

**Nether Lochaber
Community Association SCIO**



BUSINESS PLAN



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Introduction

The objectives of the Nether Lochaber Community Association (NLCA) project at Inchree are to create a new, community hub that can provide a range of social and economic benefits for the area.

The hub space will be used for multiple purposes including operating as a café, a gallery/workshop space, and events venue for performance, ceilidhs or weddings, and a lecture theatre.

It is our intention to utilise the barn's proximity to the waterfall walks, the Inchree forest and to the extensive Special Areas of Conservation in Nether Lochaber, to educate and inform residents and visitors about our local ecology, as well as a facility for all who visit for recreational exercise. It would capitalise on the captive visitor numbers already accessing the local amenity woodland, as recorded by Forestry Land Scotland in previous years. In this regard, we plan to expand the local path network to include a conservation trail to the River Righ basin across adjacent fields, and to formalise a multi-user link to NCN78, 'the Caledonian Way' cyclepath, at the A82.

In parallel to this process of renovation and reuse, NLCA intends to develop a community market garden and orchard on the Inchree fields, and eventually, to graze a community herd of cattle there. A lease agreement is currently under discussion with Lochaber Housing Association, the owners of these fertile, south-facing fields, to devise a position of mutual benefit whereby land they are unable to develop can be used for a new and vibrant community project. Produce from these fields will be utilised by the café facility and also sold as a local produce alongside local arts and crafts from the painting and sewing groups that (until Covid-19 restrictions) used our deteriorating village hall.

We also aspire to a long-term vision (years 5 to 10) of acquiring an area of the Inchree forest to create a visitor pod or cabin site as a community-run business.

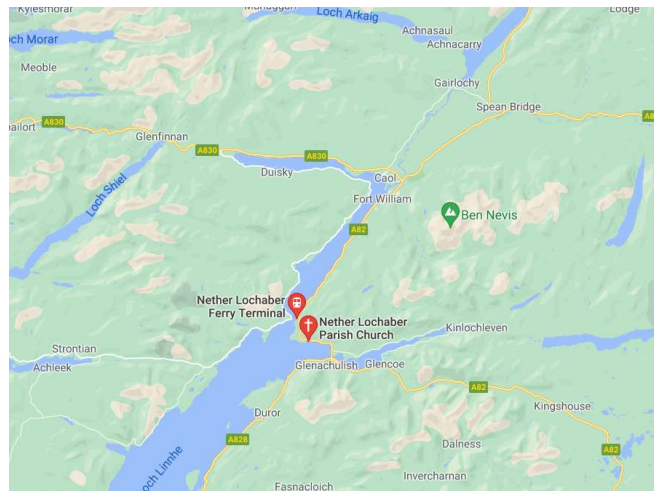
The conjunction of a café/gallery/workshop hub with a market garden and visitor accommodation has the potential to create a number of full-time and seasonal employment opportunities for local young people, and the broader vision of this hub celebrating our heritage and ecology can be a stimulus to reinvigorate a community that has endured the decline of crofting and associated cohesion – the focus of Nether Lochaber in living memory - for the last fifty years.

Nether Lochaber needs the stimulus of a new direction, and the barn at Inchree will give us a strong foothold to both innovate and regrow that sense of self.

Executive Summary

This Business Plan sets out the business case, development opportunities and community need for a multi-purpose, community-run hub at Inchree.

Nether Lochaber is located on the West Coast of Scotland in the heart of the Highlands. It is around 10 miles south of Fort William (the largest town in Lochaber) with the nearest city being Inverness (76 miles away).



Nether Lochaber is a linear community, approximately nine miles in length, extending from Corrychurachan burn by the A82 in the North, to Camus na Heiridhe burn by the B863 in the East. It includes the settlements of Corran, Bunree, Inchree, Keppanach, Cuilcheanna, Onich, Old Town, North Ballachulish and Callart, and currently has a population of 467 in 223 houses.

The landscape is a mixture of coastline, fields on ancient raised beach, and wooded hills and moorland forming an extensive Special Area of Conservation as well as large tracts of Forestry Land Scotland plantation. Historically, residents of this area have been involved with crofting and estate management, aquaculture and forestry, and the tourist industry which is hosted by multiple hotels, pubs and restaurants, guest and bunk houses and self-catering properties throughout the settlement areas.

Background

Currently, local residents only have access to one hub space that belongs to the community – Nether Lochaber Village Hall, at the boundary of Onich and North Ballachulish, a few metres from the very busy A82 trunk road. This road is the only main road up the West Coast of Scotland from Glasgow to Inverness. This hall is a corrugated iron and timber frame structure, and is now a century old, and in such poor condition it is at the end of its useful life. Redevelopment of the hall is a possibility, but fraught with funding challenges and planning concerns, most significantly, its proximity to the A82. Put simply, congregation at the existing hall creates a traffic hazard for the A82, and the proximity of traffic on the A82 creates a serious hazard for hall-users when parking, dropping children off, and so on.

Renovation and redevelopment of the barn at Inchree is therefore an excellent opportunity to create a safer point for congregation for any reason. There will still be forestry traffic, and visitors to the waterfall carpark, but vehicle movements are smaller in number, at slower speeds, and easier to anticipate.

It is NLCAs intention to repair and preserve as much of the original stone structure as possible, by re-roofing, re-pointing and insulating to a modern standard. A new doorway will be constructed between the supporting buttresses on the south-facing wall for visitors to access the hub facility, whilst the existing door on the north wall will become the service access. The derelict lean-to at the western end will be demolished and replaced with a new timber-clad toilet and shower facility, accessible from another new doorway into the barn, and from the road outside. This will be serviced by a modern wastewater/sewage plant, buried in adjacent land to the south-west with a soakaway toward the nearby watercourse.



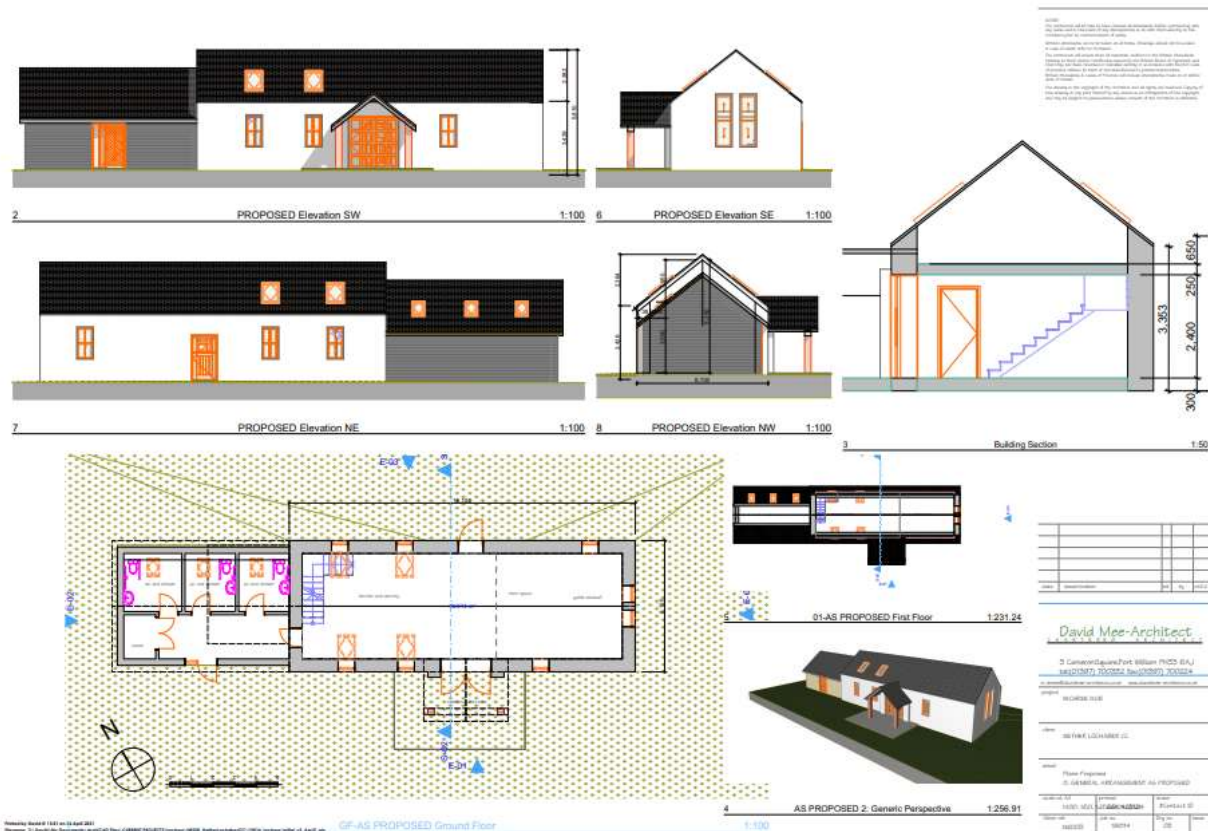
The western ground floor area of the barn will become a kitchen and food store area, utilising approximately a quarter of the space with a small extension at the northeast corner for additional storage and for facilities such as LPG cylinders (for cooking). The remainder of the ground floor will become the café/gallery/workshop/produce space with interpretation work on the walls. A mezzanine office space will be created above the kitchen for management of the project businesses, and further storage for water tanks, a heat reclamation system and electrical mains created above the toilet and shower block.



Additional consideration is being given to building a conservatory on the south-facing wall as extra visitor seating, and to transform this wall into a thermal store for the building. This would likely involve making a terrace area on the land outside, and would require crown lift

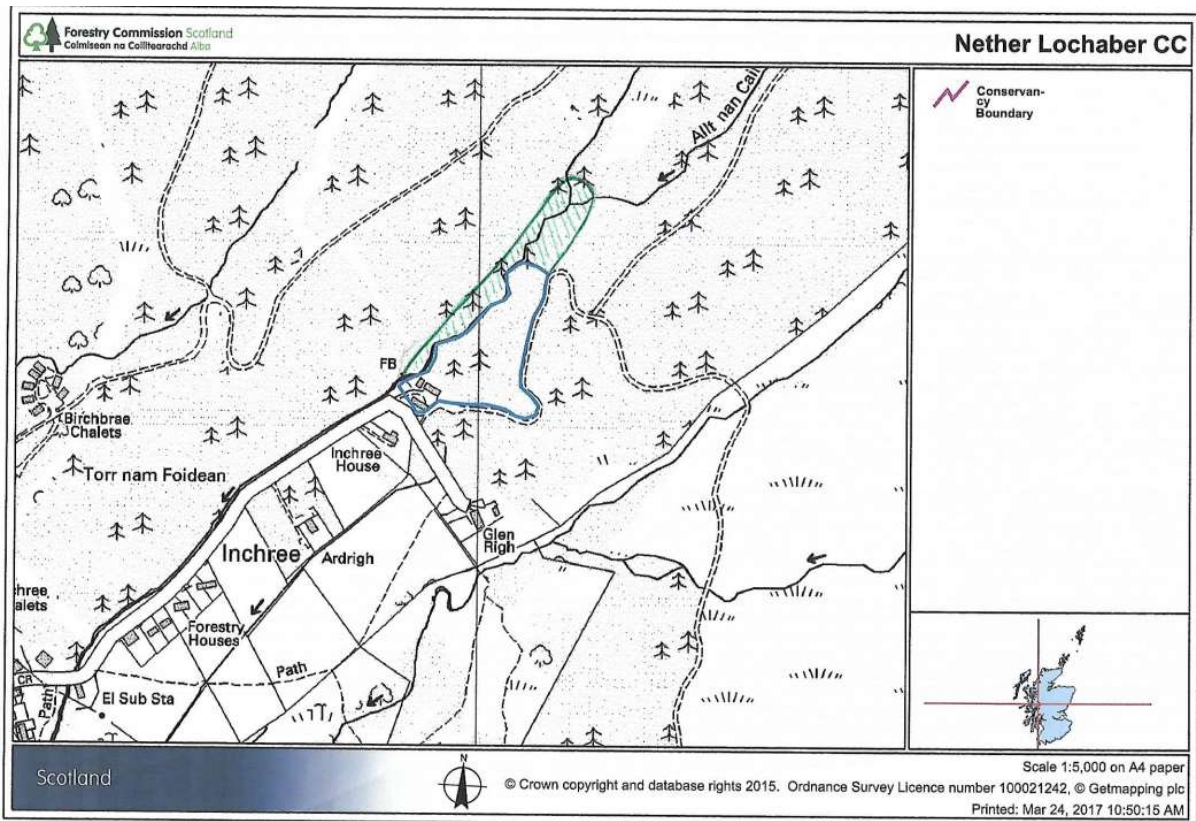
work to be carried out on the large Common Beech tree, which we wish to preserve and manage.

Here are plans of how the barn could be transformed.



The Forestry Land Scotland buildings that include the barn, pre-date the inception of the Forestry Commission, and are of a particular heritage value to the Nether Lochaber community. These date to a time when our locality was divided into three large farms at Inchree, North Ballachulish and Callart. By restoring and reusing the building, part of its new lease of life will be to celebrate the centuries-old agricultural heritage of the area, and to educate people about how those practices shaped the landscape, local society and settlement patterns, and the ecology that is constantly evolving around us.

The following map identifies the area that we are wishing to obtain from Forestry Land Scotland. The woodland to the north of the barns (area in blue) would become a pod and trail site. Existing trails in the Lochaber Housing Association fields to the south would be utilised and formalised with interpretation work, possibly bird-hides or feeders. The market garden would be at the top end of the fields near the Forestry Land Scotland carpark.



Of paramount importance, is to create a facility that could be safely accessed by local schools for these educational purposes.

Business Details

Name: Nether Lochaber Community Association (SCIO)
 SCIO No: SC047546
 Address: Northwinds, 2 Corran Gardens, Onich, Fort William, PH33 6SJ
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 Facebook: www.facebook.com/netherlochabercommunityassociation/

Vision & Mission

Our vision is to make Nether Lochaber a better place to live, work and visit.

Our mission is:

To run a community event on the first Sunday of every month. These will vary in size and ambition also. It could be a beach clean, Crafter-noon, BBQ, planting flower tubs, or a large grant-funded project – all of which we can bend to our enthusiasm and shoulder. Every project will hold the core aim to make Nether Lochaber a better place to live, work and visit.

Business Aims

The main business aims of NLCA are identified as follows:

- Create a safe meeting place with all abilities access, to be used for arts, crafts, music, health and wellbeing, education and training, or as a workshop facility
- Create a historical archive with interpretation materials about our area, and a place where people can observe, and become involved with active nature conservation
- Create a café and shop, focusing on local produce and artistic work, servicing both residents and visitors who enjoy the forest area
- Create a facility that could be safely accessed by local schools for these educational purposes.
- Provide a passive, off-grid space that sets an example of how buildings can be ecologically sustainable and renewably powered

Objectives

In order to achieve the business aims above we have the following objectives:

- Secure the Community Asset Ownership of the barn from Forestry Land Scotland – Dec21
- Refurbish the barn, adding toilets and shower facility, creating kitchen and food store area, creating the café/gallery/workshop/produce space, building conservatory – Mar23
- Investigate the Community Asset Ownership of the second barn in Inchree (currently rented by Vertical Descents) – Mar 23
- Expand the local path network to include a conservation trail to the River Righ basin across adjacent fields – Jun23
- Create family-friendly nature trails, a green gym area, and to run orienteering courses – Jun23
- Formalise a multi-user family friendly link to NCN78, ‘the Caledonian Way’ cyclepath, at the A82 – Jun23
- Investigate the possibility of obtaining 14 hectares of fields from Lochaber Housing Association and a section of woodland behind the barns – Jul23
- Develop a community market garden and orchard on the Inchree fields and graze a community herd of cattle there - Mar24
- Acquire an area of the Inchree forest to create a visitor pod or cabin site as a community-run business – Jun24

Assessing the Market

This plan delivers a diverse range of socio-economic benefits to Nether Lochaber. These will create employment, improve creative and social engagement, celebrate our heritage and ecology, and offer a sustainable foothold for the community to progress from.

Particularly at this time of a global pandemic, it offers an opportunity for local people to become more empowered, and to improve general wellbeing by working toward common goals – renovating a building, creating a niche business, cultivating a market garden - as we recover from challenging times. None of this opportunity will really exist if the building is demolished.

The transfer of ownership from Forestry Land Scotland to the NLCA will save the cost of demolition, estimated at around £10K. The building is of no value to Forestry Land Scotland as a structure, otherwise there would have been a discussion prior to now about other alternatives to demolition. However, it does have significant heritage value to our community, representing a link between our history and a sustainable future that needs to be built. It is our best chance at a foothold of that kind.

A considerable, cumulative effort has already been made by volunteers from Nether Lochaber in recent years to consult on and formulate the plans detailed in this business plan. Whilst we acknowledge this investment of voluntary time cannot be taken into account retrospectively in terms of a building valuation, it is a clear indication of NLCA's commitment to date, and of the extensive voluntary hours that will be required to progress our plans further. Utilising the many and varied abilities of residents, we anticipate their involvement in fund-raising and project promotion, building restoration and re-development, crop cultivation and pathwork, to name but a few aspects of our project aims. It is also our fervent hope that this involvement acts as a catalyst for community recovery and enhanced wellbeing in these challenging times.

Community Support

NLCA has a current membership of 53 residents, including the 15 trustees forming the SCIO committee. The association formation in January 2017 following a 'Memories Weekend' event in NL village hall, at which the advantages of a SCIO to the community were detailed against a backdrop of potential projects (including Inchree) and a celebration of our archaeological, agricultural and societal history.

The association became incorporated by OSCR in July 2017 and has been working toward various projects ever since under a general mission statement 'to make Nether Lochaber a better place to live, work and visit'. A public meeting to present our Inchree proposals, hosted by NLCA and attended by Kate Forbes MSP, Highland Councillor Andrew Baxter and Blair Allan from Lochaber Housing Association, took place on June 23rd, 2018, and was attended by 60+ residents. The entirety of Nether Lochaber received a hard-copy questionnaire in preparation for this to canvas opinion on these proposals and offer suggestions or raise concerns in their regard. A synopsis of the returned questionnaires was completed by Highland Councillor Andrew Baxter as an independent, objective, elected community representative (see Appendix 1). This demonstrated an overwhelmingly positive response from the NL community.

A dedicated Inchree Steering Group was established from within the NLCA membership following this to refine our plans and explore funding avenues, and this led to a second consultation day on 28th April, 2019 during which more specific ideas regarding a

café/gallery/events space hub, conservation walks, recreational exercise, education and interpretation, and a market garden could be responded to. Again, the results were predominantly positive, with 44 residents attending, and a visual record of feedback is in Appendix 2.

Meeting minutes of the NLCA have recorded the development and discussion over assets at Inchree since incorporation, and are available as evidence on request, although 2020 was very limiting for active progress and regular meeting opportunities because of the Covid-19 situation.

A Synopsis of Community Aspirations for Inchree from the Steering Group is in Appendix 3.

Economic & Social Impact

The impacts and benefits of the NLCA vision are as follows:

- Sustainable socio-economic growth
- Improving visitor infrastructure in a remote rural location
- Providing an educational resource for local ecology and heritage
- Creating an outlet for local arts, crafts and food production
- Creating new jobs in the local area
- Providing an events venue for performance, ceilidhs or weddings and a lecture theatre

The management and operation of the hub and area would be under the NLCA.

We have received letters of support from Nether Lochaber Community Council and Highland Councillor Andrew Baxter.

Employment

The hub will initially employ 4 staff as follows:

- 1 x Café Manager / Chef full time
- 1 x Barista / Server full time
- 1 x Barista / Server part time
- 1 x Dishwasher part time

As much produce as possible will be sourced locally with a main aim of growing and using our own produce from the community garden. This will generate at least 1 full time gardener for the year.

Indirect jobs will be reflected in the area from local producers providing produce such as home baking and beef production as well as the local crafters providing the hub with a varied selection of items to sell.

It is our policy to try and use local suppliers to provide us with the services we require. This also helps to safeguard jobs locally.

The income generated from the hub will pay for the staff wages as well as being reinvested in the SCIO towards furthering its objectives.

Financing

The purchase, renovation and setting up of the building to make it suitable as a café and events space have been estimated at approximately £201.6k.

We have identified a number of different funders to approach regarding this work. One of our members is willing to take on completing and submitting these applications. The various funders we have approached such as Heritage Lottery Fund have stated that we must own the property before they will consider any applications for funding.

Just Enterprise have sent us templates for cafe set-up/payroll costings, and said that we would be eligible for feasibility funding after taking ownership. This is the same for HIE with regard to professional fees (architects, HR, accountancy, etc.)

Financial Forecasts

In our forecast we anticipate that the earned surplus from the hub activities and rental of the other barn will range from £46.3k to £67.6k.

We have not included the income anticipated from the market garden, visitor pod or cabin site as these activities are not expected to be achieved within these timescales of 5 years.

Our income figures have been based on existing usage of the Nether Lochaber Community Hall as well as anticipated footfall from the vehicles, walkers and cyclists that pass through Nether Lochaber. We have been advised by Forestry Land Scotland that there were 50,000 visits by vehicles to the Inchree Falls car park in 2016 and so have worked our figures from half those vehicles using our café and purchasing something assuming there were 2 people in each vehicle.

Financials showing the projections for the next 5 years are as follows:

	Year 1	Year 2	Year 3	Year 4	Year 5
Income					
Café	250000	250000	250000	275000	275000
Arts & Crafts	3000	3000	3000	6000	6000
Gallery	6000	6000	6000	9000	9000
Events	1710	1710	1710	1890	1890
Beverage (for events only)	3600	3600	3600	4000	4000
Rental of 2nd barn	0	0	5000	5150	5305
	264310	264310	269310	301040	301195
Direct Costs					
Food	70000	70000	70000	77000	77000
Beverage (alcohol)	720	720	720	800	800
Gross Surplus / (Deficit)	70720	70720	70720	77800	77800
Expenditure					
Advertising	200	200	200	200	200
Wages	115995	119475	123059	126751	130554
Employers NI	8685	8945	9213	9490	9774
Employers Pension	3480	3584	3692	3803	3917
Electricity	1200	1236	1273	1311	1351
Wood Fuel	800	824	849	874	900
Gas bottles	400	412	424	437	450
Repairs & Maintenance	5000	5000	5000	5000	5000
Cleaning	360	360	360	360	360
Kitchen supplies	100	100	100	100	100
Office supplies	100	100	100	100	100
Insurance	1500	1545	1591	1639	1688
Liquor Licencing	90	90	90	100	100
PPL licence	300	309	318	328	338
Payroll processing	600	600	600	600	600
Accountancy fees - annual accounts	400	400	400	440	440
Accountancy fees - quarterly accs and VAT returns	2960	2960	2960	2960	2960
Accountancy Software	240	240	240	240	240
HR consultancy	200	200	200	200	200
Protective clothing	150	150	150	150	150
Internet	276	276	276	276	276
Bank charges	72	72	72	72	72
Telephone	240	240	240	240	240
	143348	147318	151408	155671	160010
Net Surplus / (Deficit)	50242	46272	47182	67569	63385

Team

We are Nether Lochaber Community Association SCIO.

Our committee are made up of 8 local residents who volunteer their time and expertise to ensure the NLCA provides its service to the community. The Committee meet on a monthly basis.

Within the Nether Lochaber community there is a great diversity of skills and experience that we can draw upon, and amongst those individuals, a wealth of knowledge from involvement with varying business ventures and land management programs. These include:

1. Business owners of the Four Seasons, the Loch Leven Seafood Café and the Clachaig Inn, prepared to assist with a detailed business plan.
2. A professional land surveyor and valuer recently retired from SSE.
3. A professional auditor working in the aquaculture sector.
4. A professional business advisor recently retired from HSBC.
5. A professional building contractor foremen who has already put together costings for restoration and structural re-development.
6. Several members of the active crofting community, and vegetable growers within the community, prepared to assist in developing a community market garden.
7. A professional arborist for appropriate management of large Common Beech Tree growing in the area.
8. A civil infrastructure company, based at Inchree, prepared to assist with reinstating services to the building.
9. An employee of HIE, prepared to assist with funding applications.
10. Multiple representatives of our Community Council and Association, and members of NLCA to assist in ongoing engagement and consultation.

Outwith the Nether Lochaber community, we have already been advised and will continue to seek the services of

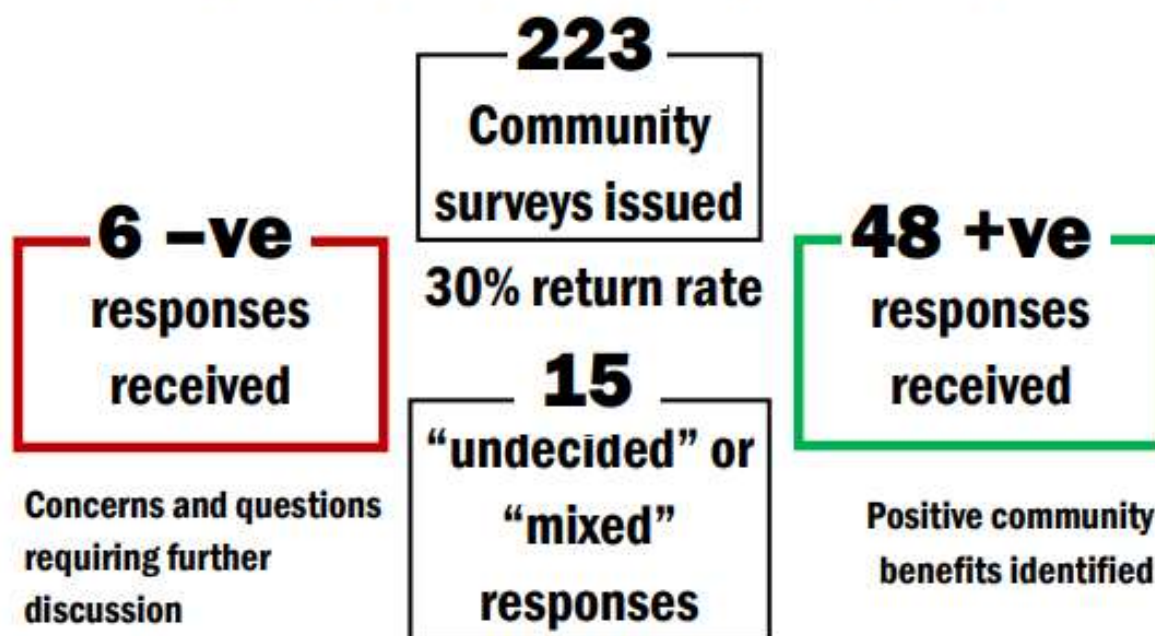
1. A professional architect, who drew up outline plans (to scale) of the building asset as it is.
2. A professional ecologist, ex-SNH, prepared to advise on wildlife surveying, conservation aspects to the project and educational interpretation work.
3. A case officer at HIE to assist with a wider application to SLF, and funding for professional services (architectural, legal, business-planning) to progress our project aims.
4. A professional heating engineer, prepared to design a passive building system appropriate for the project.
5. The Head of HC Planning in Lochaber, who has already advised on re-use and re-development, SUDS and traffic flows.

It is our intention to source specific professional advisors and tradespeople whose skills cannot be replicated from within the community, following the Community Asset Transfers process, and as funding applications come to fruition.

Risk Analysis

RISKS	IMPACT	HOW MITIGATE
Reduction in funding	We will not then get the capital and revenue funding for the buildings or support for our future plans	<ul style="list-style-type: none"> * Ensure that all funding applications are complete and as informative as possible * Show we have done all the groundwork necessary * Provide the funders with comfort that we know what we are doing * Ensure excess funds received are ploughed back into NLCA
Lack of support from the local community / government bodies	They could hamper and possibly stop any plans	<ul style="list-style-type: none"> * Communication is key * Regular reports in the local press, notice boards and issuing leaflets to shops/businesses in the town * The locals need to know who it is who is doing this work * They need to understand what the benefit will be to the community * Regular updates to local government groups / Lochaber Chamber of Commerce / Fort William Town Team / West Highland College / Highland Council / Nether Lochaber Community Council
Assets being damaged in storms or vandalised	This would be a huge cost to NLCA as we don't have any excess funds	<ul style="list-style-type: none"> * Keep the hub locked * Regular inspections * Advise police if we have any issues so they can monitor the entrance using CCTV and regular patrolling of the area
COVID-19 cancellations and restrictions	This impacts our income and the visitor numbers to the area	<ul style="list-style-type: none"> * Implement the COVID-19 risk assessment * Make sure that all volunteers are aware of the procedures to follow * Ensure hand sanitiser is available at all times * Keep in regular communication with all partners
Emergency situation	If not handled well it would affect our credibility with running the hub	<ul style="list-style-type: none"> * Implement the Emergency Contingency Plan with first responders * Review the plan on a regular basis

INCHREE COMMUNITY CONSULTATION RESULTS



The need for a clear plan to attract funding and confirm community support.

A fully costed business proposal, with timescales is required. What are the potential future liabilities?

What is the confirmed level of interest and commitment within the local community?

What are the community responsibilities and how will local democratic control be secured?

Is the plan sustainable? What happens if community activists “give up”?

Format of project – Co-operative? Charity?

Limited company?

Concern about additional traffic and visitors to the area and potential impact on access.

Significant community asset with potential for economic and employment benefits.

Increase tourist visits to the area through provision of facilities.

Opportunities for community-run allotments, campsite, common grazing, orchard, gallery, tearoom. Site for a new village hall?

Bringing the land back into productive use.

Providing cohesion and a focus for the various communities within Nether

Lochaber. Increase our sense of community

Provide various projects that are inter-generational

Provide amenities for both local residents and visitors.

Key question: If not community ownership what's the long-term use of this land?



Community Open day 28th April 2019



We had 44 people attend throughout the day.

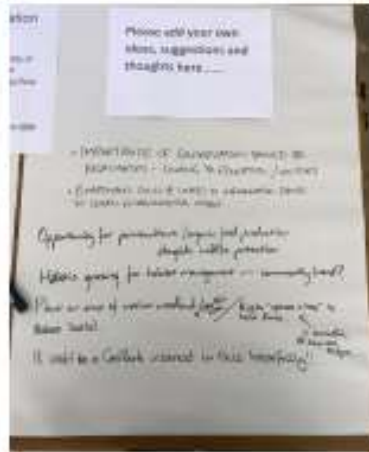
Everyone gave positive feedback.

We had a ballot box for those in support and those against.

We also had a box for everyone to provide us with their contact details should they wish to be contacted in the future on how we are progressing with the buyout and whether they were interested in getting involved.



Education



Conservation



Buildings



Forestry - Mountain Biking



Centre Table



Walks



Overall comments were very positive.

Housing was mentioned by a couple but overall visitors were keen for it to stay as it is. Circular path/boardwalk/community area and cafe seemed popular.

Housing could be built higher up by the Birch Brae site. Good drainage, good views and very good access.

APPENDIX 3 - A Synopsis of Community Aspirations for Inchree (27/6/19)

Nether Lochaber is a community of linear settlement, curtailed by both geographical features of the coast and hills, and by the A82 Trunk Road. Inchree, as a settlement area, is one of the best locations for the community to develop, grow and sustain itself in terms of social, economic or environmental benefit.

The old Forestry Commission buildings here, which our community has registered an interest in, are seen as the crucial hub point to both, create a facility for residents and visitors to use and to enable other projects, described below, to be taken forward.

1. A Social Vision.

The derelict barn at Inchree, currently scheduled for demolition, has a vital role in invigorating Nether Lochaber's community. As a structure, it dates to the early 1800's, when land was divided between three large farms at Callart, North Ballachulish and Glen Righ, pre-dating both our crofting townships and the FC as an institution. In cultural terms, its renovation, re-development and re-use, will be emblematic of a stance taken by our Community Association, to demonstrate respect for our heritage whilst creating new opportunities for our young people.

Positioned next to an existing amenity woodland, with abundant wildlife, an established network of paths, with safe access by road and the NCN78 cycleway, and close to a variety of existing visitor facilities across South Lochaber, we envision transforming the building into a multi-purpose space. Such purposes could include

- a safe meeting place with all abilities access, to be used for arts, crafts, music, health and wellbeing, education and training, or as a workshop facility
- an historical archive with interpretation materials about our area, and a place where people can observe, and become involved with active nature conservation
- a cafe and shop, focussing on local produce and artistic work, servicing both residents and visitors who enjoy the forest area
- a passive, off-grid space that sets an example of how buildings can be ecologically sustainable and renewably powered

2. Economic Benefit & Associated Projects.

The creation of such a 'hub facility', owned and run by the Nether Lochaber Community, will create a number of job possibilities. Simply put, any visitor facility needs appropriate staff to operate, and we aspire to source these within our settlement area. By creating these new opportunities for employment, in a space for hosting events and for residents to congregate, we can stimulate associated projects and small businesses to grow.

Ideas collated by our Steering Group over the last two years include,

- the community seeking ownership of the wider amenity woodland area and hills to expand the footpath network, create family-friendly cycling routes and nature trails, a green gym area, and to run orienteering courses

- the community becoming a landlord for Vertical Descents by seeking ownership of all the buildings, thus acquiring a lease income that can be channelled directly into the upkeep and upgrading of all the buildings, whilst providing toilet, shower and cafe facilities to their clients, and a training space
- recording our local history, both old and in the making
- to use fields adjacent to the amenity woodland (LHA owned) to create a community market garden, bee-hives and a community cattle herd
- to develop community-run 'eco-pods' as visitor accommodation within adjacent woodland areas
- to expand the network of community spaces in our linear settlement, which already include an orchard and picnic site in North Ballachulish, a plinth for community barbeques in Onich Bay, a memorial cross and bench at Cuilcheanna and soon will extend to a 'garden of hope' at Creag Mhor graveyard
- to facilitate learning about nature conservation, geology, wildlife, forest use, crofting, and sustainable living

3. Environmental Gains.

At a time of growing environmental concerns over climatic change and species extinction, we see Inchree as the place to offer resilience to our community by,

- encouraging low-impact access, and forest amenity use for health and wellbeing
- participation in measures that promote ecological restoration, such as placement of bird and bat boxes, monitoring and assisting the regrowth of ancient woodland areas
- by using existing facilities such as the squirrel 'hide wall', and creating wildlife hides to monitor adjacent fields, woodland and the river network, to educate residents and visitors
- by re-using an old building to create a passive, self-powering space that uses photovoltaic technology and micro-hydro sources to power itself, facilitates local food production, employment and sustainable travel
- by demonstrating that a community can reinvent itself in a responsive, self-sustaining way.

What is detailed above may seem to be a long, elaborate wish-list, and there is no doubt that an unrelenting body of work will be necessary from many committed folk to realise any of it, with help of all kinds needed from multiple sources.

Nevertheless, the potential we have imagined is cohesive, has evolved as a vision over time and will continue to do so, and has strong community support within Nether Lochaber.