

The Haven, Cellardyke Community Ownership

OUTLINE PLAN FOR THE BUSINESS
March 2026



1. Introduction and Background

1.1 Introduction

This business plan is based on extensive research and analysis which brought together all community feedback into a single, coherent document that outlines the case for the future of the Haven Inn in Cellardyke.

The plan sets out the Haven Inn Community Benefit Society's ambition to acquire and repurpose the Inn as a pub and restaurant upstairs and a multi-use community asset downstairs.

1.2 Background and original drivers

The Haven Inn occupies a uniquely important position in Cellardyke. As the only pub in the village, it serves as a core social and cultural anchor for a community with very few alternative gathering spaces. Aside from a single shop, a little-used town hall, and a handful of seasonal or pop-up amenities (including a summer pizza stall, a pop-up coffee caravan, watersports rentals, and the open-air sea pool) there are no other year-round social or commercial venues available locally. The Haven also sits directly on the Fife Coastal Path, one of Scotland's most heavily used long-distance trails, making it a natural stopping point for walkers, visitors and residents alike.

Community interest and momentum behind the project have grown substantially. The group is now formally constituted as a Community Benefit Society (CBS) with a bank account, 18 months of accounts, and a clear governance structure.

Consultation identified that the Haven's downstairs floor represents the greatest area of untapped potential. Currently underused, it offers a direct frontage onto the Coastal Path, ideal for attracting visitors, and could support a wide range of community uses. Ideas raised repeatedly include a coffee shop, gallery walls for local artists, changing/shower facilities for wild swimmers, services for coastal path walkers, and flexible rooms for after-school clubs, craft groups, mums and toddlers, computer hubs, youth activities, and potentially even a music studio for teenagers. Together, these ideas demonstrate a clear local appetite for a multi-use, inclusive space that addresses unmet needs and diversifies the Inn's income base.

The Haven currently trades strongly in summer, driven by coastal path walkers, visitors, and activity at the nearby tidal pool and caravan park. Winter trading is naturally lower, but consultation suggests that a programme of events, a warm community café space downstairs, and upgraded facilities could support a more balanced year-round offer.

This background provides a strong foundation for the community to establish a sustainable business model that combines hospitality, community services, and cultural activity, strengthening Cellardyke's community resilience and supporting the long-term wellbeing of the village.

1.3 About the organisation

The Haven Community Inn Limited was incorporated in May/June 2025 as a Community Benefit Society (CBS) regulated under the Co-operative and Community Benefit Societies Act 2014 and registered with the Financial Conduct Authority soon after that. This legal form provides limited liability to members and is designed specifically for organisations whose primary purpose is to benefit the wider community rather than private shareholders.

Membership is open to anyone aged 16 or over who supports the Society's aims and purchases a minimum of 20 £1 shares. The Society has two classes of membership—Community Members, who must remain the majority, and Supporter Members—ensuring local democratic control. Each member holds one vote regardless of investment and may stand for the Management Committee.

The Society is governed by its members, a Management Committee of three to ten people (mostly elected Community Members) and a Secretary. The Committee manages all affairs of the Society.

2. Research Findings

Community Need

The research shows clear unmet social, cultural and service needs within Cellardyke. The village has no year-round social space beyond the Haven; the town hall is seldom used and perceived as cold and unwelcoming, and there are few places for families, young people or older residents to meet. The ageing population faces risk of isolation, with community lunches and older-people's activities having disappeared post-COVID. Parents and carers lack a suitable meeting point since the "teas and tots" group ended. There is little provision for teenagers, minimal indoor space for clubs and groups, and a shortage of public toilets and changing facilities for coastal users and wild swimmers. Cellardyke is also affected by a high concentration of holiday lets, reducing year-round community presence and contributing to weakened social cohesion. Attendees expressed concern that Cellardyke is overshadowed by Anstruther and lacks a central hub to reinforce local identity.

Community Support for an Asset Transfer

Support for community ownership is exceptionally strong and consistent across all engagement methods. More than 60 people attended the first community meeting, 40 attended the second, and 70 across the three open events. Survey results show 87–91% support for purchase of the Haven and 77% rating a local inn as "very important." Volunteers have stepped forward consistently, and 50% of survey respondents indicated willingness to buy community shares. Community groups and individuals repeatedly emphasised that the Haven is a vital component of local life, with open-mic sessions, quizzes and social events well-attended. Stakeholders—including the Open Air Pool, local artists, and community leaders—strongly supported keeping the building in community hands. A recurring message is that "we cannot lose the Haven."

Priority Activities

Across meetings, surveys and interviews, there is a clear consensus on priority uses. The upstairs should continue as a pub and restaurant, strengthening the existing offer. The downstairs should become a multi-use community café with accessible toilets, seating, and flexible rooms. High-priority uses include: gallery space for artists; mother-and-toddler sessions; community lunches; social and intergenerational cooking groups; after-school clubs; youth activities (including a potential music studio); workspace for remote workers; changing/shower facilities for swimmers; and year-round toilets. Outdoor priorities include activation of the beer garden for events, gardening or growing groups, and BBQ or food events. Fundamentally, the community wants a welcoming, inclusive hub combining hospitality with cultural and social activity.

Financial Viability

While the current business trades modestly, the addition of community-led programming, a café, and improved visibility create opportunities for significant revenue growth. Eighteen months of accounts show the business can operate sustainably with targeted investment. Community shares could raise around £35,000, with additional funds available via the Scottish Land Fund (up to 95% of valuation) and bridging loans from social lenders. The café and downstairs uses are the biggest opportunities for year-round income, while seasonal tourism and events boost summer profit. Stakeholders believe the Haven is commercially viable “with the right layout and promotion.” The East Neuk’s strong visitor economy adds further confidence.

Fundability

The project demonstrates strong alignment with major funders’ criteria. The Scottish Land Fund is a good fit due to overwhelming community support and the Haven’s role as a threatened rural asset.

3. Activity and Proposed Benefits

3.1 Vision and Approach

Vision: A thriving, diverse, equal and well-connected Cellardyke, where everyone feels involved.

Mission: To develop a vibrant, sustainable community hub serving and supported by all parts of the community and all ages.

The Haven Community Inn will bring individuals together and will support and nurture local groups and activities providing meeting and events space. Core business activities will encompass the bar, food service and a coffee shop.

3.2 What We Will Do

The Haven Community Inn will operate as a blended community hub and hospitality business, combining the established bar and restaurant with a newly developed, flexible ground-floor space and improved use of the outdoor areas.

Continuation and Enhancement of the Bar and Restaurant (First Floor)

The upstairs bar and restaurant will remain the core trading component of the business. It is well-established, enjoys strong local support and has a proven customer base, particularly in summer when visitor numbers rise significantly. Consultation shows clear community support for retaining bar service, regular food provision, and popular activities such as quiz nights, open-mic sessions, and informal gatherings.

The bar and restaurant area will also host selected new activities identified through the research, such as small cultural events, music evenings, food-themed nights, and community celebrations, provided they fit comfortably alongside commercial operations.

Development of a Multi-Use Community Space (Ground Floor)

The ground floor, currently underused and comprising 82.7 sqm, will be transformed gradually into a flexible, multi-purpose community space. This area has direct access to

Shore Street and is ideally placed to serve both residents and visitors, including coastal path walkers and sea-pool swimmers.

Phase 1: Pop-Up Café and Light-Touch Activation

In the initial phase, the ground floor will operate as a pop-up café, offering hot drinks, simple food and a warm indoor space. This pop-up approach allows early opening without major refurbishment and provides valuable testing of customer demand.

Phase 2: Shared Café and Community Activity Space

As the business develops, the ground floor will operate as a hybrid café/community hub, sharing the space between commercial café hours and community events. Activities expected to use the space include:

- Mother and toddler groups;
- Community lunches for older people;
- Craft clubs, after-school clubs and study groups;
- Workshops, talks, classes and seasonal activities;
- Artist displays and creative uses of wall space;
- Facilities for sea-pool users including hot drinks and, subject to redevelopment, changing and shower facilities.

This shared model allows the Haven to generate income while meeting the diverse social needs identified in consultations.

Phase 3: Full Café Development (Subject to Viability Testing)

Following successful pop-up periods and phased investment, the café may evolve into a full daytime commercial offer, informed by demand analysis, community usage patterns and staff/volunteer capacity. This growth will be incremental, ensuring affordability and sustainability. If the development does not look viable or the scale of community activity needs to be accommodated, the early model will continue.

Use of Outdoor Space for Community and Commercial Activity

The Haven benefits from a substantial enclosed beer garden and patio area accessed from the upper floor, noted during community engagement as a major asset with high potential. The outdoor space will support:

- Seasonal hospitality use (beer garden, outdoor seating);
- Pop-up food nights and BBQs (reviving a previously well-loved feature);
- Music, performance and cultural events;
- Family-friendly social activities;
- Garden or growing groups, addressing community interest in shared outdoor initiatives;
- Events linked to the Open Air Pool and coastal path (e.g., rest points, refreshments, outdoor workshops).

Where feasible, the outdoor area will offer improved accessibility, signage and weather-resilient features to extend its usability throughout the year.

A Year-Round Community Hub Anchored in Local Needs

Across all spaces, the Haven will offer a cohesive programme of community services, hospitality activity and cultural events, directly responding to identified needs:

- A warm, social place for an ageing community;
- A safe, welcoming environment for families and young people;
- A gathering point for Cellardyke's many creative residents;
- A supportive space for visitors to the East Neuk's coastal attractions;
- A venue that strengthens Cellardyke's identity and independence from neighbouring Anstruther.

3.3 The Benefit of Ownership

Community ownership of the Haven Inn offers a fundamentally different model from private ownership—one that prioritises long-term social value, economic resilience and local stewardship over short-term commercial return. It ensures that the Haven remains a year-round community anchor, responsive to local needs and insulated from the commercial pressures that have caused many privately owned rural pubs to close or be converted into housing. This section outlines the key advantages of community ownership in the context of Cellardyke.

Protecting a Vital Community Asset

The Inn has not sold on the open market, so there is a risk that it may close or turn into housing.

Under private ownership, the Haven Inn faces the risk of sale, redevelopment, or conversion into holiday accommodation. Community ownership legally secures the building's future through an asset lock, ensuring it must always be used for community benefit rather than private profit.

Much Higher Long-Term Survival and Stability

Evidence from the Plunkett Foundation shows that community-owned pubs have exceptional survival rates, with long-term success averaging 94–99%, dramatically outperforming the private pub sector, which experiences regular closures. Community ownership spreads risk across many members, diversifies income through community uses, and activates volunteer capacity—all of which strengthen resilience compared to a single commercial operator whose decisions may be driven by personal circumstances or profitability.

Reinforcing Local Identity, Social Connection and Wellbeing

Community ownership embeds the Haven Inn at the heart of Cellardyke's social structure. Residents consistently emphasised the lack of alternative meeting spaces and the importance of the pub for combating isolation, supporting older people, providing family-friendly activities, and enabling local arts, music and cultural life. A private operator may prioritise commercial activity, whereas community ownership ensures a year-round programme reflecting local needs, including community lunches, youth activities, flexible hire space, and social events.

Generating Local Economic Benefit and Circulating Wealth Locally

Community ownership keeps money within Cellardyke rather than extracting it from the area. This model:

- employs local people;
- uses local suppliers where possible;
- reinvests any surplus back into facilities, services and improvements; and
- strengthens the visitor economy by providing café, hospitality and cultural activity linked to the coastal path and tidal pool.

A private owner's profits flow outward, and business decisions may prioritise margins over local benefit.

Unlocking Funding Not Accessible to Private Owners

Community-owned assets are eligible for major public and charitable investment streams—including:

- the Scottish Land Fund
- community share offers
- Coastal Benefit Fund
- capital grants for heritage, climate resilience, accessibility and community facilities

These sources are not available to private businesses, making community ownership the only viable route to raising capital for refurbishment, accessibility improvements and new services. Without this funding, the building may not receive the upgrades required to fulfil its potential.

A More Diverse, Sustainable Business Model

Community ownership allows the Haven to operate with a blended model: hospitality plus community programming. This reduces exposure to seasonal fluctuations and allows shared use of space (e.g., café by day, groups/events in evenings). Private operators typically require an exclusively commercial offer to achieve profit, which is risky in a small village with significant winter quiet periods.

Democratic Control and Accountability

A Community Benefit Society operates on a one member–one vote basis, ensuring decisions reflect community priorities rather than personal preference or shareholder profit. This governance model provides transparency, public accountability, and strategic continuity even if individual committee members change. Private ownership offers no such democratic oversight.

Supporting Broader Regeneration and Place-Making

The Haven Inn has the potential to be a visible, vibrant centrepiece of Cellardyke—strengthening links with the Open Air Pool, arts initiatives, walking and tourism activities, and wider East Neuk events. Community ownership ensures the Inn becomes part of a coordinated effort to enhance the village's identity, economy and pride, whereas a private owner may not invest in broader community benefit.

3.4 Employed staff and Volunteering

Volunteers will play an important and positive role in the operation and community life of The Haven, but they will not replace paid staff in bar service, kitchen duties, café counter work, waiting tables or any work requiring licensing or food-hygiene qualifications. The Haven will operate as a professionally run hospitality business, with volunteers supporting the community-hub functions, events, environment and wider engagement activities that strengthen Cellardyke’s social fabric.

This approach reflects community expectations identified through consultations, where residents expressed willingness to “help out” with social activities, events, gardening and community projects, but not to act as unpaid staff for bar or restaurant operations.

Principles for Volunteer Involvement

1. Volunteers will enhance, not replace, core hospitality operations. Professional staff will run the bar, restaurant and café.
2. Volunteering will be meaningful, enjoyable and optional, based on people’s skills, interests and availability.
3. All volunteer activities will comply with appropriate policies (Safeguarding, Health and Safety, Code of Conduct, Volunteer Policy).
4. Volunteers will receive training, role descriptions and support appropriate to the tasks they undertake.
5. Volunteer involvement will grow gradually, starting with the areas where people have already shown interest.

4. Marketing

4.1 Context

The Haven Community Inn will develop a clear, intentional and well-structured marketing strategy because it will operate not only as a pub and restaurant but as a multi-purpose community hub, a destination for visitors, and a visible anchor institution in Cellardyke. Community research, stakeholder interviews and market analysis all highlight the same challenge: although the Haven occupies one of the most prominent buildings on Shore Street and sits directly on the Fife Coastal Path, it is not sufficiently visible or understood, and many people, even regular walkers, do not always realise when it is open or what it offers. This has contributed to seasonal variability, underuse of the downstairs space, and missed opportunities to connect with residents, families, young people, wild swimmers, tourists and second-home owners.

With community ownership, it is intended that the Haven should evolve into a broader, more dynamic asset, offering café use, community activities, outdoor events, cultural programming and new year-round opportunities.

4.2 Audience

The Haven Community Inn will serve two primary markets whose needs, motivations and usage patterns are distinct but complementary: the local community and visitors to Cellardyke and the wider East Neuk. Both groups have been consistently identified throughout consultation, engagement events and market research as essential to the long-term sustainability of the Haven. Together they create a year-round economy: locals maintain steady use, whereas visitors boost trade seasonally and shape the Haven's external profile along the Fife Coastal Path.

4.3 Brand Values

Community at the Core

The Haven exists to serve Cellardyke first protecting the village's last pub and creating a warm, inclusive hub downstairs for everyday social life (lunch clubs, toddlers, youth, arts, classes). Programming and space use are co-designed with residents through ongoing consultation and CBS membership.

Year-Round Welcome

A reliable, open-door offer across seasons: lively upstairs pub/restaurant and a phased, flexible café and community space downstairs that provides warmth, connection and activity even in winter when options are scarce.

Authentically Cellardyke

Harbour-side character, local stories, music and makers—positioning the Haven as “the village's place” rather than a generic tourist venue. Events and interpretation celebrate the area's heritage and creative scene.

Accessible and Inclusive

Practical steps to improve access (ground-floor activation and facilities), clear information, fair pricing for community use, and a welcoming culture across ages and backgrounds.

Good Food, Good Times, Good Neighbours

Consistent hospitality upstairs; a simple, quality daytime offer downstairs as it grows; and a calendar of friendly events—from quizzes and open-mic to family and intergenerational activities—built around being a considerate neighbour.

Stewardship and Sustainability

Responsible management of a cherished building and outdoor space, with phased improvements (efficiency, facilities, maintenance) and a mindset that prioritises long-term community benefit over short-term gain.

Unique Selling Point (USP)

“The Haven is the East Neuk's only community-owned harbour pub with a year-round downstairs hub—welcoming locals and coastal path visitors with authentic Cellardyke hospitality, flexible community space and one of the area's most characterful beer gardens.”

4.4 Approach to Marketing

The Haven's marketing strategy will combine local visibility, community engagement, and tourism-driven promotion, reflecting the dual nature of our audience. The East Neuk has a strong visitor economy and a highly engaged local community, but the Haven's consultation highlighted a core problem: many people—locals and visitors—often don't

realise the pub is open or what it offers. The café and community hub downstairs will also require clear, early-stage messaging.

Our marketing plan therefore prioritises visibility, clarity, consistency and relationship building.

Marketing to Local Residents

Local residents form the year-round backbone of usage. Marketing for this group must be clear, consistent, and hyper-local.

1. Local Visibility and Physical Presence
2. Community-Based Marketing
3. Social Media for Local Audiences

Tone

Neighbourly, proud, warm, inclusive. Highlight people, stories, local history and photos of the harbour and beer garden.

Marketing to Visitors

Visitor marketing must capitalise on the Haven's prime coastal path location and the East Neuk's strong tourism profile.

1. Digital Presence Optimised for Tourism
2. Tourism-Based Offline Marketing
3. Social Media for Visitors

5. Funding and Finance Projections

5.1 Business Projections

In the second quarter of 2026, the Management Committee commissioned a full business planning exercise to assess viability and sustainability of the business. This document is a summary of the main points in that extensive plan.

5.2 Purchase and Renovation

The owner of the business supports the objective of bringing the Haven into community control. The final purchase price remains under discussion. The funding to cover this will come from the Scottish Land Fund (probably 90%), from the sale of shares, fundraising and from loans at advantageous rates from community funding sources.

The vision is to use the space as is, and to consider future renovations as the demands of the community dictate, subject to affordability and sustainability. Priority will be given to increasing access to the premises and to the provision, for example, of all abilities toilet facilities.

Following a building condition survey, plans are being drawn up to ensure that the building is fully fit for purpose and offers an attractive environment. It is envisaged that further grant funding will be sought to achieve this.

5.3 Income and Sustainability

Income will come from two trading streams, Pub and Restaurant and Community. Community income will include premise hire for external events. Across the projected five-year period, total income rises steadily as trading activity strengthens and external funding tails off.

Year 1 target income totals £249,813 with trading income accounting for £229,813. A one-off £20,000 working capital loan boosts overall income. Projected sales patterns reflect the seasonality of the pub and restaurant, with stronger performance between April and September and lower winter trading.

In Year 2 income increases to £262,794, driven by a projected 10% uplift in both pub/restaurant sales and community space usage.

Year 3 income reaches £271,073 as trading continues to strengthen and Year 4 rises to £282,371. In Year 5 income reaches £291,745.

Across the five-year period, total income grows from £249,813 in Year 1 to £291,745 in Year 5, the increase of £41,900 generated almost entirely from trading performance.

grow each year, demonstrating increasing operational strength.

Overall Trend

The cashflow over this five year period shows a business that is becoming progressively more sustainable. By Year 3, the organisation is no longer reliant on external support and continues to increase income through improved performance, customer growth and better utilisation of facilities.

Financial Summary Table (Years 1–5)

	Yr 1	Yr 2	Yr 3	Yr 4	Yr 5	Total
Income						
Trading	£229,813	£252,794	£271,073	£282,371	£291,745	£1,327,796
Grants and shares	£20,000	£10,000	£0	£0	£0	£30,000
Total	£249,813	£262,794	£271,073	£282,371	£291,745	£1,357,796
Expenditure	£242,260	£242,140	£248,052	£254,231	£258,285	
Surplus/deficit	£7,553	£20,655	£23,021	£28,141	£33,460	

Overall Sensitivity Summary

A detailed sensitivity analysis was carried out as part of the business planning exercise. This highlighted the main issues with a potential impact on future trading. On balance, these are considered to be controllable under present plans.

- The largest vulnerability is a fall in pub/restaurant trading: Even -5% materially affects the bottom line.

- Community space income is less sensitive and does not destabilise the model.
- Price increases are powerful, with a 3–5% rise providing significant protection against downturns.
- Staff costs remain the major structural risk, as they are the largest fixed costs and rise annually.

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