DYNAMIC DUNURE

The Helm Centre Business Plan

Independent Evaluation & Arithmetical Review

August 2026

Based on the Business Pointer Draft Report (September 2024)

Note on this revision: this is the current and only version of this evaluation. Please disregard any earlier version.

Executive Summary

This document provides an independent arithmetical review and strategic evaluation of the Business Pointer report (September 2024) prepared for Dynamic Dunure, covering the proposed Helm Centre at Kennedy Park, Dunure.

The headline finding is that the business plan, as presented, contains a small number of confirmed arithmetical and presentational errors, and relies on at least one income assumption — local community use of the café — that is not supported by any survey evidence and is very likely overstated. When these items are corrected, together with insurance, display-maintenance and realistic staffing costs the plan omits or understates, the projected Year 1 surplus of £11,949 is likely to become a deficit.

Estimated Year 1 financial impact of the quantified corrections in this document: approximately £34,000–£70,000, converting the projected £11,949 surplus into a Year 1 deficit of roughly £22,000–£59,000. This is before any allowance for the separate, unquantified risks identified in this document: the parking, wedding and membership income projections, the ±20–30% uncertainty on capital costs still priced at RIBA Stage 2, and the taxation and trade-displacement questions raised in Sections 8.7 and 8.9.

In addition, this evaluation raises serious concerns about the suitability of a wedding venue in this location and the impact it would have on the quality of life for Dunure residents.

Key Recommendations

The following are the most material actions arising from this evaluation. The full list of 25 recommendations is at Section 9.

- Commission an independent professional review of the plan's financial projections before any funding application, given that its author cannot be verified or held accountable (Section 6.1).
- Redo the wedding venue competitive analysis to include all directly relevant local comparators, and remove reliance on Hickory (Scotland) Ltd, now in liquidation (Sections 5.7, 6.2).
- Correct all staffing costs to a 52-week year at current and Spring-2027 National Living Wage rates, and remodel the Venue Manager and Centre Supervisor posts at realistic market salaries (Sections 1.2, 7.3).

- Obtain independent survey evidence for local café visits and membership uptake before relying on either income line (Sections 3.1, 3.2).
- Restate all capital cost estimates to a single, consistent RIBA design stage, and revisit the contingency provision accordingly (Section 4).
- Commission a full community consultation specifically on the wedding venue element — frequency, noise, access and enforcement — before the plan is taken further (Section 5.5).
- Obtain and publish an itemised insurance quotation covering public, employer's, volunteer and events liability (Section 8.5).
- Obtain professional tax advice on VAT recovery and registration, and on whether a trading subsidiary is required (Section 8.7).
- Commission an independent assessment of the likely trade-displacement effect on the existing harbourside café and pub, and confirm the Council's Subsidy Control Act 2022 position (Section 8.9).
- Publish the underlying Excel workbook referenced in the plan, or have it examined by an independent party, to resolve the wedding income build-up and possible café-staffing overlap (Sections 1.4, 9).

---

1. Arithmetical and Presentational Issues

The following issues have been identified in the report by comparing its stated figures against its own underlying data and formulas. Three items in the March 2026 version of this evaluation have been withdrawn or corrected following closer verification against the primary source; this is noted at each.

1.1 Car Valeting Revenue (Page 23)

The report states: "assume 312 cars valeted in year 1 @ £40 each; revenue of £2,486. Helm commission @ 15% = £1,873"

312 × £40 = £12,480, not £2,486 as stated. The commission of £1,873 is, however, approximately consistent with 15% of the correct figure (15% × £12,480 = £1,872). This confirms a typographical error in the gross revenue figure, but the commission carried forward into the summary totals is correct. **Net financial impact: nil.** This is cited as evidence of loose drafting, not included in the financial corrections in Section 2.

1.2 Cleaning and Casual Staff Costs — Priced on 50 Weeks, Not 52 (Page 21)

The report states: "Cleaner(s) X 2 X 8 hours a week @ £12/hr = £9,600"

£9,600 = 2 × 8 × 50 × £12 — not, as the March 2026 version of this evaluation stated, an isolated arithmetical slip. The casual café staff line is explicitly costed "X 50" (2 × 12 hours/week × £12/hr × 50 = £14,400), and the bookkeeper line follows the same pattern (4 hours/week × 50 × £20/hr = £4,000). **The plan prices all hourly-paid staff on a 50-week year.**

This matters because UK employees accrue a statutory minimum of 5.6 weeks' paid annual leave. A venue intended to be open across the year requires either 52 weeks of pay for each post, or explicit budgeted cover during staff leave — neither is provided. The understatement across the three affected posts (cleaners, casual café staff, bookkeeper), including employer's NI (13.8%) and pension (3%) on-costs, is approximately **£1,100–£1,300**.

1.3 Wedding and Parties Terminology (Section 9.3 and 9.4)

Section 9.3 states Year 1 weddings = 8, with a venue hire fee of £2,500. Section 9.4 (Events) also states "Year 1 = 8 weddings" — this is confirmed as a copy-and-paste error where it should read "8 parties," consistent with the £1,500 party venue charge set out in Section 5.3.2 elsewhere in the plan.

The March 2026 version of this evaluation raised this as a possible source of double-counted income. On reconciliation against the plan's own summary table, no double-count is present: "Community use £18,680" (the Year 1 summary, Section 7) reconstructs exactly as 8 parties × £1,500 (£12,000) + 75 community meetings × £30 (£2,250) + hybrid working income (£3,680) + 5 children's parties × £150 (£750) = £18,680. **This point is withdrawn as a financial concern.** The plan should still correct the "8 weddings" typo in Section 9.4 for clarity.

1.4 Café Staff Costing — Correction

The March 2026 version of this evaluation identified an apparent inconsistency between the page 6 statement that café "staff costs cannot be more than £25,406 for the year (35%)" and the £56,000 combined salary of the Venue Manager and Centre Supervisor set out on page 21. **On closer reading this is not an inconsistency.** Footnote 42 to the page 21 staffing table states explicitly that "people costs here are separate from café operation which is accounted for elsewhere," and the café operating model (page 17) separately costs its own staffing at £20,469 (4 hours/day × 365 × £14.02/hr, loaded rate) — which sits within, not above, the stated £25,406 ceiling. **This point is withdrawn.**

A narrower and still-unresolved question remains: the main staffing table (page 21) separately includes a "Casual (e.g. for café) X 2 X 12 hours/week @ £12/hr X 50" line worth £14,400. It is not clear from the published plan whether this is the same labour already costed within the café model's £20,469, in which case the plan double-counts costs (a conservative error, favourable to the surplus figure), or separate labour, in which case the roles and hours overlap and the total café staffing budget may be understated. This can only be resolved by examining the underlying Excel workbook referenced on page 20 (see Section 9, recommendation on the financial workbook).

---

2. Summary of Quantified Corrections

The table below replaces the aggregate financial figures in the March 2026 version of this evaluation, which combined a mix of confirmed errors, presentational issues and unquantified risks into headline figures that could not be reconstructed from their own components. Every line below is derived from a specific, cited section of the business plan.

Correction (Year 1)	Low	High	Source
Hourly staff priced on 50 weeks vs. statutory ~52, incl. on-costs (§1.2)	£1,100	£1,300	p.21
National Living Wage uplift, £12.00 → £12.71 (in force from April 2026), likely £13.00+ at Spring 2027 opening	£2,900	£4,300	fn.35; pp.17, 21; NMW Regs 2026
Remove unevidenced 15,600 local café visits, net of associated consumables cost saved (~£0.50/visitor)	£23,500	£31,200	pp.5, 22 (§9.1)
Public liability, employer's liability, events and volunteer insurance cover beyond the £4,000 premises insurance line	£0	£2,000	p.21; App.6 cl.12.4
Heritage interpretation refresh and maintenance on £290,000 capital spend, beyond the £5,000 all-purpose repairs line	£1,000	£9,500	pp.19, 21
Market-rate salaries: Venue Manager (£35k–£45k) and Centre Supervisor (£26k–£30k), incl. 16.8% on-costs	£5,800	£22,200	p.21; market comparators

Total quantified corrections: approximately £34,000 (low) to £70,000 (high) per annum.

Applied against the projected Year 1 surplus of £11,949, the corrected result is a Year 1 deficit of approximately £22,000 (low case) to £59,000 (high case).

Deliberately excluded from this table, because they are risks to the plan's assumptions rather than corrections to its arithmetic, and cannot be reduced to a single figure without further evidence:

- the parking volume and yield assumptions (Section 3.6);
- the wedding volume and pricing assumptions (Sections 3, 5);
- the membership uptake assumption (Section 3.2);
- the ±20–30% cost uncertainty on capital items still priced at RIBA Stage 2 against £548,326 of contingency (Section 4);
- and the possible casual-staff/café-model overlap (Section 1.4), which could move the total in either direction;
- the VAT and corporation tax exposure identified in Section 8.7, which could reduce net income if VAT registration proves necessary, increase it if input VAT is currently being missed, or prove immaterial — direction and scale cannot be established without professional advice;
- and the potential trade-displacement effect on existing harbourside businesses identified in Section 8.9, which is a risk to those businesses rather than to the Helm's own figures.

None of these should be read as smaller or less important than the quantified items above — several could be more financially significant — they are excluded here only because, unlike the items in the table, they cannot honestly be reduced to a number on the evidence currently available.

3. Questionable Income Assumptions

3.1 Community Visitor Numbers — the Core Problem

The café revenue projection of £72,590 rests on an assumption of 36,295 visitors in Year 1, of whom 15,600 (43%) are local residents visiting at a rate of 300 per week every week of the year.

On examination, 300 residents per week is an unrealistic figure for a combined Dunure and Fisherton population of around 1,160 people. But it is worth going further and asking what the Helm Centre is actually offering to local residents — and whether any reliable number of habitual local visits can be assumed at all.

What is on offer to a local resident making a discretionary trip is a cup of coffee from a vending machine at approximately £2. To obtain it, the resident must walk down a steep hill — passing their neighbours' houses along the way — to a car park that is busy with tourists in summer and cold and exposed in winter. There is no table service, no barista, no warm environment that a café in a high street or community centre would offer. The journey home involves climbing the same hill. The park is not 'on the way' to anywhere in the village. It is a deliberate out-and-back trip to a location residents can already visit for free. The vending machine is not a new attraction; it is a convenience add-on to a tourist car park.

The business plan assumes 300 local visits per week. Even a more modest figure of 100 per week — for a £2 vending machine coffee, at the bottom of a steep hill, past neighbours' houses, with no table service — is itself an assumption without any survey evidence to support it. The real figure may be substantially lower. The honest financial projection should assume near-zero regular local café income, and build from visitor and tourist numbers only, which are at least evidenced by existing car park usage data. Stripping out all 15,600 assumed local café visits removes approximately £31,200 of gross revenue from Year 1 income; net of the associated consumables cost that would not be incurred (the plan's £18,000 direct-cost line equates to roughly £0.50 per visitor), the net income impact is approximately £23,500–£31,200 — see Section 2.

3.2 Community Membership (Page 15)

The plan projects 375 members paying £30 per year, generating £11,250. This assumes roughly a third of the combined Dunure and Fisherton population will pay an annual subscription for benefits including priority booking, newsletters, an annual members' social and reduced parking. No survey evidence is provided, and the benefits offered are modest. The plan itself is inconsistent on the underlying population, using 1,160 in one section and 1,350 in another (with an alternative "population of Dunure 750 of which 50% join" also floated in Section 9.5) — none of which changes the absence of survey evidence for the 32% take-up assumed.

3.3 Year 2 Parking Income Drop

The business plan projects car parking revenue falling from £92,019 in Year 1 to £80,264 in Year 2 — a reduction of approximately £12,000 — before recovering to £94,527 in Year 3. No explanation is given for this two-year dip. The plan's credibility requires that all material year-on-year movements be explained.

3.4 Campervan Revenues and Infrastructure

The plan projects 855 campervan nights in Year 1 at £30 per night (£25,650). A major driver of campervan use of Aire sites is the availability of grey and black water disposal facilities, fresh water, and clean toilet and shower access. The plan includes campervan infrastructure costs (£32,000 for 8 stances) but there is no explicit budgetary provision for waste disposal plumbing, cleaning of sluices, or management of access.

The reputation of any Aire depends critically on cleanliness and enforcement of site rules. Without a barrier and access control system, there is no mechanism to ensure only paying guests use the stances. This operational gap needs to be addressed before the revenue projection can be accepted.

3.5 Coach Visits

The plan projects 150 coaches per year (approximately 3 per week seasonally) carrying 30 people each. Most coaches, however, carry 49–57 passengers — 60 to 90% more than assumed. A self-service café equipped for 30 people would be inadequate for a full coachload. Multiple simultaneous coach arrivals could cause queuing, hygiene, and cleaning problems that would deter return visits. The plan does not address coach size, maximum simultaneous capacity, cleaning schedules between coach visits, or the staffing required to maintain safe and hygienic conditions when two coaches arrive at once.

A further and more basic question is whether the projected coach numbers are physically achievable at all. Access to Dunure is constrained at both village entrances: one carries an 18-tonne weight limit, and the other requires a sharp turn that is not straightforward for a full-size coach to negotiate. Coaches in the 49–57 seat range typically operate at or close to this weight limit. The plan's coach revenue projection, and its assumption of 150 visits growing over time, is not tested against these physical access constraints, and the point does not appear to have been raised with the Ayrshire Roads Alliance or with coach operators. This should be resolved — including, if necessary, a swept-path or vehicle-tracking assessment of both entrances — before coach income is relied upon in any funding application.

3.6 Car Parking: Volume and Yield Both Assumed to Double (New)

The plan's own table of historic car park usage (Section 3, page 4; Section 9.2, page 22) shows: 2020, 5,309 cars; 2021, 7,744 (the peak, a COVID-staycation year); 2022, 5,343; 2023, 4,951 — two consecutive annual declines from the 2021 peak, with 2023 the lowest of the four recorded years.

The 2023 figures also show realised revenue of £12,377.73 from 4,951 cars at a £3.50 charge — a realised yield of approximately **£2.50 per car**, well below the headline charge, implying substantial under-collection, short stays, or both. The Year 1 projection assumes 10,405 cars (more than double the last recorded year) at an average **£5.00 per car** (50% at the proposed £4.00 short-stay rate, 50% at £6.00 full-day) — a doubling of the realised yield as well as the volume. **The car element of the parking projection is therefore more than four times (4.2×) the actual takings of the last recorded year**, resting on two separate, unexplained doublings rather than one. The plan's proposed move to ticket machines may improve collection, but the document does not identify under-collection as the cause of the £2.50 realised yield, nor quantify what improvement machines would deliver.

3.7 Retail Income: Dropped Without Explanation

The plan states explicitly (page 5): "Plans for the Helm do not now include a non-catering retail area." No reason is given for this decision, and its financial implications are not assessed anywhere in the document.

This is a significant gap. Gift and retail sales — postcards, books, local crafts, souvenirs — are a standard and often substantial income stream for heritage and visitor attractions, typically operating on materially higher margins than catering and using the same footfall at little additional marginal cost. The plan's own cited source, Hall Aitken (2021), estimated non-catering spend per head of £2.75 — higher than the £2.40 catering figure from the same source (the plan ultimately adopts a lower £2.00 per visitor for catering spend, but adopts nothing at all for retail). The plan adopts the catering estimate but silently drops the larger non-catering figure, without explaining whether this reflects a considered space, staffing or planning constraint, or was simply omitted from the current design.

Applying the same visitor base the plan already uses (36,295 in Year 1) to Hall Aitken's £2.75/head non-catering benchmark would imply retail spend of a similar order of magnitude to the entire projected café income — illustrating the scale of what has been left out, though this figure should be treated as indicative only, since a smaller, honestly-evidenced retail offer would be more credible than simply reinstating Hall Aitken's figure in full. What matters is that a Council and NLHF funding application should not simply omit a standard revenue line for this type of venue without recording why.

Recommendation: The plan should explain why a retail element was dropped from the current design and, if space or staffing genuinely rules it out, quantify the income opportunity being forgone as a result. If the omission was inadvertent, a modest retail offer (postcards, guidebooks, local produce, heritage-themed merchandise) should be costed and added, on the same self-service or volunteer-supported basis proposed for the café.

---

4. Capital Costs: Inconsistent RIBA Stages

The capital cost table (Page 19) contains a fundamental inconsistency in the design stages to which costs have been estimated. The RIBA Plan of Work defines progressive stages of design development, each commanding a different level of cost certainty:

RIBA Stage	Name	Cost Estimate Accuracy
Stage 2	Concept Design	Order of magnitude only: typically ±20–30%
Stage 3	Developed Design	Developed cost plan: typically ±10–15%
Stage 4	Technical Design	Detailed specification: typically ±5%

The plan states that the development phase budget covers "Design development work to RIBA 3", which is the Developed Design stage. This means that by the end of the development phase, the design will have reached a level of maturity that would normally support a reliable cost plan with an accuracy of approximately ±10–15%.

However, the main construction cost estimates in the delivery phase are all explicitly noted as being "costed to RIBA 2" — the Concept Design stage. This is a critical inconsistency. The plan is treating the results of a Stage 2 exercise (rough order-of-magnitude estimates) as if they were sufficiently reliable to support a total capital cost figure of £4,741,833 and a funding application to the National Heritage Lottery Fund and South Ayrshire Council.

4.1 What This Means in Practice

The three largest line items in the delivery stage are costed to RIBA 2:

- The Helm Centre building: £1,670,000 (RIBA 2) — accuracy range potentially £1,336,000 to £2,004,000
- Car park and access: £490,000 (RIBA 2) — accuracy range potentially £392,000 to £588,000
- Park landscaping and nature recovery: £350,000 (RIBA 2) — accuracy range potentially £280,000 to £420,000

Combined, these three items total £2,510,000. At RIBA 2 accuracy of ±20–30%, the potential variation ranges from ±£502,000 at the optimistic end to ±£753,000 at the pessimistic end. The project contingency is £548,326 (15%). At the lower end of the RIBA 2 accuracy range, the contingency would just about hold; at the upper end, a cost overrun of £753,000 would exceed the entire contingency by £205,000. On a project of this complexity — a new coastal heritage building requiring specialist structural, mechanical, and heritage engineering inputs — the upper end of the range is the more realistic planning assumption.

4.2 The Internal Contradiction

The inconsistency runs deeper than a presentational issue. The development phase fee of £148,006 is described as 40% of total professional fees, with the remaining 60% (£222,009) payable at the delivery stage. Professional fees are typically calculated as a percentage of construction cost. If fees are being estimated on the basis of final construction costs, those underlying construction costs should be at a consistent stage of development.

It is not coherent to calculate professional fees as though the project has progressed to Stage 3, while simultaneously presenting the construction costs only at Stage 2. Either the construction costs are at Stage 2 — in which case the professional fees and total project cost figure carry the same ±20–30% uncertainty — or the design has already progressed further than Stage 2, in which case the plan should present Stage 3 cost estimates throughout.

All capital cost estimates should be restated to a consistent RIBA stage before any funding application is submitted. Given that the development phase is intended to take the design to RIBA Stage 3, the appropriate course is to await the completion of that stage before presenting a definitive capital cost figure. The current headline figure of £4,741,833 should be understood as an order-of-magnitude estimate only, with a potential variation of at least ±£500,000 on construction costs alone.

4.3 Recommendation

- Clearly state the RIBA stage to which each cost estimate has been prepared, ensuring all items are at the same stage.
- Present a realistic cost range (minimum/maximum) derived from the RIBA 2 accuracy tolerance until Stage 3 costs are available.
- Restate the contingency provision in light of the accuracy range of the underlying estimates. A 15% contingency may be insufficient if construction costs are only at RIBA 2.
- Ensure that the professional fees calculation is based on construction costs at the same RIBA stage as the cost estimates themselves.

---

5. The Wedding Venue: Quality of Life Concerns

The plan anticipates 8 weddings in Year 1, rising to approximately 20+ per year by Year 3–5. Weddings are projected to generate £35,176 in Year 1, rising to £79,146 by Year 5 — making them the second largest single income source.

There are serious concerns about the impact of a wedding venue at Kennedy Park on the quality of life for Dunure residents. These concerns are not addressed in the plan, which describes the "risk" of weddings as simply being "unpopular with residents" and suggests the corrective action of "stronger noise and timing restrictions." This treatment is inadequate.

5.1 Noise

Weddings typically involve amplified music, speeches, and entertainment running until midnight or later. Kennedy Park sits on the clifftop above the village. The plan does not contain any acoustic assessment, noise impact study, or planning condition analysis. Sound travelling from the park over the cliff edge and back into the village on still summer evenings is a realistic and foreseeable problem.

5.2 Exclusive Access / Closure of the Park

The plan notes that weddings require "exclusive access" and that the hall would be closed to visitors and residents for refreshments during weddings. The plan also provides for Friday access for set-up and Sunday for dismantling. This means that for many weekends, particularly in peak summer, Kennedy Park's principal community facility would be entirely closed to residents.

5.3 Car Parking and Traffic

A wedding of 70 guests will generate 30–40 cars on top of the normal visitor car park use. The plan does not model the combined pressure of weddings plus regular visitor car parking, nor does it address how traffic management on Castle Road would be handled during wedding days.

5.4 Alcohol and Anti-Social Behaviour

Weddings involve alcohol, often consumed in quantity. The plan does not address the risk of noise or anti-social behaviour associated with late-night events, or the policing and management of guests who may wish to wander outside the venue.

5.5 Community Consent

The business plan is premised on the Helm Centre being "developed by the community, for the community." It is therefore especially important that the community has clearly and explicitly consented to the Helm being used as a commercial wedding venue on a significant number of dates per year. The plan does not demonstrate that this consent has been obtained through adequate consultation.

Recommendation: A full community consultation specifically on the question of the wedding venue — including proposed hours, frequency, noise management, and access restrictions — should be conducted and the results published before the plan is approved.

5.6 Financial Dependency on Weddings

The plan's financial viability depends heavily on wedding income. By Year 5, weddings contribute £79,146 — over 30% of total income. If the wedding income target is not met (a real risk for a new and unproven venue competing with established hotels, castles, and country houses), the Helm's viability is seriously threatened. The plan acknowledges this risk but the corrective action proposed (remarketing packages and hiring a wedding organiser) would incur additional costs not budgeted.

5.7 The Competitive Analysis is Incomplete

The plan includes a section on wedding venue competitors in South Ayrshire and uses this analysis as the basis for its pricing assumptions. However, the competitive analysis is materially incomplete. It focuses on hotels and country houses at the premium end of the market while omitting several venues that a couple considering the Helm Centre would be more likely to compare it against directly.

Three venues in particular are absent from the analysis and are highly relevant:

- **Dalduff Luxury Barn Weddings** (near Maybole, South Ayrshire) — a dedicated barn wedding venue in the Helm's own locality, offering exclusive use, on-site farmhouse accommodation for up to ten people, and full in-house catering. Weekend venue hire is £5,000 with a minimum catering spend of £5,500; midweek hire is £4,000 with a minimum catering spend of £3,500. Dalduff is the most directly comparable venue to the Helm — a non-hotel, rural Ayrshire venue in the same market segment — and its hire fee alone is roughly double the Helm's proposed £2,500.
- **Brig o' Doon House Hotel** (Alloway, South Ayrshire) — a long-established luxury hotel wedding venue with a dedicated wedding coordinator team, on-site accommodation, and decades of reputation, drawing on Robert Burns heritage.
- **The Richmond** (Ayrshire) — a dedicated events and wedding venue offering bespoke packages designed around 80 guests.

The absence of these venues from the competitive analysis means that the plan's pricing assumptions, and its projections for the number of weddings the Helm can attract, rest on an incomplete picture of the market. The comparator the plan does list — Dundonald Castle, at up to £1,350 — undercuts the Helm's proposed £2,500 fee, while the omitted venues (Dalduff at £4,000–£5,000) would suggest the Helm is underpriced. **The analysis is unreliable in both directions**: neither the pricing nor the volume assumptions can be relied upon until it is redone with a complete set of comparators.

Recommendation: The wedding venue competitive analysis must be redone to include all directly relevant local venues, including Dalduff, Brig o' Doon and The Richmond, before the pricing assumptions and volume projections for wedding income can be regarded as reliable.

---

6. Credibility Concerns: The Consultants and Their Comparators

6.1 Business Pointer — The Report's Author

Before examining the content of the plan, it is necessary to address the verifiability of its author. **Business Pointer has no registration at Companies House** (advanced company and officer search, August 2026) — it therefore appears to be an unincorporated operation (a sole trader or trading name), with no filed accounts, no registered officers, and no statutory record of any kind against which its standing, financial position or continued existence can be independently verified. Its website is a bare landing page. Publicly available professional profiles (LinkedIn, RocketReach, accessed 2026) identify Business Pointer as a one-to-two-person operation associated with a single named individual, Ivan Broussine.

Whether or not Business Pointer remains actively trading, the practical position for Dynamic Dunure and the Council is the same either way: **there is no corporate entity that can be held to the report's contents, required to clarify its assumptions, or engaged to update it** for a funding application.

There is a further and more pointed concern. The report's named author has a documented connection to the wedding and events industry — the very sector in which the Helm Centre is being asked to compete (see Section 6.2 below). This is not necessarily a disqualification, but it raises legitimate questions about whether the business plan's striking optimism about wedding venue income, its detailed knowledge of wedding catering margins, and its selection of wedding-focused advisers reflects objective market analysis or the assumptions of someone closely connected to that industry. A plan produced in these circumstances, recommending a wedding venue as a central income stream, requires a higher level of independent scrutiny than would ordinarily apply.

Recommendation: Dynamic Dunure should take independent professional advice on the plan's financial projections before submitting any funding application, and should not rely solely on a document that cannot be verified or updated by a registered, accountable author.

6.2 Hickory (Scotland) Ltd — A Cited Comparator

The business plan draws on advice from Hickory (Scotland) Ltd, cited (footnote 29) as a source of industry practice guidance for the wedding venue operation, and its contract template was used as the basis for the plan's draft wedding terms and conditions (Appendix 6), which defines "THE HELM" using Hickory's own company number (SC430051) and registered address, left unedited in the text.

A check of the company's public record shows that Hickory (Scotland) Limited entered administration in November 2024 — within two months of the plan being finalised — and is now in liquidation, with its registered office now recorded as Opus Restructuring LLP, Glasgow. A company that did not survive in the wedding catering market is not a sound source of practice guidance for a plan whose largest single revenue growth line depends on that market, and its contract template should not form the basis of the Helm's own customer-facing terms and conditions.

Recommendation: The plan should be rewritten to remove all reference to, and reliance on, Hickory (Scotland) Ltd, and replaced with comparators that are solvent, reputable, and genuinely comparable to the proposed operation. The Appendix 6 draft terms and conditions should be rebuilt from scratch, not adapted from a third party's template.

---

7. Employment: Jobs Created, Job Lost, and Pay

7.1 Jobs Created — Summary

The business plan creates a total of seven paid posts: two full-time salaried roles, four part-time or casual roles, and a part-time bookkeeper. The table below summarises the positions with their costs as stated in the plan (note that the hourly-paid figures are on the plan's 50-week basis — see Section 1.2), together with the implied hourly rate for each.

Post	No.	Hrs/wk	Annual cost	Implied hourly	Contract
Venue Manager	1	37.5 (FT)	£32,000	£16.41/hr	Permanent
Centre Supervisor (incl. volunteer mgmt)	1	37.5 (FT)	£24,000	£12.31/hr	Permanent
Cleaner	2	8 (PT)	£9,600 total	£12.00/hr	Part-time
Casual café staff	2	12 (PT)	£14,400 total	£12.00/hr	Casual/ seasonal
Bookkeeper	1	4 (PT)	£4,000	£20.00/hr	Part-time
TOTAL	7		£84,000		

In addition, the capital programme identifies a line item of £225,000 for "Funded jobs and training" (Page 19). This substantial sum is not explained or broken down anywhere in the business plan. It is not clear whether these are construction-phase posts, apprenticeships, or operational roles; whether they are full-time equivalents or training bursaries; or who would receive them. This lack of detail is a significant gap, particularly given the community development purposes of the project.

Recommendation: The £225,000 'Funded jobs and training' line in the capital budget must be fully explained before any funding application is submitted. Funders, particularly the National Heritage Lottery Fund, will require a clear account of the employment and training outcomes being purchased.

7.2 The Job That Will Be Lost

The plan proposes replacing the existing manual car parking operation with automated pay-and-display machines. Car parking income of £92,019 in Year 1 is projected on the basis of this automated system. What the plan does not acknowledge is that the transition to automation will eliminate the existing post of car park attendant at Kennedy Park.

This is one job — currently held by a local person — that will be displaced by the Helm Centre development. It is almost certainly a part-time, seasonal post paying close to minimum wage. But it is a real loss to a real person, and in a small village with limited employment opportunities it should not go unmentioned. A community-owned development that presents itself as creating local employment has an obligation to acknowledge the employment it displaces.

Recommendation: The plan should explicitly acknowledge the displacement of the existing car park attendant post and consider whether the person currently in that role could be offered a suitable position within the Helm Centre, for example in the casual café or cleaning staffing.

7.3 Pay Rates Compared with Responsibilities

The plan's staffing budget warrants scrutiny not only for its aggregate cost, but for whether the rates on offer are sufficient to attract and retain people with the skills the roles require.

Venue Manager — £32,000. This is the most senior and complex role in the plan, responsible for weddings and events, marketing, supplier relationships, the heritage interpretation programme, and general management — in substance, the chief operating officer of a new and complex community enterprise. Market comparators for a venue and events manager role of this complexity in Scotland in 2025–26 range from approximately £35,000 to £45,000. A post combining all these functions, for a new venue with no established client base, at £32,000 risks attracting either candidates who lack the relevant experience, or candidates who will leave once a better offer arrives.

Centre Supervisor — £24,000. Tasked with day-to-day operations, volunteer management, and front-of-house supervision. At £24,000 (approximately £12.31 per hour on a 37.5-hour week), this is only marginally above the National Living Wage for 2025 (£12.21/hr). Managing a volunteer programme for a community heritage centre is a substantive responsibility that does not sit comfortably at near-minimum-wage rates. The realistic market rate is approximately £26,000–£30,000.

Cleaners and Casual Café Staff — £12.00/hr. The National Living Wage for workers aged 21 and over increased to £12.21 per hour in April 2025 and to £12.71 in April 2026 (National Minimum Wage (Amendment) Regulations 2026). The Helm Centre is planned to open in Spring 2027; on the pattern of recent increases, the NLW at that date is likely to be £13.00 per hour or more. The £12.00/hr rate used in the plan is therefore already 71p below the legal minimum in force today, before any further increase at opening.

Recommendation: The Venue Manager and Centre Supervisor posts should be remodelled at realistic market salaries (£35,000–£45,000 and £26,000–£30,000 respectively), and all hourly rates updated to the National Living Wage projected for the Spring 2027 opening date. This will further reduce the already narrow Year 1 surplus — see Section 2.

7.4 Overall Employment Assessment

The plan presents its employment offer as one of the key community benefits of the Helm Centre. While the creation of six posts in a small village is genuinely meaningful, the employment picture has several weaknesses: one existing job is displaced without acknowledgment; the most senior post is budgeted below the market rate for its responsibilities; and the four lowest-paid posts are already at or below the current minimum wage, let alone the rate applicable at opening.

A further concern is the reliance on volunteers, particularly for the heritage and interpretation programme. Volunteer labour is valuable and genuinely community-building, but it is not free: it requires management time, training, coordination, and expenses. The plan does not quantify the volunteer contribution or model what would happen to operating costs if volunteer numbers declined.

---

8. Structural Weaknesses in the Plan

8.1 No Monthly Cash Flow Projection

The plan provides only annual profit and loss projections. For a business with highly seasonal income (car parking March–September; weddings concentrated April–October), a monthly cash flow projection is essential. Without it, it is impossible to assess whether the Helm Centre would have sufficient liquidity in the winter months, particularly in Year 1.

8.2 No Sensitivity Analysis

With a Year 1 surplus of only £11,949 on revenues of £200,802 (a margin of under 6%), any shortfall in a single income line is potentially business-critical. The plan contains no sensitivity analysis showing what would happen if, for example, coach numbers were half of projected, or weddings took two years to reach 8 per annum. This is a standard requirement for any credible business plan submitted in support of a funding application.

8.3 Marketing Budget

The plan allocates £30,000 per annum to marketing and promotion. For a new community heritage centre attempting to establish itself as a wedding venue, attract campervans to a new site, and build an events programme from scratch, this may be insufficient. Weddings in particular require significant investment in digital marketing, SEO, and potentially a specialist wedding consultant — costs that need to be broken down rather than rolled into a single £30,000 figure.

8.4 Management Remuneration

The salary analysis in Section 7.3 above identifies specific concerns about every post in the plan. The overall staffing budget of £84,000 (as stated in the plan, before the 50-week and minimum-wage corrections in Sections 1.2 and 7.3) should be treated as a floor, not a ceiling. When NLW increases to Spring 2027 rates are applied to all hourly-paid posts, and realistic market salaries are used for the two salaried posts, the true staffing cost is likely to be at least £90,000–£95,000 per annum before employer's NI and pension contributions.

8.5 Insurance — Correction and Remaining Gaps

Note: this estimate of insurance costs supersedes the March 2026 version of this evaluation.

Public Liability and Volunteer Insurance. The plan relies extensively on volunteers to deliver the heritage interpretation programme and to support the operational running of the centre. Volunteers are not employees, and they are not automatically covered by an employer's liability policy. A separate volunteer insurance policy, or an explicit extension of the public liability policy to cover voluntary workers, is required before volunteers can be deployed in any public-facing role. The cost of volunteer insurance or a public liability extension varies, but for an organisation of this size with an active volunteer programme it is likely to add a further £500–£1,500 per annum on top of the £4,000 already budgeted.

Public Liability for Projected Visitor Numbers. The business plan projects Year 1 visitor numbers of approximately 36,295, rising further by Year 3–5. A venue attracting this level of footfall — combined with a campervan site, a wedding venue, a car park, coastal access, and heritage interpretation activities — requires a level of public liability cover that reflects the actual risk exposure. Notably, Appendix 6 (clause 12.4) requires wedding *customers* to hold £2 million of their own public liability cover, which mitigates but does not remove the venue's own exposure as occupier and event host. Public liability insurance for a venue of this scale and complexity typically requires a minimum indemnity limit of £5 million (often £10 million where funders or the local authority require it), with annual premiums in the region of £2,500–£5,000 depending on insurer and risk assessment.

Assessment. It is not possible from the published plan to determine what the £4,000 premises insurance line is intended to cover, or whether it includes public liability, employer's liability, volunteer cover and events liability, or premises/buildings cover only. If the latter, the incremental additional cost for full cover is likely to be in the region of £3,000–£6,000 per annum on top of the £4,000 already budgeted; if the £4,000 is intended to be comprehensive, it should be itemised and justified, since it appears low for the combined risk profile described above. **Corrected financial impact: £0–£2,000** (see Section 2), pending clarification from Dynamic Dunure or the Council of what the existing line covers.

Recommendation: Dynamic Dunure should obtain and publish a specific insurance quotation itemising premises, public liability (to at least £5m), employer's liability, volunteer cover and events liability, so that the £4,000 line can be verified as adequate or revised.

8.6 Heritage Displays: Ongoing Maintenance

The plan's heritage interpretation strategy (Appendix 2) is one of its stronger elements, and the capital budget includes £290,000 for interpretation works. Physical heritage displays, however, are not a one-off capital investment: they require continuous maintenance, periodic refresh, and eventual replacement. The plan makes no specific provision for this in its operating budget beyond a general "Repairs & maintenance £5,000" line covering the whole premises.

Interpretation displays in a coastal environment are subject to particular wear from salt air, condensation, UV light, and heavy visitor handling. The experience of comparable heritage venues suggests that display maintenance and refresh typically requires an annual budget of between 2% and 5% of the original installation cost. On a £290,000 interpretation installation, this implies a total maintenance cost of approximately £5,800 to £14,500 per annum — materials and contractor costs, plus the staff time to manage them, neither of which the plan's two permanent posts (already carrying full commercial and operational loads) have identified capacity to absorb.

Recommendation: Materials and contractor costs (£5,800–£14,500/yr on a 2–5% rule) should be added as an explicit operating overhead, and the staff time to manage and deliver maintenance should be reflected either in the hours and responsibilities of the existing posts — with corresponding adjustments to salary — or in a dedicated maintenance role or contractor budget.

8.7 Taxation: VAT, National Insurance and Corporation Tax

The business plan is silent on the wider tax treatment of the Helm's trading activities, beyond the employer's NI figure embedded in the staffing table. This is a significant gap for an operation projected to turn over £200,000+ per annum from car parking, café sales, weddings, events and membership — activities that sit outside the core, grant-funded conservation purpose of the charity.

Employer's National Insurance. The staffing table (page 21, footnote 35) uses an employer's NI rate of 13.8%. From 6 April 2025, the employer's NI rate rose to 15%, and the secondary threshold (the point at which employer's NI becomes payable) fell from £9,100 to £5,000 per employee per year. Both changes increase the on-cost of every post in the plan, and both are already reflected in the market-rate salary corrections in Section 7.3 and Section 2 above, which use 16.8% (15% NI plus a broadly consistent pension on-cost) rather than the plan's 13.8%. This is noted here as the underlying cause of that adjustment.

VAT recovery. The plan states that "all costs exclude VAT which will be reclaimable through SAC as lead organisation" (pages 19–20) and that all figures are "VAT neutral" (page 22). This assumes South Ayrshire Council's VAT registration and partial exemption position can recover VAT on the Helm's costs in full. It is not clear from the plan whether this has been confirmed with the Council's own finance or VAT team, or whether it accounts for the fact that a material share of the Helm's activity — café sales, wedding and events hire, campervan and coach charges — is standard-rated taxable business supply, not grant-funded charitable activity. Where a body undertakes both business and non-business activity, VAT recovery is rarely a simple 100% reclaim; it typically requires a partial exemption calculation, and the assumption that it is "VAT neutral" throughout should be independently confirmed rather than taken on trust.

Output VAT on trading income. As currently projected, the Helm's combined taxable turnover from café sales, parking, weddings, events and campervan/coach charges (on the plan's own Year 1 figures, potentially in the region of £150,000–£180,000, rising further in later years) approaches and may exceed the compulsory VAT registration threshold (£90,000 from April 2024). If the operating entity is, or becomes, required to register for VAT, output VAT would need to be charged on relevant sales (café, parking, wedding and events hire), which the plan's pricing and income projections do not appear to model. This has direct implications for the prices set out in Sections 5.1–5.4 of the plan and for the net income actually retained.

Corporation tax and charity trading. Dynamic Dunure is a Scottish Charitable Incorporated Organisation. Charities in the UK benefit from tax exemptions on income applied for charitable purposes, but non-primary-purpose trading — commercial café operation, wedding and events hire, and paid car parking open to the general public — is not automatically exempt. HMRC's small-scale trading tax exemption for charities is limited (a sliding scale based on total gross income, capped at £80,000 for charities with gross income over £320,000), and a substantial commercial operation of the kind proposed would ordinarily be expected to be run through a trading subsidiary, with profits gifted back to the charity under Gift Aid, rather than directly within the charity itself. The plan does not address whether Dynamic Dunure's trading activity falls within the small-scale exemption, or whether a trading subsidiary structure will be required.

Recommendation: Before any funding application or planning application is submitted, Dynamic Dunure should obtain professional tax advice covering: (i) confirmation, in writing from South Ayrshire Council's VAT team, of the basis on which VAT is expected to be recovered in full; (ii) an assessment of whether the Helm's trading income will require VAT registration and, if so, how output VAT will be priced into café, parking, wedding and events charges; and (iii) confirmation of whether the scale of non-primary-purpose trading requires a trading subsidiary to protect the charity's tax position. This evaluation does not offer a conclusion on any of these questions — they require qualified professional advice — but their complete absence from the business plan is itself a material gap for a document intended to support a multi-million-pound funding decision.

8.8 Capital Funding Gap

£664,026 of delivery-stage funding is listed as "tbc (to be confirmed in funding development plan)". This is a significant sum — approximately 15% of the total delivery cost — and its source is not identified. The plan should provide a more detailed funding strategy for this gap before it can be considered credible.

8.9 Impact on Existing Local Businesses

The plan states (page 16, Section 5.5.1) that Dunure currently has one pub and one café, both located at the harbour, and separately notes (Section 5.5.2) that the existing Festival of the Sea already involves "the permanent businesses of the Harbourside Café and the Anchorage Restaurant and bar." The plan's own risk table (page 26, Section 11) lists "Opposition from existing (Harbourside) businesses" as a risk, with the stated consequence "Limits local engagement and support" and the corrective action "Offer supplier contracts for café, events and weddings (subject to T&Cs)."

This treats the effect on existing private trade purely as a risk to the Helm's own community relations and marketing, rather than as an economic question in its own right: what effect will a Council-funded café, operating at peppercorn rent on public land, competing directly on price and footfall against the same, limited visitor base, have on the turnover and viability of the existing harbourside café and pub?

No independent assessment of this has been carried out. The plan's own assumption — that the Helm Centre "will expand the number of visitors to Dunure and customers for existing operators" (page 16) — is asserted, not evidenced. It is equally possible, and arguably more likely for a low-margin, self-service vending offer aimed substantially at residents and passing visitors, that Helm café trade would substitute for, rather than add to, existing café and pub trade — particularly outside peak season, when the additional draw of the car park, campervan stances and heritage interpretation is weaker.

There is also a more formal dimension. Where a public authority funds infrastructure and effectively subsidises — through peppercorn rent and capital grant — a new commercial food and drink operation that competes directly with existing private businesses, this raises a question under the Subsidy Control Act 2022, the same legislation the National Lottery Heritage Fund's own transparency obligations reference in respect of individual grant awards that may be considered subsidies. Whether South Ayrshire Council has considered whether its funding of the Helm's café and retail operations engages the Act, and whether any assessment has been made of the competitive effect on Dunure's existing harbourside businesses, is not addressed anywhere in the business plan.

Recommendation: An independent assessment of the likely trade-displacement effect on the existing Harbourside Café and Anchorage Restaurant and bar should be commissioned before the Helm's café offer is finalised, and the Council should confirm whether, and how, it has considered the Subsidy Control Act 2022 implications of funding a competing commercial food and drink operation on the same, small visitor base.

---

9. Summary Recommendations

Issue	Recommended Action
Wedding venue competitive analysis incomplete (omits Dalduff, Brig o' Doon, The Richmond)	Redo analysis including all local comparators; revisit pricing
Hourly staff priced on a 50-week year, not 52	Correct to 52 weeks or budget explicit holiday cover
Community visit assumption (300/week) unevidenced	Commission an independent survey of likely local demand
Architects fees presentation ambiguity	Restate fee basis and stage coverage clearly
Wedding venue — community impact	Full community consultation specifically on this element
No monthly cash flow	Prepare 12-month cash flow for Year 1

Issue	Recommended Action
No sensitivity analysis	Model at least three scenarios (optimistic, base, pessimistic)
Reference to, and reliance on, Hickory (in administration/liquidation)	Remove and replace with solvent, credible comparators; rebuild Appendix 6 from scratch
Unexplained Year 2 parking revenue drop	Explain or correct the Year 2 projection
Car parking volume and yield both assumed to double vs. last recorded year	Justify against evidence, or revise the projection
Capital funding gap (£664,026 tbc)	Identify funding sources before plan is approved
Campervan infrastructure gaps (waste, access control)	Include in capital and operational costings
Displacement of car park attendant job	Acknowledge in plan; consider redeployment
Staffing salaries below market rate (especially Venue Manager)	Remodel with realistic rates; update surplus projections
Hourly rates for cleaners/casual staff below NLW from April 2025	Correct to projected NLW at opening (Spring 2027)
Business Pointer has no Companies House registration; author cannot be held accountable or verified	Commission independent financial review before any funding application
Heritage display maintenance underbudgeted: materials/contractors (£5,800–£14,500/yr) and staff time	Add materials budget as fixed overhead; reflect maintenance duties in staff roles and remuneration
Insurance line (£4,000) unitemised; unclear whether it covers public/employer's/volunteer/events liability	Obtain and publish an itemised quotation; revise budget if cover is incomplete
£225,000 'Funded jobs and training' unexplained	Provide full breakdown before any funding application
Underlying Excel workbook (referenced p.20) not published; casual staff/café model overlap cannot be resolved	Publish the workbook, or have it examined by an independent party
No consideration of VAT recovery basis, VAT registration threshold, or corporation tax/trading subsidiary position	Obtain professional tax advice before any funding or planning application
Employer's NI in staffing table uses outdated 13.8% rate (15% from April 2025)	Update staffing on-costs to current and projected rates
Coach income projection not tested against 18-tonne weight limit and sharp-turn access constraints at village entrances	Obtain a swept-path/vehicle-tracking assessment before relying on coach income
Non-catering retail (gift shop) dropped from current design with no explanation or costed	Explain the decision; quantify forgone income or cost a modest retail offer

Issue	Recommended Action
alternative	
No assessment of trade-displacement effect on existing harbourside café/pub, or Subsidy Control Act 2022 implications	Commission independent displacement assessment; confirm Council's Subsidy Control position

10. Conclusion

This evaluation has examined the arithmetical basis, income assumptions, capital costing methodology, employment implications and evidential support of the Business Pointer business plan for the Helm Centre. The findings are set out section by section above; this conclusion draws them together.

The business plan as currently presented has confirmed presentational and arithmetical issues, relies on at least one income assumption (community café visits) that is very likely overstated, and fails to provide the financial analysis tools — cash flow, sensitivity analysis — that any serious funding application requires. Two further income lines — car parking and weddings — assume simultaneous, unexplained doublings of both volume and price or yield against the plan's own historic data and comparator evidence.

More fundamentally, the plan's dependence on wedding venue income raises genuine quality-of-life concerns for village residents that cannot be addressed by a brief entry in a risk register. The community deserves a proper consultation specifically on this element, with clear information about frequency, noise, access restrictions, and enforcement, before the plan is taken forward.

The employment picture also requires honest attention. The plan creates six posts — a genuine benefit — but it eliminates one existing post without acknowledgment, underpays its most critical role, and budgets hourly rates that are already below the legal minimum wage. These are not minor presentational issues; they will affect the Helm Centre's ability to recruit and retain the staff on whom its success depends.

As the plan currently stands, the projected Year 1 surplus of £11,949 should be treated with significant caution. The quantified corrections identified in this document — realistic staffing costs, the removal of unevidenced local café income, and provision for insurance and display maintenance — total approximately £34,000 to £70,000 per annum, which would convert the projected surplus into a **Year 1 deficit of approximately £22,000 to £59,000**. This is before any allowance for the separate, unquantified risks around parking, wedding and membership income, or the ±20–30% uncertainty on capital costs still priced at RIBA Stage 2. Taken together, these findings suggest the Helm Centre faces a material risk of operating at a deficit in its early years — potentially placing its long-term viability, and therefore the community's investment, at risk.

A revised plan, addressing the issues identified in this document — and prepared or independently reviewed by a verifiable, accountable author — would provide a much stronger foundation for the funding applications and planning applications that lie ahead.