

Business Plan for a Community Hub in Applecross for Applecross Community Company



30th March 2022

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1. Introduction

The purpose of this business plan is to support the purchase and redevelopment of the former Camusterrach Church of Scotland building in Applecross. It arises from a feasibility study into the viability of creating and operating a community hub in the former church building and should therefore be read in conjunction with that study.

Applecross Community Company is a registered Scottish Charity (SC042865) and community-owned company limited by guarantee (Companies House SC342825). The company's vision is for Applecross to be sustainable, resilient, and prosperous. It seeks to do this through promoting sustainable development on the Applecross peninsula through the management of community owned land and assets.

ACC owns the 14ha Torgarve Woodlands and 2.3ha of land on which it intends to develop housing and business opportunities. Through its wholly-owned subsidiary Applecross Community Trading (ACT) it also owns and operates a community fuel station, community toilets, e-bikes and community gardens and allotments. ACC has recently constructed three 2-bedroom fully accessible affordable houses for let.

The Church of Scotland informed the local community in October 2019 that the Camusterrach church building would be closed but that the local trustees wished the building to continue to be available for community benefit. ACC consulted with the local community and combined with earlier community consultation exercises, identified a range of possible uses for the building. These were developed into a project brief which was explored in the feasibility study and which led to the Board of ACC deciding that a mixed use of letting accommodation, business and community use was the most appropriate for the building.

2. Methodology

The research underpinning the analysis contained in the feasibility study and which provides the context for this business plan was conducted using a combination of methods including:

Desk-based analysis of relevant information including:

- Applecross Community Land Use Plan (July 2019)
- ACC Action Plan 2020-25
- Title plans available from registers of Scotland

Primary data Analysis of findings from:

- A visit to the Camusterrach Church building and the surrounding area
- A condition survey, a structural survey and a timber survey of the building
- Face to face meetings with directors of ACC
- Video calls with:
 - Representatives of the local community hall committee, community council and heritage centre
 - Scottish Futures Trust
- A consultation session for the community in the church building to give their views on different options on January 20th 2022 and a community Zoom meeting on 25th January 2022
- A paper and online survey of interest in renting workspace within the building

3. Development Context

The potential redevelopment of Camusterrach church sits in the context of a long-term community-led process that has identified clear community priorities for the Applecross peninsula, supported by statutory bodies. Central to this is the Applecross Community Land Use Plan which has been endorsed by Highland Council as a material planning consideration in future planning applications. Elements from the Strategic Vision (p7) that are of relevance to this study include the following placemaking priorities:

- **Environment:** *Ensuring development proposals respect local heritage and marine interests*
- **Local Economy:** *Making it easier to work in Applecross and maximising community and tourist spend locally by identifying and making land available for employment/business premises*
- **Energy:** *Making the community more efficient by introducing measures into existing and new properties*
- **Community:** *Facilitating and encouraging community/social interaction, health and wellbeing, managing tourist activity and creating a self-sufficient community by enhancing the existing community hall and other community facilities and infrastructure*

The South Applecross Land Use Map 5 (Zone 3) identifies the church building as a potential site for affordable homes (conversion).

The Applecross Community Company Action Plan 2020-25 arose from the process that produced the Land Use Plan. Theme 1 – Affordable Housing gives the aim of the community as being:

- *To build a sustainable and vibrant community by providing good quality affordable housing that encourages our community to grow and prosper and to maintain public services*

It further quotes the Highland Housing Register as recording a local housing demand for 31 one bedroom properties and 5 two bedroom properties.

Theme Two – Local Economy section identified the following as an important opportunity:

- *The acquisition of land and buildings to develop workspaces which can be utilised by local residents for employment purposes.*

To deliver that the plan states that:

We will develop and enable economic and small business opportunities for local residents by:

- *Planning the development of workshop units and spaces to boost employment opportunities*
- *Investigating the options for future ACC office facilities*

Theme Three – Community & Wellbeing seeks to deliver “New community amenities which we all can enjoy”.

4. Project Development

Prior to the feasibility study extensive consultation had been carried out within the Applecross community as part of the Plan It Applecross process which led to the creation of the Applecross Community Land Use Plan in 2019 and to the development of the Applecross Community Company Action Plan 2020-25.

Following the Church of Scotland offer of the building to the community ACC carried out further consultations with respect to the building that led to the development of the feasibility study brief. That process identified 6 key potential uses of the building for exploration:

- Office Space for ACC
- Space for AppleNet base and servers
- Flexible Workshop space
- Community Office Space
- Community Library 'Beyond Books'
- Music Practice & Instrument Storage Space

The consultancy team had further discussions with the directors regarding the potential purposes and uses of the building. A theme that came through strongly was that the focus was to be on the community and not on visitors to the community. Applecross has high numbers of visitors, particularly since the advent of the NC500 touring route and there is a significant amount of provision for them locally. The community, meanwhile, needs more space to do carry out activities that benefit the community directly.

Building Assessment

A key component of the study was an assessment by qualified professionals of the current condition of the building and its future repair needs. There were 3 elements:

- A condition survey carried out by Rural Design architects. This found that the building was in generally sound condition for its age but a range of repairs would be needed that could be carried out as part of a building renovation project.
- A structural survey by HGA(UK)ltd recommended that that the undersized ground floor timbers be replaced by a concrete slab on hard core with a damp proof membrane. It also suggested that a possible solution for refurbishment would be to construct an internal timber stud frame on to an edge thickening to a new in-situ concrete floor slab which would provide support to a new suspended timber upper floor. All guttering should be fully inspected to see that it works as intended and all vegetation should be removed from the grounds to improve drainage.
- A timber survey by John Morrison Timber Preservation Ltd identified woodworm infestations in items that had been left in the roof space for storage and recommended these be disposed of. Lighter infestations were found in the gallery which had not previously been treated. Water/damp penetration was noted in some locations consistent with the need for some attention to roof slates.

Rural Design concluded that all the identified issues could be addressed as part of a renovation project. There were therefore in principle no issues to prevent the building's repurposing for other uses. Nevertheless, it is estimated that that basic repairs would cost in the order of £40-60,000. The building would benefit from these repairs being carried out immediately if funding can be accessed, in order to minimise potential deterioration of the structure.

Options Development & Analysis

The team prepared 3 options for a draft report incorporating different combinations of the uses that had been identified in the brief. In addition, one of the options included a single flat in the current gallery area after agreeing with directors present at the site visit that this could be worth exploring. All 3 options limited the use of upstairs space to a modest extension of the existing gallery area. ACC then requested that a further 2 options be explored that would see an upper floor created across the length of the church building, with one of them to explore the amount of housing achievable within the building envelope.

The five options were:

Option 1: A limited renovation to create an office for ACC, a second office for let and a large multi-use area open to the roof space. The upper gallery would not be available for use.

Option 2: A larger renovation with additional space created upstairs for additional office space, a music practice room and 'library of things'.

Option 3: Similar to option 2 but the upstairs gallery space would be developed for a one bedroom flat.

Option 4: A further development of Option 2 with a complete new upstairs floor incorporating additional office space and the downstairs multi-use area being divided into a library space and workshop space.

Option 5: The whole building would be redeveloped into three one-bedroom flats and one two-bedroom flat.

Upper end construction costs (inclusive of VAT) were estimated to range from £248,400 for Option 1 through to £615,825 for Option 5. If the project was fully funded without borrowing Options 1, 2 and 3 (with a long term let) would have marginal financial viability. Options 4 & 5 would be more viable although for Option 4 this would depend upon there being a large demand for workspace. Variations on Options 3 & 5 which included short-term lets would generate most revenue.

Decision Making

ACC and the team carried out an in-building drop-in community event and an online Zoom event in January 2022 (See Section 5) to get community thoughts on the uses that could be made of the building and comments on the 5 options and their variations. A detailed survey of potential demand for business space was also carried out.

Following the community feedback and prior to making a final decision ACC asked for financial information on a potential hybrid option which would include 2 flats and a mix of office and workshop space. When it was confirmed that this was viable ACC opted for this option which comprises:

- An office for ACC and Applenet
- Office/hotdesking space for let
- Workshop space
- A 'library of things'
- A long-term let one bedroom flat
- A short-term let one-bedroom flat

These are expanded upon in Section 6.

5. Community Consultations

5.1 Consultations with community bodies

Interviews were carried out with representatives of local bodies including the hall committee, community council, and heritage centre. The need for more community space was supported by the members of the community hall committee. They all agreed that the Camusterrach church building offered opportunities to carry out activities that were not suitable for the hall, and that what was proposed for the building would not take away from the hall's current activities. They were highly supportive of what had been proposed so far, noting that these uses could bring considerable benefits locally. Another interviewee did not see conflict in uses but wondered whether ACC and the hall could end up competing for limited funding as the hall committee is keen to carry out its own redevelopment project.

Interviewees pointed out that a number of people are currently living in caravans and others are living in very small properties that are not suitable for carrying work. Following COVID a number of people have returned to live in Applecross permanently and would benefit from office space away from home. Other people are running businesses that had no suitable space for carrying out administrative tasks. These groups would benefit from the opportunity to carry out office work at a location that was more suited to it. For some this would be occasional use only, whereas others would be more regular.

Some interviewees considered that demand might be more for a hot desk type approach, than for a permanent office. The limitations of a hot desk approach could be overcome in part by making small amounts of cupboard space available to regular users to store their papers and other office items. This would allow more people to benefit from the space available than having permanent lets available to only a few. It was pointed out that hotdesking in a communal space could be appreciated by some who work alone at home and would appreciate the opportunity for social interaction and to share knowledge and skills with others in a similar position. It was pointed out that the church building should be able to host a fibre broadband connection which would offer considerable benefits to those who currently cannot get this at home in the remoter parts of the community.

It was pointed out that the community hall smaller room can accommodate 20 to 30 people but that there is scope for a smaller meeting room for hosting small groups of 5-10 people for committee meetings etc. A representative of the Church of Scotland congregation said that they thought that the small congregation would be interested in meeting in a refurbished building during the winter months (October to March). At this time there are few visitors and there is therefore little need for the Clachan Church when the congregation is limited to its core of perhaps 6 people.

Several benefits of a 'Library of Things' were identified. It could increase the availability of tools and equipment available locally and overcome the barrier of having to travel to Inverness to hire equipment. Currently there is some borrowing between neighbours, but this carries the risk of tools being damaged and questions over responsibility for repair. It was noted that Shieldaig Community Council own and hire out a portable scaffold for use within their community which is very popular. The availability of a wide range of tools could also enable the repair of donated equipment and consumer items such as washing machines, which would extend their life and reduce overall lifetime carbon footprint. The main area in the church would allow for 7-8 volunteers to work together on a

project and could potentially allow for long-term projects to be carried out which would have to be cleared away after each session in the community hall.

There were also some concerns expressed related to a 'Library of Things' and associated repair activities. It was recognised that it would require a lot of space and a lot of shelving, and times for use would have to be carefully controlled to ensure that noisy activities did not occur when people were using any office space. One person wondered what would happen if things came back incomplete or broken.

Recognising that there was potential competition for space between office use and a library of things different views were expressed on which should be preferred. One view was that economic opportunities for local people should take priority and therefore office space should be preferred. Another view was that the library approach would offer more benefits to everyone in the community, rather than to a smaller number, and therefore it should be preferred.

Interviewees were agreed that a music room would be very useful due to a strong tradition of musicianship within the community. Bands were formed from time to time locally and this could facilitate that process. It was thought that the provision of a drumkit, amplifiers, microphones and recording equipment would make for a good facility with most people bringing their own instruments. The music room would need to be soundproofed and have good acoustics.

5.2 Community members' consultation

Open Session at Camusterrach Church

The community was invited to attend an open session on the afternoon of 20th January 2022 via posters in the village shop and other community sites as well as on the local Applecross Facebook page. Community members were asked to give their views on the different potential activities that could be delivered through community ownership of the church building. A total of 41 people attended out of an adult population of 200 in a time of significant COVID-19 awareness and caution locally and nationally. Attendees were asked to make their views known through speaking to those leading the session and by writing their views on Post-It notes.

Office Accommodation

People were very positive about the potential provision of hotdesking/office space. They view it as a good idea that would address a real need locally. Positive benefits identified were enabling people to get away from cramped home office scenarios, wider opportunities for employment and self-employment, and access to superfast broadband which is not available in all areas of the community. Notes on caution included the need to provide facilities that anyone could use, the need to earn income and the need for privacy. Comments included:

"Office space would give wider opportunities for work & self-employment – important for everyone, but maybe especially to attract younger people"

"Flexible hotdesking space with superfast broadband would be helpful for short notice use when internet is being unreliable"

"Would require office space to be soundproof for confidentiality"

"Offices for let are a good idea. Must earn a good income."

Workshop/studio space was seen positively by some but others were a bit more cautious, seeing potential conflict between a workshop and other uses in terms of noise interference, and such provision preventing other needs such as housing being addressed. Some stressed the need for flexibility and suggested that space that could be used for both workshop and office use at different times would be useful. Comments included:

“Flexible, multi-use spaces great especially with plenty hidden storage to accommodate different users kit etc.”

“Great idea – office space in the morning-ish, workshop space etc: weekends and afternoons.”

“Space for workshops so that there would be craft/artistic activities on offer”

“Not opposed but like to idea of two first floor flats. Community company need office/storage too VIP.”

“Library & Remakery + men’s shed models - great for mental health and promotes sustainability”

Residential Accommodation

A lot of views were expressed in favour of one bedroom flats in at least part of the building. There was strong recognition of a severe shortage of this type of accommodation locally and some thought that the income could help support other activities in the building. Differing views were expressed on the potential to create one flat for short-term lets. Some could see the benefit in extra revenue while others considered that when there was a general shortage of housing this would not be a right approach. Comments were also made regarding the alternative to build new accommodation on ACC’s recently purchased field adjacent to the hydro scheme. As with the business space provision some people commented on the need for a viable business proposition for the building. Comments included:

“One bed flats for local people is vital in keeping people in Applex. Plenty rental for holidaymakers already! Hostel caters for this too.”

“Flats are a great idea on the top floor & I think letting as holiday accommodation is a good idea for income esp. as there are plans for further affordable accommodation at the farm?”

“Shortage of 1 bed, small affordable accommodation”

“Perhaps initially a flat would generate some income to cover overheads & reduce user costs by subsidising. All community assets should try to cover the basic running costs if in the future ACC developed more income streams then this space could be reimaged.”

Community Library

The “Library of Things” received generally positive comments with people seeing a lot of value in it. Some however were concerned about the ability to keep track of all the items, the potential for creating a mess and the risk of displacing other useful activities. A number of respondents said that

they would be happy to pay a small membership fee and a wide range of items were suggested for lending including power tools, gardening tools, child seats and kitchen equipment.

"I like this idea – would be happy to pay small membership fee, i.e. gardening stuff"

"Well into all ideas on the board here. Yes deserves some space"

"Love this idea – could there be storage space for larger items too e.g. apple press, wood chipper, ladders. If not kept here, perhaps checking out could be from here?"

"Love the idea of a community library, place folk could meet and enjoy a cuppa if possible. Could be used by a variety of age groups – items to be swapped, perhaps liaise in conjunction with highlife highland van. Multi purpose such as Ullapool and Gairloch libraries, including workshop space, sewing tables etc."

"Library of things would the items be looked after by borrowers and returned safely! – Would it end up a "junk room", spilling out into other areas? What about moving this into a separate wooden building next to today's eat area?" [The vestry]

Rehearsal Space

Music & rehearsal space was welcomed positively by some who thought that the community hall facilities were inadequate. Notes indicated that individuals were willing to pay anything from £5-£20/hr for the use of good facilities. One potential user thought that the indicative space on the drawings was too small. Concerns expressed by others centred on protecting other users within the building and immediate neighbours from the noise that would be created.

"Definitely for rehearsal, recording, possibly storage. Community hall doesn't really have the proper space& acoustics (maybe)/soundproofing. Happy to pay around £10-20/hr. "

"Need for space set up for music rehearsal

- Invest in real soundproofing to help with acoustics and neighbours*
- Music space needs to be bigger than in this plan – minimum double*
- Would pay £10-15 p/h to use well equipped space"*

"I would definitely and happy to pay as well"

"APX hall already has music facilities and stage. This place (church) is in the middle of a village. Residents won't want to listen to lousy music practice!!"

Support for the Principle of Community ownership

There were 25 responses to the question "In principle do you support community ownership of this church?" The replies were overwhelmingly in favour with some referencing the need to increase the number of community assets. One cautious response wondered whether the whole community was fully aware of the project and the drop-in event.

"Yes!! Well done everyone"

“Yes. Crucial that community builds its asset base.”

“100% great idea.”

“100% support of community ownership this must happen. Some great ideas 50% accommodation, 50% office, work space, storage”

“OK but has anyone asked members of the community who do not have internet access or are not members of the community company”

In summary, those who attended were strongly supportive of the project, with each of the potential uses of the building being viewed favourably. Notes of caution were made regarding the need for financial viability and the need to balance potential uses to ensure that one good use does not prevent an equally good or better one from being delivered.

[Community Zoom Meeting](#)

A follow up meeting was held on Zoom on 25th January for those who were unable to attend the drop-in event. This was attended by 15 people. The consultancy team presented their findings to date and the drawings that had been prepared for different options.

Those present noted the importance of housing locally and discussions centred around potential mixes of long and short term accommodation, issues of VAT, and the availability of funding to deliver a project. The team explained that different mixes of uses are feasible, that specific mixes have their own specific VAT outcomes that may need specialist advice, and that funding is available but not guaranteed. Therefore, there would be considerable effort required to put a funding package together.

The meeting was once again strongly supportive in principle of the project.

6. Development Proposals

Building on the work of the feasibility study and the options analysis it contains, ACC intends to purchase and redevelop the Camusterrach church. In doing so it aims to:

- Secure an important heritage building in the community
- Provide business accommodation for itself and others
- Provide space for community activities not accommodated elsewhere
- Make a modest contribution to the local housing shortfall
- Generate a secure revenue stream to maintain the building and, if achievable, for reinvesting on other community projects
- Improve the social and economic value of the building for the local community.

The options analysis considered a wide range of options that could be delivered in the building. The following proposals have been selected as offering a comprehensive approach to improving the building as a resource for ACC and the local community. The associated drawings are for a hybrid version of the options considered in the appraisal and are those which will be used for a pre-application enquiry and subsequent planning application.¹

Office Accommodation

There are 2 key requirements for office space locally. First, that of ACC itself which currently lets space in Hartfield House, and secondly, that of local community members looking for space to work away from home.

ACC Office

There will be 2 advantages to ACC in having its own office space. It will give security of tenure and will save on rental payments which are currently £1800/yr.

It is recommended that a minimum size of space per person for office accommodation is 5m², with 7m² preferable. Therefore, the existing vestry in the building, titled Community Office in the drawings with a floor area of 18.2m² will provide space for 2-3 people.

Hot Desking/Office space for Let

There is currently no space available within Applecross for office lets. Due to COVID-19 a number of people have returned to Applecross and been told that they can now permanently work from home. There are also a growing number of people able to secure employment remotely as employers have learned through the pandemic that remote working is a viable and beneficial option. This type of arrangement is not ideal all of the time for everybody. ACC will therefore create an office space of 29m² for rental for hotdesking purposes or for occasional booking as an entire space by an individual business.

The provision of this type of space will most appropriately supply required workspace in relation to actual demand and the competing needs of other uses in the building. The identification of a predominant demand for irregular use of hot desk facilities came from a detailed survey that was carried out as part of the feasibility study process. The key findings of the survey were:

¹ Rural Design Drawing Nos: 510/d001; 510/d 002; 510/d110

- The greatest demand was for hot desk space with 10 expressing an interest in this. Seven people were interested in studio space and there were 4 expressions each for office and workshop space.
- Most people were looking for irregular use of the facilities (once or twice a month or less). Eight respondents selected this option but the replies of three who selected 'other' indicated that they were in this category as well.
- Those² who would be willing to pay a market rent were:
 - Hot Desk – 7
 - Office - 3
 - Studio – 4
 - Storage - 2
- 13 people stated that they wished less than 10m² of space and 3 wished 10-20m².
- Most people would look to do computer-based work which they currently do from home, with some demand for craft and production activities.
- Over 90% of people said that they would be attracted to use the building by the presence of superfast broadband and 2/3 by the opportunity for workplace social interaction.

The full analysis of results is available in Appendix 1 of the feasibility study.

In summary there is strong demand for irregularly used hot desk space by a significant number of people currently working from home. ACC can therefore have some confidence that a reasonable use will be made of the space and that income generation should also be adequate. The space could also be used for small group meetings. It will also be appropriate for the small size of worship services anticipated by the Church of Scotland who have expressed an interest in using space during the winter months when meeting numbers are low and the alternative church building in Applecross is difficult to heat.

Workshop Space

A new entry with double doors will be created in the southern end of the building to create a 30m² workshop space which can either be let to an individual business or used for a variety of uses by the community.

One business has made a clear proposal to ACC for using some space within the building as a workshop as an interim measure and using the upstairs gallery for storage as an interim measure while ACC make plans for the renovation and permanent change of use of the building. The suggestions made regarding potential rental are in the commercially appropriate range. The business in question understands that the building will be renovated in due course and that space available for it may not be permanent. However, it is a potential tenant for the space that will be created.

Applenet Server Base

ACC provides a broadband service through its trading subsidiary. Applenet requires a permanent home for the server that provides internet services to those parts of the community not reached by superfast broadband. It also needs space for spare parts for use by technicians who manage the peninsula's broadband service. The server is currently housed in the Trust's office space in Hartfield House with the spare parts being kept in a shed belonging to a private individual. The key requirement for these is that of being secure from interference from a third party. The amount of space the servers take up is modest, with the technician happy that these could be accommodated

² The figures have been adjusted to take account of some entries where the respondent selected a different category for willing to pay compared to stated intent in the first question.

in a cupboard. The logical location for this is in the ACC office. The spare parts would require more space and so these will either be secured in a larger cupboard space indoors or outdoors in a community shed that could be placed in the grounds of the building.

Residential Accommodation

ACC will create two 60m² one-bedroom apartments at the northern end of the building. They will be separated from the community activities in the southern end of the building by a soundproof and fireproof barrier. Each flat will have its own separate entrance.

There will be a combined living/kitchen space of approximately 26m² with a large window area to maximise solar gain and to exploit the key views over to Skye. This will be complemented by a generous sized bedroom, bathroom, store cupboards and hall.

The proposal is to let one of the apartments to a local individual or couple long term to provide accommodation in an area that is short of permanent lets particularly for one-bedroom flats, for which there was a demand of 31 in 2019 on the Highland Housing Register. This type of accommodation could be very important in terms of providing a suitable home for young people in particular looking for a first place of their own.

ACC will seek support from the Rural Housing Fund for the creation of this new accommodation for local let. In return the conditions of the funding include a constraint on rental rates to that set by the Local Housing Allowance³. In 2021-22 the figure for a one-bedroom apartment in Highland is £97.81/week or £5,100/year.

ACC will let the other apartment on a short-term basis for short-term worker space through the winter and holiday lets in the summer. This will maximise revenue throughout the year to provide income to support the long-term maintenance of the building and complement the limited revenue-generating options of more socially orientated activities elsewhere in the building. This will allow for space to be provided short-term for visiting workers, new arrivals needing temporary accommodation or visiting researchers etc. during the winter months. Rentals are likely to be in the region of £500 plus⁴/week for holiday lets but nearer to the long term rental rates for workers.

Community Library 'Beyond Books'

The Concept

A community library or "library of things" lends a range of practical items to members of the community, rather than having multiple individuals owning these items and using them only rarely. Key benefits of a "library of things" are:

- Sharing of items provides equal access at low cost, reduces carbon footprint.
- Contributes to the preservation of skills and knowledge.
- Contributes to childhood development, adult learning and well-being.

³ [Local Housing Allowance Rates: 2021-2022 - gov.scot \(www.gov.scot\)](https://www.gov.scot/publications/local-housing-allowance-rates-2021-2022/pages/12.aspx)

⁴ Advertised rate of £600 per week would be the same net income to ACC if not registered for VAT, but if registered for VAT, then the net income would be £500 per week for VAT

The library will lend items such as power tools, kitchen appliances, gardening tools, sports equipment etc. The items that tend to work best are those that people need but can't afford to buy, or use only irregularly or don't have the space to store themselves⁵.

Having these items available to 'borrow' saves on unnecessary purchases and reduces carbon footprint through collectively owning less goods at the community level. Many of the items in these libraries are donated by community members and workshops are often arranged to teach people skills in using certain pieces of equipment. These elements help to build and strengthen community bonds.

Income will be generated through a subscription and a charge on each item.

An early "library of things" in the UK was SHARE:Frome in Somerset. The town of Frome has a population of 26,000 and the library was set up by a group of 8 young volunteers. It is open Monday to Saturday from 10.30am until 2pm. Members can join for as little as £1/yr but a standard subscriber membership costs £3.33/mth and gives a 25% discount on rates for borrowing items. Examples of undiscounted daily rates for items available on its website⁶ include £9.80/day for an angle grinder, £3.65/day for a sewing machine, £0.50 for a clamp and £5 for a trestle table.

The system is run by specialist software from myTurn⁷ which makes management and tracking of items much simpler than manual systems. A paper-based system is a possibility for a small enterprise but is likely to become overwhelmed if not managed properly. A key advantage to a properly managed system (whether paper or online) is the ability to track items and payments and this will be essential if the concept is to succeed in Applecross. MyTurn has advised that it charges from \$25/mth or \$250/year for small community groups and aim to be very flexible and supportive. It provides enterprise level support, data privacy and redundancy to all customers regardless of size.

The Potential in Camusterrach

The drawing provides a dedicated space upstairs in the building for housing a modest library. This will be a secure space but with distinct limits on the size of the activity. Shelving could be installed on the walls, allowing items to be exhibited there and readily accessed whenever the library was open. For protection of the equipment and visual amenity during other uses the installation of doors to form secure cupboards may be beneficial.

Given the small size of the Applecross community it may be appropriate to have fairly limited opening hours for a library such as 3 days per week with the possibility of a "click and collect" service at other times when ACC staff are in the building, if a software package is being used.

Revenues are expected to be fairly modest. Using a model similar to that in Frome the library will need a membership of 30 to generate a revenue of £100/mth or £1200/year. This will be supplemented by rentals. At an average of £5/day a total of 200 rentals (6 per subscriber/yr) would generate an additional £1000.

The costs of running the library will be the software for online ordering, any replacement parts for equipment and the cost of services in the building attributable to the library.

A core group of committed volunteers will be required to run the library and ACC will work to develop that group prior to assembling a final funding package for the building.

⁵ [How to Start a Library of Things - Shareable](#)

⁶ [Catalogue - SHARE: Frome, A Library of Things \(sharefrome.org\)](#)

⁷ [Lending Library Software - myTurn](#)

Summary

ACC is proposing a diverse range of uses for the building in a diverse range of spaces that will have flexibility for change of use, depending upon future circumstances faced by the community. The building will address accommodation, business and social space failings faced by the community as well as providing much needed office space for ACC itself.

7. Financial Implications of Camusterrach Redevelopment

7.1 Options analysis

A variety of options have been considered for the future operation the Camusterrach church building. The different options deliver variations on the use of space within the building and also different financial outcomes; however, the business plan focuses on delivering a mixed use of the building with an office for ACC itself, hot desking, workshop space, a flat for long-term affordable let and another for use as a furnished holiday let property.

Lettable office space/hotdesking

The lettable office/hotdesking space of around 30 sqm is assumed to generate income of approximately £200 per square metre per annum (inclusive of utility costs). This would equate to around 3-4 uses per week at £20 per session which on the basis of the demand evident from the survey undertaken should be easily achievable.

These scenarios assume that Applecross Community Company require their own office in the building, but should this not be the case, then additional office space of around 18 sqm would be available to let to generate additional income. It is assumed that ACC will save £1,800 per annum in rent from occupying office space in the newly developed building.

Workshop space

A variation on using space for offices is to generate income by offering workshop space. It is assumed that a rate of around £60 per square metre would be charged which is lower than the rate for an office, but the specifications for the space would not require the same standard of finish and fit out as an office.

Accommodation

In the hybrid option there is a plan to deliver two one-bedroom apartments with one being used as a furnished holiday let, and another as affordable long-term accommodation.

The financial projections model a scenario where £600 per week (advertised rate inclusive of VAT if the organisation is VAT registered, with net of VAT income being £500 per week) is earned from furnished holiday letting less the operating expenditure for such a letting business during the summer season. In the winter it is assumed that the accommodation could be let for around £250 per week to workers in the area for around 8 weeks to provide some supplementary income. There are 2 scenarios shown for the operation being VAT registered and also remaining non-VAT registered. The non-VAT registered option results in a higher level of income and profitability but will mean that the initial capital costs would be higher.

In the long-term letting scenario the income and profit generated would be significantly lower but would deliver greater community and social outcomes for the project.

Letting accommodation					
Holiday let scenario - assume 36 weeks let @ £600 per week					
Long-term let scenario - assume £424 per month for 1 bedroom (also a 5% voids provision included)					
		Holiday let (no VAT)	Holiday let (VAT)	Long-term let	
Income		21,600	18,000	4,834	
Winter income (8 weeks, £250 per week)		2,000	1,667		
		23,600	19,667		
Cleaning costs (£50 per week)		2,200	2,200	-	
Heat & light		2,200	2,095	-	
Repairs, maintenance & consumables		2,400	2,286	-	
Advertising		600	571	-	
Insurance		500	500	500	
Sundry		500	500	500	
Subscriptions		400	400	-	
Bank charges		500	500	-	
Expenses		9,300	9,052	1,000	
Net profit		14,300	10,614	3,834	

Library of Things

There is an estimate of £1,200 income per annum projected from membership (30 subscribers x £3.33 per month x 12 months), plus £1,000 from borrowing items less £200 for software giving approximately £2,000 net income.

Storage space

There is an opportunity to offer storage space at a charge such as for broadband equipment in the local area, but the income is likely to be modest.

Building operating costs

An estimate of building operating costs is included in the projects to ensure that the building can be maintained to a good level of upkeep.

Initially the repairs costs may be lower, but it would be prudent to set aside this level of funds anyway to ensure that there is provision for future maintenance when required.

It is assumed that a proportion of heat and light costs could be recharged as a service cost in addition to rental of office space and hotdesking to reflect the increased use of these utilities.

7.2 Financial Summary

Financial Projections Scenario

As outlined in section 6 Development Options, ACC would like to take forward a hybrid type model which includes a variety of mixed use of the building, namely:

- Office accommodation/hotdesking
- ACC's own office space
- Workshop space
- Applenet server base
- Library of things
- 2 residential accommodation units with one for long-term affordable housing and another for furnished holiday letting

A financial illustration has been prepared to demonstrate the potential income and expenditure that could be generated from this hybrid operation and presented in two versions depending on whether the operation is registered for VAT or not registered for VAT purposes.

In both cases a profit is generated, albeit a lower profit level in the VAT registered scenario.

VATThe VAT position is potentially complicated due to the mixed use of the building as Exempt residential use, Business Furnished Holiday Letting and commercial letting as well which could be treated as Exempt or Business Standard Rated. For the purposes of these illustrations, it has been simplified to assume that no VAT registration takes place in which case the 20% building costs must be met in full, or where VAT registration is made that approximately 75% of the VAT costs will be reclaimed. Further detailed work will be required at a later stage to establish the actual VAT position of the mixed use development of this building, and it's recommended that a VAT specialist should be commissioned to consider the VAT position of the building to establish an accurate position before entering into a build project.

Non-domestic Rates

The church building has a rateable value of £3000⁸. At the current poundage rate of 49p per £ of rateable value there is a theoretical liability of £1,470 in non-domestic (business) rates. However, the Scottish Government provides 100% relief to businesses with a rateable value of less than £15,000⁹. In the unlikely event of this relief being removed ACC would still be eligible to apply for 80% charitable relief if the building is being mostly used for charitable purposes.

After redevelopment it is likely that the overall rateable value will rise. However, the long-term let will be assessed for council tax and this will be paid by the tenant. It is highly unlikely that any redevelopment will result in a rateable value higher than £15,000. (The current assessment for Camusterrach settlement (footnote 8), for example, shows two self-catering units valued at £2,700 and £2,750 and a gallery valued at £1,400. If the building is sub-divided into distinct units (for letting to private parties) it is possible to have these valued separately, with each party responsible for their

⁸ [Search – Scottish Assessors \(saa.gov.uk\)](https://www.saa.gov.uk)

⁹ [Non-domestic rates relief - mygov.scot](https://www.mygov.scot)

own rates bill¹⁰. Therefore, it is not envisaged that any non-domestic rates liability will arise for ACC in its ownership of the church building under the current fiscal framework set by the Scottish Government.

Financial Projections

At the bottom of the table, there is also consideration of the extent to which each option would be able to support a commercial loan using the assumption that a commercial lender would be looking for an annual cover ratio of 1.7 of profit before interest, tax, depreciation, and amortisation to cover the annual repayments on a 20-year loan at an interest rate of 5%. In both scenarios, the projections would support a loan of around 20% with 80% grant funding required to make the project financially viable.

The summary at the bottom of the table provides an illustration of the amount of loan funding that might be accessible in each scenario, and then the remaining capital to be raised to deliver the project.

¹⁰ See for example the entry for Talla na Mara owned by the West Harris Trust [Search – Scottish Assessors \(saa.gov.uk\)](https://search.saa.gov.uk)

Camusterrach Hybrid Option					
	Not VAT reg	VAT reg			
Area	Hybrid Option	Hybrid Option			
Lettable office/hotdesking space	29.0	29.0			
Workshop	30.0	30.0			
Library of things	13.9	13.9			
Letting accommodation:					
Number of flats	2	2			
Office space - rate per sqm	200	200			
Office space letting income	5,800	5,800	Assume that VAT is in addition to rental charged		
Workshop space - rate per sqm	60	60			
Workshop space letting income	1,800	1,800			
LT accommdation letting (net income)	3,834	3,834	See separate tab		
FHL Accommdation letting (net income)	14,300	10,614	Assume that rental is VAT inclusive price		
Library of things			Estimate £1,200 per annum from membership (30 subscribers x £3.33 per mth x 12 mths), plus £1,000 from borrowing items less £200 for software)		
	2,000	2,000			
Storage income	300	300			
Net income	28,034	24,348			
Building expenditure					
Maintenance	5,000	4,167			
Insurance	1,000	1,000			
Heat & light	4,500	4,500			
<i>Saving on own office rent</i>	<i>(1,800)</i>	<i>(1,800)</i>			
General	1,000	1,000			
	9,700	8,867			
Net income/(deficit)	18,334	15,481			
Annual loan servicing	10,784	9,107			
Net surplus after loan repayments	7,549	6,375			

Capital costs

The broad parameters of the capital costs are summarised below.

	Not VAT reg	VAT reg
Capital costs (high estimate)	703,800	615,825
Potential loan funding	145,000	123,000
Funding to secure	558,800	492,825
% grant funding required	79%	80%

5 Year Projections

5 year operating projections have been prepared to illustrate the position after the building development is completed. The projections show the first 5 years of operation with a two year period to build up the operation to a reasonable level of operation. The projections demonstrate that the project will be financially viable and also deliver some surplus funds of over £32,000 across the first 5 year of operating to ACC which will help with future financial sustainability and enable some funds to be set aside for future development of other projects and/or maintenance work to this building.

Camusterrach Hybrid Option - 5 Year Operating Projections					
Assume not VAT registered					
Assume Years 1 & 2 will take time to build up to expected income levels					
Area	Year 1	Year 2	Year 3	Year 4	Year 5
Office space - rate per sqm	200	200	200	200	200
Office space letting income	4,640	5,220	5,800	6,090	6,395
Workshop space - rate per sqm	60	60	60	60	60
Workshop space letting income	1,800	1,890	1,985	2,084	2,188
LT accommdation letting (net income)	3,834	4,025	4,227	4,438	4,660
FHL Accommdation letting (net income)	10,725	12,155	14,300	15,015	15,766
Library of things	1,600	1,800	2,000	2,100	2,205
Storage income	300	315	331	347	365
Net income	22,899	25,405	28,642	30,074	31,578
Building expenditure					
Maintenance	5,000	5,250	5,513	5,788	6,078
Insurance	1,000	1,050	1,103	1,158	1,216
Heat & light	4,500	4,725	4,961	5,209	5,470
<i>Saving on own office rent</i>	<i>(1,800)</i>	<i>(1,800)</i>	<i>(1,800)</i>	<i>(1,800)</i>	<i>(1,800)</i>
General	1,000	1,050	1,103	1,158	1,216
	9,700	10,275	10,879	11,513	12,178
Net income/(deficit)	13,199	15,130	17,763	18,561	19,399
Annual loan servicing	10,784	10,784	10,784	10,784	10,784
Net surplus after loan repayments	2,414	4,346	6,979	7,777	8,615
Cumulative surplus	2,414	6,760	13,739	21,515	30,130

A further 5 year projection has been prepared to model how the project would look if there is a delay of around two years between purchasing the premises and redeveloping the building. This demonstrates that from some low level rental activity in the building as a workshop plus the library of things and storage that the project would be financially viable and could manage the transition from its current stage to being renovated.

Camusterrach Hybrid Option - 5 Year Projections including Renovation					
Assume not VAT registered					
Years 1 & 2 - Planning & Development Phase					
Year 3 - Renovation					
Years 4 & 5 - Operational post-renovation					
Area	Year 1	Year 2	Year 3	Year 4	Year 5
Office space - rate per sqm				200	200
Office space letting income				4,640	5,220
Workshop space - rate per sqm	60	60		60	60
Workshop space letting income	1,800	1,890		1,800	1,890
LT accommdation letting (net income)				3,834	4,025
FHL Accommdation letting (net income)				10,125	11,475
Library of things	2,000	2,100	2,205	1,600	1,800
Storage income	300	315	331	300	315
Net income	4,100	4,305	2,536	22,299	24,725
Building expenditure					
Maintenance				5,000	5,250
Insurance	1,000	1,050	1,000	1,000	1,050
Heat & light	4,500	4,725	1,000	4,500	4,725
<i>Saving on own office rent</i>	<i>(1,800)</i>	<i>(1,800)</i>		<i>(1,800)</i>	<i>(1,800)</i>
General			1,000	1,000	1,050
	3,700	3,975	3,000	9,700	10,275
Net income/(deficit)	400	330	(464)	12,599	14,450
Annual loan servicing				10,314	10,314
Net surplus after loan repayments	400	330	(464)	2,285	4,136
Cumulative surplus	400	730	266	2,285	6,421

Camusterrach Hybrid Option - 5 Year Projections including Renovation					
Assume not VAT registered					
Years 1 & 2 - Planning & Development Phase					
Year 3 - Renovation					
Years 4 & 5 - Operational post-renovation					
Area	Year 1	Year 2	Year 3	Year 4	Year 5
Office space - rate per sqm				200	200
Office space letting income				4,640	5,220
Workshop space - rate per sqm	60	60		60	60
Workshop space letting income	1,800	1,890		1,800	1,890
LT accommdation letting (net income)				3,834	4,025
FHL Accommdation letting (net income)				10,725	12,155
Library of things	2,000	2,100	2,205	1,600	1,800
Storage income	300	315	331	300	315
Net income	4,100	4,305	2,536	22,899	25,405
Building expenditure					
Maintenance				5,000	5,250
Insurance	1,000	1,050	1,000	1,000	1,050
Heat & light	4,500	4,725	1,000	4,500	4,725
<i>Saving on own office rent</i>	<i>(1,800)</i>	<i>(1,800)</i>		<i>(1,800)</i>	<i>(1,800)</i>
General			1,000	1,000	1,050
	3,700	3,975	3,000	9,700	10,275
Net income/(deficit)	400	330	(464)	13,199	15,130
Annual loan servicing				10,314	10,314
Net surplus after loan repayments	400	330	(464)	2,885	4,816
Cumulative surplus	400	730	266	2,285	6,421

8. Risk Assessment

Table 2 below provides an assessment of risk factors associated with acquiring, redeveloping and sustaining the Camusterrach Church as a community asset including the likelihood of such risks being realized, a description of their impacts and recommended actions to mitigate these impacts.

Table 2: Risk Factors and Mitigation				
Risk Factor	Likelihood	Scale of Impact	Description of Impact	Mitigation
Church of Scotland declines to sell the site to the community	Low	High	• Unable to proceed with community purchase as planned • Potential loss of building to holiday home use	• Continue discussions with C of S to facilitate sale.
Unable to secure funding for purchase	Low-Medium	High	• Unable to purchase site • Unable to redevelop	• Initiate discussions/applications with redevelopment funders prior to proposed purchase • Engage with SLF throughout process
Unable to secure planning permission for change of use	Low	High	• Project unable to proceed	• Early contact and discussions with planning department • Submit a pre-app planning enquiry prior to proposed purchase. • Clarify parking requirements for redevelopment and negotiate purchase of land from common grazing if required.
Unable to secure funding for redevelopment	Low-Medium	Medium-High	• Unable to progress with proposals as currently stand – will require new business planning process.	• Early discussions with key potential funders. • Approach more funders than may be necessary to spread risk. • Explore Crowdfunding as an option to support the project • May have to revise initial proposals. • Take a phased development approach
Inability to fund short-term let	Medium-High	Medium-High	• Inability to progress project • Significantly lower revenue than expected	• Engage with funders regarding rationale for let • Consider funding this element with Crowdfunding or borrowing

Table 2: Risk Factors and Mitigation				
Risk Factor	Likelihood	Scale of Impact	Description of Impact	Mitigation
Low demand for hot desking facility	Low	Medium	• Lower than expected revenue • Inefficient use of available space	• Engage further with interested parties during project development • Advertise availability of the space to locals, agencies and visiting businesses • Establish simple booking system for space • Maximise flexibility in design of building to allow for repurposing of some space if required
Low membership and use of 'library of things'	Medium	Medium	• Lower than expected revenue • Inability to maintain resource	• Engage further with interested parties during project development • Establish a small committee to work up the project in more detail and to manage its delivery • Maximise flexibility in design of building to allow for reduction or repurposing of space
Inability to secure tenant for long-term let	Extremely low	Medium to High	• Loss of significant revenue stream	• Ensure potential tenants are aware of letting opportunity • Fine tune design using lessons learned from delivering An Toll Ban houses
Loss of support from within community	Low	Medium/High	• Loss of confidence in ACC management of building	• Engage community with regular progress reports on redevelopment and use of building
Erosion of support from partner organisations	Low	High	• Inability to deliver identified benefits. • Loss of local credibility and support will impact on fundraising and other activities.	• Continue to work closely and ensure benefits accrue to all parties.
Lack of skills/ capacity to deliver	Low	High	• Inability to manage building and associated developments. • Loss of credibility in community • Inability to access development funding	• Mentoring • Recruitment of new directors. • Training for Directors & Others

9. Project Development Strategy

The feasibility study showed that it is possible for ACC to develop a project that would provide office and work space for itself and others, opportunities for community activities, a flat for long term let, be financially viable and contribute to the long-term sustainability of ACC. However, those outcomes will only occur in full once all elements of a project are put in place. Specifically, this will not be at the point of purchase of an unimproved building but once all the improvements that ACC wish to be carried out are completed.

The following set of actions outline a strategy aimed at maximising impact while minimising risks to ACC during project development and delivery:

1. **Negotiation.** ACC will negotiate with the Church of Scotland with a view to purchasing the church building subject to favourable indications from a pre-planning application enquiry.
2. **Planning.** The current proposals will require planning permission for change of use of the building. One area of uncertainty is over whether the existing historical parking provision which is not in the ownership of the Church of Scotland will be considered sufficient. ACC will engage with planners at an early stage, make a timely application for change of use and negotiate for purchase of land from the local grazings committee if required.
3. **Apply for Scottish Land Fund funding for site purchase.** Application to approval may take 3 - 4 months.
4. **Exercise option to purchase the site.** The purchase process could take 2-6 months depending upon the speed of the acting solicitors and any issues affecting the title.
5. **Undertake essential repairs.** Any essential repairs required to ensure the building is habitable as an office and workshop space will be undertaken.
6. **Occupy the building.** ACC will establish its own office in the building along with one or more temporary tenants and/or community uses on a temporary basis while
7. **Tender for design process.** A brief will be prepared and tendered for a design team to develop a detailed and final design scheme, to prepare documents for tendering the construction phase and to oversee construction. This will be carried out in parallel with Step 8.
8. **Develop a funding package for redevelopment.** Applications will be made to a range of funders (See Section 10) following the completion of Step 2. Funding will be sought for the design process, followed by construction.
9. **Engage with a VAT expert.** Commission a report to look at the VAT implications of the build project in conjunction with the architectural planning for the building to ensure the optimum financial outcome for the project is planned from the outset.
10. **Tender for proposed works.** Tendering can occur following the completion of a funding package.
11. **Carry out proposed works.** Selected contractor to redevelop the property.

10. Funding Opportunities

ACC will seek to draw together a complete funding package that will cover the capital costs of the renovation of the building and possibly some revenue support in the first years of operation until the business is trading at its predicted level.

Although it is never easy to draw together a funding package for a major capital project ACC is seeking to do so at time when increased funds are available. Both the Scottish and UK governments are seeking to “Build Back Better” following the Covid-19 pandemic and are promoting community-led regeneration, with an emphasis on promoting well-being.

The following are a number of key funders to which ACC is likely to apply:

1. [Scottish Land Fund](#). The fund has £10m/yr for community purchases of land and other assets, which is due to rise to £20m over the lifetime of the current parliament. It can give up to 95% grant on capital and revenue costs. ACC has already received Stage 1 funding towards the feasibility study and will apply for Stage 2 funding towards the purchase price and associated legal costs.
2. [UK Shared Prosperity Fund](#). This new fund from the UK Government will replace former EU and UK funds from 2022 and is still in preparation. In 2021 the UK announced two interim funds as EU funding for long term programmes is wound down: the Community Renewal Fund¹¹ (CRF) and the Levelling-Up Fund¹² (LUF). These funds give an indication as to the Government’s long-term thinking with an emphasis on giving priority to the 100 poorest regions of the UK, although other areas were also able to apply. Highland Region was excluded from the list of 100 poorest areas with the council disputing the refusal by the UK govt to accept data that was gathered in a form different from that of the way that is done in England. Hopefully this will be resolved for future rounds. The CRF is principally a revenue fund and the LUF a capital fund. LUF specifically encouraged projects that would repurpose buildings, regenerate brownfield sites and create cultural spaces for communities.
3. [Scottish Government Regeneration Capital Grant Fund](#). This fund has been running for some years now and is administered through local authorities. It favours projects with strong community input and community-led projects have been successful in securing funding in recent years. Stage 1 applications which submit outline details of a project generally need to be submitted by May/June of each year and if successful a detailed Stage 2 application is submitted in September-November.
4. [The National Lottery Communities Fund](#). This fund has a range of different streams which support community-led projects. It has moved away from significant capital support of buildings to supporting services. ACC will therefore explore the potential for funding elements of the community library through this stream.
5. [Highlands & Islands Enterprise](#). HIE’s resources have been reduced in recent years but the organisation is still able to contribute significantly to community-led projects. HIE would most likely play a smaller role in funding and make any contribution once an overall funding package becomes clearer, following contributions from principal funders.

¹¹ [UK Community Renewal Fund: prospectus 2021-22 - GOV.UK \(www.gov.uk\)](#)

¹² [Levelling Up prospectus.pdf \(publishing.service.gov.uk\)](#)

6. [Highland Coastal Communities Fund](#). Highland Council administers this funding which comes through the Scottish Government distributing 50% of annual profits generated by the Crown Estate. In 2020/21 the allocation for Wester Ross, Strathpeffer and Lochalsh was £347,543. The feasibility study was funded through this stream and ACC will seek capital support for the project .
7. [Private Grant-making Trusts](#). There are a number of private trusts that support heritage projects and community facilities. Their support levels will be lower than the main funders but could be crucial in completing a package of funding. Some also ask that groups do not apply to them until they have received offers of at least a significant part of the total funding package. Therefore, applications to these funders can only be submitted once some of the main funders have made their offers. Key trusts to which ACC could apply include:
 - a. Garfield Weston Foundation
 - b. Hugh Fraser Foundation
 - c. Robertson Trust
 - d. Esme Fairbairn Foundation
 - e. The Prince's Countryside Fund