

**Y Cross Cas-lai
The Cross Inn, Hayscastle Cross**

Business Plan



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1.0 Mission Statement

This is the Business Plan for the Y Cross Cas-lai Community Benefit Society Ltd. Hereinafter referred to as the Society. The property known as Cross Inn Hayscastle is referred to by its new preferred name of “Y Cross Cas-Lai” throughout this document.

1.1 Our Core Aim

Our core aim is:

To enhance, enrich and increase the resilience of the wider Hayscastle area Welsh farming communities by the operation and maintenance of Y Cross Cas-lai public house as a community hub and to engage in ancillary activities that benefit the community and public.

Through Y Cross Cas-Lai CBS, we aim to respond to the needs of people across the whole community through the creation of a **vibrant community hub**.

We aim to **mitigate the impact of rural deprivation within the community**. The Hayscastle area is within the top 10% of rural communities within Wales with the poorest access to services.

This plan sets out the terms of reference for this enterprise and our vision for Y Cross Cas-Lai.

1.2 The Means

Raise the necessary funding and purchase the property known as the Y Cross Cas-Lai.

Undertake the refurbishment and adaptation of the property to create a community enterprise which includes a public house and a community hub to support the wellbeing and language of our community by providing a facility to meet and participate in a range of social activities.

Given its excellent location close to the Pembrokeshire Coast National Park, Parc Cenedlaethol Arfordir Penfro, we believe that Y Cross Cas-Lai has the potential to attract interest and custom from residents across North Pembrokeshire, Gogledd Sir Benfro, and the many tourists that visit every year.

1.3 Our Pathway

Provide a facility which is flexible, of a high standard, and inclusive and embracing to every member of the Hayscastle community.

To shorten food supply chains using locally produced foods with a seasonal bilingual menu in a relaxing environment, at a fair price for the consumer and the supplier.

Develop a range of facilities which are relevant, accessible, fit for purpose and would increase the health and well-being of the people of Hayscastle and outlying communities

Promote and facilitate a range of activities which encourage participation and inclusivity.

Create local employment and volunteering opportunities

Y Cross Cas-Lai CBS will promote and support fair working principles.

Create an environment which promotes opportunities for work experience and skills development to support young people to be retained and developed in the rural area. This will increase the resilience of the community and ensure continuity.

Y Cross Cas-Lai CBS will adhere to the Welsh Language Act 2006, by promoting the Welsh language, its history and culture for our communities and visitors

Y Cross Cas-Lai CBS will respond to the Climate emergency as far as practicable within the confines of the building.

Protect the architectural heritage and integrity of the building and preserve the traditional ambience of the public house element.

The facilities will be developed to ensure that members of the community also feel comfortable to visit for purposes not directly connected to the public house element.

Operate an efficient and fair but competitive business

1.4 Operating Principles

Fair & Transparent – with our community, customers and supporting businesses.

High Quality customer service - enhance Visitor Experience – for our visitors and residents.

Inclusivity – accessible to all the community and visitors and will be promoted as such.

Welsh Language, Culture, and Heritage – will be central for all to embrace and increase the visitor experience

Dedicated to the cause – community needs are central.

Reduced carbon footprint – through the people we do business with, our partners, and efficiency of the business.

2.0 Executive Summary

2.1 The Project

The Hayscastle Community has created a Community Benefit Society to buy and run the Y Cross Cas-Lai pub which is in a central location in the village of Hayscastle Cross. The pub is currently on the market for sale but thus far no credible offers have been received. The current owners have stated their intention to sell the pub as a going concern. However, they wish to pursue a change of lifestyle at some point soon, which renders the longer-term future of the pub uncertain.

The funds to buy Y Cross Cas-Lai will be sourced from a combination of Community Share Issue, Grants, Donations and Loans. The headline figure for the purchase of the property is £292,500 with a further £176,000 to cover the property redevelopment, two years' operating costs and £25000 held in reserve as contingency. If the grant funding is successful, then there will also be a capital reserve of up to £146,525.

The project timescale is ambitious and entirely dependent on funding success, but the key target milestone dates are to offer to purchase no later than 1 July 2023 and open the doors to customers by 1 September 2023. The bulk of the necessary property refurbishment works will likely be started 1 September 2023 and the aim is to complete these by the start of the new financial year, which commences 1 February 2024.

The use and access to the Welsh language is a key feature of Hayscastle community life and the surrounding farming families and will be actively promoted.

The operation of Y Cross Cas-Lai will come under the governance of the Community Benefit Society. The operation and day to day management will be undertaken by full time staff recruited locally. There is also the potential within the property for staff accommodation to be provided.

Rural isolation and Mental Health are two key factors of living in a perceived rural idyll. Securing this community facility will create an environment for people to participate through volunteering and/or economic enterprise.

2.2 Motivation

In recent years the community has lost the village school, two shops, a post office, garage, and a petrol station. The potential loss of the pub as a central hub would therefore complete the demise of traditional village life in Hayscastle, Cas-lai.

This potential loss has been recognised by the community of Hayscastle, Cas-lai.

Hayscastle and its outlying settlements and farming communities are in the top 10% of communities in Wales with the poorest access to services (Index of Multiple Deprivation). The vision for the community hub will provide opportunities to bring access to some of those services right into the heart of the community and reduce the sense of isolation and reduce the need for travel.

The community has also recognised that this presents an opportunity to do something that not only would ensure the future of the pub but would also build a community resource that is resilient, sustainable and has a lasting beneficial impact on the quality of life within the community for future generations.

There is an existing Community Centre in the village which is well supported by various interest groups. It is currently used via a booking system for meetings by individual groups i.e. It is not permanently open for ad hoc use. The centre although well equipped with modern refreshment and toilet facilities is constrained by space. The proposal to develop Y Cross Cas-Lai as a community hub does not conflict with the operating premise of the existing Centre but rather the two establishments would complement each other and work together in unison.

This project is not simply to safeguard a pub from closure, but to create a solid foundation for a true community hub. A hub which provides a safe place, which is welcoming and has dedicated space for social, special interest groups and innovative approaches to access a broad range of services. By encouraging all age and interest groups to come together it strengthens unity and community spirit. This will be an investment in the future to protect the identity of the area and provide a sense of home and belonging for younger generations.

Volunteers in the community have visited every house in the village and the surrounding areas and distributed an invitation to an open meeting which included a questionnaire.

The response to the survey together with a well-attended public meeting held on 19th October 2022 revealed a strong consensus that the purchase and redevelopment of Y Cross Cas-Lai by the community would be a worthwhile enterprise that could only have positive benefits for the community and the future of the village. Full details of the responses can be found in Appendix 2.

2.3 Hayscastle Cas-lai - The Community

Hayscastle / Cas-lai is a small inland community in rural north-west Pembrokeshire, situated in the shadow of Plumstone Mountain, some seven miles from the county town of Haverfordwest and around five miles from the Pembrokeshire Coast National Park, with the main residential areas being Hayscastle Cross and Pont-Y-Hafod. The Hayscastle area has a population of 465 people (Census 2011), of which 20.6% are over 65 years of age. 26.7% of the population are self-employed, compared with 13.5% (Pembrokeshire) and 8.6% (Wales), with 19.9% of residents involved with agriculture (Pembrokeshire 4.7%, Wales 1.7%)

The electoral ward of Letterston / Treletert of which Hayscastle is a part, has 2352 residents and is within the top 10% (ranked 151 out of 1909) of areas within Wales with the poorest access to services (Index of Multiple Deprivation 2019.) Recent years have seen the closure of the community's two shops and Post Office, as well as the petrol station and garage. The village school closed in 2010. The Cross Inn, which has been run continuously by the Phillips family for over 160 years, remains open. Hayscastle Church and Noddfa Newton Chapel continue to hold regular services for the community's residents.

The lack of community facilities results in residents having to drive at least five miles to access services. Public transport is very limited. Apart from the recently established Flexibus covering the north-west Pembrokeshire area, there is only one dedicated bus service per week servicing the community.

There are many features of historical note in the vicinity, including Neolithic chambered tombs, a Bronze Age Standing Stone, and an Iron Age hillfort. Several of the farms can trace their origins to the twelfth century, including Hayscastle Farm the site of a Medieval settlement, adjacent to the mound where the Norman Motte and Bailey Castle was located. Throughout the centuries the area has been touched by national events including the Civil War of the 1640s. The Second World War RAF Military Camp in Hayscastle Cross, much of which remains, is of interest to military historians.

With a plethora of quiet lanes, footpaths, and bridleways Hayscastle / Cas-lai is very popular with ramblers, cyclists and horse riders who enjoy exploring the wooded areas, public footpaths and observing the rich variety of flora and fauna in the locality.

Culturally Cas-lai / Hayscastle is one of the communities on the 'Landsker' line, demarcating the imagined linguistic boundary between the Welsh and English-speaking areas of Pembrokeshire. Welsh remains a vibrant language within the community, with the language used daily in conversation and business. The 2011 census indicated that 38% of the population spoke Welsh. Many newer residents of the area are also eager to learn the language.

2.4 Potential Customer Base

The main aim for Y Cross Cas-Lai is to serve the needs of the community, local farming families and surrounding communities.

As well as maintaining the character of the existing traditional bar area the intention is to provide a second bar area which is family friendly, welcoming and provides a location where non-traditional pub goers will feel safe and comfortable. This will be known as "Y Cwtsh"

The existing customer base catchment area extends from Camrose to the south, Letterston to the East, Roch to the West and Mathry to the north. Through active and energetic marketing this existing local customer base can be expanded significantly.

The location of Y Cross Cas-Lai is perfect to take advantage of the successful tourism industry Sir Benfro, Pembrokeshire has on offer. The proximity to the Pembrokeshire

Coastal path, the beaches, the associated caravan, and camp sites makes Y Cross Cas-Lai a potential magnet for visitors looking for a pleasant night out with a restaurant facility.

This represents a truly sustainable business opportunity to establish a high quality but value for money, and accessible business, which is in tune with modern day customer expectations.

2.5 Community Involvement

The steering group is made up of active members of the Hayscastle Community, supported by families and friends. In addition, volunteers have offered their services in areas ranging from event organisation, document production and practical input such as painting and decoration. Community members have also contributed to a working fund to enable immediate up-front costs associated with the project to be met.

Y Cross Cas-lai is the Community Benefit Society formed to enable the people of Hayscastle and the wider community to secure the future of the Cross Inn.

A Community Benefit Society is a unique type of corporate business which is owned by and run for the benefit of the local community rather than private gain. Our aim is to buy and renovate the Cross Inn and run it as a pub and an active hub for all kinds of services and community activities. We plan to open the doors to both the local and wider community and to offer a warm welcome to people who may not have used the pub before.

The pub itself is a naturally cultural and historical place and boasts qualities that would be very difficult to recreate.

Buying the Cross Inn will be a way of promoting and strengthening all the above, and this is central to the Society's objectives.

We believe that the Cross Inn is a vital community asset and that its value and benefits will be best preserved if owned and run by a Community Benefit Society like ours. We have a unique opportunity to become owners of an important part of our area's way of life.

But to achieve our vision, we need to raise money.

The key source of funding comes from the local community, who, alongside the wider public, can now purchase shares in the Society, to become members, and have a say in how it is run. Historically, our local community has always done things for themselves - our community forum, Community Woodland, Young Farmers Club, and numerous local

voluntary organisations are good examples - thus giving us the confidence that the people of Hayscastle have both the expertise and desire to make this venture a success.

We will also seek opportunities to take advantage of grants from local and national governments, and from independent and charitable trusts.

2.6 Marketing

Due to the level of expertise within the community, Y Cross Cas-Lai CBS are in the fortunate position to have considerable professional marketing and communications expertise available from its members and supporters.

Y Cross Cas-Lai CBS will use social and traditional media to reach target audiences. These audiences fall into two broad categories, the local community, and seasonal tourists.

All promotional and communications sent out from Y Cross Cas-Lai CBS will be credible and relate to what Y Cross Cas-Lai CBS has to offer. It will not include any false promises but will be targeted to ensure it is attractive to a large customer base to create and retain an interest and awareness of what is on offer.

2.7 Y Cross Cas-Lai CBS Community Benefit Society

Following discussions with Plened and Cwmpas, it was agreed that the Community Benefit Society business model was the most appropriate to meet the needs and aspirations of the Hayscastle, Cas-lai community.

The Model rules were adopted on in early January 2023 and the Initial Management Committee is in place with a flexible structure in place to enable support from identified sub committees these include, community development, strategic business, marketing promotions, local sourcing, and tourism destination planning. Shares are priced at £50 each and membership is by purchasing a minimum of 5 shares (£250) up to a maximum of 500 shares (£25,000). Voting rights will be at the Annual General Meeting on a one-member one vote basis. An application will made for the HMRC Advance Assurance of the Share Offer to ensure investments in the Society's shares will qualify for Social Investment Tax Relief (SITR). However, this is only available up to and including the 5th of April 2023. Shares purchased after the 5th of April 2023 will not be eligible for SITR.

3.0 Business Overview

3.1 Background

Y Cross Cas-Lai pub has been on the market since early 2020, with an original guide price of £375,000 pounds now reduced to £299,995. To date there have been no firm offers received. A sale price of £292,500 has been agreed in principle with current owners. This is the price to be paid if the Society is successful in raising the necessary funding and the pub is still on the market at the time the Society is ready to make an offer.

The current owners have stated their intention to sell the pub as a going concern. However, they wish to pursue a change of lifestyle at some point soon which renders the longer-term future of the pub uncertain.

If a buyer is not forthcoming, then there is a real risk that the pub may cease to operate as a going concern and the building be put to another use.

The loss of pub will leave a huge gap in the provision of services for this community and the surrounding area. Evidence suggests that once a focus /community hub is lost it creates an increase in loneliness and isolation and reduces community resilience. In recent years the community has lost the village school, two shops, a post office, garage, and a petrol station. The potential loss of the pub as a central hub would therefore complete the demise of traditional village life in Hayscastle, Cas-lai.

Y Cross Cas-Lai sits on a crossroads in the centre of the village known as Hayscastle Cross. It is a free house. The property is substantial and consists of three distinct trading areas one of which is a restaurant. There is a kitchen, a cellar and modern toilet facilities. There is an extensive four-bedroom owners' accommodation on the first floor. The accommodation is not currently used by the owners and will require substantial upgrading to comply fully with required letting regulations and requirements.

The building has been a public house since 1861 and has been in the same family for over 160 years. Many of the current clientele are of the third and fourth generation of residents to use the pub. Within living memory there has been a significant increase in the number of dwellings in the village, agricultural practices have changed dramatically, and modern communication technology has revolutionised the way people work and socialise. Throughout all this upheaval, Y Cross Cas-Lai has retained the original ambience of a typical Welsh country pub and this trait is highly valued by residents and visitors who frequently remark on it.

3.2 Community and Stakeholder Engagement

A public meeting to gauge local interest was held on the 22nd of August 2022. The meeting was well attended with over eighty people being present. The overwhelming consensus was that the purchase of Y Cross Cas-Lai by the community was a worthwhile enterprise. A small steering group was formed to identify a way forward. A questionnaire was circulated to every dwelling in the Hayscastle area during September and the responses received gave a clear indication of the aspirations of the community. A follow up public meeting was held on the 22nd of October and a general overview of the way forward was presented by members

of the steering group. At this meeting the principal officers were nominated and voted in. After that meeting additional officers were invited to participate and undertake the necessary work by way of sub committees for each key area.

The results of the survey gave a clear indication of the wishes and preferences of the community which were diverse. The main suggestions are as follows: -

- Food: - Steak, Fish, Curry, and Chinese night specials. Expanded take away facility. Fixed a la carte menu.
- Events: - Music nights, live entertainment, quiz nights.
- Beer and Cider festivals
- Daily cafe together with potential for a shop selling local and home produce. The café would become the centre/hub for the various exercise groups and would be available on Saturday mornings.
- Craft sessions, Welsh language study groups, a book swop club, IT drop in help centre
- Weekly board game groups / competitions e.g., chess, draughts
- Other useful community activities could assist with prescription collection and community helpline including working with community transport.
- A sponsorship and/or tradesman board could provide local people with a list of reputable tradesmen who would provide a discount to locals.
- EV charging point and bike racks would attract visitors as it would put the area on the map for visitors with Electric Vehicles, as well as cyclists.

3.3 Business Objectives

The primary objective of Y Cross Cas-Lai project is to provide a community resource that is resilient, sustainable and has a lasting beneficial impact on community life. This can only be achieved if it is run as a successful business which generates sufficient revenue to support this aim.

The revenue will be generated by the following business activities: -

- Maintain the existing traditional wet sales in the public house trading area.
- Provide bar meals in the wet sales area.
- Provide a second bar area which is family friendly, welcoming and provides a location where non-traditional pub goers will feel safe and comfortable. This will be known as “Y Cwtsh”
- Expand the existing restaurant sales by providing a much wider range of opening hours, a range of quality but value for money meals, with emphasis on meal deals and themed nights etc.
- Further develop the existing take away food element of the business.
- Operate a daytime coffee and lunch facility
- Make the second bar area available for private hire – children’s parties, funerals etc.
- Actively promote the pub in all localities adjacent to Haycastle
- Actively promote the pub during the tourist season by advertising in social media, via a website, in local shops and at caravan and camping sites.
- Offer special events throughout the Winter period e.g., Steak nights, live music nights etc.

3.4 Potential Customer Base

The main aim for Y Cross Cas-Lai is to serve the needs of the community, isolated farming families and surrounding communities.

The existing customer base catchment area extends from Camrose to the south, Letterston to the East, Roch to the West and Mathry to the north. Through active and energetic marketing this existing local customer base can be expanded significantly.

The location of Y Cross Cas-Lai is perfect to take advantage of the successful tourism industry Sir Benfro, Pembrokeshire has on offer. The proximity to the Pembrokeshire Coastal path, the beaches, the associated caravan, and camp sites makes Y Cross Cas-Lai a potential magnet for visitors looking for a pleasant night out with a restaurant facility.

This represents a truly sustainable business opportunity to establish a high quality but value for money, and accessible business which is in tune with modern day customer expectations.

3.5 The Competition

There is no community owned pub within a 10-mile radius of Hayscastle. Public Houses that offer food and are within a 10-mile radius are as follows: -

- Wolf Inn, Wolfscastle – 3 ½ miles
- Olde Inn, Camrose – 4 ½ miles
- Pump on the Green, Spittal – 6 miles
- Farmers Arms Mathry – 6 miles
- Harbour Inn, Solva – 8 miles
- Cambrian, Solva – 8 miles
- Sloop Inn, Porthgain – 9 miles

3.6 Project Costings, Timescales and Funding

The building is on the market at £295,000.00. An independent valuation has been obtained which states the base line for negotiation should be £275,000. To date there have been no firm offers received. A sale price of £292,500 has been agreed in principle with the current owners. This is the price to be paid if the Society is successful in raising the necessary funding and the pub is still on the market at the time the Society is ready to make an offer. For the purposes of this plan, we have assumed the purchase price will be £292,500.

The total expenditure to cover the purchase of the building, the necessary upgrade works, working capital and contingency is estimated to be around £470k.

The sale of Community Shares will be both a key component of funding the project and an important indicator of community support and demand for the facilities it intends to provide.

The aim of the share offer is to raise a minimum of £200k with an optimum target of £250k and a maximum of £300k. The minimum has been chosen because it is the lowest value at which the project remains viable although it is highly contingent on achieving grant funding to reach the overall target.

The optimum target of £250k represents a solid figure which we think is achievable and which mitigates our dependence on grant funding and improves the available capital reserve.

The maximum of £300k would enable us to purchase the pub outright with grant funding required only for the upgrade scope and first year working capital.

The viability of the project is contingent on meeting the minimum share offer target and grant funding being available to meet the overall total expenditure. There is a risk that even if the share offer is successful the timeline before which grants become available may delay the point at which we can make an offer to purchase. In this event the balance of the purchase price will be met by drawing down on short term peer to peer loans up to a notional maximum of £100k. These loans would in the first instance be sought from private individuals who reside within the community and are currently being secured as loan pledges. These loans would be repaid following receipt of the grant funding at either 6 months or 12 months from the date of purchase and interest paid at 5%.

Evidence shows that Y Cross Cas-Lai is eligible for grant funding on several grounds: principally, those of heritage, creation of jobs, promotion of Welsh Language, training, social need and well-being and community engagement. Several potential funds appear to be available to meet the likely needs which have previously been made available to similar projects.

Appendix 2 outlines potential grants available for this project.

The potential sources of funding are given in the table below.

Potential Funding Sources

1. UK Government Community Ownership Fund (Up to £250k – match funding)
2. National Lottery Community Fund – People and Places (Up to £500k)
3. Welsh Government – Community Facilities Programme (Up to £250 k)
4. Enhancing Pembrokeshire (Pembrokeshire County Council)

The Total Income and Expenditure Summary is given in the following table. The Share offer minimum and optimum targets are given to illustrate the range of total funding outcomes.

FUNDING	£		£
	Minimum		Optimum
Public Share Offer	200,000		250,000
Fundraising (community)	5,000		5,000
National Lottery Community Fund	50,000		50,000
UK Gov Community Ownership Fund	200,000		250,000
COF Revenue funding 20% (50k max)	40,000		50,000
Welsh Government - Community Facilities Programme	100,000		100,000
Other small grants	20,000		25,000
TOTAL INCOME	615,000		730,000
EXPENDITURE	£		£
Building			
Purchase of Y Cross Cas-lai	292,500		292,500
Professional Fees	1,500		1,500
Stamp Duty	4,475		4,475
Building Alterations	75,000		75,000
Building Total	373,475		373,475
Equipment			
Kitchen equipment	10,000		10,000
Bar equipment	10,000		10,000
Equipment other			
Equipment Total	20,000		20,000
Furniture and Furnishings			
Bar and restaurant furniture	10,000		10,000
Other furnishings	5,000		5,000
Furniture / Furnishings Total	15,000		15,000
Non CAPEX			
Working capital Injection	30,000		30,000
Interest Paid Out (100k/12 months/5%)	5,000		5,000
Other non CAPEX expenditure			
Contingency	25,000		25,000
Non CAPEX Total	60,000		60,000
TOTAL EXPENDITURE	468,475		468,475
RESERVE (Surplus)	146,525		261,525

As different elements become confirmed (the amount raised by sale of community shares, the availability of grants and project costs), the balance between these components will become clearer.

If the minimum Share Offer target is not reached, then the project will be considered to have failed.

If the Share Offer minimum target is achieved but the grant funding falls short, then the possible use of long-term loans from supporters or from the commercial market to provide the means to balance the costs / funding equation may be considered. This will depend on the extent of the grant funding short fall. Such long-term loans are not desirable.

The need for such loans, and the terms on which they will be offered, will be identified prior to repayment of any short-term loans which may be used to complete the initial purchase of the premises.

The Business Plan as described here assumes that our efforts to raise sufficient funding from the range of sources specified are successful.

If they are not, the plan will be scaled back, and individual parts of the development will be shelved or postponed until funding becomes available. At an appropriate point, and before major expenditure is incurred, (above and beyond the actual purchase of the premises), a finalised plan, based on funding which has been secured, will be put to the members for approval.

The anticipated project milestone dates are as follows: -

Public meeting	15 th August 22
Community Questionnaire launched	August 2022
Public meeting and election of steering committee members	27 th Sept. 22
Questionnaire findings and analysis of response	Aug. – Oct. 22
Valuation & condition survey	Nov. -22
Form Management Committee	Oct. 22
Establish and register Community Benefit Society /Open bank account	Jan-23
Complete business plan	Mar. 23
Complete share offer document	Mar. 23
Public meeting to update all on current progress and feasibility	Jan. 24 th 2023
Develop promotional video and website	Feb 23
Property development plan to identify options and costs	Feb. 23
Grant funding applications	Mar 23
Launch Business Plan and Share Offer	Mar 27 th 2023
Start fundraising - shares and donations	March 23
Target Budget (Shares and grants) achieved	30th May 23
Submit offer and start conveyancing process	June 23

Complete Purchase	End July 23
Open Y Cross Cas-lai	August 23
Start building refurbishment	1 st Sept. 23
Complete building refurbishment	1 st Jan. 24

3.7 Business Model

A detailed financial budgeting plan has been created for the first five years of running the Cross Inn. It is in appendix 1 of this document.

Our figures are derived from researching the experience of rural pubs in comparable communities with similar facilities to those we have at the Cross, as well as historic trading figures. We have also received advice from people with extensive experience in the industry, including the current owners. The aim is to create a sustainable business, by generating a small profit by end of year two and increasing it thereafter to grow the business gradually.

A five-year profit and loss analysis has been undertaken. The approach has been to be conservative with assumptions about sales growth. The projected Sales in the first five years of trading are achievable even in the current economic climate.

The projected Sales will only be achieved through effective marketing.

Trading losses occur in the first two years (18 months actual trading) and this will require capital injection to offset. This capital injection requirement is included in the Funding Plan.

The headline profit and Loss headline data is as follows:

	2023-24	2024-25	2025-26	2026-27	2027-28
Sales £	52,140	195,040	230,560	252,560	274,560
Cost of Sales £	23,687	81,224	101,130	111,768	124,661
Gross Profit £	28,453	113,816	129,430	140,792	149,899
Gross profit %	55%	58%	56%	56%	55%
Overheads £	48,176	104,819	113,286	117,520	121,753
Net Profit £	(19,723)	8,997	16,144	23,272	28,146
Retained Profit £	(19,723)	(10,726)	5,418	28,690	56,837

- Fully populated profit and loss sheets for the above data are included in Appendix 1
- The financial year for the model runs from 1st February to 31st January. For 2023 the business starts in August 2023 and the data above represents 6 months trading.
- All figures are net of VAT.
- The Cost of Sales is based on rates consistent with the rates published by the British Beer and Pub association for 2021.
- The Overheads are largely based on existing overhead data for the business in 2022. The main difference is the addition of labour costs. These labour costs have been increased for the later years to reflect the increase in trade.
- No account has been taken for inflation over the first five years and the above values are based on current value Money of the Day January 2023. The reality is inflation will impact the values shown but this will be allowed for in real time by adjusting sales prices are far as practicable to cover increased costs.

The Business Plan assumes our efforts to raise sufficient funding, through a combination of selling shares, securing short term loans and grants, and other fund-raising activities, are successful.

Applications for grant funding will be developed during the share offer period and beyond, however the intention is to keep the 'Cross Inn' open throughout the process in its current condition, with any development and improvement works programmed at around 8 to 12 months into the future, dependant on the success of grant funding applications.

Grant Funding Application Support

Pembrokeshire County Council has agreed to assist with supporting the work of developing grant funding proposals. We have held several productive conversations with prospective grant funding providers.

Below are some examples of possible funding sources for the building refurbishment and development work and possible revenue funding sources for staffing:

UK Government Community Ownership Fund

The UK government has launched a new £150 million Community Ownership Fund to help ensure that communities across Wales, Scotland, England, and Northern Ireland can support and continue benefiting from the local facilities, community assets and amenities most important to them. Community groups will be able to bid for up to £250,000 matched-funding to help them buy or take over local community assets at risk of being lost, to run as community-owned businesses. The fund will run until 2024/2025 the next bidding round for the Community Ownership Fund will likely open in May 2023 and the Committee are working towards an application within that round. We have already been told that our initial application meets the criteria for future funding.

National Lottery Community Fund - People and Places

Offers funding from £100,001 to £500,000 for projects where people and communities are working together and using their strengths to make positive impacts on the things that matter to them the most. 'People and Places' can fund capital and revenue costs up to £500,000, such as equipment, staff costs and refurbishments. It can fund projects for up to five years.

Welsh Government – Community Facilities Programme

This is a capital grant scheme operated by the Welsh Government. Grants are available at two levels: small grants of under £25,000 and larger grants of up to £300,000. Grants can be used to improve community facilities which are useful to, and well used by, people in the community.

If grant aid is slow coming forward then the plans will be scaled back, and individual parts of the development described here will be shelved or postponed until funding becomes available.

Short-term community loans may be required in the interim period to enable the CBS to purchase the pub should there be any delay in receiving approved matched funding from the Community Fund. These loans will be person to person and will be sought from within the community. U Interest will be paid at a rate of 5% per annum equivalent over either a 6 month or 12-month period.

If funding income is minimal, the Committee is confident that basic repairs and redecoration of the premises as they stand, undertaken primarily by volunteers and then staffed by them, would allow the pub to continue operations. This does not, however, represent the extent of our vision and ambition. It should be viewed purely as an ultimate fall-back plan.

At an appropriate point, and before major expenditure is incurred (other than the actual purchase of the premises), a finalised plan, based on funding which has been secured, will be put to the members for approval.

Any profit generated from trading will be used to cover the following fixed and discretionary items:

- Any corporation tax liabilities
- Interest on loans
- Repayment of loans
- Maintenance of the premises
- Enhancing and developing the facilities
- Interest on share capital (ideally 2% at the end of year 3, rising to 3% by year 5, but dependant on profitability as to actual amount paid)
- Facilitating the withdrawal of shares from time to time

For prudence, we will aim to build a modest reserve fund to cover unexpected costs. If the Society is unable to complete its purchase of the Property and no alternative plan has been approved by the members, shareholders' funds will be returned, less any administrative costs incurred, and a proposal will be made to a General Meeting to discontinue the Society.

3.8 Marketing

Marketing is fundamental to the success of the project during the project mobilisation phase leading up to purchase and afterwards to build and maintain the revenue source during business operations. The marketing strategy will be designed to maximise the awareness within the customer base in both the local Pembrokeshire community but also the seasonal visitor market.

Share Offer Marketing Strategy

Objectives

To promote the work and progress of the Y Cross Cas-lai CBS in selling shares to obtain sufficient funding to purchase and renovate the Cross Inn.

Audience

- Existing pub customers
- Residents living within Hayscastle and the surrounding areas.
- Local County Councillor and other individuals with local influence that can help inform others through community Facebook pages etc.
- Local amenities/businesses – supermarkets, health centres, tourism attractions
- Local MPs/MSs – Paul Davies AM, Stephen Crabb MP
- Community groups – Community Forum, YFC, WI, Community Council etc.
- Former Hayscastle residents who now live away.
- Celebrities – Dafydd Iwan, Connie Fisher, Cerys Matthews, Jerome Flynn, David Gray, Rob Evans

Communication Methods

- Email, using MailChimp
- Social Media, using Facebook and Instagram
- Website – www.ycrossinn.cymru
- Leaflet/Mail drop
- Posters/Signs/Banners at community/public locations
- Face-to-Face events
- Word of mouth
- Local/National Press

Outline Daily Marketing Plan for Share Offer

Date	Day	Marketing task
20th March	Monday	Launch website
21st March	Tuesday	
22nd March	Wednesday	
23rd March	Thursday	
24th March	Friday	
25th March	Saturday	Distribute signs and leaflets to outlets
26th March	Sunday	Put up Banners, signs and fund raising thermometer
27th March	Monday	Official Launch Event at the pub. SM posts, email newsletter.
28th March	Tuesday	Mail-drop to all residents
29th March	Wednesday	Drop-in session 5.30 – 7.30
30th March	Thursday	News/Press Coverage
31st March	Friday	Carreg Samson Darts Comp at Cross Inn
1st April	Saturday	
2nd April	Sunday	Drop-in session 2 – 4pm
3rd April	Monday	SM posts, email newsletter.
4th April	Tuesday	Google Ads/FB Ads
5th April	Wednesday	Drop-in session 5.30 – 7.30
6th April	Thursday	
7th April	Friday	Attend Easter Craft Craft
8th April	Saturday	Charity Auction at Cross Inn
9th April	Sunday	Drop-in session 2 – 4pm
10th April	Monday	SM posts, email newsletter.
11th April	Tuesday	
12th April	Wednesday	Drop-in session 5.30 – 7.30
13th April	Thursday	
14th April	Friday	
15th April	Saturday	
16th April	Sunday	Car Wash 2pm – 5pm

17th April	Monday	SM posts, email newsletter.
18th April	Tuesday	
19th April	Wednesday	Drop-in session 5.30 – 7.30
20th April	Thursday	
21st April	Friday	Carreg Samson Darts Comp at Cross Inn
22nd April	Saturday	
23rd April	Sunday	Drop-in session 2 – 4pm
24th April	Monday	SM posts, email newsletter.
25th April	Tuesday	Google Ads/FB Ads
26th April	Wednesday	Drop-in session 5.30 – 7.30
27th April	Thursday	
28th April	Friday	
29th April	Saturday	
30th April	Sunday	Drop-in session 2 – 4pm. Share offer closes
1st May	Monday	Post on SM and send email to confirm if target met.
2nd May	Tuesday	
3rd May	Wednesday	Celebration Event at Y Cross

Operational Marketing Strategy

The operational marketing strategy will include but not be limited to the following: -

- Continue promotion of our Vision of Y Cross and keeping the community fully informed and engaged.
- Underline our vision of the Y Cross as being the “Calon Cas-lai” the Heart of Hayscastle.
- Promote the community space within the Pub currently envisaged as being “The Cwtsh” – a facility within the building where all members of the community will always feel comfortable to visit for purposes not directly connected to the public house element.
- Design and issue a Newsletter to keep all stakeholders and members of the community informed of progress towards purchase and thereafter to promote events at the Cwtsh.
- Maintain social media accounts on Facebook, Instagram, and Twitter platforms.
- Maintain the Web Page to promote the project and events.
- Develop strategy for maximising seasonal, customer base i.e. caravan and campsite promotions.
- Maximise the use of Y Cross for events and meetings by existing local societies and groups e.g., the Young Farmers, Hayscastle show committee, Historical Society etc.
- Maximise local press and “Pure West” radio coverage.

3.9 Share Offer Plan

Our aim is to enable the local community to buy the Cross Inn, Hayscastle Cross to run the pub as a community led and focussed cooperative. You can become part of the venture by investing and buying shares. The shares will enable us to buy and renovate the building.

Y Cross Cas-lai Community Benefit Society has been created by local people to secure and safeguard the future of the Y Cross-lai in Hayscastle Cross, Pembrokeshire and ensure it continues to act as a genuine community hub which benefits the local community. This is against a worrying background where several local pubs are faced with the threat of closure.

The Society will be governed by a Management Committee, elected by a membership vote each year.

To be a member applicants must be 16 years of age or over. Corporate members are allowed if they support the interests of the Society and its purpose. By purchasing shares and investing in your community, you will become a member of the Society giving you part ownership of the pub and a say in how it is run for the benefit of the community. The Society is set up based on one member one vote. This means that all members will have an equal say in how they want their community pub to be run regardless of the number of shares they purchase.

This share offer will open on Monday 27th March 2023, and shall run for 5 weeks, closing on 7th May 2023. The Society reserves the right to extend this opening period to the 21st May should it be considered necessary to achieve the target share capital.

Each share has a value of £50. The minimum shareholding is 5 shares (£250) and the maximum number of shares that can be held is 500 (£25,000).

Shares may be purchased as a gift for a minor under the age of 16 years however the shares will be held in the name of the giver and full details of the recipient must be registered with the Society. The giver must nominate the recipient as their beneficiary. At the time the recipient becomes eligible for membership of the Society then the shares can be transferred from the giver to the recipient following the Society rules for share withdrawal and re-investment.

Shares must be paid in full on application. Anyone who would like to pay for shares over a period, please contact us to discuss the possibilities.

The sale of Community Shares will be both a key component of funding the project and an important indicator of community support and demand for the facilities it intends to provide.

The aim of the share offer is to raise a minimum of £200,000 with an optimum target of £250,000 and a maximum of £300,000. The minimum has been chosen because it is the lowest value at which the project remains viable although it is highly contingent on achieving grant funding to reach the overall target.

The optimum target of £250k represents a solid figure which we think is achievable and which mitigates our dependence on grant funding and improves the available capital reserve.

The maximum of £300k would enable us to purchase the pub outright with grant funding required only for the upgrade scope and first year working capital.

The total cost of the project, including the cost of purchasing the property along with redevelopment, is estimated to be in the region of £468,475.

We are aiming to raise a minimum total of £615,000 through the share offer and matching grants to undertake the full scope and provide a capital reserve of £146,525.

Summary

Share offer launch	27th March 2023
Share applications available	27th March 2023
Intermediate closing date	7th May 2023
Final closing date	21st May 2023
Minimum target	£200,000 (4000 shares)
Optimum target	£250,000 (5000 shares)
Maximum target	£300,000 (6000 shares)
Nominal share value	£50
Minimum investment	£250 (5 shares)
Maximum investment	£25,000 (500 shares)

Buying shares will make each shareholder a Member of the Society and will give them a say in how the Society is run. Each member has one vote, no matter how many shares they buy. Shares will cost £50 each. The minimum shareholding is £250 (5 shares) and the maximum is £25,000 (500 shares).

Tax Relief (SITR and EIS)

SITR tax relief facility will end after the 5th of April 2023. Shares purchased on or before the 5th of April will be eligible for SITR tax relief subject to HMRC approval however shares purchased after the 5th of April will not be eligible.

The Society will seek Advance Assurance from HMRC that investments made through this Share Offer prior to and including the 5th of April will qualify for SITR (Social Investment Tax Relief).

If this assurance is received, then those investors who are taxpayers, may in due course receive a credit from HMRC of 30% of their investment, through their annual Tax Assessment. This means that an investment of £1,000 will, in effect, only cost the investor £700.

Four months after starting to trade (probably towards the beginning of 2024) the Society will enter a claim providing HMRC with details of investments made by individuals. HMRC will (assuming they are happy with the form submitted) issue the Society with a letter confirming that SISR /EIS will be available, together with a compliance certificate for each investor. The Society will send this certificate to each investor who must then claim their tax relief either through their annual tax return or by requesting a new PAYE code from HMRC.

To qualify, the shares must be held by an investor for a minimum of 3 years. Investors thinking of investing jointly should consider whether there would be tax advantages in allocating the greater part of the investment to the person best able to take advantage of the tax relief available. Investors who are non-taxpayers will not be able to benefit from this type of tax relief.

The Enterprise Investment Scheme EIS is a potential alternative means of qualifying for tax relief on share investments. However, since the introduction of the 'risk to capital' criteria in March 2018, it has been increasingly difficult for Benefit Societies buying pubs to qualify for EIS. This is because the 'risk to capital condition' views the purchasing of a pub building as acquiring a capital asset that is likely to retain its value mitigating the risk attached with making an investment. The upshot of the 'risk to capital' condition is that community societies buying their pub are highly unlikely to qualify for EIS. Nevertheless, the Society will continue to investigate if this is a viable alternative.

An investment in shares in the Society may also qualify for Capital Gains Tax rollover relief and / or business relief under inheritance tax rules.

Interest Payments

As with any business our Society aims to be profitable and self-sustaining. However, this is not an exercise in generating large or short-term profits and should be regarded as a long-term investment in our community. The main return on the investment will be a "social dividend" namely the preservation of a community asset and a central hub for social engagement, services, and benefits.

After completion of three full years of trading, and if the business is running successfully and has a sufficient surplus, we hope to be able to pay annual interest on members' shares of a maximum 2%. This will be followed by a year 4 payment of 2.5%, and a year 5, a payment of 3%. Annual interest at rates to be decided will be maintained on an ongoing basis. This is purely dependant on reaching required profitability targets. The committee will each year submit a recommendation regarding interest payments on shares for the approval of the Annual General Meeting.

Repurchase of Shares

Shares cannot be sold or transferred except on death or bankruptcy and their value cannot be realised except on application to the Society itself for their original value.

Withdrawals must be funded from surpluses or new capital raised from members. You will need to give at least three months' notice of your wish to withdraw; however, it is important to note that we do not anticipate being able to allow any withdrawals before year 5. When it is possible to consider share repurchase, the Committee will set out appropriate criteria and annual limits. It is important to understand that the Committee may suspend withdrawals depending on the long-term interests of the Society, the need to maintain adequate reserves, and the commitment to the community.

Where shareholders are also business owners, we will aim to promote your business via free sponsorship of our café, bar and Cwtsh menus. We aim to partner with all local business shareholders and are currently working on other business initiatives. Please invest and promote your business.

We are keen to trial various promotions to evaluate their impact on sales and profitability.

Asset Lock

The Society's Rules include a legally binding asset lock. This ensures that any surplus earnings remaining after it has paid interest to its shareholders and repaid any capital which is withdrawn must either be reinvested in the business or used for the benefit of the local community or for another charitable or community cause. This means that, if the Society should close but the building has appreciated in value, it would be possible to sell the assets and return capital to members up to the value of the original investments, but not to distribute any surplus value in that way.

Remuneration

Directors and members will not benefit financially in any way from the activities of the Society, other than through participation in the Society's shares and loan offers. However, Directors and members are allowed to enter contracts with the Society and are allowed to receive any interest that will be paid on shares.

3.10 Property Development Plan

A building survey was completed in November 2022 which identified that the building was in fair condition structurally. The ground floor will need modest modifications and adaptations to accommodate the community's needs; the full survey report is available upon request. The Society aim to use local expertise to achieve what the community and stakeholders have already indicated they want from the facilities based at Y Cross Cas-lai. This will include the following: -

- A refurbished and remodelled interior to allow for most productive use of space for the business and the community it serves.
- Updated electrical installations as required
- Accessible access and toilet facilities
- Upper floors to provide accommodation for future management
- Provision of a wood burner if practicable

- Relocation of the existing cellar arrangement to provide additional space in the existing dining room area and enable the installation of a private entrance and staircase to the upper floor accommodation
- Relocation and installation of a new boiler unit

The above outline scope will be tailored if necessary to fall within the available funding.

The Society has an environmental policy and regularly reviewed to ensure that all capital works (where possible) will be delivered as zero carbon. A recognised international carbon accounting methodology will be adopted and reported on as part of the Governance protocols of the Society. To support us the following best environmental practices will be incorporated into the running of the business. Please see Table 1 below: -

Table 1

Lighting	Convert to full LED lighting
Lighting controls	Automatic lighting controls in infrequently used areas
Heating system	Consider boiler replacement with high efficiency external boiler
Heating controls	Thermostatic Radiator Valves (TRVs) on all radiators. Zoning within the building Digital / smart thermostat Weather compensation controls
Heating additional features	Insulate all pipework
Walls	Insulate all external and internal walls
Roof	Ensure loft insulation is a preferred minimum of 300 mm
Windows and Doors	Install double or secondary glazing where practicable. Draughtproof all windows and external and doors
Catering and refrigeration	Electrical appliances to be A rated Refrigeration to be A rated
Bar equipment	Install 7-day timers to smart controls to all draught drinks' coolers and drinks fridges
Renewable energy	Investigate Solar power systems and feasibility
Water Efficiency	Dual flush toilets with small cistern Motion sensor urinal controls Aerating taps Rainwater collection

3.11 Governance

The governance, structure and resilience of any business is key to its success and long-term sustainability.

Y Cross Cas-Lai CBS is registered under the law as a society for the benefit of the community (Community Benefit Society) with the Financial Conduct Authority. The Society exists to carry out business for the benefit of the community and is committed to the following: -

- Trading for the benefit of the community and not for any private individual benefit.
- Retaining profits and applying profit to advance the aims and purposes of the Society.

The Society has adopted the Community Benefit Society Model Rules drawn up by Cooperatives UK. A copy can be found on our website www.ycrossinn.cymru.

The Society Management Committee has 14 founder members. Five of these members serve as the directors of the Society. The directors will serve until the first Annual members meeting (AGM) which will be held six months after the end of the first financial year when they will step down and may volunteer for re-election along with any other shareholders in the Society. Those elected will assume office immediately and will serve until the next AGM in accordance with the Society rules.

Those members who form the initial committee will all retire at the first AGM in accordance with the Society's Rules but may offer themselves for re-election. Thereafter, members of the committee will retire in a phased way over the following three years in accordance with the Rules of the Society.

Day-to-day running of the enterprise will be the responsibility of the management committee, who will be the legal Directors of the Society. The appointment of members of the committee and the approval of policies regarding paying interest on shares and share repurchases will be made by the members of the Society at each Annual Meeting.

The role of the Management Committee is to ensure that strategic governance, oversight, direction, and guidance are provided across the Society, and specifically the Operating Committee, to ensure the Society achieves its purpose.

The Operating Committee will be responsible for delivering all aspects of the business plan and the successful management of the pub's key business functions at operational level. The committee will include the Pub Manager once recruited, and members of the Society fulfilling various business roles as required.

The operations committee will report back to and will be accountable to the directors.

The manager holds the senior position within the pub and restaurant and is solely responsible for the front of house operation. The chef will in effect report to the manager

and take direction from him/her. The operations committee will monitor this relationship to ensure it works.

The manager and chef will have part time staff working and reporting directly to them. It is anticipated that this will be a flexible arrangement where part time staff may alternate between restaurant and bar duties as required subject to having the correct training and skill set to enable this. The basic ethos is that the working environment within the pub and restaurant must be cultivated to be sociable and amicable enough to enable this flexible working arrangement.

It is anticipated that the café operation will be staffed mainly through volunteers from the community.

The operating committee will undertake the following roles and responsibilities:

- Generate financial forecasts, reports, transactions, bookkeeping, payroll, cash flow and performance updates for the society members.
- Recruitment, remuneration, welfare, and training.
- Marketing, driving community and business engagement.
- Building maintenance, cleaning, fixtures, and fittings technology (Wi-Fi, point of sale etc.)
- Quality Assurance, community feedback, customer suggestions, spot checks.
- Compliance with health and safety, hygiene, and environmental standards
- Management of volunteer sector to cover the café, shop, and community group use of the facilities etc.

The members of the Management Committee are as follows:

Geraint Evans (Chairman - Director)

Geraint was born and raised in the village of Cas-lai / Hayscastle. He is the fifth generation of his family to farm the family's dairy farm, with many generations of the family working alongside the Phillips family of Y Cross to support the local community. A founder member of Hayscastle YFC, Geraint went on to become Wales YFC Chair. Running his own farming enterprise, Geraint is experienced in managing budgets according to fluctuating market conditions, working to deadlines and working very long hours to meet those deadlines!

Jeremy Bowen (Vice-Chairman - Director)

Jeremy lives in Hayscastle Cross with his wife Jill and is recently retired after 25 years in senior retail management. He worked for 7 years in financial services, including 4 as an independent IFA. He was also a Trustee and Treasurer for 5 years for the Gower Society (a prominent Swansea Charity) and has extensive knowledge and experience with strategic planning and working as part of professional teams across many sectors. Jeremy is always passionate about the community he lives in and is renowned for ensuring that committee meetings finish by 8.30pm so he can call into The Cross on his way home!

Mark Austin (Secretary - Director)

Mark and his wife Sue moved to the village just over 5 years ago visiting The Cross on their first evening. Mark worked with Pembrokeshire as the Head of School Improvement having gained valuable experience in Southeast Wales. He has worked successfully with national and local government in gaining grants for schools and other organisations to improve their facilities and impact on what is supplied for local people.

Sarah Lewis (Finance Officer - Director)

Sarah is Welsh-speaking, Pembrokeshire born into a farming family going back several generations and has lived in Hayscastle since marrying Richard in the late 1990's and have 3 children. Sarah is a qualified bookkeeper, working with sole traders within Pembrokeshire and also works for both Clynderwen & Cardiganshire Farmers at their Head Quarters and the bustling Theatr Gwaun in Fishguard as the Theatre Accounts Administrator, a Duty Manager and as Events Manager during live events. In a voluntary capacity Sarah's passion is co-producing charity events at the theatre and making connections with talented musicians/actors/speakers. She holds the roles of Treasurer to Hayscastle Community Centre & Forum, Co-ordinator for the village 100+ Club and has set up the project of producing the community calendar. As for hobbies, Sarah has an enjoyment for music, especially the piano and is full of enthusiasm for the Welsh language, its growth and conversing with keen Welsh learners, has a passion for the future of good food & farming and finds time to exercise in the countryside in the way of hill walks and coastal paths with the family Collie. Sarah is very much looking forward to the Fruition of Y Cross Cas-lai and the opportunities it will bring to the community.

Clive Hampton (Property Officer - Director)

Clive and his wife Kay purchased the village property Lynfield, in June 2010, which was the old Post office, village shop and petrol station. Sadly, these have long since closed. They renovated the property over some years. Kay moved in November of that year, as she was working across Pembrokeshire as a Psychiatric nurse, for CA M S. Clive came six months later, after closing a building company in the Rhondda valley, where they both grew up and worked. Clive has been in construction most of his life and at one point was employing around ten people. Clive has purchased numerous buildings over the last 35 years, which were either let, or sold on. His background in this field, will obviously be vital, to the improvement and expansion works needed, to move Y Cross to the next level.

The following people are all founder members of the Society.

Kay Thomas (Liaison Officer)

Kay moved to Hayscastle from Cardiff with her husband in 1977 following her husband being appointed as consultant anaesthetist at Withybush Hospital. As they didn't know anyone from Pembrokeshire, they wanted to move to a small Welsh speaking village not too far from the

hospital and Hayscastle certainly fitted the bill. Kay is a retired schoolteacher, and a Welsh speaker, as are all the family. Hobbies include walking and music, and she is the piano player for a local dance group and played an active part in the village historical society. Kay and family have made some very good friends and has enjoyed being a part of a variety of events held in the village, they would be sad to see the pub go as they have many great memories and stories to tell of the events held there over the years!

Alyson Moules (Community and Events Officer)

Alyson moved from South Pembrokeshire to Hayscastle Cross in 2008 and lives next door to the Cross Inn. Her career has been very varied from teaching Physical Education to running her own Health and Fitness Centre teaching dance and fitness to sports development and then a community education officer. She then returned to teaching as a behavioural support teacher and finally as a HLTA in Prendergast Community School. Now happily retired she fully supports the Cross Inn as a community pub and hub - The Cross being able to offer a vital lifeline to village life. She considers it an exciting challenge and a privilege to serve on such an enthusiastic committee. She mixes with many groups in fitness and hopes to attract diverse activities which will appeal to a range of demographics.

Glenn Rees (Hospitality Officer)

Glen moved into Hayscastle Cross village 22 years ago with his partner Christyna. He has worked in hospitality for the last 35 years, running various establishments i.e., Hotels, Restaurants, and his own business. He achieved Hospitality Management Course Certification with a company in Oxfordshire. He is presently working at Bluestone National Park Resort, having held various senior positions. It is his intention to retire in July. His claim to fame is he once saved a young girls life in Ogmo Bay Estuary

Owen Roberts (IT Officer)

Born and raised in Pembrokeshire, Owen moved to Hayscastle Cross with his wife Helen in 2006. Owen has 2 sons and regularly enjoys going to the Cross Inn to play darts and to watch Wales Rugby and Football matches. Owen has worked for Pembrokeshire County Council for 20 years on several different projects and is currently responsible for co-ordinating passenger transport. Owen is also trustee of Clarboston Road AFC where he is safeguarding officer, junior coach and helps with the promotion and marketing of fundraising events. During the last 12 months Owen has also been responsible for the Hayscastle Community Forum website and sits on the forum.

Ian Breslin (IT Officer)

Ian currently works for Barclays and can't wait to retire! Ian, his wife Nikki, and sons have been visiting Hayscastle and the West Coast of Wales for 30 years and is looking forward to being involved in this project and using it as an opportunity to get to know more people in the village and community. Ian's interests include gardening, cars, and football.

Judith Roach (Marketing Officer)

Judith, a former resident of Hayscastle, lives in Pelcomb Bridge with her husband Alwyn. She runs her own independent stationery business after 28 years working for National Resources Wales and its predecessors. She has also worked as a conference coordinator at The Gleneagles Hotel being part of a team that organised a NATO conference and large corporate events. She's also a school governor, a volunteer organising annual Country Markets for a local agricultural society, an active member of her Parish Church and passionate about all things community related.

Jayne Evans (Strategy and Welsh Language Officer)

Jayne moved to Hayscastle on her marriage to Geraint in 1995. Having worked in education during her professional career, she was Headteacher of a local primary school for over twenty years. Now semi-retired, she enjoys teaching Welsh to adults across Pembrokeshire and remotely throughout the world. Jayne's professional experience includes creating and monitoring development plans, managing budgets, preparing grant applications, and motivating, leading, and managing people. She is pleased to support community efforts to purchase Y Cross. Hir oes i'r Cross!

Mike Hillier (Strategy Officer)

Mike and his wife Anne have lived in the village for the last 30 years. Mike's parents moved to Hayscastle in 1963 and he enjoyed his first pint in Y Cross with his father in 1969. Mike retired 6 years ago after 45 years as a professional engineer in the oil industry working both in the UK and overseas. Mike brings a wealth of experience of delivering major projects against tight schedules and budget constraints. The main lesson he has learnt over the years is that good people are the most important asset in any endeavour.

Jon Archer – (Hospitality)

Lives in Brimaston with his lovely wife Jacqui. Former Head Brewer of Boot Beer Brewery and member of the senior management team at Bespoke Inns pub group in Derbyshire, which included The Boot Inn, Repton, a former AA Pub of the Year (England) and AA 2** rosette restaurant. Jon was involved in all aspects of the pubs' food and drink operations and led the group's wet-side strategy including cellar and bar management, quality, and training. He was key to the pub achieving Good Pub Guide and continual CAMRA Good Beer Guide entries and enjoyed various awards for his beer including a CAMRA Champion Beer of Britain (Silver). Prior to his time in hospitality, Jon spent 33 years working for a global IT company in Account and Service Management across HMRC, NHS, hospitality, and retail sectors. Jon envisages a thriving, warm and welcoming pub at the heart of the community, recognised for serving the finest local real ales, craft beers and an exciting menu of fresh and affordable seasonal produce. He is happiest when talking about his favourite subject...beer!

Membership Engagement and Thematic Groups

The steering group is keen to maintain the sense of shared ownership and responsibility and to achieve this will continually seek to engage with the membership (shareholders) and the wider community. This will be undertaken via social media, via the local press, via the dedicated website and through the issue of a newsletter.

The steering group will be supported by a several sub committees responsible directly for specific areas of activity. These groups will be made up of steering group members and volunteers and will help to share the workload. This will maintain the engagement of the community help expand the membership and succession planning. The sub committees may include but not be limited to the following: -

- Business operations
- Marketing and communication
- Building maintenance
- Food and Drink
- Outside area and garden
- Community activity
- Entertainment

3.12 Strengths, Weaknesses, Opportunities and Threats (SWOT) Analysis

Throughout each phase of the project a risk management document will be maintained and regularly reviewed. The objective of this risk management document is to identify perceived risks and any mitigating actions necessary and to adopt a “no surprises” philosophy i.e., to ensure we do not sleepwalk into problems we didn’t see coming our way.

3.12.1 Strengths

- The Hayscastle Community unfailing support and vision for the provision of a community pub and services.
- A range of skills, knowledge and technical expertise within the community demonstrated at the public meetings and through the questionnaire consultation.
- Limited access to services (including public transport) reinforces the need for a community enterprise.
- The building is central to the core of the village, making it very accessible to all the village community.
- Proximity to the coast and the Pembrokeshire Coastal Path

- Level of competition low within a 5-mile radius
- Limited community facilities in the village reinforce the need for a community enterprise.
- Y Cross Cas-Lai CBS Community Benefit Society is well placed to access funds and advice for the enterprise.
- The Society will hold the freehold of the building enabling a more competitive base to be established with suppliers and services.
- Any surplus profits will be used to develop the community facility and or support other community activity within the village, increasing its resilience in an era of reduced public funding going forward.

3.12.2 Weaknesses

- Limited time before the doors of Y Cross Cas-Lai may shut for good, delaying could impede the financial success of the enterprise.
- Adaptation, remodelling and refurbishment costs are higher due to the current situation on inflation on material costs and labour. This may impact the scope and delivery schedule of the work scope.
- Ability to recruit staff due to labour crisis particularly in the summer season.

3.12.3 Opportunities

- To create a sense of community pride and ownership through the community and shareholders involvement in delivering the overall vision and purpose of the enterprise.
- Create job and reskilling opportunities for local people
- Safeguard and enhance an important historical building in the core of the village.
- To utilise the advice and funds that are available through the Levelling up agenda and the Wales Programme for Government to make a fairer society for all.
- To develop a strong customer base to support the sustainability of the Community pub/Hub and develop stronger resilience for the wider community activity.

3.12.4 Threats

- No take up of the share offer
- Apathy from the community and volunteers
- Unexpected capital costs during the remodel and adapt phases

- Inability to secure quality trained personnel
- External factors contributing to economic downturn- e.g., War in Ukraine, Pandemics, Policy U turns, unexpected competition
- Lack of funds to deliver the vision in totality
- Inability to pay back lenders (the use of loans is not currently preferred or planned for).
- Failure to achieve and or maintain balance between quality and value and remain competitive.

3.12.5 Response to Risks

The Board will build on the strengths and pursue the opportunities as highlighted above. The Threats and Weaknesses will be addressed in the first instance through the measures below. Risks and Issues will be a standard agenda item on all management board meetings.

No Take Up of the Share Offer

The community has been instrumental in the development of this project and remain fully committed. The share offer has been developed in conjunction with specialist advisors and represents a fair and equitable offer. The Board have set the minimum share offer at a low rate to ensure access to all.

There may be more than 1 share offer launched. The first round will initially be open to all members of the community and far and wide. Marketing material will be developed to promote the offer to all Pembrokeshire residents, people across Wales and those living across the Globe. It is especially important to reach out to those with previous links and a former affinity with our local area. Keep Pembrokeshire pubs open!!

Apathy from community and volunteers

The community has been instrumental in asking for this project and have to date remain committed. To ensure interest is kept, social media platforms, newsletter, community awareness events will be held to ensure information remains current and open communication channels are available to all.

In addition, the governance set up has a sub-committee structure sitting along-side to develop certain aspects of the building to deliver the vision. These Committees will ensure wider engagement and commitment due to the nature of the roles and responsibilities they will be undertaking. All local communities will be leafletted during the Share Offer period to allow for a lack of social media presence.

Unexpected Capital Costs and Lack of sufficient funds for the Build Phase

The Board have experienced project managers and specialist advisors on the committee. A condition survey has been completed and our final offer processed for the building will reflect that. In addition, there will be an independent valuation of the current building/business.

To bring the building/business up to date requires refurbishment and adaptation works. The Board recognise that to realise the full Vision and Purpose to meet the needs of the community and ensure viability for the future these works has outlined are essential. It is intended to fund these through grants, community shares and fund-raising activities. We acknowledge that the works may need to be phased due to the scale of the activity required, but want to present the Vision in its totality for completeness,

Our initial meetings with potential grant funding agencies have been positive and we remain confident that Y Cross Cas-Lai CBS meets the criteria of identified funding programmes. We identify a small risk that some of the applications may not be successful. In this event we will scale down and extend our phased approach to development.

Shareholder Withdrawals

The building will be primarily secured through community shares and grants. Shareholders will submit a formal pledge form confirming their offer. All those who have pledged will receive a formal detailed contract once the need to draw down funds is activated. If we receive more in loan pledges, we will scale back the loan pledges to reflect the funds required.

The Society rules provide that members cannot withdraw their shares in the first three years of the operation of the business. The purpose of this is to allow the business to become established and have a trading income. After that period, members will be required to give notice as per Share rules should they wish to redeem their shares. Approval of the request will be subject to funds being available and only by Board Approval.

The Board hope to build up a cash reserve to deal with such requests, but it's made clear at the onset, investment in the project is not for personal financial gain and should be seen as an investment in the community to improve the Wellbeing for future generations. Ideally new or existing shareholders will invest to replace the fund. The reserve fund will only be used as a last resort. The Society's rules require everyone to commit their investment for a minimum of three years, there are certain instances that the Board can authorise early withdrawal in exceptional circumstances such as bankruptcy or death. In practise we do not anticipate that any withdrawals will be sanctioned until a five-year period. When /if a share repurchase becomes available, the Board will follow the agreed criteria and annual limits set out in the Rules of the Benefit Society. The Board reserves the right to suspend withdrawals for the benefit of the long-term interests of the society, maintain adequate reserves and the wholly commitment of the Community and its Vision.

Inability to secure quality personnel

The Board remain diligent to the current labour markets; fair and equitable personnel policies will be in place, and they remain committed to career development. The Board will work towards an attractive package to attract necessary staff, accommodation will be provided if required. In addition the Board remain committed to home grown talent and will put in place job development opportunities for the Youth and those looking to reskill.

Holiday and sickness cover for the Manager and Chef is an acknowledged risk. There are within the community qualified individuals who have made it known that they are available to help in the short term should the need arise. Similarly, the planned weekly opening hours suggest that part time supervisory help will be a requirement as relief to the manager. Again, there are several experienced bar staff within the community who have made it known that they would be available should the need arise.

The Business Viability

An ambitious but modest approach to forecasts in the business plan, coupled with a progressive marketing and promotions plan and the support of the community and its members, we believe will sustain the business. Should the business prove unviable other management options will be considered to run the community pub. If we are forced to close the pub and sell the assets and repay the investors with any residual assets being used for the benefit of the Hayscastle Community. This is clearly an outcome we do not anticipate, or we would not set out on this journey with the significant level of commitment shown already to this project. We hope by having this possible course of action in our sight it will give investors some security that in the event of the enterprise being unsuccessful they may be able to recover some or all their investment.

3.13 Conclusions

The community of Hayscastle and the surrounding area have stakeholders who are clearly very supportive of the proposal to purchase and develop Y Cross Cas-lai as a community enterprise. There is much evidence to support the need for a social meeting place in the heart of the village to support people with their health and wellbeing and reduce social isolation and loneliness. This project will help regenerate and provide vital facilities for a rural community.

The aspiration that Y Cross Cas-Lai will be self-financing is realistic provided that a stable customer base can be built and sustained, and that sufficient investment is forthcoming at the outset to make the building high quality and environmentally efficient. Promoting and marketing Y Cross Cas-Lai effectively will be crucial to achieving this aim.

We are confident that provided the community, shareholders and stakeholders continue to offer their ongoing support, that the project can deliver the facilities and services needed to meet the community expectations. Y Cross will be a thriving business and community asset.

However, it is vital that everyone in the community supports this project, especially with regards to the share offer. **The minimum shareholding is £250.**

Please support everyone in our community.

It will be your pub, restaurant, café, meeting place and community hub.

If not for your benefit, then those of future generations!

APPENDICES

APPENDIX 1

FINANCIAL PLAN

Notes to the Financial Forecast Sheets

- The financial year for the model runs from 1st February to 31st January. For 2023 the business starts in August 2023 and the data shown represents 6 months trading.
- All figures are net of VAT.
- The Cost of Sales is based on rates consistent with the rates published by the British Beer and Pub association for 2021.
- The Overheads are largely based on existing overhead data for the business in 2022. The main difference is the addition of labour costs. These labour costs have been increased for the later years to reflect the increase in trade.
- No account has been taken for inflation over the first five years and the above values are based on current value Money of the Day January 2023. The reality is inflation will impact the values shown but this will be allowed for in real time by adjusting sales prices are far as practicable to cover increased costs.
- The following sheets show the summary data for Profit and Loss, Balance Sheet, and Cash Flow for each of the first five years. The data is shown as yearly totals.
- The full projections were modelled month by month for each year and these may be made available on request to the Society.
- The rental of the flat which is part of the premises has been set at nominal £7200 per annum and this is treated as income.
- There is a net loss before depreciation in the 23-24 year amounting to £16,144 (excluding the funding flowing in).
- There is a net profit before depreciation in the 24-25 year amounting to £15,018 (includes rental income)
- There is a net profit before depreciation in the 25-26 year amounting to £22,532 (includes rental income)
- There is a net profit before depreciation in the 26-27 year amounting to £30,624 (includes rental income)
- There is a net profit before depreciation in the 27-28 year amounting to £35,964 (includes rental income)
- There is a tax liability in years 4 and 5 which has been accounted for.

Profit and Loss Summary

Y Cross Cas-Lai Community Benefit Society						
Profit and Lodd Summary						
	Year - 23/24 Budget £	Year - 24/25 Budget £	Year - 25/26 Budget £	Year - 26/27 Budget £	Year - 27/28 Budget £	Total £
Sales						
Drinks Sales	33000	92000	110000	126500	132000	493500
Food Sales	16500	92000	110000	115500	132000	466000
Cafe Sales	2640	11040	10560	10560	10560	45360
Total Sales	52,140	195,040	230,560	252,560	274,560	1,004,860
Direct Costs						
Drink Purchases	14850	38639	48400	55662	59400	216951
Food Purchases	7426	38639	48400	50822	59400	204687
Cafe Purchases	1188	4632	4644	4644	4752	19860
Total Direct Costs	23,464	81,910	101,444	111,128	123,552	441,498
Gross Profit	28676	113130	129116	141432	151008	563362
Overheads						
Bar Manager Wage Costs	15000	30000	30000	30000	30000	135000
Chef Wages Costs	12498	24996	24996	24996	24996	112482
Part Time Wage Costs	4032	16128	24192	28224	32256	104832
Energy Costs	4002	8004	8004	8004	8004	36018
Water Costs	198	396	396	396	396	1782
Rates Costs	48	96	96	96	96	432
Insurance Costs	648	1296	1296	1296	1296	5832
Telephone & Broadband Costs	1002	2004	2004	2004	2004	9018
Repairs & Renewals Costs	1500	3000	3000	3000	3000	13500
Cleaning Costs	1500	3000	3000	3000	3000	13500
Bank Charges	1752	3504	3504	3504	3504	15768
Marketing Costs	498	996	996	996	996	4482
Consumable Costs	498	996	996	996	996	4482
Equipment Hire Costs	1200	2400	2400	2400	2400	10800
Training Costs	498	996	996	996	996	4482
Sundry Expenses	252	504	504	504	504	2268
Professional Fees	1002	2004	2004	2004	2004	9018
Unallocated Provision of 5%	2292	4992	5400	5592	5796	24072
Total Overheads	48,420	105,312	113,784	118,008	122,244	507,768
Other Costs						
Depreciation						
Freehold Property	3564	6109	6110	6109	6110	28002
Freehold Property Improvements	340	1084	1250	1250	1250	5174
Plant & Equipment	1130	2331	1981	1683	1432	8557
Fixtures & Fittings	875	1744	1482	1260	1071	6432
Total Depreciation	5,909	11,268	10,823	10,302	9,863	48,165
Total Other Costs	5,909	11,268	10,823	10,302	9,863	48,165
Total Other Costs	5909	11268	10823	10302	9863	48165
Other Income						
Donations	5000	0	0	0	0	5000
Fundraising (Community)	5000	0	0	0	0	5000
National Lottery Community Fund	50000	0	0	0	0	50000
UK Gov Community Ownership Fund	200000	0	0	0	0	200000
COF Revenue Funding 20%	40000	0	0	0	0	40000
Welsh Government - Community Facilities Programme	100000	0	0	0	0	100000
Other Small Grants	20000	0	0	0	0	20000
Rental Income	3600	7200	7200	7200	7200	32400
Total Other Income	423,600	7,200	7,200	7,200	7,200	452,400
Operating Profit	397947	3750	11709	20322	26101	459829
Net Profit	397947	3750	11709	20322	26101	459829
Tax	0	0	0	3236	6833	10069
Profit After Tax	397947	3750	11709	17086	19268	449760
Retained Earnings	397947	3750	11709	17086	19268	449760
Cumulative Retained Earnings	397947	401697	413406	430492	449760	449760

Balance Sheet Summary

Y Cross Cas-lai Community Benefit Society							
Year Starting Balance Sheet Summary							
	Opening Balance Feb 23 Budget £	Year 24 Budget £	Year 25 Budget £	Year 26 Budget £	Year 27 Budget £	Year 28 Budget £	Total £
Fixed Assets							
Freehold Property	0	305475	305475	305475	305475	305475	305475
Freehoold Property Improvements	0	29167	54167	62500	62500	62500	62500
Plant & Equipment	0	12917	16667	16667	16667	16667	16667
Fixtures & Fittings	0	10000	12500	12500	12500	12500	12500
Accumulated Depreciation							
Freehold Property	0	-3564	-9673	-15783	-21892	-28002	-28002
Freehoold Property Improvements	0	-340	-1424	-2674	-3924	-5174	-5174
Plant & Equipment	0	-1130	-3461	-5442	-7125	-8557	-8557
Fixtures & Fittings	0	-875	-2619	-4101	-5361	-6432	-6432
Total Accumulated Depreciation	0	-5909	-17177	-28000	-38302	-48165	-48165
Total Fixed Assets	0	351,650	371,632	369,142	358,840	348,977	348,977
Current Assets							
Bank							
Main Bank Account	0	182143	212644	243141	264507	288150	288150
Capital Deposit Account	0	66525	24025	4025	9025	14025	14025
Total Bank	0	248,668	236,669	247,166	273,532	302,175	302,175
Other Debtors							
VAT Liability Account	0	0	0	0	0	0	0
Total Other Debtors	0	0	0	0	0	0	0
Total Current Assets	0	248,668	236,669	247,166	273,532	302,175	302,175
Creditors Due Within One Year							
Other Creditors							
VAT Liability Account	0	2371	6604	7902	8644	9559	9559
Total Other Creditors	0	2,371	6,604	7,902	8,644	9,559	9,559
Tax	0	0	0	0	3236	6833	6833
Total Creditors Due Within One Year	0	2,371	6,604	7,902	11,880	16,392	16,392
Net Current Assets / (Liabilities)	0	246297	230065	239264	261652	285783	285783
Total Net Assets	0	597947	601697	608406	620492	634760	634760
Total Liabilities	0	2371	6604	7902	11880	16392	16392
Capital and Reserves							
Shares	0	200000	200000	200000	200000	200000	200000
Retained Earnings	0	397947	401697	413406	430492	449760	449760
Interest Paid on Capital	0	0	0	-5000	-10000	-15000	-15000
Total Capital and Reserves	0	597,947	601,697	608,406	620,492	634,760	634,760

Cash Flow Summary

Y Cross Cross Cas-lai Community Benefit Society						
Cash Flow Summary						
	Year - 23/24 Budget £	Year - 24/25 Budget £	Year - 25/26 Budget £	Year - 26/27 Budget £	Year - 27/28 Budget £	Total £
Receipts						
Invoiced Sales	486167	241248	283872	310272	336672	1658231
VAT Liability Account	10416	1217	0	0	0	11633
Shares	200000	0	0	0	0	200000
Total Receipts	696,583	242,465	283,872	310,272	336,672	1,869,864
Payments						
Invoiced Costs	77181	200049	230007	245371	262799	1015407
Tax	0	0	0	0	3236	3236
Freehold Property	305475	0	0	0	0	305475
Freehoold Property Improvements	35000	30000	10000	0	0	75000
Plant & Equipment	15500	4500	0	0	0	20000
Fixtures & Fittings	12000	3000	0	0	0	15000
VAT Liability Account	2759	16915	28368	33535	36994	118571
Interest Paid on Capital	0	0	5000	5000	5000	15000
Total Payments	447,915	254,464	273,375	283,906	308,029	1,567,689
Net Cash Flow	248668	-11999	10497	26366	28643	302175
Opening Bank Balance	0	248668	236669	247166	273532	0
Closing Bank Balance	248668	236669	247166	273532	302175	302175
Total Overdraft Facility	0	0	0	0	0	0

APPENDIX 2

POTENTIAL GRANT FUNDING

Potential Funding Sources

UK Government Community Ownership Fund (Up to £250k – match funding)

National Lottery Community Fund – People and Places (Up to £500k)

Welsh Government – Community Facilities Programme (Up to £250k)

Enhancing Pembrokeshire (PCC?)

Prince of Wales Trust (Up to £25k)

CALOR Community rural fund (Up to £5k)

APPENDIX 3

QUESTIONNAIRE AND RESPONSE ANALYSIS

Questionnaire

The following is a copy of the questionnaire as distributed within the community in August 2022.

Potential Purchase of The Cross Inn (Haycastle Cross)

The Cross Inn has been in the Philips' family for over 150 years. The present owners have put this popular public house up for sale as a going concern. To date there have been several enquiries but no firm offers have been received. We should recognise that as time goes by and in the absence of a sale, the present owners may have to consider pursuing a different course of action. This is entirely reasonable and only to be expected. This may result in the pub being lost to the community as a traditional and fundamental part of village life.

In early August several individuals got together and arranged an open meeting to air these concerns to the wider community and to determine if there is sufficient support to investigate the potential purchase of the pub by the local community. Around 80 people attended this open meeting the consensus was that the **community** wished to keep the Cross Inn running as a thriving pub and meeting place and that we, as a community, should explore purchasing the business to keep it as our local pub and develop it as a **community** hub/resource. A key element of the proposal to purchase the Cross Inn is that whilst the preservation of the village pub is a priority, it is based on the whole enterprise becoming a community hub that can be used by everyone for an entire range of activities. The extent of these activities is limited only by imagination. Some initial thoughts include opening two mornings a week to provide a place for a chat over coffee and cake with additional community classes taking part including Welsh lessons, Sewing Bee/Patchwork, painting, and IT. In addition, the potential for working with a local independent shop so that the basics would be available during these times. It is important that we liaise with the mobile Post Office, bank and library to be in attendance also. These activities would help develop the **community** spirit within the village as well as support everyone with their wellbeing and mental health. These are just a few ideas. We would welcome your suggestions.

Funding of the project - The main challenge is always to fund the initial purchase and then making the community activities sustainable. Funding can be achieved through a small number of activities, including:

- Shares – Shares will be offered for a reasonable cost. At present purchasing shares in a community scheme will allow you to claim 30% back in tax relief. To make things easier shares could be purchased over a period of 10 months or more. When the pub makes a profit shareholders will receive a dividend.
- Two Hundred Club – The Two Hundred Club costs £5 per month (£6 in month 1) and it is collected by direct debit. Prizes of up to £1,000.

- Local companies and people will be asked to contribute/donate for this worthwhile cause, and they will receive publicity and a reduce their tax bill!
- Grants – There are a number of grants that we will be able to apply for from small sums of £3,000 to larger ones of £250,000. All these grants will require the **community** purchase group to explain the potential benefits and outcomes.
- Loans may be required – the committee will need to explore “peer to peer” loans to help fund the project.

NEXT MEETING - To make progress we need to vote in a committee to act in the **community's** interest and work on behalf of the shareholders. The next meeting to select and vote in the committee will take place on Monday, 19 September 2022(7.00) at Noddfa Newton Chapel (next to the community centre) in Hayscastle.

The first vote will be to appoint a Chairman, Vice Chairman, Treasurer and Secretary. The appointment of other people will be required to fulfil certain jobs. Sub-committees and helpers will also be required.

VOTING - If you wish to propose anyone for the committee, please send their name and contact details to Mark Austin by email at markaustin1@msn.com or by text at 07886 289775.

QUESTIONNAIRE – Please would you complete the attached questionnaire. It will be collected around two days after being delivered – if two or more adults are in the house please provide the appropriate number of responses. This is a chance for you to put your point of view over – it will be confidential.

Questionnaire

Your feedback is very important to us.

1. A midweek luncheon club/meal is offered one day of the week supplying a fixed cost menu providing three main options and a couple of sweets for around £10.00.
Excellent idea, Good idea, Unsure, Not a good idea
2. A Sunday luncheon club.
Excellent idea, Good idea, Unsure, Not a good idea
3. A coffee and cake morning/afternoon for two days a week. On those days a local shop will be invited to bring commodities including milk, bread etc Ideally a mobile bank, mobile Post Office and library will also attend. To help develop a community spirit.
Excellent idea, Good idea, Unsure, Not a good idea

- 4. Welsh lessons with coffee and cake – to develop simple conversational Welsh and help people meet others and develop the community.
Excellent idea, Good idea, Unsure, Not a good idea

- 5. Community Christmas meals
Excellent idea, Good idea, Unsure, Not a good idea

- 6. Book Swop Club – part of the pub will store used books for the community to borrow.
Excellent idea, Good idea, Unsure, Not a good idea

- 7. Midweek walk/cycle – going on steady 3-to-5-mile walks (or similar cycle rides) around the community returning for a coffee/cake.
Excellent idea, Good idea, Unsure, Not a good idea

Please put forward other ideas which you think will benefit the community.

- 1.

- 2.

- 3.

Would you consider purchasing shares? YES / NO

What cost do you think the shares should be? £50, £100, £200 or other

Would you join the 200 club? YES / NO

THIS IS OPTIONAL Please may we have you email

address_____

and mobile number _____ to keep you informed.

THANK YOU FOR YOUR RESPONSE.

Analysis of the Response to the Questionnaire

What do the questionnaires say:

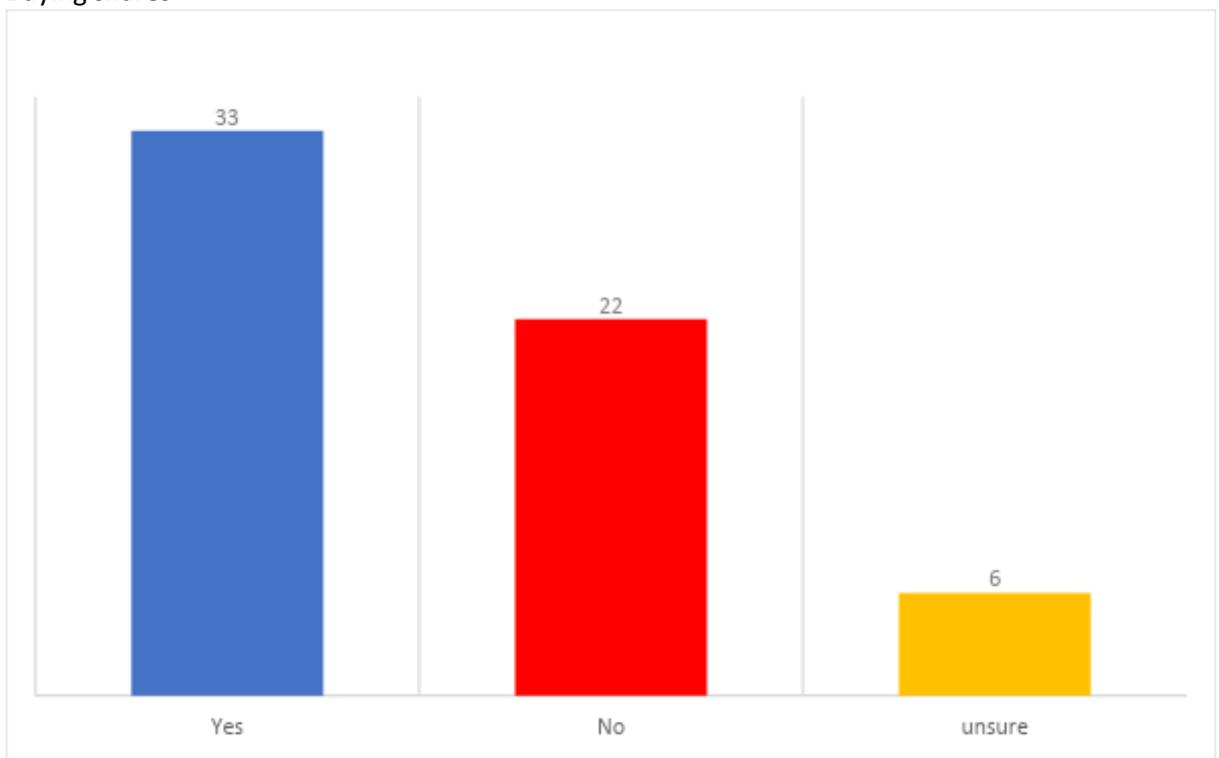
Analysis of response so far.

Answers to the questions



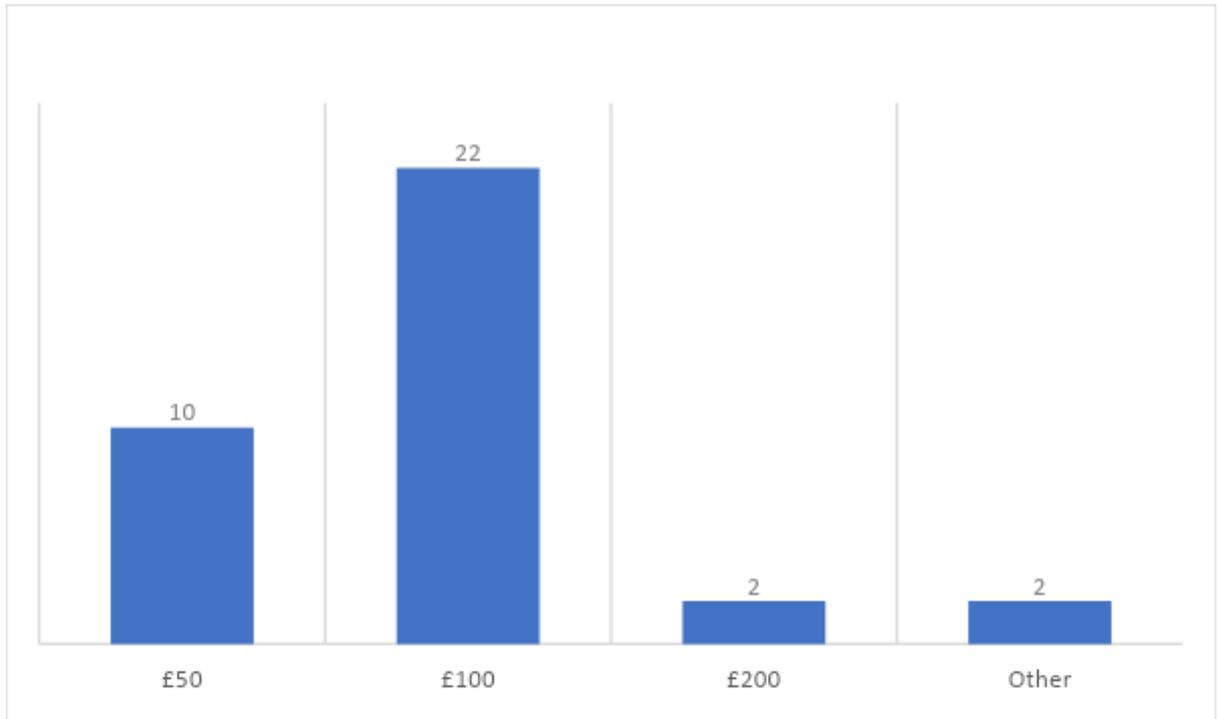
So far, I have received 72 forms completed but not all questions answered. The suggestions were well received on the whole with most recipients responding favourably to the suggestions, especially concerning the mid-week and Sunday lunches (including the community Xmas meal). The café opening with a shop, mobile PO etc was very well received. We also received quite a few other useful suggestions which will be discussed later.

Buying shares



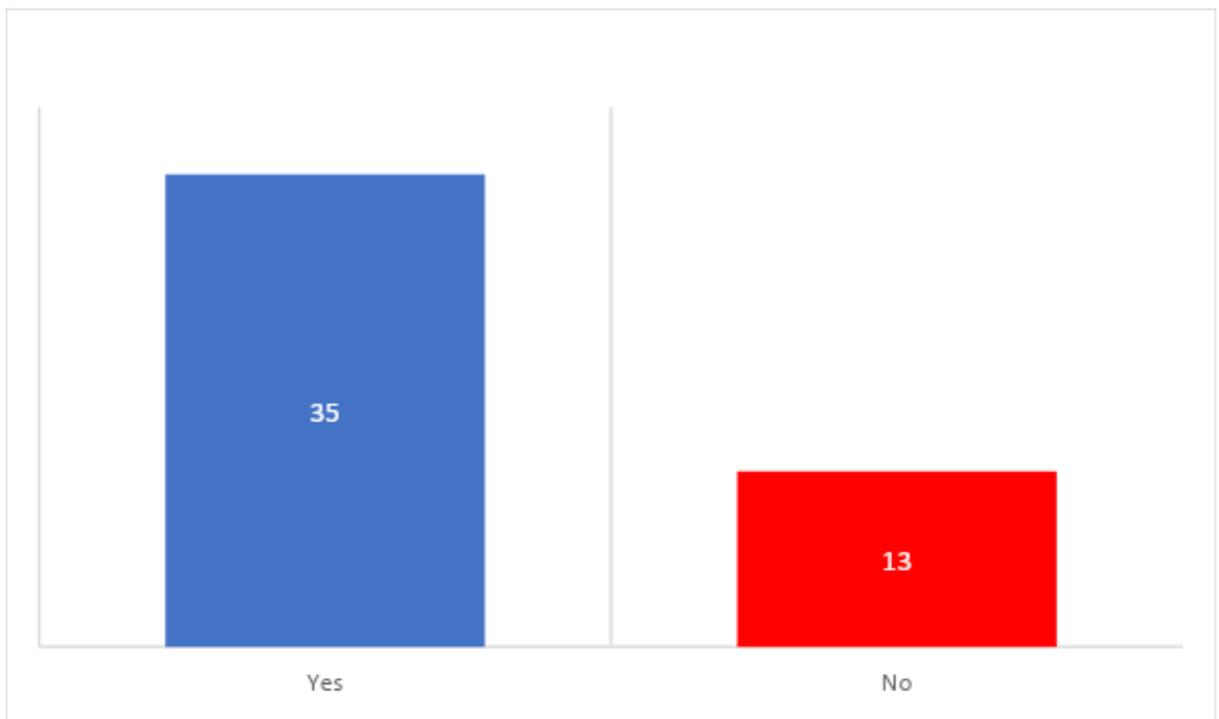
This graph is a little misleading as there were a number of replies not completed. It presently suggests that just over a half would invest at some level depending on the cost of the shares.

Cost of shares



here seems consensus that the cost of shares should be £100 at present.

200 Club



Around a half of people who responded would join a 200 club.

Other suggestions:

From a few responses it is easy to see that we have not explained the reasons for making the pub a community hub or the importance of working with the community hall. For example, stated that all suggestions could take place at the Community Centre another

response noted that the various lunches would take trade away from the pub. A few mentioned that the suggestions were aimed at older (retired) people and not for those working.

Developing links with Pembrokeshire College Catering Dept could be very beneficial to the whole project providing work experience for the students. This idea needs to be explored. A number of people liked the idea of the fixed menu but went on to suggest that there should be steak/grill, curry or Chinese nights and a special mention of Fish Friday. Perhaps these could be expanded to include Valentine's night and St David's Day menus. A few asked that there should be an expanded takeaway service (for all meals) as they used during the various lockdowns. A few responses mentioned the need to improve the quality of the food and build on that reputation.

Music events and Quiz nights seem to be a popular addition. Some going further to include themed nights and cocktails – as well as a local beer and cider festival and a Bingo night.

The café suggestion was very popular especially with the possibility of a shop. A few people mentioned the sale of local products, including home grown products, in the shop and that it should be open later in the day for those at work. The café would become the centre/hub for the various exercise groups and would be available on Saturday mornings as well. Local arts groups could display their work and a commission could be made on any sales

A few people mentioned having a breakfast morning most probably available when the café was open as well as daily takeaway breakfast rolls and tea/coffee.

Membership cards providing a discount for shareholders and members of the 200 club could provide discount on food only. It was also suggested that prepay cards could help with the cash flow with members being able to add say £100 to the card and then receive 20% discount on Food and maybe 5% on drinks.

Craft sessions were popular to include clothes making, sewing, art/sketching etc while having a chat. The development of a Book Club was also suggested varying from weekly meetings to monthly meetings. Board game evenings were mentioned by a few perhaps once a month. Encouraging guest speakers to visit the pub could support other groups in the community. Digital support sessions were mentioned in a few responses. As well as supporting a book swap it was suggested that games and DVDs could be exchanged.

Other useful community activities could assist with prescription collection and community helpline including working with community transport.

A sponsorship and/or tradesman board could provide local people with a list of reputable tradesmen who would provide a discount to locals.

EV charging point would attract visitors as it would put the area on the map for visitors with Electric Vehicles.

Having a Christmas, Easter and Halloween party of families would encourage use of the facilities – a pool table to encourage pool leagues was suggested. A youth club and pre-school club were suggested however licencing might object to this idea.

APPENDIX 4

DRAFT POLICY STATEMENTS

1. EQUAL OPPORTUNITIES POLICY

Introduction and Commitment:

The policy applies to all employees, casual workers, and self-employed contractors. **The Y Cross Cas-lai Community Benefit Society (CBS) Board** fully support this policy statement. All employees are responsible for playing their part in achieving the objectives of this policy.

The Y Cross Cas-lai CBS is committed to:

- Promoting equality of opportunity for all persons.
- Promoting a good and harmonious working environment in which all persons are treated with respect.
- Preventing occurrences of unlawful direct, indirect, associative, or perceptive discrimination.
- Fulfilling all its legal obligations under the equality legislation and associated codes of practice.
- Complying with this policy and associated policies.

The working ethos of our **Y Cross Cas-lai CBS** is that we wholeheartedly support the principle of Equal Opportunities in the workplace for employees, subcontractors, associates, business partners and clients, and opposes all forms of unlawful or unfair discrimination. This includes discrimination on the grounds of The Equality Act 2010 and the protected characteristics of sex, race (colour, nationality, ethnic or national origins), age, disability, marriage and civil partnership, sexual orientation, religion or belief, pregnancy and maternity and gender reassignment.

All job applicants, staff and others who work for **Y Cross Cas-lai CBS** will be treated fairly and will not be discriminated against on any of the above grounds.

Decisions about recruitment and selection, promotion, training or any other benefit will be made objectively, fairly and without unlawful discrimination.

Y Cross Cas-lai CBS recognises that the provision of equal opportunities in the workplace is not only good management practice, but it also makes sound business sense.

This policy will help all those who work for **Y Cross Cas-lai CBS** to develop their full potential and the talents and resources of the workforce will be utilised fully to maximise the efficiency of the business.

Bullying and Harassment:

We believe in always treating people with dignity and respect. Harassment (including bullying and victimisation) is a form of discrimination. It is unlawful, and it is also improper and inappropriate behaviour that lowers morale, affects dignity, and interferes with work effectiveness. Harassment (by whatever means, in whatever form and for whatever reason) will not be permitted or condoned within the working environment.

Any inappropriate behaviour in the workplace will be dealt with immediately, and will be treated with the utmost seriousness, implementing our grievance and discipline policies if

necessary. This includes any inappropriate behaviour using social media whether within or outside the work environment.

Training:

Y Cross Cas-lai CBS believe in training staff in accordance with the needs of everyone. Our intention is to help each person to perform their duties to the best of their ability. We also wish to support each employee to enhance their skills and to fulfil their potential to the benefit of all.

Grievance and Discipline:

Any disciplinary or grievance issues will be dealt with immediately and in line with our policy or ACAS Code of Practice.

Monitoring:

Y Cross Cas-lai CBS will establish appropriate information and monitoring systems to assist the effective implementation of this policy. The effectiveness of this policy will be reviewed regularly and at least annually. **Y Cross Cas-lai CBS** will consider and take any appropriate action to address any problems that may be identified because of the monitoring and review.

2. TRAINING AND DEVELOPMENT POLICY STATEMENT

Introduction and Commitment:

Y Cross Cas-lai CBS aims to provide training opportunities which will include:

- An induction programme which all staff will be required to undertake and will assist staff settling into their new role/job.
- A progressive training and development scheme to enable staff to develop relevant skills and acquire knowledge to underpin their current role and career aspirations.

Appraisals:

Employee performance review is an ongoing activity, but a formal performance appraisal will be carried out on each employee at least once a year. The timing of that review may vary depending upon the employee's job and, in any event, is in the absolute discretion of the Director. The employee will attend a meeting with their line manager to discuss their work performance. The objectives of the meeting will be to:

- discuss the previous year's performance and achievements
- identify any shortfalls in performance and establish the reasons
- if necessary, agree any changes required to objectives and actions required to improve the employee's performance and/or to enable them to achieve their full potential in the work they carry out for the Company
- consider any future training, development and career needs for the employee, with regard to Company resources,
- discuss opportunities for development or alternative work.

The employee should also consider their own development needs and they must assist in making the performance review process a worthwhile exercise. The meeting will be an open forum where views can be exchanged and agreed conclusions reached.

Employees should prepare for their appraisal meeting by considering what points they wish to discuss about their performance and development.

After the meeting, the appraiser will briefly record the discussions that took place at the meeting and any action items. A copy will then be given to the employee for agreement and signature. If the employee disagrees with any of the comments made, they will be able to record this on the form. The form will be kept confidential and will be held on the employee's personnel file.

Those employees who are still in their probationary period will be reviewed on an ongoing basis and will receive an appraisal at the end of their probationary period.

3. HEALTH AND SAFETY GENERAL POLICY STATEMENT

Introduction and Commitment:

At **Y Cross Cas-lai CBS** we recognise our duties under current health and safety legislation, and we will endeavour to meet the requirements of this legislation and maintain a safe and healthy working environment. Our managers and supervisors are informed of their responsibilities to ensure they take all reasonable precautions, to ensure the safety, health, and welfare of those that are likely to be affected by the operation of our business.

Y Cross Cas-lai CBS recognises its duty to make regular assessment of the hazards and risks created during our business.

Our Duty:

We also recognise our duty, so far as is reasonably practicable:

- to meet our legal obligations to maintain safe and healthy working conditions.
- to provide adequate control of the health and safety risks so identified.
- to consult with our employees on matters affecting their health and safety.
- to ensure the safe handling and use of substances.
- to provide information, instruction, training where necessary for our workforce, taking account of any who do not have English as a first language.
- to ensure that all workers are competent to do their work, and to give them appropriate training.
- to prevent accident and cases of work-related ill health.
- to actively manage and supervise health and safety at work.
- to have access to competent advice.
- to seek continuous improvement in our health and safety performance and management through regular (at least annual) review and revision of this policy; and
- to provide the resource required to make this policy and our Health and Safety arrangements effective.

To help achieve our objectives and ensure our employees recognise their duties under health and safety legislation whilst at work, we will also inform them of their duty to take reasonable care for themselves and for others who might be affected by their activities. We achieve this by explaining their duty and setting out our company health and safety rules which are made available to every worker employed by us.

4. ENVIRONMENTAL POLICY STATEMENT

Introduction and Commitment:

Y Cross Cas-lai CBS is aware that its activities and the services it provides, either directly or indirectly via its third-party suppliers, contractors etc., may have an impact on the environment, so it needs to understand the environmental impacts of its activities and seek to minimise the impacts where possible.

To meet the Policy, the overall aim of **Y Cross Cas-lai CBS** is to reduce the impacts associated with day- to-day operations while complying with applicable environmental legislation, accepted best practice and the need to maintain value for money in all that we do and procure.

Scope:

The policy applies to all employees directly employed by **Y Cross Cas-lai CBS**, and to workers employed via agencies and contractors.

Policy:

Y Cross Cas-lai CBS is committed to protecting the environment of the earth. To minimize environmental impacts concerning our activities, products, and services, we shall: -

- Comply with applicable legislation and other applicable requirements.
- Prevent pollution, reduce waste, and minimise the consumption of resources.
- Educate, train, and motivate employees to carry out tasks in an environmentally responsible manner.
- Encourage environmental protection among suppliers and subcontractors.
- Work in partnership to enhance the landscape to increase biodiversity of the gardens and surrounding land.

Y Cross Cas-lai CBS is committed to continual improvement of environmental performance. This Policy will be communicated to all staff, contractors, and suppliers, and be available for the public.

Review:

This document is subject to an annual review unless there are any major changes in the workplace or legislation requiring more urgent consideration/action.

5. WELSH LANGUAGE POLICY STATEMENT

Y Cross Cas-lai CBS is committed to supporting the Welsh language and using the medium of Welsh wherever possible in its working practices.

Training Support:

When possible, we will support staff to attend Welsh classes to enhance and improve both written and spoken Welsh in order to embed use of the Welsh language within our organization to the highest level compatible with business operations.

Company Documentation and Publicity Material:

Wherever possible, company documentation will be available bilingually. This will include both company pro forma's and any publicity material produced by us.

Working Practices:

Wherever possible, we will use Welsh first as a routine part of our business day, for example, answering the phone in Welsh and greeting visitors to our premises in Welsh.

In addition, we will take any other opportunities which present themselves to use and promote use of the Welsh language within our business activities.

Recruitment:

All posts will be open to bilingual applicants. The ability to speak Welsh is welcome.

Managers responsible for recruiting staff will assess our needs for Welsh-speaking staff when making appointments and will keep this aspect of recruitment under constant review.