



Community
Benefit Society

Business Plan for the Bell Inn



This forms part of the overall plan for the Middleton Cum Fordley Community Benefit Society

The Bell Inn Trading Company is the working title for the pub operating company for the MCBS

Executive Summary

The Bell Inn Trading Company Limited (BTCLtd) will be established to operate The Bell Inn on behalf of the Middleton cum Fordley Community Benefit Society (MCBS). The Company will operate the pub and associated assets whilst the MCBS retains ownership of the freehold and ensures that the long-term interests of the community are protected.

The purpose of the BTCLtd is straightforward. It exists to create a financially sustainable hospitality business that provides excellent food, drink and hospitality whilst generating sufficient surplus to maintain the asset, invest in its future and support wider community benefit through MCBS. .

The Bell Inn is situated in the village of Middleton cum Fordley which is in a highly attractive location within East Suffolk, between Aldeburgh and Southwold and within easy reach of Dunwich, Walberswick, Saxmundham, Leiston and Minsmere. It serves a catchment characterised by strong community identity, an established visitor economy and a growing population of affluent retirees and semi-retired residents.

This plan is deliberately prudent. The financial projections are based upon the successful operation of the pub as it exists today and do not rely upon future development opportunities. Whilst the site includes assets that may offer significant opportunities for growth in future years, these have been excluded from the core financial case and should be regarded as potential upside rather than assumptions upon which success depends.

Vision and Ambition

The ambition is to create one of the most valued rural pubs in Suffolk.

The Bell Inn will be known for warm hospitality, quality food and drink, genuine community spirit and a strong sense of place. It will serve local residents, visitors and neighbouring communities alike, providing a welcoming environment where people can gather, celebrate, connect and enjoy the distinctive character of rural Suffolk.

The objective is not to become the largest pub in the area, nor the most fashionable. Instead, the aim is to build a business that is trusted, respected and sustainable. Success will be measured not simply through financial performance but through the pub's contribution to the social and economic life of the community it serves.

Market Context

The Bell Inn benefits from operating within one of England's most attractive coastal and rural regions. East Suffolk has developed a reputation as a desirable place in which to live, retire and visit. The area combines attractive countryside, a celebrated coastline, thriving market towns and internationally recognised nature reserves.

The local economy benefits from a substantial visitor market, but the Bell Inn's business model does not depend upon tourism alone. Rather, it draws strength from a combination of local residents, neighbouring communities, retirees, second-home owners and visitors.

Particularly important is the growth of the so-called Grey Pound. The wider Suffolk coastal corridor has become increasingly attractive to retired and semi-retired households seeking a high quality of life. Many possess both disposable income and leisure time and place considerable value on social connection, hospitality and community engagement. This demographic provides an important source of year-round demand and is expected to become one of the Bell Inn's most valuable customer groups.

The Bell Inn also benefits from its proximity to destinations such as Southwold, Aldeburgh, Dunwich and Minsmere. Visitors attracted by the coast, nature, heritage and outdoor recreation provide an important supplementary market, particularly during weekends and holiday periods.

The management team's strategy is therefore built upon a balanced customer base rather than reliance upon any single market segment.

Understanding Our Customers

The Bell Inn's most important customers will be local residents and regular users from surrounding villages. These customers provide the foundation of the business. They create the atmosphere that distinguishes a successful village pub and generate the regular trade that sustains the business throughout the year.

A second important customer group comprises active retirees and semi-retired residents living within the wider catchment area. This market is particularly attractive because it is less seasonal than tourism and often places greater value on quality, consistency and social interaction. The Bell Inn's offer of lunches, coffee, informal gatherings, talks and community events is well aligned with the needs of this demographic.

Visitors to the Suffolk Coast represent a third customer segment. These customers are attracted by authenticity and local character and are seeking experiences that connect them with the places they visit. Whilst they may not become regular users, they provide valuable incremental trade and contribute to the pub's wider reputation.

The final significant segment comprises walkers, cyclists, birdwatchers and day visitors. The growing popularity of outdoor recreation provides opportunities throughout the day, particularly for coffee, refreshments, light meals and informal dining.

The strength of the Bell Inn's position lies not in the size of any individual market but in the diversity of its customer base. Local residents provide stability, retirees provide year-round demand, visitors provide additional spend and outdoor recreation users create opportunities beyond traditional lunch and evening trading.

The Commercial Proposition

The Bell Inn will offer a simple, high-quality hospitality experience centred upon good food, quality drinks and excellent service. The food offer will focus upon fresh ingredients, local sourcing wherever practical and menus that reflect the seasons. The objective is not culinary complexity but consistency, value and quality. Customers should feel confident that every visit will provide a reliable and enjoyable experience.

The drinks offer will reflect the character of the region. Local ales, selected wines, premium soft drinks and high-quality coffee will all play an important role. Free-trade purchasing arrangements will provide flexibility and allow management to respond to customer preferences.

Alongside food and drink, the Bell Inn will host a programme of community and social activities throughout the year. These may include talks, quizzes, music evenings, walking groups, community celebrations and seasonal events. Such activities strengthen customer loyalty, increase utilisation of the asset and reinforce the pub's role at the heart of village life.

Operating Model

The Bell Inn will operate as a professionally managed business.

Responsibility for day-to-day operations will rest with a Manager appointed by the BTCLtd. The Manager will be accountable for commercial performance, customer satisfaction, staff leadership, stock control, supplier relationships and compliance.

The Manager will be supported by front-of-house and kitchen teams whose primary responsibility will be delivering an outstanding customer experience. The BTCLtd will seek to create a culture based upon hospitality, professionalism and community engagement.

The Board of the BTCLtd will provide strategic oversight rather than operational management. Its role will be to approve budgets, monitor performance, manage risk and support the Manager in achieving the Company's objectives. Clear separation between governance and management will be maintained at all times.

Community Ownership as a Competitive Advantage

Community ownership provides a distinctive advantage that is unavailable to many commercial hospitality businesses.

The Bell Inn benefits from a level of goodwill, advocacy and local engagement that would be difficult for a conventional owner to replicate. Customers are not merely consumers of the service but stakeholders in the success of the enterprise.

This creates opportunities to attract volunteers, organise events, build partnerships and generate loyalty that extends beyond transactional relationships. It also strengthens resilience during challenging periods by creating a wider network of support around the business.

The objective is not to rely upon goodwill in place of sound management. Rather, it is to combine professional operation with community ownership in a way that strengthens both.

Future Development Opportunities

The financial projections contained within this plan are based solely upon the operation of the pub and its immediate activities. However, the Bell Inn benefits from additional assets that may provide significant opportunities for future growth.

The site includes an underutilised barn and adjoining meadow which have the potential to support a range of complementary activities. These opportunities have been excluded from the core financial model and therefore represent future upside rather than assumptions upon which the business case depends. The barn could provide flexible accommodation for community activities, workshops, exhibitions, private functions, celebrations and educational events. Subject to planning and investment considerations, it may also provide opportunities for future hospitality or accommodation uses. The adjoining meadow offers opportunities for low-impact visitor accommodation including camping, glamping, shepherd's huts or camping pods. Such activities would complement the existing hospitality business and strengthen the Bell Inn's position within the visitor economy.

There is also potential to establish a marquee or event space capable of hosting weddings, family celebrations, village festivals, markets, corporate gatherings and fundraising events. Such a facility would significantly increase utilisation of the site whilst reinforcing the Bell's role as a community hub. The long-term vision is therefore not simply to operate a successful pub but to create a community-owned rural enterprise capable of combining hospitality, events, accommodation and community activity within a single integrated site.

Financial Strategy

The BTCLtd financial strategy is built around long-term sustainability rather than short-term profit maximisation. The first priority is positive cash generation. The second is the creation of appropriate reserves. The third is investment in maintenance, renewal and improvement of the asset. Only after these objectives have been achieved will surplus funds be available for distribution to the MCBS. The Company will operate with a prudent approach to financial management and will maintain adequate working capital at all times.

Capital Structure and Funding Plan

The acquisition of the Bell Inn will be funded through a combination of philanthropic support, charitable donations and community investment. Our objective is not simply to acquire the property, but to ensure that the business is adequately capitalised from day one,

with sufficient working capital to establish the business, build its reputation and provide resilience during its early years.

Acquisition Cost

The anticipated acquisition cost is expected to be between £385,000 and £425,000, subject to final negotiations and associated transaction costs.

Target Fundraising

The overall fundraising target is expected to be approximately £550,000. This reflects not only the acquisition of the property but also the need for: Professional and legal costs, initial repairs and improvements, working capital, a prudent level of financial resilience.

Sources of Funding

1. Philanthropic Match Funding

A lead donor has agreed to provide philanthropic funding of up to £200,000, matched against funds raised from the wider community. This commitment provides a powerful foundation for the project and significantly reduces the amount required from the wider fundraising campaign.

2. Charitable Donations

Supporters will be able to make charitable gifts to the Community Benefit Society. As a charitable organisation, eligible donations may attract Gift Aid, increasing their value to the project at no additional cost to the donor. These donations will help strengthen the capital base of the Society and support its wider charitable objectives.

3. Community Shares

Community members and supporters will be invited to invest through a community share offer. Community shares are designed to enable local people to participate directly in the ownership and stewardship of the Bell Inn through membership of the Community Benefit Society. The purpose of the share offer is not speculative investment. Rather, it is to provide long-term patient capital that enables the community to secure and safeguard an important local asset. It will be based upon one member, one vote.

Ownership Structure

The Middleton cum Fordley Community Benefit Society will acquire and own the freehold of the Bell Inn. The Bell Inn will therefore become a permanent community asset held for the benefit of current and future generations. The Society will establish a wholly-owned trading company responsible for operating the pub and associated activities. Any surplus generated by the trading company may be distributed to the MCBS, where it can be reinvested in the Bell, used to maintain and improve community assets, applied to wider charitable and community purposes consistent with the Society's objectives.

Long-Term Sustainability

The Bell Inn is intended to become more than a successful pub. Over time, the MCBS may explore additional opportunities to strengthen both the business and the community, including but not exclusively: Community retail provision, coffee shop facilities, visitor

accommodation, community events and activities, other projects that support the social and economic wellbeing of Middleton cum Fordley and the surrounding area.

The primary objective remains clear: To secure the Bell Inn as a sustainable community-owned village inn that can serve the people of Middleton cum Fordley and the wider community for generations to come.

Reserves Policy (draft)

Bell Inn Trading Company

Purpose

The purpose of this policy is to ensure that the Bell Inn Trading Company maintains sufficient financial resilience to withstand fluctuations in trading performance, meet unforeseen costs, maintain the property to an appropriate standard and support the long-term sustainability of the business. As a community-owned enterprise, the Company seeks to balance current trading performance with stewardship of the asset for future generations.

Principles

The Company will seek to: Maintain financial resilience, avoid excessive reliance on borrowing, ensure that major repairs and renewals can be funded without placing undue pressure on trading activities, build reserves progressively during profitable years, operate on a prudent rather than optimistic basis.

Target Reserve Levels

1. Working Capital Reserve

The Company shall seek to maintain unrestricted cash reserves equivalent to a minimum of three months operating expenditure. For the Bell Inn this is expected to be approximately: Target: £50,000 to £75,000. This reserve protects the business against: Seasonal fluctuations, temporary trading downturns, unexpected cost increases, recruitment challenges, adverse economic conditions.

2. Property Renewal Reserve

The Company shall maintain a designated reserve to fund major repairs, renewals and replacement of assets. Examples include: Roofing, heating systems, kitchen equipment, furniture, external works, internal and external redecoration and refurbishment. Although routine maintenance is charged through the annual profit and loss account, larger periodic investments will be funded through this reserve. Target: £25,000 to £50,000

3. Strategic Development Reserve

Once the Working Capital and Property Renewal Reserves have reached their target levels, the Company may allocate additional surpluses to a Strategic Development Reserve. This reserve may be used to: Improve the Bell Inn offer, develop additional revenue streams, support opportunities associated with the barn, retail activities, accommodation or other approved developments and strengthen the long-term sustainability of the enterprise. Target: Determined by the Board from time to time.

Surplus Allocation: Annual surpluses shall normally be applied in the following order:

1. Maintain Working Capital Reserve.
2. Maintain Property Renewal Reserve.
3. Fund approved capital investment.
4. Transfer surplus funds to the Community Benefit Society to support its charitable and community objectives.

Review

The Board shall review reserve levels annually as part of the budgeting and business planning process. The policy should recognise that the Bell Inn operates in the hospitality sector, where trading conditions can be volatile, and that the preservation of a community-owned asset requires a prudent approach to financial stewardship. The initial objective is therefore to build combined reserves of approximately £100,000 before considering significant distributions beyond those required to support the Community Benefit Society's purposes.

Financial Projections

	Year 1	Year 2	Year 3
Income			
Drinks (beer, wine, spirits, minerals)	132,057	148,366	166,689
Food	77,422	97,278	117,361
Other services/income/events	20,000	20,000	20,000
Total income	229,478	265,643	304,050
Cost of sales	(85,289)	(98,294)	(112,125)
Gross profit	144,189	167,350	191,925
Operating costs			
Staff costs	(88,650)	(112,008)	(121,485)
Premises costs (rates, utilities, insurance, repairs)	(29,094)	(31,166)	(33,352)
Other operating costs	(17,785)	(19,044)	(20,373)
Total operating costs	(135,528)	(162,218)	(175,211)
Operating surplus (before one-off costs) ¹	8,661	5,132	16,714
Operating Surplus (Cumulative)	8,661	13,793	30,507

Risk Management

Hospitality businesses operate within a dynamic environment and face a range of risks including inflation, changing consumer behaviour, labour shortages, regulatory requirements and seasonal fluctuations. The Bell's diversified customer base, attractive location, community ownership structure and prudent financial management provide significant mitigation against these risks. The creation of appropriate reserves and the phased approach to future development further strengthen resilience.

¹ The assumption is that corporation tax is not payable on surpluses generated because these are paid from the trading company to the CBS, subject to MCBS achieving recognition as a charity for tax purposes from HMRC.

Conclusion

The Bell Inn represents far more than a traditional village pub. It is a community-owned asset with the potential to become a vibrant centre of hospitality, social connection and local enterprise.

The combination of a strong local customer base, an attractive demographic profile, a growing retiree market, a thriving visitor economy and a committed community provides a compelling foundation for success. Through professional management, prudent financial stewardship and a clear long-term vision, the Bell Inn can become both a successful business and a lasting source of benefit for Middleton and the surrounding villages. This approach is therefore not simply about saving a pub. It is about creating an enduring community asset capable of generating social and economic value for generations to come.

Appendix A

Site Overview and Strategic Assets

The Bell occupies a site that offers significantly greater potential than a traditional village pub. In addition to the public house itself, the property includes a substantial barn, external areas, parking and a meadow. Collectively these assets provide flexibility and opportunities that extend beyond conventional food and beverage operations.

The Board's immediate focus will be the successful operation of the core pub business. However, the wider site provides options for future development should these prove commercially viable and aligned with the objectives of the Community Benefit Society. Potential future uses include enhanced community activities, events, seasonal accommodation, educational activities, wellbeing programmes and other complementary uses that strengthen both the business and its contribution to the community.

SITE PLAN – Awaiting Land Registry details from Adnams PLC

The Bell Inn



Appendix B

Market and Demographic Context

The Bell benefits from a location within one of the most attractive rural and coastal regions of England. Whilst Middleton itself is a relatively small village, the Bell serves a much wider catchment extending across neighbouring communities including Yoxford, Westleton, Theberton, Leiston, Saxmundham, Darsham and surrounding settlements. The business therefore draws upon a combination of local residents, neighbouring communities, retirees, second-home owners and visitors. The area demonstrates several characteristics associated with successful rural hospitality businesses:

- Above average home ownership.
- Significant numbers of retired and semi-retired households.
- Strong levels of discretionary spending.
- A high-quality natural environment.
- Established tourism and leisure activity.
- Strong community identity.

These factors provide a favourable backdrop for a community-owned hospitality business.

Bell Inn Customer Segments

Local Regulars

The local regulars are the heart and soul of the Bell. They are village residents and people from neighbouring communities who use the pub as part of their everyday lives. They come for a pint, an informal meal, a conversation, a community event or simply the comfort of familiar surroundings. Their spending may not always be the highest, but their value lies in creating atmosphere, loyalty and authenticity. A pub without local regulars quickly becomes a restaurant; a pub with them becomes part of the fabric of village life.

Active Retirees

Active retirees are likely to form the backbone of the Bell's food-led trade. Typically time-rich and socially engaged, they are looking for quality, consistency and good service rather than novelty or fashion. They are frequent users of pubs and restaurants, particularly during the week when many other customer groups are at work. Lunches, coffee mornings, Sunday lunches and informal social occasions all appeal to this segment. Their importance lies not simply in what they spend, but in the regularity with which they visit.

Affluent and Lifestyle Retirees

This group includes retired professionals, business owners, second-home owners and those who have chosen East Suffolk for its quality of life. They are often highly discerning consumers who value good food, good wine, comfortable surroundings and excellent service. They are less price-sensitive than most customer groups and are prepared to travel for an experience they trust. Whilst they may visit less frequently than active retirees, they

tend to spend more per visit and are often influential advocates who recommend places to friends and visitors. They are an important contributor to profitability and reputation.

Suffolk Coast Visitors

The Bell sits within one of the most attractive visitor destinations in England. This segment includes walkers, cyclists, birdwatchers, holidaymakers and day visitors drawn by the Suffolk coast, Minsmere, Southwold, Aldeburgh and the surrounding countryside. They are looking for an authentic Suffolk experience rather than a standardised chain offering. They provide valuable volume, particularly during the spring and summer months, and help broaden the pub's catchment beyond the immediate local population.

Destination Diners

Destination diners are people who choose to visit the Bell specifically because of its reputation. They may travel from neighbouring towns and villages for a meal, a celebration, Sunday lunch or an evening out. This segment is highly dependent upon consistency and reputation. They are attracted by quality food, a welcoming atmosphere and confidence that the experience will justify the journey. Whilst they may represent a smaller proportion of total customers, they play an important role in building revenue, strengthening the brand and supporting long-term sustainability.

Community Gatherers

The final segment is made up of local groups, societies, clubs, families and organisations who use the Bell as a place to meet, celebrate and connect. They may not generate the highest levels of direct profit, but they create something equally valuable: relevance. Community gatherings reinforce the Bell's role as a village institution and help fulfil the wider social purpose of community ownership. They ensure that the pub remains not simply a business, but a focal point for community life.

Strategic Observation

Successful rural pubs rarely depend on a single customer group. Instead, they create a balanced mix of customers who fulfil different roles. The local regulars create atmosphere and authenticity. The active retirees provide reliable midweek trade. The affluent and lifestyle retirees contribute disproportionately to profitability. Visitors bring seasonal volume and wider awareness. Destination diners strengthen reputation. Community groups reinforce purpose and belonging. Together, these segments create a resilient and sustainable business capable of serving both the community and future generations.

Appendix C

Visitor Economy

East Suffolk benefits from one of the strongest visitor economies in the East of England. The area attracts millions of day visits annually and supports a substantial hospitality and leisure economy. Visitors are attracted by the coastline, countryside, market towns, nature reserves, food and cultural activities. The Bell's business model does not rely upon tourism alone. Rather, tourism provides an important supplementary source of demand alongside local residents and surrounding communities.

Particularly relevant is the pub's proximity to destinations such as Southwold, Aldeburgh, Dunwich and Minsmere. These locations attract visitors throughout much of the year and contribute to the area's wider economic vitality. The Board and management team's strategy is to attract a modest share of this market whilst remaining focused upon serving local customers and regular users.

Visitor Economy Data

The visitor economy in East Suffolk is valued at approximately £680 - £700 million, representing a major share of Suffolk's £2.3 billion tourism economy.

Suffolk-wide, the county's visitor economy bounced back to £2.1bn in 2022, with day trips up 56% year-on-year and overnight trips up over 30% on 2021

Appendix D

Community Ownership as a Competitive Advantage

Community ownership is one of the Bell's defining strengths. Unlike a conventional commercial enterprise, the Bell benefits from a broad base of local support and engagement. Customers are not merely consumers of a service but stakeholders in the success of the business. Community ownership encourages loyalty, advocacy and participation. It provides opportunities to attract volunteers, organise events and create partnerships that would be difficult for a conventional operator to replicate. Importantly, community ownership does not replace professional management. Rather, it complements it by creating a stronger relationship between the business and the community it serves. The Bell seeks to combine the disciplines of sound commercial management with the benefits of community stewardship.

Evidence from Community-Owned Businesses

Community-Owned Pubs: Survival Rates and Evidence

Community ownership is no longer an experimental model. Across the United Kingdom, community-owned pubs have demonstrated survival rates that significantly exceed those of conventional small businesses.

Survival Rates: Research from Plunkett UK indicates that community businesses supported by the organisation achieve: A 99% five-year survival rate, a 95% twenty-year survival rate. For comparison, the average five-year survival rate for UK small and medium-sized enterprises is approximately 39%. Community-owned pubs specifically have reported survival rates of between 97.5% and 99%, making them one of the most resilient forms of community enterprise in the country.

Scale of the Community Pub Movement

The community pub movement has grown significantly over the past two decades. Current estimates suggest: More than 210 community-owned pubs are now trading across the UK. Over 37,500 people have invested in community pubs through community share offers. More than £35 million has been raised through community shares to support community-owned pub acquisitions and development. Community pubs are now one of the fastest-growing forms of community business in the United Kingdom.

Why Community Pubs Succeed. Both Plunkett UK and CAMRA identify several common characteristics shared by successful community-owned pubs: Strong local support and engagement. Broad community ownership. Professional governance. Adequate capitalisation. Clear business planning. A focus on long-term stewardship rather than short-term profit. Diversified community use beyond simply serving food and drink.

Importantly, successful community pubs tend to become more than pubs. They often operate as community hubs, meeting places, event venues and focal points for village life.

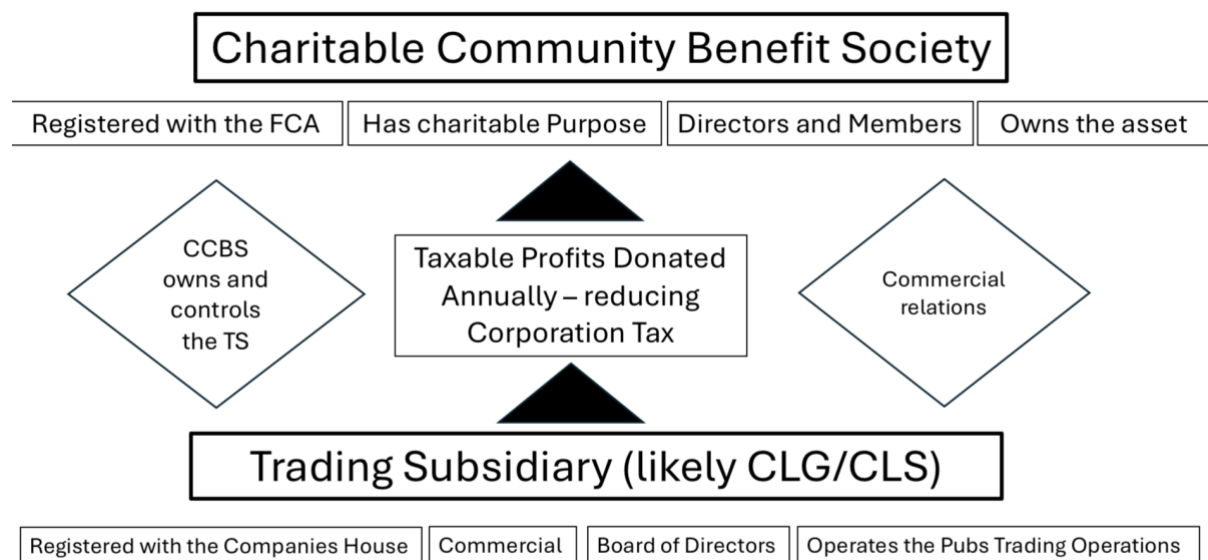
Lessons for the Bell Inn

The Bell Inn's proposed model aligns closely with the characteristics of successful community-owned pubs elsewhere in the UK. The strategy is not simply to acquire a pub, but to create: A sustainable trading business, a community gathering place, a long-term village asset and a source of future community benefit. The proposed structure of community ownership, supported by charitable giving, community shares and professional governance, reflects many of the factors associated with the strongest-performing community pub enterprises.

Appendix E

Governance Structure

The Bell Inn has been designed around a clear governance framework. The Community Benefit Society owns the freehold and acts as steward of the asset on behalf of current and future generations. The Bell Trading Company operates the business and is responsible for commercial performance. The Board of the BTCLtd provides oversight and strategic direction whilst day-to-day management rests with the Manager and allocated supervisory Board members. This ensures clarity of accountability and reflects good governance practice. Below is a diagram of the Governance structure



Key principles include: Clear accountability, professional leadership and management, transparent reporting, democratic ownership and long-term stewardship.

Appendix F

Future Development Opportunities

The Bell benefits from several assets that provide opportunities for future growth and diversification. These opportunities have been excluded from the core financial forecasts and therefore represent potential upside rather than assumptions upon which the business case depends. The Board will evaluate future opportunities against three criteria:

1. Commercial viability.
2. Community benefit.
3. Compatibility with the character of the site.

Opportunity Register

Community Events

The Bell has the potential to host talks, exhibitions, markets, celebrations and community activities throughout the year.

Marquee and Event Space

A marquee or seasonal event structure could provide facilities for weddings, celebrations, village festivals, fundraising events and corporate gatherings.

Barn Utilisation

The existing barn offers opportunities for workshops, exhibitions, community activities and private functions.

Camping and Glamping

The meadow may provide opportunities for low-impact visitor accommodation, subject to planning and commercial assessment.

Educational and Wellbeing Activities

The site may support future programmes linked to nature, wellbeing, heritage and community development.

Weddings and Celebrations

The combination of hospitality, outdoor space and community ownership may provide attractive opportunities within the events market. None of these opportunities have been incorporated into the financial forecasts contained within this business plan.

Appendix G

References

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