

Business Plan



Social Enterprise Opportunity Operation of Loch Ness Travel Services 24/02/2019

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1. Business and Objectives

Business Overview & Aims

To establish and operate a social enterprise “Loch Ness Travel Services” that will provide sustainable services to the community and employment for up to six locally based employees. The enterprise will support the vibrant tourism sector around Drumnadrochit and Glen Urquhart and the wider Great Glen area running from Fort William to Inverness.

The social enterprise will enable the provision of a **Tourist Information service** for visitors to Drumnadrochit & Glen Urquhart to be maintained and developed, with the associated benefits this brings to local businesses serving this sector.

These services will be provided sustainably by

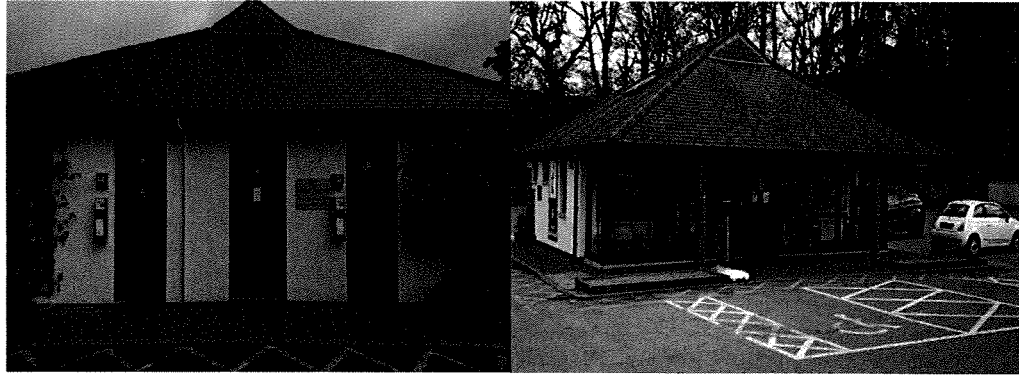
- The **purchase and operation of a profitable baggage transfer business** for walkers undertaking self-guided and independently organised treks on the Great Glen Way, Affric Kintail Way and East Highland Way
- Revenues generated from the **provision and maintenance of existing public conveniences**
- Revenues generated from the commission obtained on **retail sales of local crafts, souvenirs and boat trip tickets**

Purchase of an existing purpose-built facility located in Drumnadrochit village car park from the existing owner (Highland Council) will provide an appropriate base for the operation of the baggage transfer business and the provision of the other services being undertaken by the social enterprise.

The location of the building within a 4,000 sqm (100 space) car park (also owned by Highland Council) provides scope for future development of the services to be provided by the social enterprise through a future transfer to the community of this asset.

The profits generated by the activities undertaken by the social enterprise will be used by Glen Urquhart Rural Community Association (GURCA)* to deliver community benefit to locally based groups and activities in line with its defined aims and objectives.

*Glen Urquhart Rural Community Association is a registered charity and two tier Scottish Charitable Incorporated Organisation (SCIO)



Pictures show the building planned for the location of Loch Ness Travel Services, provision of Tourist Information, retail and public conveniences in Drumnadrochit Car Park

Objectives

Year 1

- Purchase and handover of [REDACTED] baggage business
- Secure lease for up to 1 year to support start-up of the business prior to purchase of the TIC building
- Introduction of the provision of tourist information by Loch Ness Travel services

Year 2

- Purchase of the TIC building
- Development of Tourist information service & introduction of operation of toilets with recruitment of two additional staff members
- Development of a business plan for the operation and development the of the Highland Council owned village car park

Year 3 & beyond

- Increase baggage business turnover as a result of the Loch Ness 360 trail launch
- Reduce baggage business costs by introduction of an “in-house” people transfer service from Drumnadrochit to Abriachan
- Complete asset transfer request for ownership/lease from Highland Council of the village car park

2. Set Up and Governance

Glen Urquhart Rural Community Association (GURCA) was originally founded in 1949 and amended its constitution in 2017 to become a two-tier Scottish Charitable Incorporated Organisation (SCIO) and Development Trust.

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The association has a defined geographic area that covers the village of Drumnadrochit and Glen Urquhart, an area of around 230 sq km with a population of about 2,500 people. The association is led by a board of eight elected Trustees and membership is open to those living within the defined area. The membership since becoming a two-tier SCIO has been growing and currently stands at around 230.

The aims of the association are to identify, support and deliver relevant developments and community led initiatives, that will sustain or improve the quality of life, work and leisure, for the people of Glen Urquhart.

The association is well supported by volunteers and organises events that bring together the community, annual fireworks, children's Christmas party and summer craft and local produce markets on the village green. It also produces an annual community bulletin.

It is well recognised and active within the local community and currently manages assets it owns and administers on behalf of the community (value c £100k) such as the village hall, playing field, village green and local monuments.

The trustees have a range of skills and experience gained from positions held in management, finance and operational roles in both private and public sector organisations and have also been involved in the successful delivery and management of the local care centre and the development of projects to deliver social housing (c £1.6m project cost). A summary of board member CV's can be found in section 8.

The social enterprise is expected to be established as a trading subsidiary of GURCA, with a small board comprising of some of the existing GURCA trustees, other relevantly skilled members of the community association, other community groups and the wider community. A prospective board has formed and a summary of CV's can also be found in section 8.

GURCA is a member of the Development Trusts Association Scotland and advice has been sought from them and other relevant parties on the appropriate constitutional and governance structure and processes.

3. Community Benefit associated with the Business Plan

Drumnadrochit is a significant location in terms of tourism in the Highlands. It sits within 2 miles of Urquhart Castle, the third most visited castle in Scotland which receives in the region of 500,000 visitors per year. The village also intersects with three long distance walking trails, the Great Glen Way, the soon to be launched Loch Ness 360 trail and the Affric Kintail Way and is a key stop-over location for the 5,000 or so walkers that undertake these routes each year. The village is also a popular stop-off point for bus tours, visitors in cars en-route to and from Skye and those undertaking the North Coast 500 which passes close to Glen Urquhart.

The services that will be provided by the Social Enterprise will help to maintain and develop the local tourism infrastructure providing benefit to those visiting the area and many of the local businesses that provide services that support the tourism sector.

The social enterprise will provide 5-6 local jobs with the services being delivered adding to, rather than duplicating existing facilities available to visitors around the centre of the village.

The baggage handling business will undertake the movement of bags between Fort William and Inverness providing a vital service to local accommodation providers that rely on walkers for their business. This activity will directly employ three people locally and indirectly provide income to three subcontractors based in Fort William & Inverness.

The continued provision of the Tourist Information service will continue to meet the needs of many visitors to the village and will ensure that local tourism businesses located in the village and the more remote rural areas of Glen Urquhart continue to be promoted. This service along with the operation of the existing public conveniences will directly employ another two people in the first year rising to three in the second year of operation.

In addition to the provision of these services, the social enterprise is expected to generate profits after costs enabling circa £70k over the first three years to be re-invested into the community by the development trust to support projects that support its defined aims and objectives.

The social enterprise also provides opportunities to support other important local initiatives. The transition of the [REDACTED] vehicle fleet to low or zero emission drive trains would support one of the objectives relating

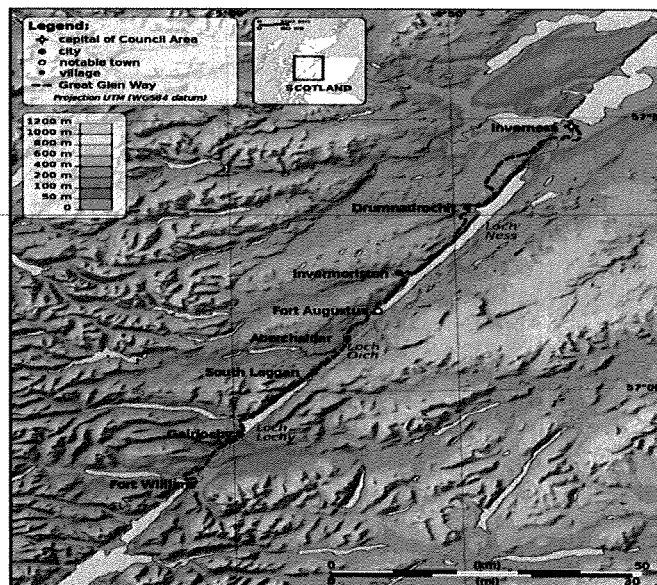
to transport identified in the local energy plan that has been developed for Drumnadrochit. The creation of jobs also creates opportunities for future local apprenticeships, which receive support from Soirbheas another local community development company.

The development and operation of the social enterprise is an important step for GURCA as a Development Trust and will support the development of skills and capacity that will result in Glen Urquhart becoming a more robust and sustainable local community.

4. Market and Customers

Market

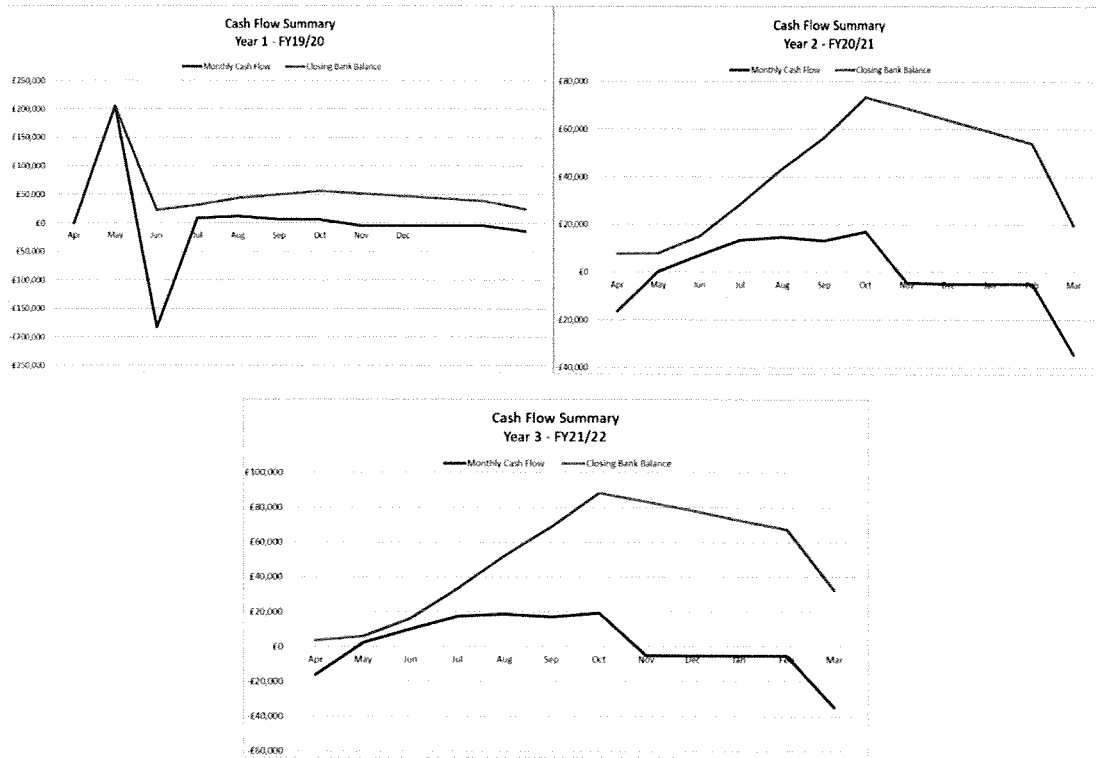
Drumnadrochit sits 51 miles from Fort William and 15 miles from Inverness on both the **Great Glen Way** walking route and the soon to be launched **Loch Ness 360 trail**. The village also intersects with the **Affric Kintail Way** running from Inverness to Kintail in the West and is a stop-over for walkers using all of these routes.



The Great Glen Way Route

The long- distance walking trails in the Highlands are popular with visitors. A Scottish National Heritage Report (Aug-18) records that 30,000 visits to the Great Glen Way were made in 2017, with **4,500*** end to end trail users identified. These “end to end” users typically walk the 125km/78mile trail over 5-6 days and require a baggage handling service to transport the luggage that won't be carried during a day's trekking between their accommodation providers.

Cash Flow Years 1, 2 & 3



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Funding & borrowing

A combination of grant funding and borrowing will be used to fund the purchase of the building and the baggage handling business.

Support on suitable sources of funding for the business purchase was received following a successful DTAS referral to Community Enterprise to identify funder's with eligibility criteria applicable to GURCA (see Enterprise Accelerator report Nov18)

Purchase of building

Expected to be undertaken by GURCA as the parent company

Grant funding - 95% Scottish Land Fund t.b.c, 5% Soirbheas t.b.c.

For the purchase of business - [REDACTED]

Expected to be undertaken by Loch Ness Travel Services the trading subsidiary of GURCA

Note for the business plan the breakdown shown below has been used to determine loan interest costs (P&L impact). Intention will be to maximise grant funding opportunities. Current financial assumptions are based on 100% of the cost of the business being borrowed.

Loan – 100% Combination of Social Investment Scotland funding streams & other potential funders.

Further Grant funding – A Tier 3 grant of £30k to be sought from the local community development company Soirbheas.

An application to the Princes Countryside Trust for £25k has also been submitted to support cash flow and running costs through the start-up

A future community share to re-finance the portion of funding from an initial loan will also be evaluated

For the detail of expected borrowing costs see section 8.7

Expected costs of TIC building and baggage business

Estimated cost of TIC Building	£ 70,000	
Financing		
Grant (SLF)	£ 66,500	95%
Other	£ 3,500	Soirbheas
Estimated cost of business	£ 185,000	
Financing		
SIS - ASDA Loan	£ 50,000	5% Interest over 5 years
SIS - Community Finance or other	£ 135,000	7% Interest over 10 years
Grant Funding	£ -	Soirbheas
	£ 185,000	

7. Operating Plan

The four core services to be provided by **Loch Ness Travel Services** are

- Management of the TIC building and the back-office operation of the baggage business (bookings, planning of bags & transfers and invoicing)
- The movement of bags between accommodation providers & transfers for walkers on the Great Glen Way
- The operation of the tourist information centre and retail sales
- The cleaning and maintenance of the public toilet facilities

Service Provision

The success of the baggage business relies on accuracy of information, attention to detail in planning and organising daily schedules and flexibility – key skills and competencies that will be part of the job specification for the management/supervisory role that will undertake the back-office activities. Reliability and attention to detail will be key attributes for the drivers collecting and delivering bags to the accommodation providers along the Great Glen Way.

Tourist information will be provided to the same standards as Visit Scotland – staff will be expected to be friendly, welcoming and knowledgeable enabling them to place emphasis on and promote local heritage sites, attractions and businesses. Scope exists for the inclusion of a small local heritage display within the TIC building.

Retail space is limited but will provide opportunities for local businesses to sell appropriate products. It will also be used to enable local manufacturers of arts and crafts to showcase and sell their products.

Toilets will be maintained to high standards of cleanliness.

Additional revenue generating services could be provided from the building and added to the operation in future years, bike hire, installation of ATM. The merits of these can be considered on a case by case basis.

Headcount Summary

Role	Employee Numbers			Notes
	Year 1	Year 2	Year 3	
TIC & back office operation for baggage & transfers	1	1	1	Full time management position (52 weeks), part-time work in winter (10hrs/wk)
Provision of tourist information & retail sales	1	2	2	Full time position (seasonal), some part-time hours in winter. Additional staff added member in year 2
Cleaning & Maintenance of toilets	0	1	1	Part time (52 weeks)
Movement of bags & transfers	2	2	2	Two full time positions (seasonal, 31 wks)
Total	4	6	6	

Key Notes & Assumptions

- Two staff based in the TIC building through the summer season in year 1 increasing to three in the 2nd year of operation to increase capacity for the provision of tourist information
- Back office activity for baggage operation (bookings) takes place throughout the year allowing for the provision of tourist information in winter months (part time basis/4hrs per day)
- Toilet cleaning and maintenance (including cash collection) undertaken at least twice per day on a part time basis throughout the year
- Two staff undertaking baggage transfer work remotely from the TIC
- Sub-contractor used for baggage transfers between Fort William & Spean Bridge
- Sub-contractor used for walker transfers in years 1 & 2 before bringing this in-house in year 3 after a handover from the current owner and the completion of relevant training/licensing for employee to undertake walker transfers (taxi service)

See section 8 for detailed breakdown

Opening Hours for Tourist Information Building

Manning plan (including rest days/holidays) will support the opening hours for the facility as shown below. This represents 2,032 hours of operation for the tourist information office over the year.

	Days	Hours
October to March (Inc)	5 days (Wed - Sun)	10am - 2pm
April to Sept (Inc)	7 days	10am - 6pm

The toilets at the rear of the building can be opened /closed independently of the tourist information office and will be available to the public 24/7.

8. Supporting Evidence

Income

8.1. [REDACTED] – Historical Turnover and Net Profit

	FY11/12	FY12/13	FY13/14	FY14/15	FY15/16	FY16/17	FY17/18	FY18/19
[REDACTED]								

8.2 Assessment of market size

Report from Scottish National Heritage – page 6

“Great Glen Way: 30,000 visits, including 4,500 end to end users”

Self-guided walking GGW Market Value	£2,359,060	Mickledore pricing 2018	£586 pp	7 night self guided package
Number of walkers - local estimate	4026			
Number of walkers - Scottish National Heritage	4500	Bag charge	£50	
Baggage transfer - Market Value	£201,285.0		8.5%	Of total market value

Independent estimate of walker numbers based on local accommodation providers

**Market Size - Estimate of walkers on the Great Glen Way
Assessment of Walker Numbers through Drumnadrochit**

Walking Guests 2018		
	423	Agencies
	150	Independent
Total	573	Actual
Other accommodation providers working with agents in Drumnadrochit		
	400	Estimate
	500	Estimate
	400	Estimate
	500	Estimate
	500	Estimate
	300	Estimate
	100	Estimate
	700	Estimate
Others	500	Estimate
Drumnadrochit Total	4473	Total Estimate of Walkers (April - Oct)
% walkers on GGW	90%	
Walkers on GGW	4026	

8.3 Baggage and transfer volumes and revenue estimates

Rates & Pricing			
	Ex VAT	VAT	Total
Bags	£52	£10.40	£62.40
Transfers	£60	£12.00	£72.00

Estimate of Bag and Transfer Numbers

	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Total
Days	30	31	30	31	31	30	31	30	31	31	28	31	
Clients/day	6	15	15	20	20	15	0	0	0	0	0	0	
Clients/month	180	465	450	620	620	450	0	0	0	0	0	0	2,785
Bags/client	0.9	0.9	0.9	0.9	0.9	0.9	1	1	1	1	1	1	
Total Bags	162	418.5	405	558	558	405	0	0	0	0	0	0	2,507
Transfer percentage	25%	25%	25%	25%	25%	25%	0%	0%	0%	0%	0%	0%	
Total people transfers	45	116	113	155	155	113	0	0	0	0	0	0	696
Bags (£)	£8,424	£21,762	£21,060	£29,016	£29,016	£21,060	£0	£0	£0	£0	£0	£0	£130,338
Transfers (£)	£2,700	£6,975	£6,750	£9,300	£9,300	£6,750	£0	£0	£0	£0	£0	£0	£41,775
Turnover (Ex VAT)	£11,124	£28,737	£27,810	£38,316	£38,316	£27,810	£0	£0	£0	£0	£0	£0	£172,113

Estimated Turnover for P&L		
Year 1	80%	£137,690
Year 2	80%	£137,690
Year 3	90%	£154,902

Note: Estimated turnover reflects market share with adjustments for the risks and uncertainties identified in SWOT analysis

8.4 Estimated revenue from public conveniences & retail

Estimated Revenue from Toilets

Cost/visit (£)	Total Visitors	Total (£)
0.5	47,750	£23,875

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Per Day	20	20	50	100	200	200	300	300	200	100	50	20	
Days	31	28	31	30	31	30	31	31	30	31	30	31	
Visitors	620	560	1550	3000	6200	6000	9300	9300	6000	3100	1500	620	47,750
	£ 310	£ 280	£ 775	£ 1,500	£ 3,100	£ 3,000	£ 4,650	£ 4,650	£ 3,000	£ 1,550	£ 750	£ 310	£ 23,875

Revenue estimates from public conveniences based on an initial sub-set of data provided by Highland Council for Oct 2018

Revised based on Meeting with Visit Scotland 13/02/19
Retail FY17/18 £25-30k @ 40-45% margin
Commission on ticket £25-£40k (15% on sales)

	Jan 31	Feb 28	Mar 31	Apr 30	May 31	Jun 30	Jul 31	Aug 31	Sep 30	Oct 31	Nov 30	Dec 31	Total
Days													365
Daily Sales	£ -	£ -	£ -	£ 200	£ 200	£ 200	£ 200	£ 200	£ 200	£ -	£ -	£ -	
Retail (Turnover)	£ -	£ -	£ -	£ 6,000	£ 6,200	£ 6,000	£ 6,200	£ 6,200	£ 6,000	£ -	£ -	£ -	£ 36,600
Margin (%)	40%	40%	40%	£ 2,400	£ 2,480	£ 2,400	£ 2,480	£ 2,480	£ 2,400	£ -	£ -	£ -	£ 14,640
Daily Sales	£ -	£ -	£ -	£ 667	£ 806	£ 833	£ 806	£ 645	£ 667	£ -	£ -	£ -	
Ticket Sales	£ -	£ -	£ -	£ 20,000	£ 25,000	£ 25,000	£ 25,000	£ 20,000	£ 20,000	£ -	£ -	£ -	£ 135,000
Commission (%)	15%	15%	15%	£ 3,000	£ 3,750	£ 3,750	£ 3,750	£ 3,000	£ 3,000	£ -	£ -	£ -	£ 20,250
	£ -	£ -	£ -	£ 5,400	£ 6,230	£ 6,150	£ 6,230	£ 5,480	£ 5,400	£ -	£ -	£ -	£ 34,890

Costs

8.5 Loch Ness Travel Services -Labour & wage assumptions

- One management / supervisory post at £15/hr
- All other employees paid at expected Scottish national living wage rate (2020) of £10.00/hr
- Sub-contractors at an agreed rate including fuel and other overheads

Business Plan Manning	Key	Sub-contracted activity	Loch Ness Travel Services activity							
Activity/Hours & Headcount Estimate April - October	Bags		People Transfers		LNT Back Office		Tourist Information		Total	
	Who	Hrs/wk	Heads	Hrs/wk	Heads	Hrs/wk	Heads	Hrs/wk	Hrs/wk	
GGW - Fort William to Spean Bridge	SC 1	14							14	
GGW - Spean Bridge to Laggan	OP 1								0	
GGW - Laggan to Fort Augustus	OP 1								0	
GGW - Fort Augustus to Invermoriston	OP 1								0	
GGW - Invermoriston to Drumnadrochit	OP 1	42							42	
GGW - Drumnadrochit to Inverness	OP 2	21	SC 2	14					35	
AKW - Drum to Cannich	OP 2	5							5	
AKW - Cannich to Morvich	OP 2	5							5	
LNT Back office (bookings, daily plan, invoices), Tourist Information					OP 3	30	OP 3	12	42	
Tourist Information							OP 4	40	40	
Tourist Information - From Year 2							OP 5	40	40	
Toilets							OP 6	20	20	
Total		87		14		30		112	223	

Payroll & Sub-contract Estimates - Year 2 Numbers		Hrs/wk	Pay Rate/hr	Pay /wk	Wks / year	Basic Pay p.a.	Fully Loaded (NI/Pension) +20%	Week/yr	Total SC Costs
Subcontract driver (Bags F William to Spean Bridge)	SC 1			£ 308.00				31	£ 9,548
Driver for bags (Spean Bridge to Drum)	OP 1	42	£ 10.00	£ 420.00	26	£ 10,922	£ 13,106		
Driver for bags (Drum to Inverness & Cannich)	OP 2	31	£ 10.00	£ 310.00	26	£ 8,061	£ 9,673		
Driver for people transfers (Drum to Abriachan)	SC 2			£ 308.00				31	£ 9,548
LNT Back Office/Tourist Information	OP 3	26	£ 15.00	£ 390.00	52	£ 20,280	£ 24,336		
Tourist Information	OP 4	40	£ 10.00	£ 400.00	26	£ 10,402	£ 12,482		
Tourist Information - Year 2	OP 5	40	£ 10.00	£ 400.00	26	£ 10,402	£ 12,482		
Toilets	OP 6	20	£ 10.00	£ 200.00	52	£ 10,400	£ 12,480		
	SC 3			£ 245.00				20	£ 4,900
	SC 4			£ 75.00				20	£ 1,500
Total		207		£ 3,056		£ 70,466	£ 84,559		£ 25,496

8.6. Vehicles and Fuel

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Estimated Vehicle Costs					
	Lease	Service	Repair	Insurance	Total
Van 1	£ -	£ 500	£ 500	£ 500	£ 1,500
Van 2	£ -	£ 500	£ 500	£ 500	£ 1,500
Minibus	£ 3,240	£ -	£ -	£ 1,000	£ 4,240
					£ 7,240
					£ 7,240
					£ 3,000
					£ 3,000
					£ 7,240

£270 per month

Fuel Cost Estimate					
	Miles	Trips/day	Total/day (miles)	Total Wk (miles)	Miles / season
Van 1					
Spean Bridge to Drumnadrochit	41	2	82	574	
Fuel costs (£/litre)	1.344				AA Oct 2018
Consumption (miles /litre)				8	
Consumption (litres)				71.75	
Cost per week (£)				£ 96.43	
Weeks per season	31				17,794
Cost per season					£ 2,989
Van 2					
Drumnadrochit to Inverness	15	2	30	210	
Fuel costs (£/litre)	1.344				AA Oct 2018
Consumption (miles /litre)				8	
Consumption (litres)				26.25	
Cost (£)				£ 35.28	
Weeks per season	31				6,510
Cost per season					£ 1,094
Van 2					
Drumnadrochit to Cannich	12	2	24	168	
Fuel costs (£/litre)	1.344				
Consumption (miles /litre)				10	
Consumption (litres)				16.8	
Cost (£)				£ 22.58	
Weeks per season	31				5,208
Cost per season					£ 700
					£ 4,783

8.7 Utilities and repairs

Data for FY15/16 – FY17/18 reflect actuals provided by Highland Council

	Historic			Forecast		
	FY15/16	FY16/17	FY17/18	FY18/19	FY19/20	FY20/21
Water	£1,419	£2,111	£2,282	£2,396	£2,516	£2,642
Electricity	£2,802	£3,236	£3,103	£3,258	£3,421	£3,592
Total	£4,221	£5,347	£5,385	£5,654	£5,937	£6,234
Maintenance	£664	£2,488	£3,121	£3,277	£3,441	£3,613
Total	£4,885	£7,835	£8,506	£8,931	£9,378	£9,847

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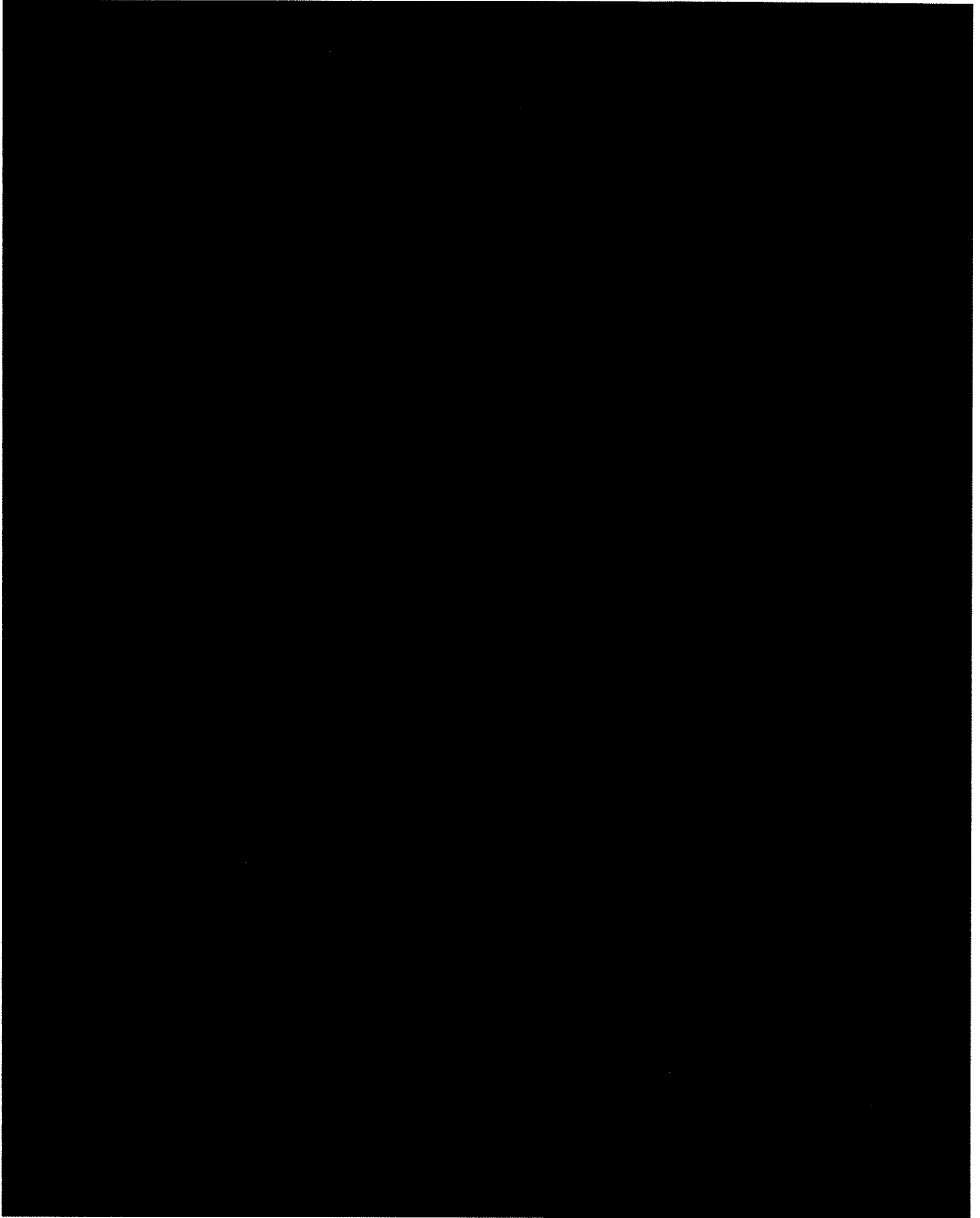
8.7. Financing cost estimates

SIS - Asda Loan							
							Interest rate
Estimated repayment over 5yrs, 5% p.a.							5%
Payment holiday in first year, no capital or interest payments							
Breakdown of Loan Costs							
			Monthly	Interest	Interest	Capital	Capital
	Total repayable	Total Interest	Payment	p.a.	month	p.a.	Month
	£ 55,274	£ 5,274	£ 1,151.54				
Year	Opening Balance						
1	£ 50,000			£ -	£ -	£ -	£ -
2	£ 50,000			£ 2,239	£ 186.54	£ 11,580	£ 965.00
3	£ 38,420			£ 1,646	£ 137.13	£ 12,173	£ 1,014.42
4	£ 26,247			£ 1,024	£ 85.29	£ 12,795	£ 1,066.25
5	£ 13,452			£ 367	£ 30.54	£ 13,452	£ 1,121.00
				£ 5,274		£ 50,000	
SIS Community Finance or other							
							Interest rate
Estimated repayment over 10yrs, 7% p.a.							7%
Breakdown of Loan Costs							
			Monthly	Interest	Interest	Capital	Capital
Year	Total repayable	Total Interest	Payment	p.a.	month	p.a.	Month
	£ 188,103	£ 53,103	£ 1,567.53				
	Opening Balance						
1	£ 135,000			£ 9,145	£ 762.11	£ 9,665	£ 805.42
2	£ 125,335			£ 8,446	£ 703.86	£ 10,364	£ 863.67
3	£ 114,971			£ 7,696	£ 641.36	£ 11,114	£ 926.17
4	£ 103,857			£ 6,893	£ 574.44	£ 11,917	£ 993.08
5	£ 91,940			£ 6,032	£ 502.69	£ 12,778	£ 1,064.83
6	£ 79,162			£ 5,103	£ 425.28	£ 13,707	£ 1,142.25
7	£ 65,455			£ 4,121	£ 343.44	£ 14,689	£ 1,224.08
8	£ 50,766			£ 3,054	£ 254.53	£ 15,756	£ 1,313.00
9	£ 35,010			£ 1,916	£ 159.69	£ 16,894	£ 1,407.83
10	£ 18,116			£ 694	£ 57.86	£ 18,116	£ 1,509.67
				£ 53,103		£ 135,000	

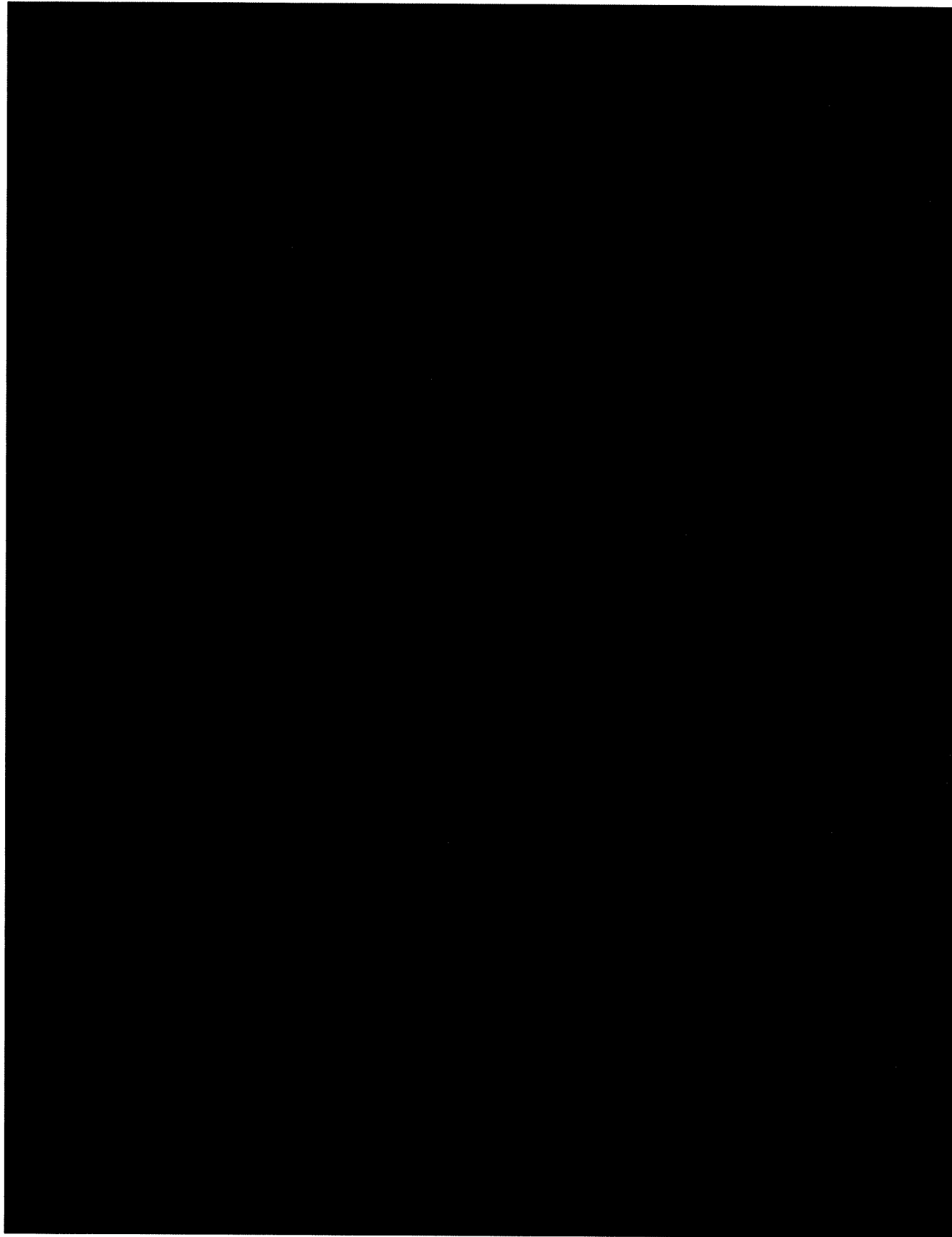
8.8. Board Member CV's

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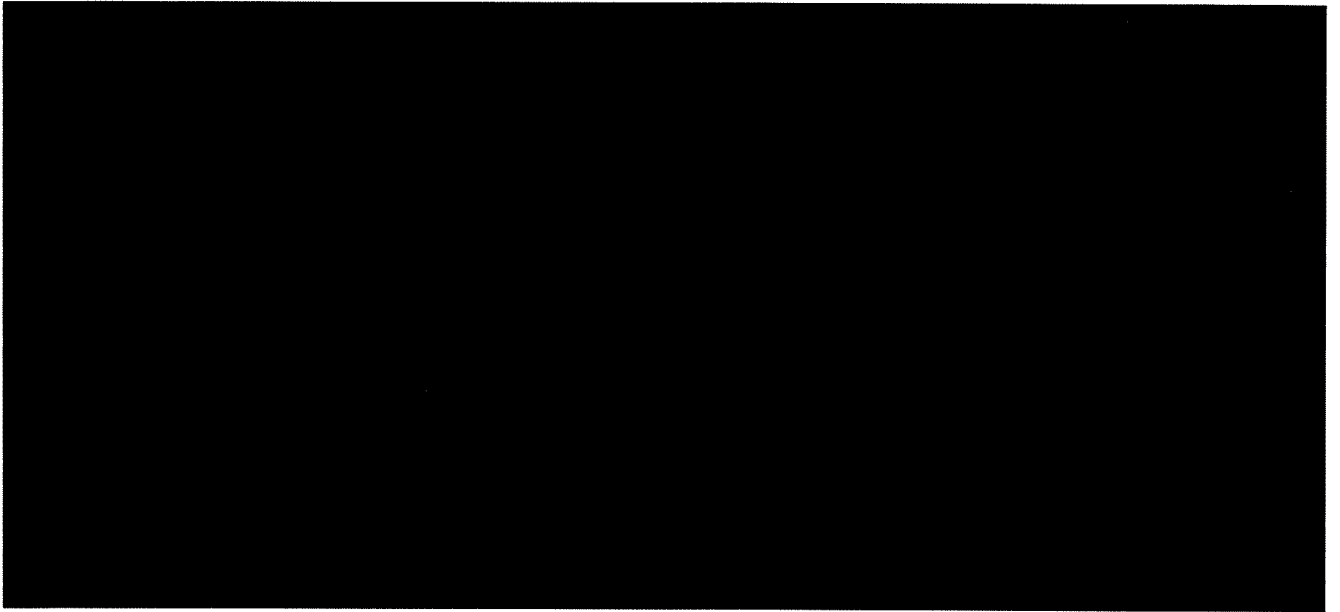
Loch Ness Travel Services CV's



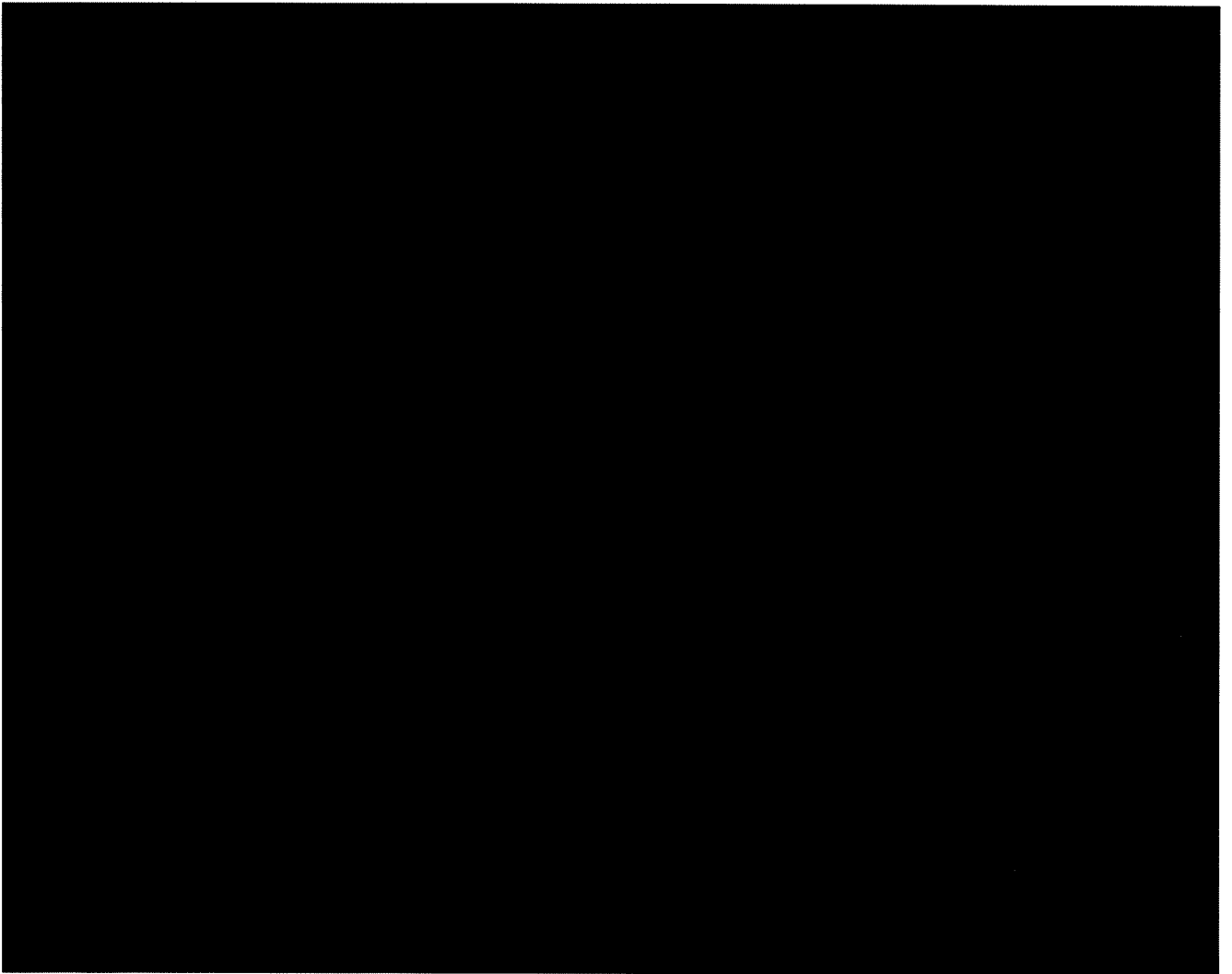
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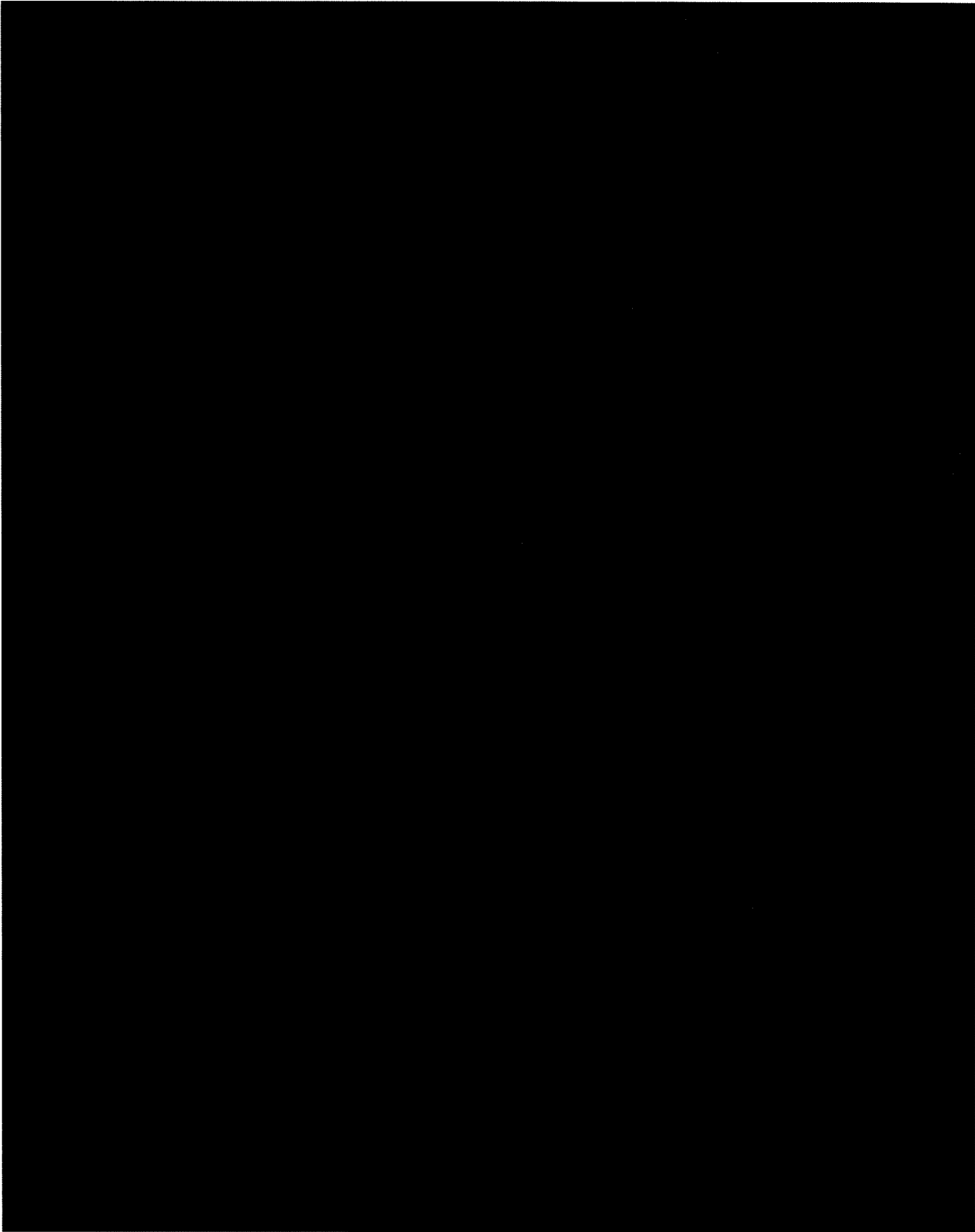
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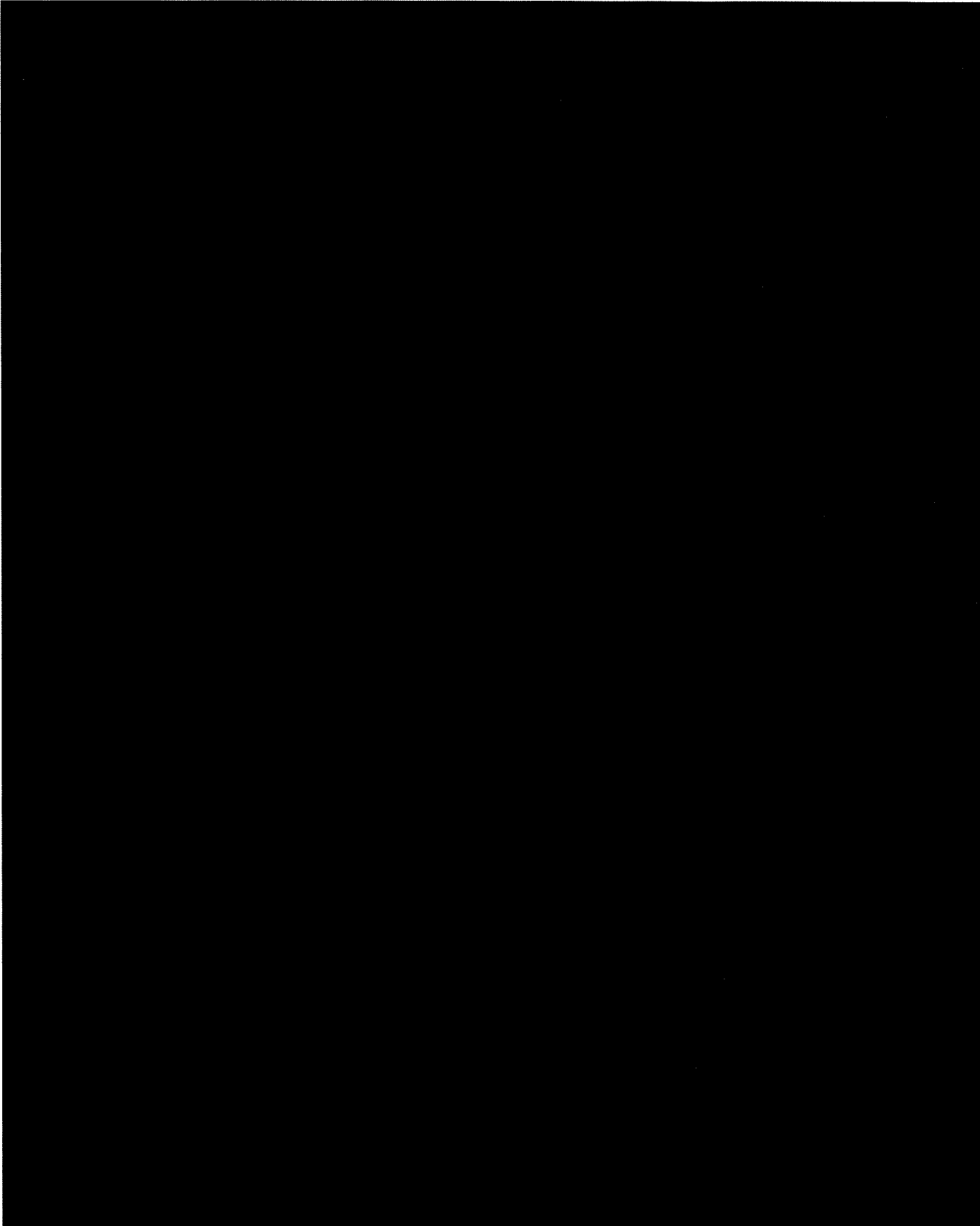
GURCA TRUSTEES Brief CV's



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