856	1,892	1,929
Training	1,000	1,015	1,031	1,051	1,072
Repairs	1,200	1,218	1,237	1,261	1,286
Replacements	1,200	1,218	1,237	1,261	1,286
Waste	300	305	309	315	322
Testing	600	609	619	631	643
Miscellaneous	717	728	739	753	768
<b>TOTAL SG&amp;A</b>	<b>41,270</b>	<b>41,889</b>	<b>42,559</b>	<b>43,368</b>	<b>44,235</b>
<b>NET INCOME BEFORE TAX</b>	<b>18,021</b>	<b>20,329</b>	<b>20,238</b>	<b>27,525</b>	<b>25,351</b>
Corporation Tax	3,424	3,863	3,845	5,230	4,817
<b>NET INCOME</b>	<b>14,597</b>	<b>16,467</b>	<b>16,393</b>	<b>22,296</b>	<b>20,535</b>

## 8.3. Sensitivity analysis

Below provides a forecast with the first 3 months of opening being affected by 30% of the forecast.

The Plough Inn													
Sensitivity %	30	30	30	0	0	0	0	0	0	0	0	0	0
	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Year 1 total
	£'s	£'s	£'s	£'s	£'s	£'s	£'s	£'s	£'s	£'s	£'s	£'s	£'s
<b>Revenue</b>													
Rooms	2,440	1,975	3,819	3,872	6,864	7,760	9,894	9,894	9,506	11,550	11,550	2,822	81,947
Food	5,231	1,987	3,597	3,013	5,707	5,887	6,125	10,765	9,825	10,614	10,614	2,767	76,133
Beverage	5,425	2,170	3,920	6,200	9,000	9,300	9,000	12,400	10,850	13,800	13,640	4,500	100,205
Other	850	850	850	850	850	850	850	850	850	850	850	850	10,200
<b>TOTAL SALES</b>	<b>13,947</b>	<b>6,983</b>	<b>12,186</b>	<b>13,935</b>	<b>22,421</b>	<b>23,797</b>	<b>25,869</b>	<b>33,909</b>	<b>31,031</b>	<b>36,814</b>	<b>36,654</b>	<b>10,939</b>	<b>268,484</b>
<b>Cost of Goods</b>													
Food	2,093	795	1,439	1,205	2,283	2,355	2,450	4,306	3,930	4,246	4,246	1,107	30,453
Beverage	1,736	694	1,254	1,984	2,880	2,976	2,880	3,968	3,472	4,416	4,365	1,440	32,066
Staff	11,908	11,908	11,908	11,908	11,908	11,908	11,908	11,908	11,908	11,908	11,908	11,908	142,901
Room Commission	441	357	651	660	1,170	1,200	1,530	1,530	1,470	1,650	1,650	510	12,819
<b>TOTAL COGS</b>	<b>16,178</b>	<b>13,755</b>	<b>15,253</b>	<b>15,758</b>	<b>18,241</b>	<b>18,439</b>	<b>18,768</b>	<b>21,712</b>	<b>20,780</b>	<b>22,220</b>	<b>22,169</b>	<b>14,965</b>	<b>218,239</b>
<b>Sales General &amp; Admin</b>													
Business Insurance	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	12,000
Utilities	809	798	837	838	906	910	954	954	946	970	970	818	10,709
Fees & Memberships	115	115	115	115	115	115	115	115	115	115	115	115	1,380
Comms & Systems	135	135	135	135	135	135	135	135	135	135	135	135	1,620
Laundry	235	190	347	352	624	640	816	816	784	880	880	272	6,837
Cleaning supplies	20	16	29	29	52	53	68	68	65	73	73	23	570
Consumables	29	24	43	44	78	80	102	102	98	110	110	34	855
Marketing	150	150	150	150	150	150	150	150	150	150	150	150	1,800
Training	200	200	200	50	50	50	0	0	0	0	50	200	1,000
Repairs	100	100	100	100	100	100	100	100	100	100	100	100	1,200
Replacements	100	100	100	100	100	100	100	100	100	100	100	100	1,200
Waste	25	25	25	25	25	25	25	25	25	25	25	25	300
Testing	50	50	50	50	50	50	50	50	50	50	50	50	600
Miscellaneous	24	19	35	35	62	64	82	82	78	88	88	27	684
<b>TOTAL SG&amp;A</b>	<b>2,992</b>	<b>2,922</b>	<b>3,166</b>	<b>3,024</b>	<b>3,447</b>	<b>3,472</b>	<b>3,697</b>	<b>3,697</b>	<b>3,647</b>	<b>3,796</b>	<b>3,846</b>	<b>3,049</b>	<b>40,754</b>
<b>NET INCOME BEFORE TAX</b>	<b>(5,223)</b>	<b>(9,694)</b>	<b>(6,232)</b>	<b>(4,846)</b>	<b>733</b>	<b>1,885</b>	<b>3,404</b>	<b>8,500</b>	<b>6,604</b>	<b>10,798</b>	<b>10,639</b>	<b>(7,075)</b>	<b>9,492</b>
Corporation Tax	(992)	(1,842)	(1,184)	(921)	139	358	647	1,615	1,255	2,052	2,021	(1,344)	1,803
<b>NET INCOME</b>	<b>(4,231)</b>	<b>(7,852)</b>	<b>(5,048)</b>	<b>(3,925)</b>	<b>593</b>	<b>1,527</b>	<b>2,757</b>	<b>6,885</b>	<b>5,349</b>	<b>8,746</b>	<b>8,617</b>	<b>(5,731)</b>	<b>7,688</b>

## 8.4. Estimated project timelines

### November/early December:

- Contracts exchanged on the purchase of the freehold, followed shortly after by completion
- Building insurance purchase
- Secure alcohol licences
- Launch Community Shares offer
- Continue funding applications for capital items
- Start negotiations with local suppliers
- Hold the first Members meeting

### Early 2025:

- Close Share offer
- Open Community Hub
- Open the bar using volunteers on the weekends
- Advertise posts

- Using funds from Community Shares and successful funding applications start purchasing necessary furniture and fittings

#### **Easter 2025:**

- Have Manager and team in place.
- Extend opening hours to all outlined in the Business Plan, with the possible exception of the accommodation, unless they are fully fitted out

#### **July 2025:**

- Full Business Plan offer now in place

### **8.5. Risk Register**

The Management Committee takes identifying and managing risk seriously. We have therefore developed this Risk Assessment and Management approach, and identified, and continue to identify risks, which are recorded in the Risk Register. Our methodology is based on impact and probability.

<b>Descriptor</b>	<b>Score</b>	<b>Example</b>	<b>IMPACT</b>
Insignificant	1	No impact on service. No impact on reputation. Complaint unlikely. Litigation risk remote.	
Minor	2	Slight impact on service. Slight impact on reputation. Complaint possible. Litigation possible.	
Moderate	3	Some service disruption. Potential for adverse publicity – avoidable with careful handling. Complaint probable. Litigation probable.	
Major	4	Service disrupted e.g. long-term sickness. Adverse publicity not avoidable (local media). Complaint probable. Litigation probable. Sudden loss of funding.	
Extreme	5	Service interrupted for a significant time. Major adverse publicity not avoidable (national media). Major litigation expected. Resignation of the Manager. Resignation of the Board of Directors. Major premises related issues e.g. burglary. Loss of Member/Service User confidence.	

<b>Descriptor</b>	<b>Score</b>	<b>Example</b>	<b>LIKELIHOOD</b>
Remote	1	May only occur in exceptional circumstances.	
Unlikely	2	Expected to occur in a few circumstances.	
Possible	3	Expected to occur in some circumstances.	
Probable	4	Expected to occur in many circumstances.	

### Actions that could be taken to mitigate risks

The following are examples of possible actions that could be taken following the identification of a risk:

- The risk may need to be avoided by ending that activity.
- The risk could be transferred to a third party (e.g. use of a trading subsidiary, outsourcing or other contractual arrangements with third parties).
- The risk could be shared with others (e.g. a joint venture project).
- The Society's exposure to the risk can be limited (e.g. establishment of reserves against loss of income, phased commitment to projects).
- The risk can be reduced or eliminated by establishing or improving control procedures (e.g. internal financial controls, controls on recruitment, personnel policies)
- The risk may need to be insured against (this often happens for residual risk, e.g. employers liability, third party liability, theft, fire).

In assessing the actions to be taken, the costs of management or control will be considered in the context of the potential impact or likely cost that the control seeks to prevent or mitigate. It is possible that the process may identify areas where the current or proposed control processes are disproportionately costly or onerous compared to the risk they are there to manage. A balance will be struck between the cost of further action to manage the risk and the potential impact of the residual risk.

<b>Risk</b>	<b>Likelihood</b>	<b>Impact</b>	<b>Action</b>	<b>Outcome</b>
Failure to secure funding for purchase of furniture and fittings	1	3	Seek additional funding sources, and/or launch new Community Shares offer.	Possible delay in introducing new service, but no significant impact on the business.
Failing to recruit the Inn Manager and/or Chef	1	3	Advertise further afield and/or delay the opening of the Inn or Catering until the right member of staff is appointed. Good PR to keep customers and business contacts fully informed.	Possible delay in opening, with consequent impact on revenue. Minimum impact on reputation.
Key member of staff/volunteer leaves at very short notice	1	2/3	Endeavour to ensure we have staff and volunteers capable of 'stepping up' as required. Ensure that the reason for them leaving isn't any negative experience of being 'employed'. See if temporary cover staff are available. Ensure an immediate recruitment process is put in place.	Probably some minimum disruption. Reputation stays intact. Other staff get the opportunity to develop and show their talents.
Vendor refuses to sell at agreed asking price,	1	5	Press the vendor to respect the agreement. If it's a minimal asking	Potentially the whole project folds. Delay in starting



or sell at all			price increase then see if other sources of funding, including Community Shares could cover it.	conveyance.
Low take up of CBS Membership	<b>2/3</b>	<b>2</b>	Carry out further promotion including social media and press releases. Carry out market research as to why this has happened. Address any concerns raised. Approach people individually.	Potentially no significant impact on the business. Governance somewhat weakened but not significantly so.
Take up, sales and turnover significantly lower than forecast	<b>1/2</b>	<b>3</b>	Carry out further promotion including social media and press releases. Carry out market research as to why this has happened. Address any concerns raised.	Potential need to remodel offering, and ensure outgoings stay within income.
No employee wishes to take up the position as a 'live-in' member of staff	<b>2/3</b>	<b>4</b>	Remodel the staffing to ensure that we have 'night staff'. Look at the most cost-effective way of achieving this. Rent the 'manager's flat' as public accommodation.	No significant impact on the business. Potentially an increase in staffing costs.
Difficulty securing economically viable supplies locally (which is one of our Objects)	<b>2</b>	<b>3</b>	Continue to endeavour to maintain really positive relationships and negotiations with local suppliers. Assess balance of risk of increasing expenditure versus failing to achieve one of our Objects, and a risk of negative publicity.	Provided every effort is made to positively trade with local suppliers the risk to the business should be very minimal.
Lack of skills and experience within the Management Committee to properly run the business	<b>2/3</b>	<b>3/4</b>	Carry out a recruitment campaign to secure the additional members of the Management Committee, ensuring they have the necessary background, skills and experience to fill any gaps in the current membership of the Committee. Provide training to the Management Committee as a whole with regards to high quality governance, and to individuals who have particular roles as part of the Management Committee. If necessary get outside consultants to inform specific areas.	With the appointment of the right employees, the recruitment of additional members of the Management Committee and the training the risk to the business should be minimal.
Volunteer fatigue leads to a decline in service	<b>2</b>	<b>3</b>	Proactively recruit volunteers so there's always some additional	Although there's always a risk of losing volunteers

			capacity. Where a volunteer led service becomes profitable look to make this a paid position. Offering the post to the successful volunteer in the first instance.	with an ongoing really positive recruitment campaign, and a strong ethos and culture, the risk to the business should be minimal.
There is a significant complaint from an employee/volunteer about another employee/volunteer	<b>1</b>	<b>3/4</b>	Ensure we have robust Policies and Procedures and all staff and volunteers are totally familiar with them. And these are then FULLY followed. Ensure our ethos and culture ensures all staff and volunteers feel they have a voice in the business and will always be listened to.	Provided the complaint is dealt with in an open and robust manner there should be little or no impact on the business.
There is a significant complaint by a customer	<b>1</b>	<b>3/4</b>	Ensure we have multiple ways for customers to give feedback both negative and positive. Ensure all staff and volunteers have a really positive customer care approach. Ensure every complaint is fully investigated and feedback given at the earliest opportunity. Offer reparation if appropriate.	It's highly likely given the nature of the hospitality industry that there will be customer complaints. If the mitigation approaches are put in place properly and FULLY then the vast majority will be satisfactorily dealt with.
The Management Committee becomes aware that an employee/volunteer is 'fiddling the books'.	<b>1</b>	<b>3</b>	The Management Committee sets up a small 'Finance Committee' to include the Treasurer, Chair or Vice-Chair and at least one other member of the Committee. The Committee meets monthly to have a detailed oversight of the income and expenditure. Any concern with regards a specific member of staff/volunteer to be thoroughly investigated and brought to the attention of the Committee. Disciplinary Policy fully followed if necessary.	Mitigation should ensure the impact of the business is low, identified at the earliest opportunity and professionally dealt with.

## **8.6. Funding sources**

**Purchase:** The purchase price of the freehold, Land and Building Tax and solicitors fees –

Total amount: £337,500 from South of Scotland Enterprise (Grant awarded)

**Furniture and Fittings:** The purchase of furniture, fittings and equipment to ensure we can enact the full business plan –

Total amount: £92,000 from grant making trusts – note a Stage 1 application for 50% of the funding has been submitted to the Kilgallioch Community Fund. The balance will come from Community Shares, other funding applications and donations.

## 9. Appendix

### 9.1. Business research

1. 27th August 2021 - Previous owners start up experience:  
<https://foodanddrink.scotsman.com/food/the-chef-behind-the-plough-tells-us-about-her-new-restaurant/>
2. June 2023 - For sale brochure by DM HALL:  
<https://www.dmhall.co.uk/wp-content/uploads/2023/12/ESA3089-The-Plough-Inn-Wigtown-v2.pdf>
3. 7th March 2023 - Ward 2 - Mid Galloway and Wigtown West:  
<https://www.dumgal.gov.uk/media/19880/Ward-2-Profile-Mid-Galloway-and-Wigtown-West/pdf/0037-22-Ward-2-Mid-Galloway-profile.pdf?m=1653494177823>
4. August 2020 - Health and Social Care Strategic Needs Assessment:  
<https://dghscp.co.uk/wp-content/uploads/2022/12/SNA-Summary-v3.pdf>
5. 2023 - ONS annual survey of hours and earnings:  
<https://www.nomisweb.co.uk/reports/lmp/la/1946157410/report.aspx?town=dumfries#tabearn>
6. 3rd December 2020 - Report on the current position of Poverty and Deprivation in Dumfries and Galloway:  
<https://www.dumgal.gov.uk/media/23800/Report-Poverty-and-Deprivation-in-Dumfries-and-Galloway-2020/pdf/Poverty-and-Deprivation-Position-Report.pdf>