



LOANHEAD: A PLACE TO MEET, EAT & GROW Business Plan August 2021

Our vision is for a beautiful, safe and vibrant place with a resilient, well-connected and resourceful community, offering a great quality of life for all local people.



**WOOLFORDS AUCHENGRAY
& TARBRAX IMPROVEMENT
FOUNDATION**

Loanhead offers an opportunity to build on our success and, using the skills and expertise within our community, realise our vision.

Contents

Executive summary	3
--------------------------------	----------

Part 1 Introduction to WAT IF?

1.1	Introduction to area and socio-economic context	5
1.2	WAT IF? - our beginnings	7
1.3	WAT IF? – to 2021	8
1.3.1	Celebrating success	8
1.3.2	Timetable of current regular weekly community activities	9
1.3.3	Income	10
1.3.4	Key partners and stakeholders	12
1.3.5	Organisational structure	13
1.4	Community Engagement and Survey Spring 21	13
1.5	Ongoing needs – responding and adapting 2021-2023	14
1.6	Loanhead acquisition opportunity and fit with WAT IF? strategic objectives	16
1.7	Community and stakeholder engagement on Loanhead acquisition – June to August 2021	17

Part 2 Loanhead multi-use community enterprise

2.1	Background and description of Loanhead	21
2.1.2	Description of land and buildings	23
2.2	Loanhead as a multi-use community enterprise	25
2.3	Income generation projects	26
2.3.1	Community shop/cafe– trading from September 2022	26
2.3.2	Self-catering pods/cabins – trading from September 2022	28
2.3.3	Commercial events – from September 2022	29
2.3.4	Community owned housing	30

2.3.5	Income generation projects- summary financial forecast	31
2.4	Community projects.....	32
2.4.1	Community workshop – from September 2022	32
2.4.2	Community growing – from September 2022.....	33
2.4.3	Community greenspace - from September 2022	33
2.5	Loanhead SWOT Analysis.....	34

Part 3 Delivering the project: governance and management

3.1	Legal Structure	36
3.2	Governance.....	36
3.3	Proposed organisational structure	38
3.3.1	Proposed staff structure from May 2022 to work across all WAT IF? projects	39
3.3.2	Staffing Costs	40

Part 4 Workplan and risk management

4.1	Workplan August 2021 – May 2022	41
4.2	Risk register.....	43

Executive summary

This report provides an initial business plan for purchasing and developing Loanhead for WAT IF?

- [Part 1](#) gives the background and the development context for WAT IF?
- [Part 2](#) details the project proposal to develop Loanhead as a multi-use community enterprise.
- [Part 3](#) outlines how the project will be managed.
- [Part 4](#) provides a summary work plan and risk management plan.

Introduction to WAT IF?

Established in 2011, WAT IF?'s [Community Action Plan \(2018 – 2023\)](#) provides the background and context to our work.

Our vision is for a beautiful, safe and vibrant place with a resilient, well-connected and resourceful community, offering a great quality of life for all local people.

The trust has had considerable success in developing projects to address the needs of the local area. As well as acknowledging much good work, our [Community Survey Spring 21](#) identified the priorities moving forward. These underscored the obstacles WAT IF? has encountered to secure land and property to provide a long-term site for community projects and ensure the income that will underpin our financial stability.

Loanhead as a multi-use community enterprise

The opportunity to purchase Loanhead arose in late April 2021 when we were approached by the owners who offered to sell the site to WAT IF? to serve the community. The Board of Trustees met in May for a strategic planning day and set up a project team to undertake an initial scoping exercise to consider the acquisition prospects and fit with WAT IF?'s strategic priorities. The Board met again to review the findings and unanimously agreed to progress submitting a Stage 2 application to the Scottish Land Fund by the end of August, as well as agreeing heads of terms with the sellers and a provisional purchase date of 1 May 2022.

Ideally located within our geographical boundary, Loanhead potentially provides a unique phased development opportunity for a multi- use community enterprise. If we are successful in obtaining a grant from the Scottish Land Fund, a new WAT IF? five-year Strategic Plan 2022-2027, to include Loanhead, will be developed by February 2022.

Loanhead can help us to respond to our community's needs by providing land and buildings where we can develop activities and services to address the following underlying persistent challenges.

1. *Improving facilities and amenities*: Loanhead will address the lack of local community amenities by providing land to continue and develop our community growing project on a larger permanent site with a polytunnel; develop a community workshop/men's shed; develop a bike hire/store; create an indoor/outdoor gym and outdoor sports facilities including a grass football pitch.
2. *Improving community engagement and activities*: Loanhead will provide space for a wider range of free community activities and increase scope for volunteering. It will provide meeting spaces for use by local groups and by partners for local service delivery, as well as space for regular and one-off outdoor events including local markets and car boot sales.
3. *Improving environment*: Loanhead will provide a permanent base for a greenspace service to support greenspace community projects and the ongoing maintenance and development of local path networks (walking and cycling).
4. *Improving local enterprise*: Loanhead will be a base for a number of business activities. It will allow expansion of our community shop and café; provide space to develop holiday accommodation as part of an income-generating tourism enterprise; and storage and workspaces for local businesses/enterprises, all increasing local employment opportunities.
5. *Improving housing*: Loanhead can increase our stock of affordable diverse housing by converting an unused building to provide new rental housing to meet identified needs and ensure that local people can remain in their community.
6. *Improving services*: Loanhead can address the issue of poor transport by providing a hub for our community transport, to include e-bikes and a bike hire/repair facility.

Delivering the project

Our long-term outcomes for our community are to:

1. Achieve more sustainable economic, environmental, and social development through ownership of land and buildings
2. Have a stronger role in and control over own development
3. Own well-managed, financially sustainable land and buildings.

Loanhead as a multi-use community enterprise has two interlinked work programmes: (1) Income generation for economic development and (2) Community projects for social and environmental development. Both work programmes aim to provide opportunities for local skills development and employment long-term. The Loanhead development will be over three phases from May 2022 to April 2027.

To deliver the existing WAT IF? projects as well as Loanhead, the staff structure will be reviewed in the New Year 2022 and additional posts recruited from our core income and funding success. An accompanying document, Loanhead Business Plan Financial Forecast, sets out the detailed budget.

1. Introduction to WAT IF?

1.1 Introduction to area and socio-economic context

Woolfords, Auchengray and Tarbrax Improvement Foundation (WAT IF?) is a community development trust that represents the views and aspirations of local residents within a 5km radius of Stallashaw Moss - the site of Muirhall South and Muirhall Extension windfarms, from which WAT IF? received the first community benefit monies in 2013.

The area takes in the three main villages of Woolfords, Auchengray and Tarbrax, as well as smaller settlements and farms. All three villages sit within the Parish of Carnwath and mostly within Clydesdale North Ward 2, although being on a local authority border, it is divided between South Lanarkshire and West Lothian Council areas.

The area lies at almost 1,000 feet above sea level on the edge of the Pentland Hills and consists mostly of farmland, open moorland and some commercial forestry. It is an area rich in wildlife and local history.



History of area

Predominantly a farming community, the villages experienced rapid growth through early coal mining activity from the early nineteenth century and boomed during the shale rush. The villages grew to accommodate a substantial work force with supporting services such as shops, pubs and train stations at Cobbinshaw, Tarbrax and Auchengray. The closure of the mines led to economic decline and saw people move away from the area and a gradual erosion of services. Today, the population is far smaller but evidence of this industrial past still exists, not only in the miners' rows, but in the shale bings and other industrial remnants that can be found across the area.

Socio-economic context – demographics and statistics

Reviewing data for the area is difficult as the area is small, split over two local authority areas and does not sit cleanly either within SIMD datazones, council wards or other boundaries.

The following is a demographic profile of the community which has been drawn from a range of available sources and where possible, focuses solely on the WAT IF? area.¹

- The WAT IF? area has a population of approximately 780 people with 69% of working age (16-64 years), 17% older people (65+) and 14% young people (aged 0-15).
- General levels of health in the local population are positive: life expectancy among men is 78.6 years (1.5 higher than the Scottish average) and women is 82.7 years (1.6 higher). About 55% of residents describe their health as 'very good' – again slightly higher than the Scottish average. However, there are higher rates of coronary heart disease and asthma, and proportionally and significantly from a community planning perspective, there is a higher concentration of people providing unpaid care (12.5%, Scotland 9.3%).
- The majority of dwellings are detached properties (46.7%), followed by terraced properties (36.1%), semi-detached (15.1%), and purpose-built flats (2.1%).
- 84% of dwellings are owner occupied, significantly higher than the Scottish average of 62%. There is a relatively low turnover of housing stock as people tend to stay in the area long-term.
- Council and social housing rented stock levels are significantly lower than the national average. There is a high demand for more diverse and more affordable housing.
- Analysis of employment by occupation shows the local workforce as having diverse skills and capabilities and overall working in higher paid occupations.
- Levels of self-employment are higher than the Scottish average. A 2017 study by the Federation of Small Business shows that local communities with higher numbers of people who are their own boss, reflect a greater sense of confidence and skills and tend to be more successful economically.
- The area is in the top 5% most access deprived communities in Scotland. Possibly as a consequence, 32% own one car, 45% own two cars, 11% three cars, and 6% more than four cars. Notwithstanding, 6% of households do not own a car.
- Digital connectivity is also an ongoing challenge. 13.6% of connections have low broadband speeds (Scotland 3.1%) with broadband download speed well below the average.

SIMD profile

The Scottish Index of Multiple Deprivation (SIMD) ranks small areas (called data zones) from most deprived (ranked 1) to least deprived (ranked 6,976).

SIMD 2020 statistics show the datazone that represents the most immediate area (S01012588) and the adjacent datazone sit within the 7th decile (70%) indicating relatively low levels of deprivation.

¹ Taken from more detailed section in Woolfords, Auchengray and Tarbrax: Research and Consultation Report - Research for a Community Action Plan WAT IF?; carried out by Community Enterprise March 2018.

The exception is geographic access (e.g. access to services) where both are in the bottom decile (10%), as illustrated in the tables below.

Datazone	Data zone name	SIMD 2020v2 rank	SIMD 2020v2 vigintile	SIMD 2020v2 decile	2017 Population	Working age population	Urban rural class
S01012587	Forth, Braehead and Auchengray - 01	4507	13	7	866	588	Accessible Rural
S01012588	Forth, Braehead and Auchengray - 02	4508	13	7	620	423	Accessible Rural

Datazone	SIMD 2020v2 income rank	SIMD 2020 employment rank	SIMD 2020 education rank	SIMD 2020 health rank	SIMD 2020 access rank	SIMD 2020 crime rank	SIMD 2020 housing rank
S01012587	4965	5080	4588	4473	568	4605	6535
S01012588	4876	5616	4262	5308	286	6517	5669

Challenges

Transport and access to services continue to be raised as one of the major challenges in community consultations.

- Transport is a major challenge in the area for those who don't have access to private transport.
- Local bus services are very restricted and the nearest train stations are Lanark (13 miles) and West Calder (7 miles) with connections to both Glasgow and Edinburgh.
- Auchengray Primary School provides schooling for most children within the area, with secondary education requiring travel to Biggar High School. To the southwest of our area there are a limited number of residents that are schooled at Braehead Primary and Lanark High School.
- The nearest A&E hospital is St John's Hospital in Livingston (10 miles) although the local authority boundary means people are frequently referred to Wishaw General Hospital (19 miles). Local GP and primary care services are available at either Forth, Carnwath or West Calder.

1.2 WAT IF? - our beginnings

WAT IF? is a passionate and dedicated community development trust focused on improving the quality of life for residents in our area. We deliver projects that tackle the issues of greatest concern to our community such as non-existent public transport, poor broadband, lack of services, and community activities.

The organisation was initially constituted by a group of residents in 2011 to negotiate with and subsequently receive the community benefit monies directly from [Muirhall South and Muirhall Extension windfarms](#).

WAT IF? was registered as a Scottish Charitable Incorporated Organisation in November 2012. Our first Community Action Plan covered 2013-2018 to advance our charitable purposes:

- Advancement of rural regeneration and community development
- Promotion of the conservation, protection and improvement of the physical and natural environment
- Encouraging access to open spaces and enhancement of recreational opportunities
- Advancement of heritage, culture, history, arts, science and education, including lifelong learning
- Other similar schemes and projects of a charitable nature for the benefit of the community.

1.3 WAT IF? – to 2021

1.3.1 Celebrating success

Ten years on, we are almost at the end of our second [Community Action Plan \(2018 – 2023\)](#). Some of our most successful projects are summarised below.

Woolfords Hall: In one of our first projects as a new community development trust, we successfully redeveloped a local community hall and car park that had fallen into disrepair. This was welcomed and used by the residents. During the pandemic the hall was successfully used as a community larder and is now a temporary base for our trial community shop/takeaway café.

Community transport: Since 2014 we have run a subsidised taxibus service to enable our residents to access essential services such as healthcare, shopping and leisure facilities. To date we have supported over 1200 journeys. In June 2021 SP Energy Network via the Green Economy Fund awarded us a grant towards the purchase of an electric vehicle for the project as well as the installation of electric charging points.

Grant schemes: Since 2014 we have provided support to individuals as well as to other community groups and facilities. These include community grants, driving lesson grants, WAT Next education and bursary grants. To date we have awarded a total of over £160,000 of grants locally.

Community broadband: In partnership with Borders Online we provide a community satellite broadband service for residents as well as a voucher to assist with installation costs.

Paths: We have successfully developed new paths linking key settlements and greenspace areas and have brought back into use many old paths and trails that had fallen into disrepair. We have developed a range of walks for all abilities including adventure discovery walks, health walks and Nordic walks.

Affordable rental home: Purchased by the trust, and with funding from the rural housing fund, we successfully developed our first affordable rental property which is now rented to a local family.

MUGA floodlights: We worked with South Lanarkshire Council after the redevelopment of Auchengray Primary School, to provide floodlights to extend the use of its outdoor multi-use games area (MUGA).

Pop up café: Prior to the pandemic we provided a monthly pop up café that was well supported, particularly by our older residents.

Covid response - Community support: Our response to the pandemic was the launch of our community support plan. With a network of over 50 local volunteers, we were quickly able to establish support projects that included the following:

- A 24-hour support helpline for people in self-isolation or shielding to assist with shopping and prescription pickups, etc.
- Weekly zoom 'drop-in' sessions
- Community larders where residents could pick up food and essential household items free of charge. Our motto was "Take what you need, donate if you can"
- Community growing beds to encourage local people to come together and grow food for community use. This is now a project on its own and provides produce for sale in the community shop
- Christmas 2020: various Christmas activities were organised for our local community to enjoy at a difficult time.

Community shop/takeaway café : In June 2021 as a result of our Community Survey we launched our trial shop to assess the initial demand for this service and to ascertain if there was a need for a more permanent facility. The shop is located temporarily in Woolfords Village Hall.

1.3.2 Timetable of current regular weekly community activities

Below is a timetable of current weekly community activities. In addition WAT IF? run other projects on a regular basis such as maintaining paths and litter picking, some of which are carried out in partnership with local partners and facilities such as Tarbrax Village Hall. Prior to Covid we ran other regular activities including a parent and toddler class, currently under review.

Timetable of activities

When	What	Where	Who
Monday	Yoga Walking group	Tarbrax village hall Various locations	Independent instructor WAT IF? sessional staff
Tuesday	Community gardening	Tarbrax village hall	WAT IF? Project worker and sessional staff
Wednesday	Bowling Walking group	Tarbrax bowling Club Various locations	Tarbrax bowling club WAT IF? sessional staff
Thursday	Yoga beginners' class	Tarbrax village hall	Independent instructor

	Nordic walking	Various locations	WAT IF? sessional staff
Friday	Bowling	Tarbrax bowling club	Tarbrax bowling club
Saturday	Community gardening	Tarbrax village hall	Project worker and sessional staff
Sunday	Art therapy classes	Tarbrax	WAT IF? sessional staff
	Walking group	Various locations	WAT IF? sessional staff
	Running club	Various locations	Running club
	Aikido	Tarbrax village hall	Independent instructor

1.3.3 Income

Our most recent annual accounts can be found [here](#).

Community benefit income

Since our initial negotiations with Muirhall, we have continued to negotiate community benefit income from local windfarms. We currently have regular annual income from five windfarms: Muirhall South and Extension, Harburnhead, Pearie Law and Tormywheel.

In our financial year to 30 November 2020, we received a total of £164, 423. Some of these monies are indexed link, therefore increasing year on year, and our budget figure to year end 30 November 2021 is £168, 242.

Windfarm benefit income to year end 30 November 2021

Windfarm	Annual income
Muirhall South	£30,000
Muirhall Extension	£51,229
Harburnhead	£58,052
Pearie Law	£17,084
Tormywheel	£11,877
Total	£168,242

We are also in discussions with a further three proposed local windfarms, currently in their development phase, to secure additional community benefit monies. For example, we have recently negotiated with one of these, Longhillburn, an additional £60, 000 per annum estimated to commence in early 2023.

We also receive funding from other grant sources to support our work programmes. In the year to 30 November 2020 we received a total of £59,167. In this financial year, from 1 December 2020 to 1 August 2021, we have received grant funding of £56,829. We have also been awarded funding from Paths for All (£1,500) and the Scotmid Community Grant for our community growing project (£500) which are yet to be received.

Grant income received to year end 30 November 2020

Grant Provider	Details	Amount
DTAS Supporting Communities Fund (Covid 19)	Community Support Plan (incl. Larder provisions, staff/volunteer costs, broadband improvement, food & fuel support fund, health and wellbeing activities)	£31,667
Renewable Energy Fund	Awarded towards costs for Tarbrax Bowling Club Howf	£10,000
Impact Funding Partners	Timebank & Volunteering costs	£10,000
WAT Group	Woolfords-Cobbinshaw path upgrade	£5,000
Community Benefit Fund	Shelving for larder and food purchases	£2,000
Scotmid Community Grant	Materials for Kids Packs	£500
Total		£59,167

Grants income received 1 December 2020 to 1 August 2021

Grant Provider	Details	Amount
SP Energy network	Electric vehicle and charging points	£44,693
National Lottery	Outdoor activities	£8,060
SLC Summer activities	Activities for children	£2,070
Arnold Clark	Community shop/cafe	£1,000
Scottish Community Alliance	Community gardening	£506
SLC Lived experience fund	Tarbrax larder	£500
Total		£56,829

1.3.4 Key partners and stakeholders

As well as our local residents and army of over 50 volunteers, we work in partnership with local groups and organisations to share knowledge, experience and help progress our common goals. This includes:

- Auchengray Primary School
- Auchengray Church Centre
- Tarbrax Community Council
- Tarbrax Common and Village Hall Trust
- Tarbrax Bowling Club
- Woolfords Village Hall.

We also have positive working relationships with surrounding local businesses including:

- Fraser Dunlop Haulage
- Levenseat Waste Management
- Muirhall Energy
- MW Groundworks
- Pentland Hills Gin
- The Wood Place.

We are grateful for the ongoing support and guidance from:

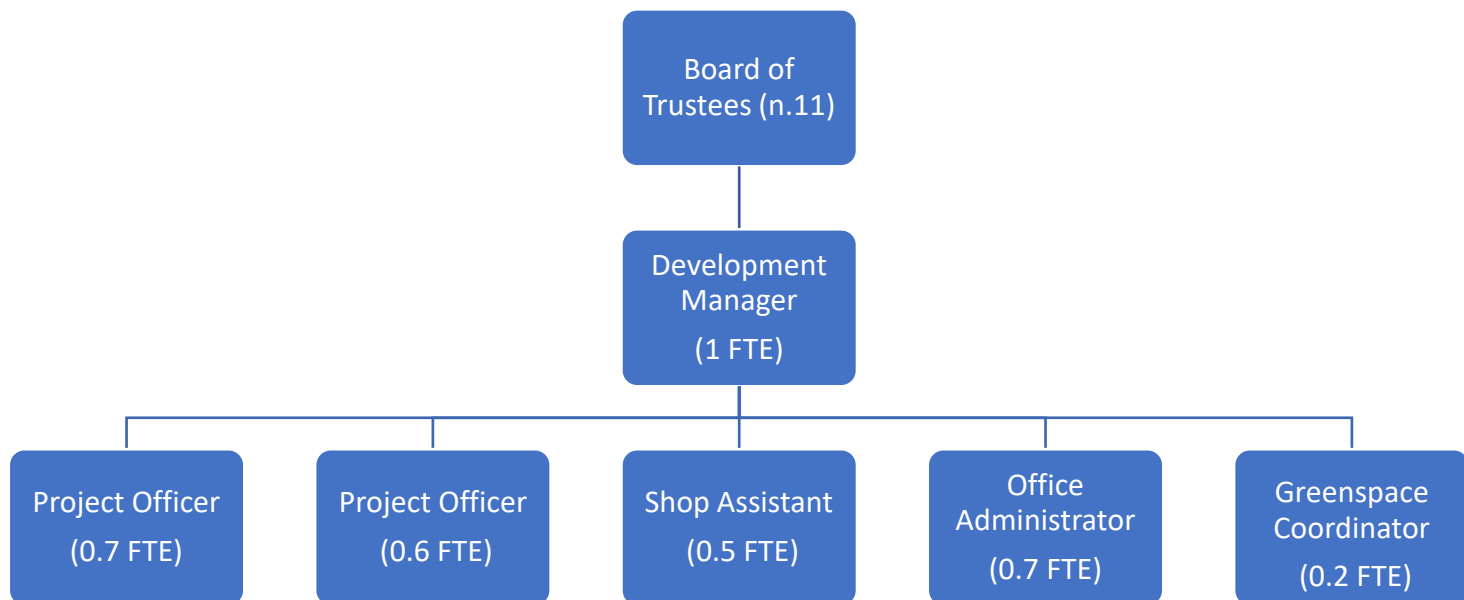
- South Lanarkshire Council - community engagement and economic development team
- Voluntary Action South Lanarkshire (VASLAN)
- Clydesdale Community Initiative, Forth Resource Centre and Healthy Valleys voluntary sector organisations
- Rural Housing Scotland
- Development Trust Association Scotland (DTAS).

We have ongoing working relationships with other local funders including:

- South Lanarkshire Renewable Energy Fund (REF)
- The Levenseat Trust
- WAT Group.

1.3.5 Organisational structure

WAT IF? has a Board of 11 Trustees and 65 Members and currently employ five part-time staff comprising a total of 3.5 full-time equivalents (FTE) and 3 sessional staff (15 hours in total). A part-time greenspace coordinator will be recruited in the autumn to oversee the paths and growing projects to bring the staffing complement to 3.7 FTE. Other posts will be reviewed and developed depending on the development of Loanhead.



1.4 Community Engagement and Survey Spring 21

We are in regular communication with our residents and stakeholders and invite as much feedback as possible. Key communication channels are:

- Social Media including Facebook and twitter
- Website: www.watif.scot
- Community Matters, our quarterly newsletter (delivered by volunteers and on our website)
- Regular emails to all our contacts
- One to one engagement by our project officers during specific community activities and ad hoc.

In March 2021 we carried out our third [Community Survey Spring 2021](#), to gauge feelings at that point in lockdown and review local priorities midway through our current Community Action Plan. A total of 221 surveys were completed (individual and households), capturing the views of approximately 485 people, with representation from all 3 main villages and smaller settlements within our catchment area.

The ongoing challenges and desired actions are summarized below.

- Improving paths and cycle routes with maintenance of existing paths as the top priority, followed by creating safe, off road cycling routes, producing a digital route map and installing signposts. The Woolfords – Tarbrax path was identified as a priority.
- Affordable Community Housing – People are keen to see development of derelict properties (91%), followed by developing housing suitable for older residents (80%).
- Community activities – There is demand mostly for ‘fitness and wellbeing’ type classes and activities, held in the evenings as well as daytime for people who work. People also strongly support community growing.
- Improving community transport, including electric vehicles and e-bikes.
- Community shop/café, especially for locally grown produce, groceries and essential goods.
- Enterprise space to support local businesses, with 28 people interested in storage and 15 interested in office space.

The level of local support is further illustrated by 97 respondents leaving their contact details, either to be kept informed or to be involved in initiatives.

1.5 Ongoing needs – responding and adapting 2021-2023

Our vision is for a beautiful, safe and vibrant place with a resilient, well-connected and resourceful community, offering a great quality of life for all local people.

In response to our Community Survey and consequent strategic review of the Community Action Plan, we have re-organised our work into 6 programmes to adapt to evolving local priorities and support our vision.

1. Improving facilities and amenities -resilient and resourceful
2. Improving community engagement and activities – well-connected and vibrant
3. Improving environment – beautiful and safe
4. Improving local enterprise – resilient and resourceful
5. Improving housing - resilient and well-connected
6. Improving services -resilient & well-connected

The table below is a summary of the ongoing unmet needs of our area, our project plan to address them and our aspirations for future development.

Work programmes	Ongoing needs	Project Plan 2021- 23	Aspirations for future development
Improving facilities and amenities	Lack of local amenities and facilities for all	<ul style="list-style-type: none"> • Continue the community growing project and provide produce for sale in shop • Develop the community workshop • Identify a location and develop a bike hire/repair facility (including e bikes) • Develop a grass football pitch and other outdoor sports facilities including a gym 	<ul style="list-style-type: none"> • Identify a permanent site for the expansion of the community growing project, to include a polytunnel • Identify a permanent base for a community workshop and consider as a social enterprise • Provide local allotments • Create an outdoor adventure play area

			<ul style="list-style-type: none"> Identify a permanent base to record and store our local history/heritage
Improving community engagement and activities	Lack of diverse activities for all	<ul style="list-style-type: none"> Develop community activities for all interests and abilities Provide volunteering opportunities and develop our volunteer support plan Provide support services using strategic partnerships Create outdoor events such as local markets and car boot sales 	<ul style="list-style-type: none"> Provide accessible and confidential meeting spaces for individual and small group sessions Develop outdoor recreational activities for all ages
Improving the environment	Poor quality of paths and trails Lack of safe cycling routes Access to good quality greenspace for all Improvement neighbourhood environments	<ul style="list-style-type: none"> Maintain existing paths using volunteers and local employment Develop new paths and trails for all abilities with supportive landowners Create a strategy for developing safe cycling routes Develop a greenspace development plan and neighbourhood environmental improvement plans 	<ul style="list-style-type: none"> Develop safe cycling routes for all abilities Identify a permanent base for a greenspace team to support greenspace and neighbourhood environmental improvements
Improving enterprise	Lack of support for local businesses Lack of affordable workspace	<ul style="list-style-type: none"> Continue to develop the existing community shop and takeaway café Further research demand and location for affordable rental workspace Research opportunity for tourism enterprises Further research demand for a greenspace, maintenance and repair service Develop a strategy to support local businesses/enterprises Develop a plan to increase local employment opportunities 	<ul style="list-style-type: none"> Develop a permanent community shop Develop a permanent café/meeting place Develop tourism enterprises Develop a greenspace, maintenance and repair service/ social enterprise Increase local employment
Improving housing	Lack of affordable and diverse housing	<ul style="list-style-type: none"> Continue to develop our housing project to bring local derelict properties back into use Continue to investigate opportunities and locations to increase the diversity of our housing stock including affordable rentals 	<ul style="list-style-type: none"> Build new housing to increase diversity and ensure young and old can remain in the community
Improving services	Poor transport links	<ul style="list-style-type: none"> Consolidate and extend the community transport project Develop an active travel plan 	<ul style="list-style-type: none"> Create a community transport hub

	Lack of utilities/fuel options Poor broadband	<ul style="list-style-type: none"> • Develop the E bike project • Continue to support the existing community broadband partnership 	<ul style="list-style-type: none"> • Review the broadband project and consider options to ensure ongoing superfast connectivity • Create an IT Hub • Research community renewable energy projects • Research and develop a community fuel storage facility
--	--	--	--

1.6 Loanhead acquisition and fit with WAT IF? strategic objectives

Objectives

WAT IF? is committed to delivering [asset-based community development](#) for community resilience and our strategic objectives are to build community capacity and achieve more sustainable economic, environmental and social development through our investments and project delivery.

Drivers

Our drivers are:

- Achieving our vision
- The need to invest our windfarm community benefit funds to develop our natural and built assets (e.g. access to amenities) and to build community capacity (skills and social networks)
- To ensure that we protect and enhance our community assets: beautiful, peaceful and quiet, sense of safety, rural, remote but commutable, community spirit and support
- The need to replace the income from windfarm community benefit funds (25-year timescale).

Obstacles

Although WAT IF? has achieved considerable success with our projects to date, we have met with consistent obstacles to develop these further. Our primary obstacle has been securing land and property to provide permanent locations for community projects as well as providing long-term financial sustainability. We have considered other sites and smaller pieces of land as alternatives but with no success.

This can be summarised as:

- The lack of success in purchasing five local derelict properties for conversion into affordable housing, due to the owners not wishing to sell or upgrade their properties
- The lack of success in purchasing local land for new build affordable housing
- The lack of availability of land and property for sale due to current property conditions and the high demand for rural properties in our rural but commutable location
- The lack of availability of land for community asset transfer.

Purchasing Loanhead can potentially overcome these obstacles and address many of our unmet needs and aspirations long-term.

1.7 Community and stakeholder engagement on Loanhead acquisition – June to August 2021

Our two Community Action Plans which underpin our activities to date have been based on community consultation. We have a communication plan which schedules regular engagement events, as well as social media, quarterly newsletters hand-delivered, and one-to-one discussions.

When WAT IF? was approached by Loanhead owners in April 21, the Board of Trustees agreed to undertake a feasibility study to consider the acquisition prospects fit with our strategic objectives and, equally importantly, to gauge the level of support from the local community and stakeholders.

Two phases of community and stakeholder engagement were undertaken June – August 2021. The feedback was supportive of a community enterprise at Loanhead, with many project ideas coming from residents, as well as ideas from local businesses.

Both Auchengray Church Centre and Tarbrax Village Hall support the proposal and we will continue to work in partnership to complement what is already available and fill gaps in local provision.

Concerns were raised that the initial ideas were too many and ambitious to develop and manage within the capacity of the existing team. In response, we prioritised and adopted a phased approach to the development. In addition, the proposal for a glamping/camping site has been substituted with two self-catering holiday pods/cabins.

Summary of community engagement activities, feedback and evaluation

Phase 1: Community engagement – to introduce Loanhead opportunity and to involve community in shaping the project				
Type of event and date	No.	Feedback	Concerns and questions	Responses and action
Various open events at Tarbrax Village Hall on Sunday 13 June to Thursday June 17, 2021 (15 Hours). 4 days of open events for drop-in sessions to feedback	80	<ul style="list-style-type: none">• ‘This is what West Lothian/South Lanarkshire has been CRYING OUT FOR!!!!’• ‘GREAT IDEA- bit worried that Tarbrax will be left behind though.	<ul style="list-style-type: none">• Concerns that the project is too ambitious and too big a project to develop and manage.• Capacity of the existing team to develop the project.	<ul style="list-style-type: none">• Agreed ambitious project and staff team needs to be reviewed to ensure we have the capacity to develop the project.

on community survey results and Loanhead opportunity, allowing residents to shape the projects for Loanhead.		<p>Would love to see it achieved and will watch with great interest.'</p> <ul style="list-style-type: none"> • 'Excellent idea for Loanhead, we like the sound of allotments, local farm shop. Walks, café, housing & work shop.' 	<ul style="list-style-type: none"> • Concerns that some elderly residents won't be able to travel to the Loanhead site. • The cost to purchase will be above what we can afford. 	<ul style="list-style-type: none"> • It will be a phased development to ensure we build capacity and skills as we develop Loanhead. • Community transport will assist with some transport issues.
Community shop/takeaway café open day and community market on Saturday 12 th June at Woolfords Hall (5 hours).	40	<ul style="list-style-type: none"> • 'What a fantastic opportunity! Imagine looking back on this in ten years and seeing what has been achieved.' 	<ul style="list-style-type: none"> • A large number of opportunities and ideas have been presented by the community at these events, how do we agree and decide which projects go ahead? 	<ul style="list-style-type: none"> • Heads of terms to be agreed with sellers by end September, already commenced discussions. Need to pursue funding opportunities for acquisition and development of Loanhead.
<p>Ad hoc one to one engagement and at the following location/events:</p> <p>Community growing beds- speaking to volunteers</p> <p>Local health and adventure walks- speaking to walkers</p> <p>Community shop/café- speaking to customers and volunteers</p> <p>Community workshop meeting- speaking to volunteers.</p>	50	<ul style="list-style-type: none"> • 'Help encourage a long-term community with life time residents.' • 'So exciting!' • 'Hobby shed for men and women.' • 'Guided mountain bike rides and bike hire.' • 'Fenced off area for safety of dogs.' • 'More activities for pre-school children.' • 'Meeting spaces- e.g. for discussion groups, classes, events etc.' • 'Outdoor trail/art/lights/enchanted forest.' 	<ul style="list-style-type: none"> • Concerns regarding existing halls at Tarbrax and Auchengray, ensuring that they are still supported and Loanhead is not in competition to them. • Concerns around making sure that everyone knows about the opportunity - knock on everyone's doors if necessary. 	<ul style="list-style-type: none"> • Loanhead project team will develop details of proposal further and present a phased development plan to be presented to the residents. Trustees to meet and decide on plan prior to further community consultation in August • To engage further with Auchengray Church Centre and Tarbrax Village Hall to work in partnership with their facilities. Tarbrax is a large hall (Olympic badminton size) and is used for sports such as badminton and

Auchengray Church Centre 25 July (3 hours) and every Sunday throughout August.	10	<ul style="list-style-type: none"> • 'Shale trail museum and tourist information.' • 'Café/shop....Glamping...Community camping/caravan site' 	<ul style="list-style-type: none"> • Concerns regarding adjacent neighbours and increase in vehicular and cycling traffic past their houses. 	<p>indoor bowls, as well as large events such as weddings. Auchengray Church Centre is a spiritual centre.</p>
The Happy Bus 29 th July (2 hours) and every Thursday at 2pm-meeting place for older residents for social engagement.	6	<ul style="list-style-type: none"> • 'Small pat- a -corner with animals for educating children.' • 'Small community farm/rare breeds' • 'Driving range/golf...Gym/gym classes' • 'Pop up restaurant with different themes' • 'Will there be allotments available for residents?' • 'Can we develop a small museum at Loanhead for our local heritage and history materials so we can tell our story?' 		<ul style="list-style-type: none"> • Phase 2 community engagement plan developed including; Loanhead community and stakeholder events, Community Matters summer newsletter and factsheet delivered to every resident. • Direct engagement with all neighbours of Loanhead to discuss further and consider solutions. • Small community petting farm included in phased development plan. • Local history project to be developed. • Four allotments included in phased development plan. • Glamping/camping project replaced with two self-catering luxury pods/cabins after concerns raised.

Phase 2: Community engagement – to discuss Loanhead purchase and phased multi use development plans				
Type of event and date	No.	Feedback	Concerns and questions	Responses and action
Loanhead community and stakeholder events on 12 th August at 10am, 4pm and 7pm (2-hour Q&A sessions).	43	<ul style="list-style-type: none"> • ‘Great opportunity for our community.’ • ‘Fundamentally a go-er.’ • ‘Outstanding, in awe, a great undertaking.’ 	<ul style="list-style-type: none"> • Query about the cost of the land and whether we can afford it. • Concerns raised about looking after the adjacent neighbours and alleviating their concerns around increased traffic and noise. • Query about timescales and of purchase and funding and how the community will be involved in shaping the project. 	<ul style="list-style-type: none"> • Discussed costs and grant opportunities. • Ongoing discussions with neighbours to alleviate concerns.
Tarbrax Community Council meeting 16 th August 7.30pm.	14	<ul style="list-style-type: none"> • ‘We think it’s amazing!’ • ‘If we don’t keep moving forward and embrace change then we will stagnate.’ 	<ul style="list-style-type: none"> • Do we have the staff to manage the project, can we consider increasing local employment? • How long will it take to make a profit, will there be enough footfall? • Queries raised about infrastructure requirements for new build housing. 	<ul style="list-style-type: none"> • Explained the timescales in detail. • Explanation around growing the capacity of the staff team to match the development of the project. • Summarised the proposal in the business plan. • Building costs discussed.

2. Loanhead multi-use community enterprise

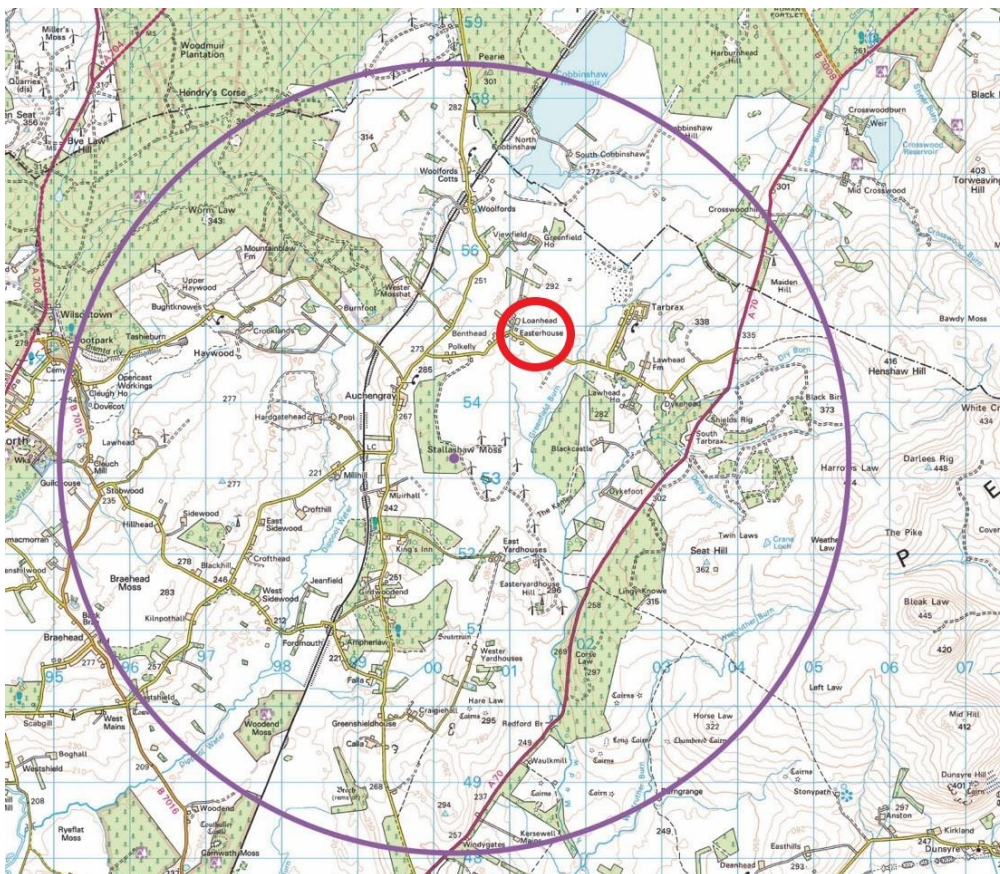
2.1 Background and description of Loanhead

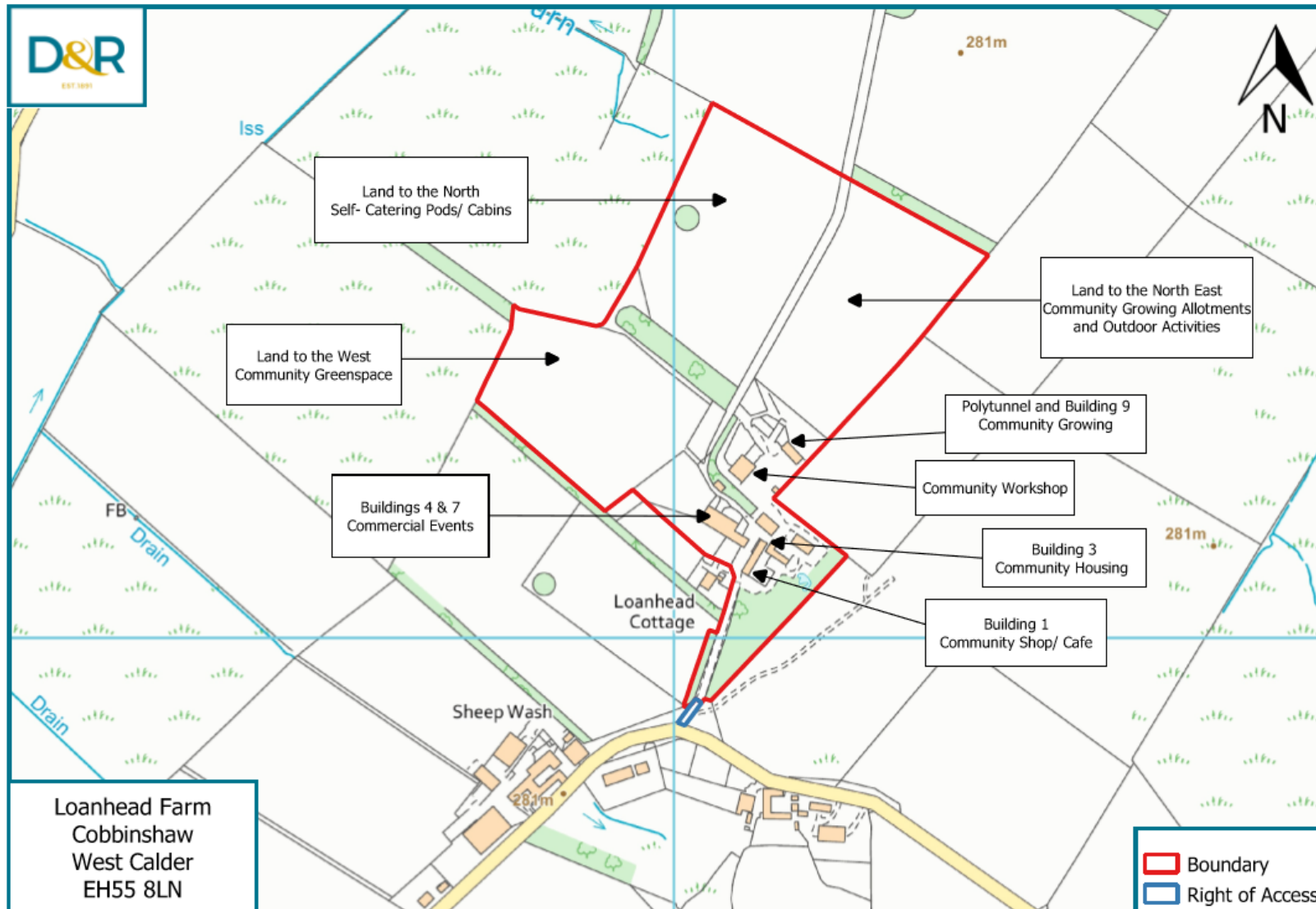
Background

In April 2021, WAT IF? were approached by the owners of Loanhead, who offered to sell the land and buildings to the community, off-market at a price to be agreed between the parties. Loanhead is ideally located within our geographical area with a diverse range of buildings and greenspace to address the unmet needs and aspirations identified in Part 1.

Location plan

Loanhead is accessed directly from a minor public road and is situated within easy driving distance of the A70, A71 and M8 arterial routes, providing access to other areas of population including Carnwath, Forth, West Calder, Biggar, Lanark, Livingston and further afield to Glasgow and Edinburgh.



Site plan

2.1.2 Description of land and buildings

The subjects comprise a traditional L shaped stone constructed 2 bedroomed house under a slate roof with a range of traditional and modern agricultural outbuildings. There is also land extending to 24 acres, including permanent pasture intertwined with mature broadleaved trees and tree-lined drives.

Valuation

The land and buildings were valued by Davidson and Robertson in June 2021, and they reported as detailed below.

Description	Valuation
2 bedroomed house	£250,000
Agricultural outbuildings	£80,000
Land	£77,000
Total	£407,000

Heads of Terms

In August 2021, the purchase price of £455,840 was agreed with the owners of Loanhead, which represents 12% above the independent valuation of £407,000. The proposed date of entry has also been agreed as 1 May 2022.

Further details of the heads of terms are to be agreed by the end of September 2021 and are subject to contract. It is envisaged that if WAT IF? are successful with the Scottish Land Fund Stage 2 application for acquisition costs, then solicitors will be instructed to progress the purchase.

Heads of terms	Details
Seller	Mr and Mrs Stephen Hunter
Sellers's Solicitor	To be confirmed
Purchaser	WAT IF?
Purchaser's Agent	Davidson and Robertson Surveyors
Purchaser's Solicitor	Peterkin and Kidd
Sale Area	Delineated in red on site plan above
Sale Description	2 bed house, outbuildings and 24 acres
Purchase Price	£455,840
Date of Entry	1 May 2022
Subject To	1. Community approval for the acquisition of Loanhead

	<ol style="list-style-type: none"> 2. Full board approval for the acquisition of Loanhead 3. Full condition and building survey to be instructed prior to purchase 4. Acquisition funding being obtained from the Scottish Land Fund 5. Title review, searches and all due diligence by solicitors 6. Confirmation of charitable exemption for Land and Building Transaction Tax 7. Satisfactory utilities and infrastructure 8. Environmental contamination report 9. Evidence that all necessary building warrants and planning permissions have been obtained for the existing land and building
Moveable items	To be agreed between the parties
Planning	Initial enquiries been made with the planning department and a pre planning enquiry is to be submitted; the purchase is subject to planning permission being obtained for any change of use requirements for Phases 1 and 2
Forestry Schemes	All standing and fallen timber on the sale area at the date of entry is included in the purchase price and it is not the seller's intention to fell any timber on the sale area prior to the date of entry
Mineral Rights	The seller does not intend to retain mineral rights within the sale area
Airspace Rights	The seller does not intend to retain airspace rights within the sale area
Shooting Rights	The seller does not intend to retain any shooting rights within the sale area
Wayleaves & Servitudes	The sale includes all existing wayleaves within the sale area and confirmation of servitude right of access in favour of the property
Pre-Sale Work	The sale shall continue to be managed and maintained by the seller up to the date of entry
Costs	Each party is responsible for its own professional and other costs incurred with the proposed transaction whether or not the proposed transaction proceeds.
Formal Contract	These Heads of Terms are subject to formal contract being negotiated and agreed between seller and purchaser

Acquisition costs

WAT IF? are requesting total funding of £392,870 to contribute to the purchase of Loanhead, with WATIF? contributing the remainder, representing approximately 15% of the total acquisition costs.

Purchase price	£455,840
Professional fees	£6,220
Total acquisition cost	£462,060
Scottish Land Fund grant – towards purchase price (95% of £407, 000 valuation)	£386,650
Scottish Land Fund grant – towards professional fees (100%)	£6,220
Total grant requested from Scottish Land Fund	£392,870
WAT IF? contribution (@15%)	£69,190

Acquisition costs research

Research was carried out to identify opportunities for acquisition funding as detailed below.

Community Renewal Fund	Bids considered that represent 90% revenue and 10% capital funding; bids need to be more than £500, 000- not suitable
Rural Housing Fund	Mixed use of site both existing and proposed- not suitable
Community Ownership Fund	Bids up to £250, 000 considered to help buy community assets that are at risk of being lost to run as community owned businesses- not suitable
Scottish Land Fund	Expression of interest submitted- considered suitable

WAT IF? submitted an expression of interest to the Scottish Land Fund and a Stage 1 application which was approved in June 2021. This Feasibility Study contributes to the Stage 2 application to be submitted by the end of August 2021.

If successful in the application to the Scottish Land Fund for acquisition funding, WAT IF? will submit an offer to purchase Loanhead aiming for the agreed date of entry of 1 May 2022. The phased development of our multi-use community enterprise will commence from that time.

2.2 Loanhead as a multi-use community enterprise

Our long-term outcomes for our community are to:

4. Achieve more sustainable economic, environmental, and social development through ownership of land and buildings
5. Have a stronger role in and control over own development
6. Own well-managed, financially sustainable land and buildings.

Loanhead as a multi-use community enterprise has two interlinked work programmes:

- Income generation for economic development
- Community projects for social and environmental development.

Both work programmes aim to provide opportunities for local skills development and employment opportunities long-term. This section summarises the key aspects for our initial development phases from May 2022 to April 2027:

- Phase 1: May 2022 – April 2023
- Phase 2: May 2023 – April 2025
- Phase 3: May 2025 – April 2027.

2.3 Income generation projects

Sustainable economic development: Loanhead multi-purpose community enterprise will be profit-making by April 2025 with sustainable long-term income from the community shop, café, self-catering holiday pods/cabins and commercial events. These strands of enterprise will also create sustainable jobs, training opportunities and work experience for local people. Our affordable rented accommodation will respond to unmet needs as well as providing rental income.

2.3.1 Community shop/café– trading from September 2022

Description on site plan - Building 1

In Phase 1 from May 2022, the existing 2 bedroomed house, identified as Building 1 on the site plan, is to be converted into a community shop and a café with both indoor and outdoor seating areas with up to 40 covers. There will be a sales area in the shop dedicated to the promotion and sale of local produce and crafts to support local businesses. The conversion of the existing building will commence in summer 2022. The new shop/café will commence trading in September 2022 with the existing trial community shop and takeaway café relocated from Woolfords Hall.

In Phase 2 from May 2023 to April 2025, and subject to demand, the number of covers in the café will be increased from 40 to 60 covers.

In Phase 3 from May 2025 to May 2027 we will continue to develop the community shop/café with the same level of covers.

Demand/ market analysis

Our current community shop/takeaway café was established partly in response to the community survey, which identified an unmet need for a local shop. 95% of respondents said they would use a shop mainly for locally grown produce, groceries and essential goods. There is also an opportunity to supply more speciality produce such as artisan breads and cheeses.

There are no café facilities at present within the WAT IF? area, with the closest between 8 and 10 miles away. Auchengray Church Centre did provide a small café with tea/coffee and scones on a Thursday

afternoon prior to Covid, and we will continue to work in partnership with them to ensure our continued support if they decide to restart this facility.

Trial community shop/takeaway café

After providing a free community larder at Woolfords Hall throughout the pandemic, the shop opened on 12 June 2021. Opening hours are Wednesday and Thursday 2pm – 7pm, Friday 11am – 6pm and Saturday and Sundays 11am – 3pm.

We have been operating under Covid restrictions and have therefore only allowed one customer to enter the shop at one time. The size of the existing shop at just over 200 sqft limits our range of merchandise as well as our sales. Notwithstanding, the table below shows the summary transaction and sales for the first 8 weeks.

Summary transactions and sales June – August 2020

Week commencing	Number of transactions	Sales
07/06/2021 (opened 12 June)	76	£553
14/06/2021	106	£916
21/06/2021	114	£700
28/06/2021	100	£675
05/07/2021	105	£725
12/07/2021	115	£758
19/07/2021	121	£762
26/07/2021	100	£659
02/08/2021	82	£608
Total	919	£6,356



Woolfords Hall is let on a temporary basis from Woolfords Village Association until April 2022. This trial has confirmed the potential to relocate the community shop/takeaway café to Loanhead as our own premises and with an opportunity to extend the café to a mixture of 40 indoor and outdoor covers in the first year.

Human Resources – from core income

- Business team leader to manage the shop/cafe
- 1 part time shop assistant
- 1 part time café assistant
- Volunteers

Finance/funding

We have researched and discussed options with other community shops throughout Scotland, the Plunkett Foundation and Community Shares Scotland on the setting up of a community benefit society. This will enable a community share offer to be launched to raise funds for the conversion costs. We will undertake further research and look to progress these objectives from September 2021, which will include opportunities such as [the Scotland Loves Local fund](#) which can support projects up to £50,000.

2.3.2 Self-catering pods/cabins – trading from September 2022

Description on site plan – Land to the north

In Phase 1 from May 2022, we will develop and build two self-catering pods/cabins for family holidays. These units will be self-contained and have fitted kitchens, WC and shower facilities and provide accommodation for a maximum of 4 people. Once completed the pods/cabins will be let on a short-term basis for self-catering holidays from September 2022.

In Phase 2 from May 2023, we will undertake a further options appraisal to assess the demand as well as consolidating and developing the enterprise to ensure increased bookings and therefore profitability to the end of Phase 2 in April 2025.

In Phase 3 from May 2025, and subject to demand, we will develop and build two further self-catering pods/cabins.

Demand/ market analysis

Community engagement, our Loanhead project team and Davidson and Robertson Surveyors all identified the opportunity for a type of tourism enterprise comprising overnight accommodation. However, during the community consultation events, concerns were expressed about expanding too quickly without appropriate infrastructure and management of the site. Hence the decision has been made to test the market by installing two self-catering holiday pods/cabins. Further market analysis has identified a lack of supply of this type of self-catering holiday accommodation within the WAT IF? area and within the wider geographical surrounds.

Human Resources – from core income

- Business team leader to manage the tourism enterprise
- Office administrator to provide support
- Greenspace coordinator to maintain grounds
- Cleaning services

Finance/funding

Our target for grant income for this project is £21,000 (this is included in the financial forecast). We have carried out initial research for the purchase, development and running costs for the self-catering pods/cabins and identified funding options including the [rural tourism infrastructure fund](#), and the [Levenseat Trust](#) - from whom we have received grants for both the Tarbrax Bowling Club and Woolfords Village Hall renovations. We will also approach the South Lanarkshire Renewable Energy Fund who have previously funded projects such as the MUGA floodlights at Auchengray Primary School.

Another potential source of funding is the [Scottish Rural Development programme](#).

2.3.3 Commercial events – from September 2022

Description on site plan – Buildings 4 and 7

In Phase 1 from May 2022, we have identified that buildings 4 and 7 as well as some of the surrounding land, can be used for commercial events and activities e.g. markets and car boot sales, with immediate use and income generation.

In Phases 2 and 3, depending on demand and support from the community, we will consolidate and develop the commercial events.

Demand/ market analysis

Community engagement and the Loanhead project team has identified the opportunity for commercial events within the area as a potential for income generation, as well as supporting other projects such as the shop/café.

Market research has also identified that other markets within a 45-minute drive of Loanhead have a waiting list for producers. We have made the decision to pilot a small community market and car boot sale at Woolfords Hall from August 2021 which will give as a good indication of demand.

Notwithstanding, the community consultation events also raised the risk of problems arising from an increase in visitors to the area. This will require a risk assessment and careful management.

Human Resources – from core income

- Business coordinator to manage the commercial events
- Office administrator to provide support and Volunteers

Finance/funding

The main funding for the commercial events is marketing costs which will be covered from our core income.

2.3.4 Community owned housing

Description on site plan – Building 3

In Phase 1 from May 2022, we will commence the planning and redevelopment of Building 3, a traditional stone L- shaped steading, into 3 one-bedroomed houses for community owned affordable housing. When our original affordable home in Tarbrax was developed a few years ago, we set up a successful project team drawing skills and expertise from trustees, volunteers and stakeholders. This will be the same for the conversion of Building 3. Property professionals including architects and quantity surveyors will be appointed to develop this project to include all planning and building warrant applications, detailed financial bill of quantities for construction costs and project management for the construction phase.

In Phase 2 from May 2023, and after full planning and building warrants have been obtained, the construction phase will commence.

From May 2024, the properties will be rented and providing an income stream.

In Phase 3 from May 2025, the properties will continue to be managed as long-term affordable rental accommodation.

Demand/ market analysis

Council and social housing rented stock are significantly lower in the WAT If? area than the national average. At the same time there are derelict buildings that landowners have little incentive to renovate and bring back into useable housing stock for residents.

Direct local property market experience, as well as market analysis identifies that there is demand for affordable rental properties of good quality that adhere to all private residential tenancy regulations. This has also been reflected in the Community Surveys and Action Plans which highlight a need for more diverse and affordable homes within the area.

Human Resources – from core income

- Business team leader to manage the community owned housing
- Office administrator to provide support.

Finance/funding

We have already had preliminary discussions with Rural Housing Scotland who we worked with previously for our affordable rental home in Tarbrax. An application will be submitted to the [Rural Housing Fund](#) for 80% of the total renovation costs (this is included in the financial forecast).

Other finance/funding for income generation projects

As well as researching additional funding opportunities we plan to explore business sponsorship and corporate social responsibility with local and national companies. Further research will be completed on other options including, if required, [social impact loans](#) and commercial loans from financial institutions such as [. https://www.triodos.co.uk/](https://www.triodos.co.uk/).

2.3.5 Income generation projects- summary financial forecast

The table below is a summary of our financial forecast. The full breakdown is provided in the accompanying document, Loanhead Business Plan Five-year Financial Forecast.

Summary Financial Forecast						Percentage of surplus contribution
Community Shop/Café	Set up costs	Set up funding	Running costs	Income	Surplus/Deficit	
Phase 1	(29,000)	29,000	(31,233)	31,233	-	
Phase 2	(920)	920	(109,465)	109,465	-	
Phase 3	-	-	(113,888)	113,888	-	
	(29,920)	29,920	(254,586)	254,586	-	0%
Self-catering pods/cabins	Set up costs	Set up funding	Running costs	Income	Surplus/Deficit	
Phase 1	(50,202)	21,000	(2,586)	6,825	(24,963)	
Phase 2	-	-	(11,451)	32,100	20,649	
Phase 3	(29,202)	-	(17,896)	64,200	17,102	
	(79,404)	21,000	(31,934)	103,125	12,787	19%
Commercial Events	Set up costs	Set up funding	Running costs	Income	Surplus/Deficit	
Phase 1	(750)	-	(1,675)	6,400	3,975	
Phase 2	-	-	(4,550)	19,200	14,650	
Phase 3	-	-	(4,550)	19,200	14,650	
	(750)	-	(10,775)	44,800	33,275	49%
Community Owned Housing	Set up costs	Set up funding	Running costs	Income	Surplus/Deficit	
Phase 1	(2,405)	-	-	-	(2,405)	
Phase 2	(300,000)	300,000	(5,000)	12,960	7,960	
Phase 3	-	-	(10,000)	25,920	15,920	
	(302,405)	300,000	(15,000)	38,880	21,475	32%
Total	(412,479)	350,920	(312,295)	441,391	67,537	100%

2.4 Community projects

Environmental improvement: Paths will be expanded and connected between Loanhead and other WAT IF? and greenspace sites.

Loanhead will offer multi-functional greenspace and woodland development by December 2022, with ongoing phased development. All development will be undertaken sensitively to protect and enhance the rural environment/community and biodiversity. The greenspace and woodland development will be designed and maintained by volunteers and will include quiet and active spaces, wildlife, and sensory gardens, as well as space for green pitch sports for football and games.

Social development: Loanhead will offer a programme of free activities for different ages, groups, and abilities, available on their doorstep and open to all members of the community. The activities are aimed at meeting the challenges faced by our community including social isolation and rurality. Projects will allow skills sharing, opportunities for education as well as social interaction and include:

- expansion of our community workshop including products to sell in the shop
- expansion of our community growing incorporating a polytunnel to extend the growing season and supply produce for the shop
- four allotments
- expansion of our walking groups
- developing a cycling group and bike repairs hub
- expansion of outdoor activities for all ages
- developing a local history project
- creating a small petting farm
- arts and crafts

All the community projects will be reviewed and developed in accordance with residents' and stakeholders' input and funding success.

2.4.1 Community workshop – from September 2022

Description on site plan- Land to centre of Loanhead

Demand

A pilot community workshop project in partnership with and located at Tarbrax Village Hall, commenced in August 2021. The community has been consulted on several occasions regarding a community workshop and there is a good level of interest for the project. Evaluation of this pilot will inform future development.

Human Resources – from core income and grant income

- Community projects team leader
- Volunteer coordinator

- Additional sessional staff subject to funding success.

Finance/funding

We have identified opportunities for funding to develop the community workshop including the South Lanarkshire Council Renewable Energy Fund and the [Robertson Trust](#).

2.4.2 Community growing – from September 2022

Description on site plan- Building 9 polytunnel and land to the north

Demand

Loanhead offers the opportunity to expand our community growing project with available land and an existing polytunnel extending to 180sqm. This will be an extension of our community garden which was started in 2020 in Tarbrax. Our current growing activities are supported by over 30 residents/volunteers with 3 key lead volunteers.

We are currently restricted in our community growing by the space that we have available at Tarbrax and by the limited growing season in our locality. There is no space for a similar sized polytunnel at Tarbrax and the size of the growing area is also limited. The produce will be sold in our community shop and used in our café. Allotments have also been requested and the nearest allotments have a long waiting list, initially four allotments will be developed for residents.

Human Resources – from core income and grant income

- Community projects team leader
- Greenspace coordinator
- Volunteer coordinator
- Additional sessional staff subject to funding success.

Finance/funding

The [Esmée Fairbairn Foundation](#) has been identified as a potential funder for the community growing project, they support work which demonstrates the important role food plays in our wellbeing and connects people to the food that they eat. There are other opportunities for funding for this project and these will be explored further as the project develops.

2.4.3 Community greenspace - from September 2022

Description on site plan – land including greenspace/woodland

Demand

Through our community consultations we have identified a need for an outdoor activities hub and to give immediate access to healthier, greener and wilder greenspace. The greenspace and woodland

development will be designed and maintained by volunteers and will include space for a green sports pitch for football and games, quiet and active spaces, wildlife and sensory gardens.

Also identified through consultation is the potential for a small animal petting farm at Loanhead, along with a farm to fork project to increase knowledge about the connection between food and farming. We will work together with local farmers as well as Auchengray Primary School to develop this project.

Human Resources – from core income and grant income

- Community projects team leader
- Volunteer coordinator
- Greenspace coordinator
- Additional sessional staff subject to funding success

Finance/funding

We have had recent success with an award from [Paths for All](#) and we will apply for further grants to support the encouragement of active travel and to ensure that people have access to good quality, multi-use accessible places to walk and be active. We have also had success with the [National Lottery](#) and we will carry our further research on funding to support community led activity and well-being projects.

The [Mushroom Trust](#) has also been identified as an opportunity for funding to protect and enhance green spaces. [The People's Postcode Trust](#) will also be considered for funding as the project develops.

2.5 Loanhead SWOT Analysis

The following have been identified as the internal strengths and weaknesses in relation to the Loanhead acquisition proposal as well as the external opportunities and challenges.

Strengths	Weaknesses
<ul style="list-style-type: none"> • We can build on existing successes and support • Building on partnership working • Collaborating with local agencies and partners to provide better local access to services • Enables us to meet the unmet needs recorded in CAP/community consultation • Phased development potential, matching capacity with demand • Existing transport project- electric vehicle and taxi bus service enabling access to locals not within walking distance • Track record of providing community activities and projects in response to needs identified • Income generation activities started successfully • Previous success and experience of existing affordable rental 	<ul style="list-style-type: none"> • Financial cost of project- pre/post acquisition • Size of project – ambitious (hence staged approach) • Number and capacity of volunteers • Capacity of existing staff team

<ul style="list-style-type: none"> • Previous success of grant applications e.g. national lottery, rural housing fund, Paths for all, Leader, Levensat, Renewable Energy Fund • Skillset of Loanhead project team • Support of local partnerships/stakeholders • Reputation after covid community support successes • Existing partnership relationships already established e.g. SLC, VASLAN, Healthy Valleys, CCI, DTAS 	
Opportunities	Threats
<ul style="list-style-type: none"> • Owners desire to sell to community and off market opportunity to purchase • Accessibility - central location within WAT IF community • Off main road providing privacy, not visible from road • Existing popular cyclists' route • Central geographical location to attract visitors • Creating local employment • No similar offering/facility close by • Opportunities for more and more diverse activities for all • Training and education opportunities for local people • Improved access to greenspace, beneficial to locals and visitors • Preserving heritage and traditions e.g. Shale/paraffin young/farming • Diversity of activities for income generation to spread risk • Selling local products/produce and promoting and supporting local businesses • Using local businesses to develop project • Opportunities for social enterprises • Activities in one location- potential for economies of scale • Provide affordable housing • Reducing food and leisure miles - climate challenge opportunities • Active travel opportunities • Positive covid effect- demand for staying local has increased demand in UK self-catering accommodation market 	<ul style="list-style-type: none"> • Economic downturn or property crash • Possible delays and rising prices of construction materials • Owners decide not to sell • Legal complications with purchase • Lack of success of acquisition funding • Lack of success in post-acquisition funding • Unforeseen costs - infrastructure or a result of condition of buildings • Planning permission refusal for change of use • Professional consultants don't deliver as promised • Inability to recruit/employ skilled local staff • Losing key staff • Impacts of Covid pandemic long term • Loss of community support or disengagement from project • Tarbrax Village Hall and Auchengray Church Centre feel under threat and fail to work in partnership • Potential reputational damage if project fails • No public transport • Inability to carry out existing activities as project is developed (financial and HR constraints) • Lack of volunteers and volunteer management • Lack of footfall and sales in income generating projects

3. Delivering the project: governance and management

3.1 Legal Structure

WAT IF? is currently constituted as a Scottish Charitable Incorporated Organisation (SCIO): charity registration number SC043606.

3.2 Governance

The Board of Trustees all live locally and come from a number of professional backgrounds. A skills audit revealed in-depth local knowledge along with experience of financial administration, housing and commercial development, project development and management in the third sector, commercial enterprise, greenspace management.

The Loanhead Project Team comprises 4 trustees who have volunteered additional time and resources to support the Development Manager to develop and deliver this project. Anne Gordon and Shivali Fifield were invited to become trustees this year to specifically contribute respectively their financial management and community development/ organisational development skills to WAT IF?

The Project Team meet at least monthly and in smaller groups to carry out specific tasks. All are mindful of supporting each other and grateful for the different skills and experience the team brings.

Loanhead project team skills audit

Pat Mavor	Qualified chartered surveyor with 33 years' experience in property development, residential and commercial property management and retail acquisition. In 2002 launched and developed her own business, a residential property management company and estate agency. Founding member and negotiator for windfarm community benefit monies.
Cass Delaney	30 years' experience in property development and 15 years in residential and commercial property management. She has extensive experience with listed buildings and a proven track record in turning failing businesses around to make a profit.
Anne Gordon	CIMA qualified accountant with 22 years in financial management, regulatory (accounting) compliance and organisational finance related operational risk. Senior management roles in financial services industry. Focus on long-term sustainable income generation.

James Bryden	Qualified Civil and Structural Engineer who has worked in the construction industry as an Engineer / Project Manager for 13 years. He is experienced in the demolition of redundant and unsafe buildings, refurbishment of structures and buildings including listed, construction of new structures, buildings, drainage, services and highways.
Dr Shivali Fifield	Worked at a senior level in health, social work and third sector organisations to deliver multi-disciplinary frontline services in the fields of youth work, rough sleeping and refugee integration. She has considerable experience in organisational development, financial and project development as well as grassroots community development.

WAT IF? currently has over 50 volunteers in addition to the trustees who participate in a range of activities. As part of Phase 3 of our community engagement, we will be inviting two groups of volunteers to participate in developing the income generation and community project proposals. They will be supported by a part-time Community Projects Team Leader and Volunteer Coordinator who will be recruited in the New Year.

3.3 Proposed organisational structure

To deliver the existing WAT IF? projects as well as the Loanhead project, the staff structure will be reviewed in the New Year 2022.

It is anticipated that the current Development Manager will be appointed as Chief Officer and current Project Workers' job descriptions reviewed to reflect adjusted roles and responsibilities.

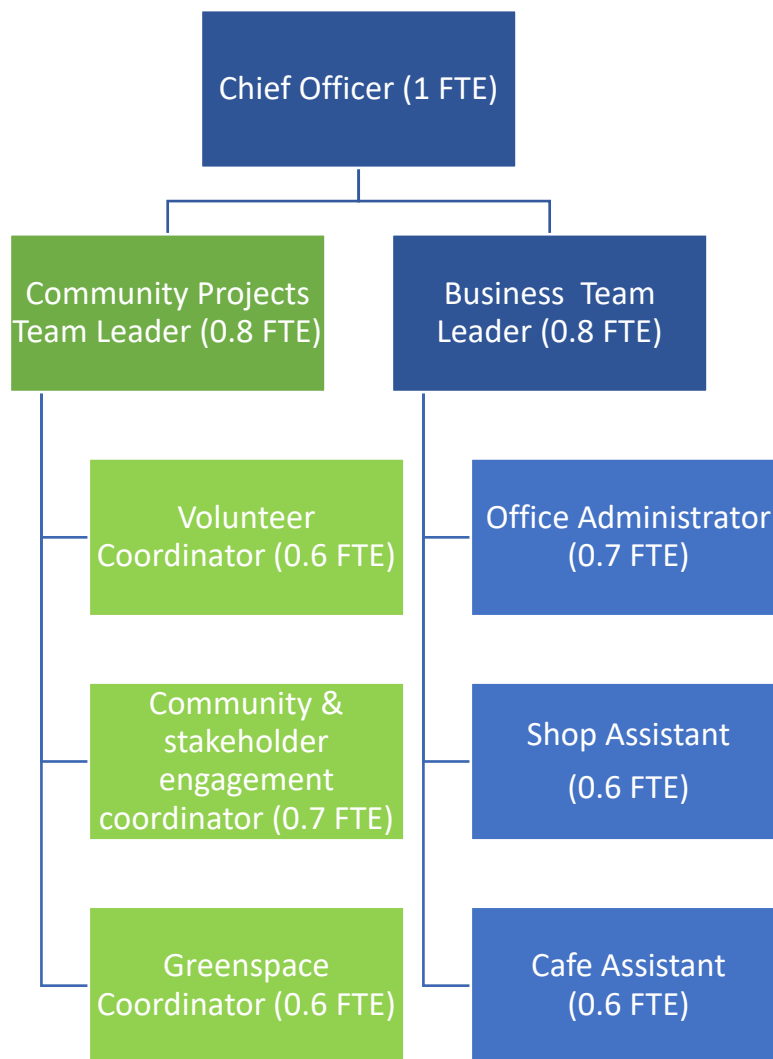
In addition, the organisation will extend the hours of the Business Team Leader and Greenspace Coordinator, both to be recruited in October 2021, and recruit an additional Community Projects Team Leader, Volunteer Coordinator and café assistant. All of these posts will work across the WAT IF projects including Loanhead.

Funding for new staffing costs

The increased staff costs will be met from our core funds from community benefit income, as well as charitable grants we secure. We will only grow our staffing capacity depending on our funding success. Additional sessional contracts will be available depending on the development of the project proposals for the various community projects and consequent fundraising success.

We have identified the [Tudor Trust](#) as a potential funder for additional core costs. and the [National Lottery Community Fund](#) will also consider funding for staffing costs.

3.3.1 Proposed staff structure from May 2022 to work across all WAT IF? projects



3.3.2 Staffing Costs

The table below is a summary of the current staff costs alongside the proposed staff costs from May 2022, subject to Board approval and fundraising success.

Staff costs October 2021	Gross salary based on full time (£)	Total staff cost incl NI and pension (£)	Staff costs May 2022	Gross salary based on full time (£)	Total staff cost incl NI and pension (£)
Development Manager (1 FTE)	35,000	40,360	Chief Officer (1FTE)	38,000	44,300
Project Officer (0.7 FTE)	26,000	20,402	Team Leader (0.8 FTE)	30,000	28,105
Project Officer (0.6 FTE)	21,000	13,749	Business Team Leader (0.8FTE)	30,000	28,105
Office Administrator (0.7 FTE)	21,000	16,244	Volunteer Coordinator (0.6 FTE)	26,000	17,487
Shop Assistant (0.5 FTE)	19,500	9,591	Community and stakeholder engagement coordinator (0.7 FTE)	26,000	20,401
Greenspace Coordinator (0.2 FTE)	21,000	4,641	Office Administrator (0.7 FTE)	21,000	16,244
			Greenspace Coordinator (0.6 FTE)	21,000	13,923
			Shop Assistant (0.6 FTE)	21,000	13,923
			Café Assistant (0.6 FTE)	21,000	13,923
Less employers allowance		-4000			-4000
Total		100,987			192,411

4. Workplan and risk management

This section summarises our workplan August 2021 to May 2022 and risk management plan.

4.1 Workplan August 2021 – May 2022

Key Activities	Start date	Finish date	Responsible for delivering activity
Loanhead information leaflet and Community Matters summer newsletter delivered to all households	1/08/21	12/08/21	Development Manager, staff team
Phase 2 Community and Stakeholder engagement (including neighbours) to update on plans for Loanhead	1/08/21	31/08/21	Development Manager
Finalise Heads of Terms with sellers including purchase price of and Board approval	26/07/21	30/09/21	Development Manager, Treasurer
New constitution approval via EGM	01/09/2021	14/10/21	Development Manager, Chair
Pre-planning application for phases 1 and 2	13/08/2021	1/10/21	Development Manager
Due diligence on legal structures for income generation projects – community share/ community benefit	01/09/21	1/12/21	Development, Treasurer, Secretary
Phase 3 Community and Stakeholder Engagement (including neighbours) to update on purchase and next steps	01/09/2021	30/09/21	Development Manager, Loanhead Project Team
Discussions and conditional agreement with neighbours on issues concerning them	14/09/2021	1/11/21	Development Manager
Quotes for and complete building conditions survey	01/08/21	1/10/21	Development Manager
Source professional team: legal, engineer, architect, surveyor etc to undertake full survey and report on planning and building warrants and infrastructure requirements for phases 1-3.	01/10/22	30/11/22	Development Manager, Loanhead Project Team
Develop project proposals, including legal structures, tax implications and funding options for income-generation/ economic development projects	01/10/21	31/01/22	Development Manager, Loanhead Project Team
Develop project proposals for community projects with local resident and stakeholder	01/09/21	31/01/22	Loanhead Project Team

groups including funding options for social and environmental development.			
Conveyancing	01/12/21	30/04/22	Development Manager, Secretary
Commission professional team: engineer, architect, surveyor etc to undertake full survey and report on planning and building warrants and infrastructure requirements for phases 1-2.	04/01/22	31/03/22	Development Manager
Submit full planning and building warrant applications	04/01/22	30/01/22	Development Manager
Apply for new legal structure depending on due diligence e.g. community benefit/community share	30/01/22	21/03/22	Development Manager, Secretary
Phase 4 Community and Stakeholder Engagement (including neighbours) to update on purchase and next steps	04/01/2022	31/03/22	Development Manager, Loanhead Project Team
Apply for post-acquisition funding for income generation and community projects (scoping projects with residents and stakeholders)	04/01/22	31/03/22	Development Manager, Loanhead Project Team
Recruit additional staff to support current WAT IF? projects and foundations for Loanhead community enterprise (part time volunteer coordinator and greenspace coordinator)	30/08/21	30/11/21	Development Manager, Loanhead Project Team
Finalise new organization structure and WAT IF? 3 year strategic plan – depending on SLF decision	01/12/21	28//2/22	Development Manager, Loanhead Project Team
Recruit additional staff for income generation and community projects (depending on funding success)	01/05/22	31/07/22	Development Manager, Loanhead Project Team
Purchase of Loanhead and implementing project proposals	01/05/22		All

4.2 Risk register

No proposal is devoid of risk. Where there is community benefit required as well as income generation, these two motivators inevitably increase risk. The acquisition and development of the property carries a number of risks. Furthermore, as well as Loanhead operating as a viable business, it has to do so in a way that benefits the local community, safeguarding both visitors and the environment.

WAT IF? have assessed the risks in the proposed development and will take steps to minimise and mitigate the risks identified, through careful management, good governance, insurance and ensuring that a full range of appropriate policies and procedures are in place and fully implemented.

Risk Description	Impact	Chance	Existing Controls	Planned actions	Lead
Purchase					
Difficulty negotiating the purchase	H	M	Ongoing regular engagement with sellers and community; desire of owners to sell to community	Continue with communication and agree heads of terms	DM
Can't agree a price	H	L	Valuation gives independent value as starting point. Discussion of price ongoing	Agree heads of terms and instruct solicitors	DM
Major property market fluctuations (crash or upsurge in demand)	L	L	Price agreed in principle; ongoing monitoring of property market activity and changes	Renegotiate terms if required	DM
Economic downturn	L	L	Monitoring economy	Continue to monitor, assess impact on future viability of Loanhead, dependant on severity	Project team
Covid pandemic	M	M	Monitoring government guidelines	Continue to monitor, assess impact dependant on severity	Project team
Risk Description	Impact	Chance	Existing Controls	Planned actions	Lead
Pre-acquisition					

Failure to secure funds from SLF.	H	M	Complete Stage 2 application with business plan, take advice and research best practice.	Continue to liaise with Scottish Land Fund and other partners to ensure requirements are met.	DM
Failure to be aware of all costs involved in pre and post-acquisition stages.	H	H	Professional advice taken and detailed research to ensure that all costs are considered.	Continue to take advice and investigate infrastructure and development costs further to ensure risk is lowered, include contingency plan.	DM
Owners change their mind about selling.	H	L	Regular communication with sellers.	Continue to communicate with and support sellers.	DM
Post-acquisition Phase 1					
Poor planning and prioritisation	H	L	Feasibility and business planning undertaken to plan and set priorities; phased approach agreed to ensure manageable.	Review on an ongoing basis and adjust business plan for changes as required.	DM
Poor communication with community and local stakeholders.	M	L	Ongoing consultation and communication throughout planning phases.	Continue to keep community up to date on progress and ongoing conversations and consultation to gather views and feedback.	Staff team
Lack of community support/engagement to develop project.	H	L	Consultation has shown strong community support; concerns raised have been considered and addressed in business plan.	Ongoing conversations and consultation to gather views and feedback; listen and respond to concerns.	DM
Risk Description	Impact	Chance	Existing Controls	Planned actions	Lead
Income generation projects					

Lack of sales.	M	M	Business plan includes robust sales projections in conservative cash flows.	Marketing and Communication strategy to be developed to promote facility, activities and accommodation.	DM
Income fails to materialise.	H	M	Strong analysis in the business plan.	Board to set tight fiscal controls and indicator of potential failure.	Board
Costs higher than expected.	L	M	Detailed cash flows include staffing and operating costs based on logical assumptions.	Cash flow projection and business plan to be reviewed regularly. Regular monitoring of costs against budget. Implement cost savings if required.	DM
Unforeseen capital costs or repairs.	H	M	Technical work will assess work required to renovate and make best use of the buildings.	Building maintenance programme to be costed into future cashflows and running costs. Once fully operational, set up sinking fund to cover larger building works/future improvements.	DM
Community projects					
Lack of funding success for community projects.	M	L	Track record of successful delivery strengthens funding case.	Planned activities likely to appeal to a range of funders; asset base and income generation reduces level of grant dependency which appeals to funders.	DM
Lack of participation in activities.	M	L	Activities planned in response to community consultation.	Ongoing consultation to ensure right activities delivered in the right way; active promotion of activities; flexibility to change to meet changes in demand.	Project team
Conflict /tension with other providers	M	L	Open dialogue to ensure no duplication.	Ongoing dialogue and, where possible, collaboration; address issues as they arise.	DM

Risk Description	Impact	Chance	Existing Controls	Planned actions	Lead Responsibility
Governance, structure & systems					
Failure to retain key staff.	H	L	Salary offered commensurate with skills/experience required. Local people who know and have a passion for the community.	Good terms and conditions for staff. Robust recruitment process and good staff support and supervision. Ongoing oversight and support by Board.	DM and Board
Failure to support volunteers.	M	L	Have built up a solid base of good volunteers. Plan to recruit post to support volunteers.	More volunteering opportunities at Loanhead. Good support and conditions for volunteers. Policy for volunteer management for project.	DM
Loss of key trustees.	H	M	Board recruited from local people committed to project and reflect the diversity of the area and interests of the community.	Succession planning for key posts and ongoing active recruitment to ensure continuity and a wide spread of skills.	Board
Inadequate financial controls, budgeting and scenario planning.	H	L	Robust financial projections as part of business planning process; existing controls and processes in place	Ongoing budgeting, regular monitoring of actuals v budget and reporting to Trustees; review of financial processes and controls through capital and operating phases to ensure fit for purpose. Contingency plan for minimum funding to allow baseline WAT IF? activities if Loanhead is unsuccessful.	DM and Board

