



Covenham Plough Community Hub

Share Prospectus 2019

For the acquisition of

The Plough Inn,

Covenham St Bartholomew

LN11 0PF

Community pub, café, shop and function suite.

Your Community, Your Pub, Your Choice!



www.covcom.co.uk



The Covenham Plough Community Hub Ltd is a Community Benefits Society which is registered with the Financial Conduct Authority. Registered Number 7453. Due care has been taken in preparing this document which has been overseen and approved by the Directors and the Plunkett Foundation to ensure it contains the facts and that there are no omissions likely to affect its importance.

Covenham Plough Community Hub Ltd, Ashtree House, Main Road, Covenham Saint Bartholomew, LN11 0PF

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1 OFFER SUMMARY

- You are invited to invest in Covenham Plough Community Hub Ltd (CPCH Ltd) through the purchase of Shares.
- CPCH Ltd, a Community Benefit Society, has been established to purchase, refurbish, reopen and transform The Plough building into a community hub.
- CPCH Ltd is registered with the Financial Conduct Authority under the Cooperative and Community Benefit Societies Act 2016 – its Register number is 7453.
- CPCH Ltd is seeking to raise from this Share Offer a minimum of £80,000 but would hope to raise nearer £120,000.
- In total, CPCH Ltd is aiming to raise a minimum of £230,000 through a combination of the issue of Shares, grants and loan funding. This is the total sum estimated to be required to purchase and refurbish the Plough building so we can open as a hub.
- Shares have a nominal value of £25 each.
- Investors must be 16 or over.
- The minimum investment under this Share Offer is £25 and the maximum is £15,000.
- The Offer is open to both individuals and institutions and shares may be held on a joint basis between individuals or in trust for family members.
- The Offer will open on 15th July 2019 and close on 2nd September 2019 or such later date as the Management Committee may determine.
- The Business Plan is available to view on the website: www.covcom.co.uk
- You should note that this Share Offer is not subject to the Financial Services and Markets Act 2000, nor is it covered by the Financial Services Compensation Scheme and investors will have no recourse to the Financial Ombudsman.
- Investors could lose some or all of their investment.

This Document is intended to:

- Explain about Covenham Plough Community Hub Ltd and how the Share Offer will work.
- Outline the project and its benefits for Members and the community, and
- Invite you to apply to buy Shares and help make this happen.

If you are unsure whether to invest or not it is recommended that you consult with a professional advisor.

What is Covenham Plough Community Hub Ltd?

Covenham Plough Community Hub Ltd is a Community Benefit Society (CBS) incorporated under the Cooperative and Community Benefit Societies Act 2014. It is owned and managed by the community for the benefit of the community. CPCH Ltd is registered with the Financial Conduct Authority, Register number 7453.

CPCH Ltd was set up with the following objectives:

The objectives of the Society shall be to carry on business for the benefit of the community by raising funds to purchase *The Plough* building, renovate and reopen as a community owned hub.

The hub will include a pub, café, shop and a multifunction room.

CPCH Ltd will endeavour to provide additional services to meet the communities needs for the wider benefit of the community.

Its constitution is set out in its Rules which are based upon the Model Rules provided by the Plunkett Foundation. The Plunkett Foundation supports people, predominantly in rural areas, to set up and run community co-operatives and enterprises that are owned and run democratically by members of people in their community. They currently represent a network of over 500 rural community cooperatives. These include shops, cafes and pubs that are trading across all parts of the UK.

The Plunkett Foundation administers 'The More than a Pub' Government Programme.

The Society's Rules can be viewed on CPCH's website, www.covcom.co.uk

CPCH Ltd is run as a not-for-profit private Society and any surpluses, after interest payments, generated by the Society must either be used to maintain prudent reserves or in furtherance of CPCH's objectives.

3 THE SHARE OFFER

This document describes an opportunity to become a member of CPCH Ltd (“Member”) by subscribing for shares in the Society (“Shares”). Any individual, company or organisation can become a Member. CPCH Ltd is operated on a ‘one Member, one vote’ principle, as set out in its Rules.

CPCH Ltd’s first purpose is to raise sufficient funds to secure The Plough by acquiring, refurbishing and reopening it.

Individuals (aged 16 years and over) and institutions can apply for membership by subscribing for shares at a nominal price of £25 per Share, with a minimum investment of 1 Share (i.e. £25).

The maximum that can be invested by an individual or institution is £15,000.

If the Share Offer is oversubscribed, the Management Committee reserves the right to refuse part or all of an application for Shares or scale back applications on such basis as it decides in its discretion.

After 3 years, CPCH Ltd plans to pay interest on shareholdings at a modest interest rate to be proposed by the Management Committee and put to a vote of Members at the Annual General Meeting.

The payment of interest is at the discretion of the Management Committee and will depend upon the performance and the financial position of the Society at the time and therefore is not guaranteed. The maximum rate of interest under CPCH’s rules is 10%, or 2% above the Bank of England base rate if greater.

It is important to note that the value of the Shares will not increase, nor can profits be distributed as dividends. The only direct financial benefit for Members is the possible receipt of interest.

The Shares are not transferable (except on death or bankruptcy) and cannot be sold.

Investors may request to withdraw their Shares by giving three months’ notice of withdrawal to the Management Committee. Shares cannot be withdrawn until at least three years have elapsed from the date the Shares were issued and then only at the discretion of the Management Committee. Withdrawals must be funded from surpluses generated by the business or from new Share capital raised from members. The Management Committee may decline requests for withdrawals depending on the long-term interests of the Society, its need to maintain adequate reserves, and CPCH Ltd’s commitment to community benefit.

Full details of Share ownership and the terms of withdrawal are set out in the Rules of the Society.

In the event that, for whatever reason, The Plough building is sold to a buyer other than CPCH Ltd or not sold at all, shareholders would be repaid their investment after settlement of all debts. Any surplus remaining after such repayment, would be paid to a community body as decided by the membership of CPCH Ltd and which is eligible under CPCH Ltd’s Rules.

As CPCH Ltd benefits from limited liability, the maximum that an investor can lose is the amount of their original investment.

You should be aware that this Share Offer is unregulated. It is not subject to the Financial Services and Markets Act 2000. Additionally, there is no recourse to the Financial Services Compensation Scheme nor to the Financial Ombudsman.

Copies of the Business Plan and the Society Rules of CPCH Ltd are available on our website www.covcom.co.uk and can be requested from any member of the Management Committee.

You can join the project to secure the Community hub by subscribing for Shares and becoming a Member.

It is important that you read this document carefully in full before making a decision on whether you want to subscribe for Shares.

This offer for Shares opens on 15th July 2019 and will remain open until 2nd September 2019 or such later date as may be advised.

Applications will be accepted at the Management Committee's discretion.

4 BACKGROUND

The Plough is situated in Covenham St Bartholomew, a village to the east of the Lincolnshire Wolds, and was built to be a pub and, in all probability an inn/pub has been on the current site for several hundred years, the last rebuild being in 1898. Until Bateman's Brewery took it over, the Plough was a thriving village pub. Batemans sold it to a developer who planned to obtain change of use with the intention of transforming the building into a block of 3 terraced houses. For fear of losing our only open space in the village sufficient signatures were collected to apply for Asset of Community Value status which was awarded.

- In 2015 we obtained an Asset of Community Value (ACV) with the help and support of ELDC Asset Management. The current owner (Mr J Bland) applied for change of use and was refused both at planning committee and at appeal.
- In 2015 we also carried out a survey of the whole village to ascertain the need and desire for a community asset. Results displayed Appendix 3
- In 2016 we established Covenham Plough Community Hub Ltd as a CBS with Asset Lock ensuring no one individual will be able to benefit from this project.
- In 2016 we also became accredited with the FCA
- In 2017 we commissioned Sydney Phillips to carry out a Red Book Valuation (Specific valuation for Public Houses) and working with their valuation for the building of £150,000 put together a business plan which was approved by the Co-operative Society.
- In 2017 we received support from Plunkett Foundation in the form of business advice and guidance.
- In 2017 we also made numerous offers to Poyntons (agent for the developer and owner of The Plough) all of which were refused. So although we launched our share offer with the aim of raising at least the current value of the building we closed the offer down, returned all pledges, share purchases and donations as the building was, in truth, not for sale.
- In 2018 Mr bland tried for the second time to obtain change of use through a planning application, which CPCH Ltd strongly opposed and East Lindsey District Council once again refused.
- In 2019 Poyntons and CPCH Ltd now have agreed a price of £180,000 for the building with the vendor.

Following the numerous offers CPCH Ltd have made to Mr Bland via his agent that have been turned down, we have at long last a figure we can focus on and achieve. Since agreeing a price, we have spent our time applying for business advice, funding and revising the business plan to ensure it is current and meets our community's needs. Our share offer is now ready to launch, and all funding applications are underway. We know we also need sufficient capital to carry out some renovations and install toilets, a mini kitchen and a cellar. This will allow us to open and operate, and thus generate an income to furnish any loan we may need to support this project.

During 2017 we temporarily had our share offer on Crowdfunder.co.uk and in this short time we raised in excess of £30,000. We strongly believe we can reach the minimum share offer required (£80,000) and possibly achieve somewhere nearer to the ideal and maximum amount of £120,000.

This share offer is the vital starting block of our project. £80,000 will enable us to apply for £100,000 funding from Pub is the Hub (lottery funding and Co-op supported loan) to purchase the building, apply to Key Fund for £100,000 for renovations and equipment. This will give us up to £280,000 which enable purchase and many renovations to take place. We will then apply for £50,000 from Reaching Communities to complete the renovations and install a play park. All this finance together will give us £330,000 which will allow us to purchase, carry out at most of the renovations, it will give the community a function room that is clean, dry and warm, toilets that are disabled friendly and accessible by all, a kitchen and cellar ready for our successful tenant to serve our community. Obviously should more shares be purchased this would reduce the loans we would need to access therefore giving us more cash to invest in our community sooner.

5 OUR MISSION AND THE PROJECTED BENEFITS TO THE COMMUNITY

CPCH's vision for The Plough is a fully functioning Community Hub that is disabled friendly throughout, or more simply put: Good beer, good food, great coffee & tea in a warm, clean, welcoming environment that is accessible to all be that visitor or event organiser.

Our vision is to establish a busy hub that facilitates the community's needs for the six mile radius that do not have community facilities.

- Café: daytime café and lite bite menu
- Pub with traditional value menu
- Establish and facilitate groups that want a venue for weekly meetings such as guides, scouts, youth council as well as knitters, WI, mums and toddlers.
- Create an inclusive and disabled friendly venue where everyone is welcome to partake.
- Hold charity events to fundraise for others.
- Provide a venue that supports private hire for family functions (e.g. christenings, weddings, wakes).
- Deliver training sessions and lectures on topics that are current and desired, such as gardening, IT and history.
- Themed food nights.
- Play park and beer garden.

All of the above items are the outcome of our 2015 village and surrounding area survey so we know that delivering this list is what the community wants; however we will continue to ask our service users what they want to make sure we deliver to the community and for the community

CPCH currently is engaged with and has had support from Plunkett Foundation; Pub is The Hub, VSOS, CVS and CAMRA, East Lindsey District Council and many other organisations/individuals.

The Management Committee have agreed that the best way forward to deliver such a variety of events and services whilst also improving our facilities is for us to engage a Tenant Landlord. Therefore, as soon as the building is purchased, and renovations have started we will be advertising for such a tenant that is community focused and will work with CPCH to deliver our vision.



The Plough – to be more than a pub!

6 FINANCIAL PERFORMANCE AND PROJECTIONS

Since its establishment in June 2016, CPCH has generated a small amount of funds through grants, donations and events, currently totalling £9, 500. This has enabled it to get to this stage. It now needs to move on to the next phase of the project, to purchase, refurbish and reopen as a community hub.

To achieve this, it will need to raise up to £330,000 from a variety of sources. The Management Committee are targeting the raising of funds, as follows:

The costs of reopening the Pub are estimated as follows:

There will also be VAT charged on the acquisition (possibly) and refurbishment costs, which should be recoverable within a few months of expenditure taking place. Where required, any cash flow shortfalls will be covered by short-term loans.

CPCH has stated the funds above; however once open we will continue to apply for and acquire additional funds to complete the renovation program until the whole building is fully renovated and the tenant is living above in fully furnished accommodation.

CPCH has agreed a purchase price with Poyntons of £180,000. The estimated costs of refurbishment have been provided by a qualified tradesman.

Once The Plough is reopened, CPCH is confident that it will be financially viable. The headline forecasts are set out below and more detailed financial projections are included in the Business Plan, which can be downloaded from our website www.covcom.co.uk. The projections are based on the assumptions set out in the Business Plan. Please note that neither CPCH nor any of the Management Committee are liable for any projections or financial forecasts, the accuracy of which cannot be guaranteed.

5 Year Projection					
	2019	2020	2021	2022	2023
	£	£	£	£	£
Income excluding grants					
Cash/Bank	8,500				
Share Purchases	80,000				
Grant/Loans/Funding					
More Than a Pub	100,000				
Key Funds	100,000				
Reaching Communities	50,000				
Rental Income		19,200	24,000	24,000	24,000
CPCH Events and ticket sales		2,500	5,000	10,000	10,000
Total Income	338,500	21,700	29,000	34,000	34,000
Property Purchase	180,000				
Stamp Duty	600				
Legal Fees	10,000				
Refurbishment	85,000	40,000	20,000		
Insurance	3,000	3,000	3,000	3,000	3,000
Maintenance		20,000	10,000	10,000	10,000
Share Holder Interest				8,000	8,000
Plunkett/Loan Repayments		3000	3000	3000	3000
Total costs	278,600	66,000	36,000	24,000	24,000
Surplus (pre tax)	51,400	7,100	100	10,100	20,100

7 HOW WILL COVENHAM PLOUGH COMMUNITY HUB LIMITED BE MANAGED?

CPCH is run by its Management Committee which will consist of not less than 4 or more than 12 members. The current Management Committee is made up of 10 people who believe that it is vital to secure the future of the hub for the community.

The current Management Committee members are:

Nicky Gulley-Brown (Chairman)
Laura Clark (Secretary)
Ali Fazakerley (Treasurer)
Paul Burd

Ian Fazakerley (Communications)
Colin Gulley (Project Co-ordinator)
Paul Clark
Gareth Smith

Brief biographical details can be found in the Business Plan on our website, www.covcom.co.uk

Once CPCH has acquired the Pub, an experienced Tenant will be recruited to run it. The Tenant will be accountable to GMCP's Management Committee and the Tenant's conduct and performance will be monitored by regular meetings with the Committee.

It will be important that we recruit a Tenant who understands and is motivated by our vision for the community focus that underpins CPCH's mission, accepting, of course, the Tenant's need to generate profits.

At the first Annual General Meeting of CPCH, to take place following the issue of Shares subscribed for by way of this Share Offer, a new Management Committee will be elected. Current Management Committee members will stand down and may offer themselves for election. Shareholders in GMCP will each have one vote irrespective of their shareholding.

8 FREQUENTLY ASKED QUESTIONS

Why should I buy Shares?

CPCH needs your investment to help purchase the Plough. Without sufficient investment from the community CPCH will be unable to pursue the Business Plan and the chance of a community hub may be lost to the village forever.

Who will benefit from this project?

The residents of Covenham and surrounding areas will benefit from having an important social amenity secured for future generations, both through the direct provision of services but also because the hub will help to create a stronger, more vibrant and cohesive community in which to live. The hub will also provide employment opportunity for local people.

Is this a good business proposition?

CPCH expects that the hub will be financially sustainable. It has prepared financial projections based on the perceived specific strengths and weaknesses of the hub and on industry comparisons provided by Sidney Phillips. These show that the Plough can be successful. There are now over 103 community owned pubs in the UK and none has failed to date. Full details of our forecasts are shown in the Business Plan.

Are you paying a fair price for the Pub?

CPCH believes the total cost of buying and refurbishing the hub is reasonable and will enable it to establish a successful business.

Who are the people behind CPCH and what do they stand to gain?

The Management Committee currently consists of a group of local residents and/or home owners whose details are given in the business plan. They care positively about the future of the Plough and about Covenham. They will also be investing in this share issue. They will have no personal financial interest in the project, above and beyond their own investment in shares. They have contributed a large amount of time to the project so far, at no cost to CPCH.

Will my shares give me voting rights?

Yes. A Community Benefit Society is an open and democratic organisation. One Member receives one vote on issues determined by shareholders, irrespective of how many shares that member has purchased.

Who will run the Hub and make the day-to-day decisions about the business?

The Management Committee will oversee the business of CPCH. An experienced tenant will be appointed to oversee the running of the pub business, typically on a three year tenancy. The consequent tenancy agreement will set out the obligations and responsibilities of the tenant and CPCH (the landlord). There will be arrangements in place with the tenant to monitor performance against agreed community focused objectives. There will be an open and regular dialogue between the tenant and the management committee and the views of members and customers will be actively sought by the committee.

Can I get my money back?

You will be unable to withdraw your shares for the first three years after purchase. Thereafter you will need to give at least three months' notice of your wish to withdraw shares. Shares can neither be sold nor transferred to someone else. Withdrawals must be funded from surpluses generated by the business or from new share capital raised from members. The management committee may decline requests for withdrawals depending on the long-term interests of the society, its need to maintain adequate reserves, and CPCH's commitment to community benefit.

Can I make a profit on my capital investment?

No. CPCH is a Community Benefit Society (CBS), which means that no individual can make a capital gain from their investment. If the assets of the CBS are sold for a profit, any surplus after costs and expenses must be applied to other community causes in the local area. Shareholders can be repaid their initial investment and may receive a modest interest on their capital, but this is not primarily an investment for capital gain.

What happens if the purchase of The Plough does not proceed?

It is possible that CPCH will not be able to complete the purchase. In the event that this happens CPCH will return any funds it has received less any outstanding expenses to investors. It is probable that investors would receive back the greater part of their investment should the building not be acquired.

What happens if CPCH fails?

Should the underlying business fail, all assets, including the freehold of the land and building, would be sold and the proceeds of the sale (after paying any creditors) divided between the shareholders up to the value of their shares.

Any overage payable on a disposal of the property will be paid along with any other creditors. You might receive the full value of your shares back or you might lose part or all of your investment. However, you should remember that this is an investment underpinned by freehold property.

What redress do I have if the business fails and I lose the value of my shares?

This share offer is first and foremost an investment in your community. The investment is unregulated and not covered by the Financial Services and Markets Act 2000. There is no right of access to the Financial Services Compensation Scheme nor to the Financial Ombudsman.

Will I receive interest from my shares?

CPCH will aim to pay interest on an annual basis from year 4 onwards. The amount of interest will be dependent on the profits of the business. The aim is minimum 2% above base rate up to a maximum of 10%. The payment of interest will be subject to the business generating sufficient surpluses. Under current tax rules, interest will be paid gross and it will be each Member's responsibility to declare such income to HMRC if appropriate. Interest will not be paid for the first 3 years and, in the case of any investments made after the initial share offer period, only once the investor has held shares for 3 years.

Will my investment be eligible for tax relief?

No. This share issue does not qualify for tax relief.

How can I purchase shares in CPCH?

To buy shares in CPCH and take part in this exciting opportunity, please complete the attached Application Form and return it to the address shown.

If I want more information, whom should I contact?

You can write to us at:

Ashtree House
Main Road
Covenham St Bartholomew
LN11 0PF

More information is also available on our website – www.covcom.co.uk – including the Business Plan and the Rules of the Society.



Contact us by Telephone on:

07931258178 or 01507363978

Or E-mail us: contact@covcom.co.uk



Application for membership

If you wish to become a member of Covenham Plough Community Hub Limited (CPCH Ltd) by investing in the society, please complete the form below and return it to the following address:

The Treasurer
c/o Ashtree House
Main Road
Covenham St Bartholomew
Louth
LN11 0PF
e-mail: contact@covcom.co.uk

Name:

Address:

.....

.....

Email address:

Phone number(s):

Number of shares you wish to purchase (minimum 1, maximum 600):

Value of shares you wish to purchase (Shares cost £25.00 each): £.....

Payment should be made either:

- i) By cheque payable to Covenham Plough Community Hub Ltd.
a. Please enclose your cheque with this Application; or
- ii) By direct transfer to CPCH Ltd's bank account, as follows:
a. Sort Code: 20-45-45 Account number: 73633349
b. Reference: please provide your first initial and surname and postcode
- iii) Or www.crowdfunder.co.uk/covenham-plough
- iv) Joint applications and institutions please email contact@covcom.co.uk to apply

Please send this Application to CPCH Ltd and tick the box to confirm if payment has been made direct to our account

By requesting that you become a member of Covenham Plough Community Hub Ltd (CPCH Ltd) you agree to your name, address, phone number(s), email address (where applicable) and the number of shares you wish to purchase being held on a computer database. By signing this application form you are confirming that you understand that this information will be used for the purpose of maintaining a register of members and potential members as required by the rules of CPCH Ltd and for posting of notices regarding the activities of CPCH Ltd. **This information will not be passed to third parties.**

By signing below, you also confirm that you are over the age of 16 years.

I hereby apply for the number of Shares referred to above on the terms of the Information Document to which this form is attached and the Rules of CPCH Ltd.

o Signed: Date:

You should note that, as with all investments, investors could lose some or all of their investment. Please see the Prospectus and Business Plan for (much) more detail about the project including the share offer.

Available from www.covcom.co.uk

9 STATEMENTS OF SUPPORT

As a previous tenant of the New Plough with Batemans Brewery we ran the pub for a year.

During that year the pub was well supported by the village and attracted custom from the surrounding area along with visitors from further afield.

We enjoyed a subsidised rent from Batemans during this period and the pubs takings averaged at £3000 per week net of VAT.

With the subsidised rent, business rates, utilities and general expenses of running a village pub the turnover

generated, offered a tenant a reasonable living. Business rates in recent years have been reviewed due to the general economic pressures on village pubs and this is a great help today.

During our time at the New Plough we did not enjoy these benefits and with the prospect of a rent increase

which Batemans wished to impose after a year, we did not feel that the business model could sustain those costs.

We believe that with the support that we enjoyed from the village and the business rates valuation that are now in place and a realistic rent package along with tight budget controls particularly on utilities, the New Plough would be able to trade well in today's market.

William Hay

The New Plough, Covenham.

In March 2011 we were given the opportunity to acquire a 3 year tenancy with Batemans Brewery.

We successfully ran the pub/restaurant for three years.

During this time we built up a very good trade and The New Plough became the hub of the community. Alongside selling quality beers and food we also made the pub available for community use. Various events were held including a weekend of events during the Queens Jubilee year. Community meetings took place each month, wine tastings, coffee mornings, local craft sales, a play was produced for villagers, live entertainment, Christmas parties for local children etc.

The pub created a sustainable income for us, we employed 4 additional staff, one of which was a full time chef.

If the community were to purchase The New Plough, we are confident that the pub could, once again, be a valuable asset to the village of Covenham and surrounding villages.

If further information is required please do not hesitate to contact us.

Yours sincerely

David and Jackie Bell

"We remember the Plough from its hey-day, with its excellent atmosphere, real ale and honest pub grub. Sadly, changes in stewardship, followed by poor management led to its demise but we are delighted to hear that the embers of the building will be re-lit to the benefit of all. A community hub of this nature will do the village a power of good and we wish the Group every success in its endeavours."

Richard and Jan Crean, Westfield, Covenham St Bartholomew."

I would just like to say a few words to support the new business plan of the Plough Inn in Covenham.

The Plough to be up and running again I am sure would be a great asset to the village even though maybe in a different shape or form. Most of the locals know that I worked there for many years in fact it was bought and sold a couple of times with me as fixtures and fittings. In the 80's and 90's (and before you all say times change I realise this) there were nine dart teams, two pool teams and two domino teams, it was a very busy thriving pub, I will admit that majority of the custom and the people in the teams came from neighbouring villages but there were several in the Covenham village that also supported the pub. I personally played in many of these teams and also ran some of the leagues, it was also the place to keep in touch with many people such as friends and acquaintances. Unfortunately it was sold to Batemans in the early 2000's and although eventually when Sharon and Chris took it over it did extremely well with food the general drinking trade died quite a bit, Sharon and Chris were more interested in the food side of things hence that they are now at the Windmill, Burgh le Marsh, having said that, we still managed to keep several darts teams and a domino team going and a good old get together for a chat and a laugh especially on a Friday night. These teams were still going when unbeknown to me even after several phone calls to Batemans the pub was sold, I rang several times being as I ran most of the leagues and was assured we would still be able to play there as a new manager was going in when the winter season of games would be re starting, hence all our trophies, dominoes and boards etc were still in the pub when sold as we thought we would still be going back in to play. In my opinion a village needs a pub...a pub needs its teams...teams need the members and it is a no brainer to keep everyone in contact with each other in a village pub with or without teams. I was fortunate that the Cross Keys in Fulstow were able to accommodate many of the teams at short notice. Not all the teams are still functioning as with the sign of the times this is happening all over the country, putting that aside I do believe that such a great pub with so many great and sad memories could bring the village together, whether this be as a pub, a community area, a shop, tea rooms or any other facility. I wish the village and the Plough all the best, Good luck. Regards ET.

Eileen Taylor, Fulstow

I was born in Covenham in 1985 when my parents moved into the village.

At the age of 17 I began one of my first jobs at The Plough, working for a family who had just moved to the village and were looking for a nanny, whilst they worked in the pub. Fresh out of college studying childcare this was the perfect opportunity to put my qualifications into practice. As time went by and the children grew up I progressed into bar work and waitressing, quickly becoming assistant manager. So I gained a large range of skills, which help me now in my current career.

Having this opportunity in a village so close to where I live, allowed me to work hard and save up the money to buy my first car and later on get together a deposit for my first property, independently, so not relying on my parents to taxi me here and there.

Another benefit of working in the community was knowing my customers but also meeting new people. Both of these aspects are important as it enabled me to meet people's needs, on a work level and form new friendships. I have always relied on my community for support and recognized when others are in need of support.

I am now 34 years old and engaged to my partner, who I met in The Plough. If I was not a part of this special community, I, along with many others wouldn't be where I am today.

Looking to the future I see this 'hub' in a rural community important, as it will give new generations of villagers skills like the ones I have acquired and developed. Not forgetting existing villagers who need support and a chance to form new friendships.

Louise Lidgard, Fulstow
