

The Highland Council

Agenda Item	4
Report No	LA/28/25

Committee: Lochaber

Date: 10 November 2025

Report Title: Community Regeneration Fund Assessment of Application

Report By: Assistant Chief Executive - Place

1 Purpose/ Executive Summary

- 1.1 The purpose of this report is to present a funding request from Mallaig Community Hub and Shop SCIO to the Lochaber Community Regeneration Fund (CRF) allocation, for discussion and decision by Members. The report also updates Members on the Lochaber CRF budget position for 2025-26.

The application is provided as Appendix 1 to this report, and a technical assessment summary is provided as Appendix 2. An update on the Lochaber CRF budget is provided below at section 5.4.

It was originally intended that this application would be presented to the 11 August 2025 Lochaber Area Committee. However, the applicants requested that their application be deferred, to allow more time to address outstanding issues. These issues have now been resolved.

2 Recommendations

- 2.1 Members are asked to:-

- i. **Consider** the application presented and agree whether to approve, defer or reject the application. An approval of funding should detail the amount approved and outline any conditions of funding that Members wish to attach to the approval over and above the required technical conditions. A deferral would allow the applicant to resubmit the current application at a future date with updated information or for the project to be approved subject to further funding becoming available. A rejection would mean that the application will not proceed and any future application to the fund should be brought forward initially as a new expression of interest.

3 Implications

- 3.1 **Resource** – Following approvals at the 11 August 2025 Lochaber Area Committee, Lochaber has available CRF funding of £600,197.08. The application under consideration requests £50,000.00. Therefore, there are no resource implications in approving the funding award as requested.
- 3.2 **Legal** - When managing external funding it is imperative that the risks to The Highland Council are assessed/mitigated and any back-to-back grant award letters with third parties, and financial claims management protect The Highland Council's financial and reputational interests.
- 3.3 **Risk** - A balanced approach to risk is necessary when disbursing grant funds as sometimes it is necessary if a community led project is to proceed, to forward grant payment. Factors such as past knowledge of and project experience of the grant recipient; release of funds related to invoices/works completion certificates etc are considered in such assessments.
- 3.4 **Health and Safety (risks arising from changes to plant, equipment, process, or people)** - No risks arising directly from this report. Risks within projects are identified and managed on a project by project basis by the applicant organisation.
- 3.5 **Gaelic** - Consideration given within individual project applications in line with the Council's policy.

4 Impacts

- 4.1 In Highland, all policies, strategies or service changes are subject to an integrated screening for impact for Equalities, Poverty and Human Rights, Children's Rights and Wellbeing, Climate Change, Islands and Mainland Rural Communities, and Data Protection. Where identified as required, a full impact assessment will be undertaken.
- 4.2 Considering impacts is a core part of the decision-making process and needs to inform the decision-making process. When taking any decision, Members must give due regard to the findings of any assessment.
- 4.3 A separate screening for impact for each application is not required, however consideration of impacts for equalities, socio-economic impact and consideration of the impact on the individual community is part of the assessment criteria and included within the assessment report. This supports the decision-making process.

5 Background

- 5.1 Community Regeneration Funding is an umbrella term for a number of funds that are available for communities/organisations to access in Highland. It currently comprises elements of the Highland Coastal Communities Fund (HCCF) and the Place Based Investment Programme (PBIP), both of which are Scottish Government Funding streams to support economic regeneration and sustainable development in Highland. Area Committees are awarded devolved allocations according to approved formulae and decision making on which projects should receive funding sits with elected Members.

5.2 Broad eligibility criteria for the fund are as follows:-

All projects are expected to be able to meet at least one of the following priorities:-

- economic recovery;
- community resilience;
- mitigating the impact of the climate/ecological emergency; or
- addressing the challenges of rural depopulation

Projects should be able to demonstrate that they are:-

- sustainable/viable;
- providing value for money;
- providing additionality; and
- able to evidence positive impacts and wide community benefit

5.3 The application brought to this committee meeting was previously considered for Community Led Local Development (CLLD) funding and was unsuccessful in that approach. Members have previously agreed that they would re-consider local applications that fell into this category, for potential support from local area funds.

5.4 In summary the CRF budget position in Lochaber at Area Committee on 10 November 2025 is as follows:-

Funding Source	Eligibility	Amount
Highland Coastal Communities Fund- Tranche 5	Capital or Revenue	324,160.95
Highland Coastal Communities Fund- Tranche 6	Capital or Revenue	363,388.46
Place Based Investment Programme (confirmed to date)	Fixed Capital Only	72,959.55
Area Budget 24-25 underspend- carry fwd.	Capital or Revenue	1,555.67
Area Budget 24-25 project de-commitment- carry fwd.	Capital or Revenue	30,500.00
Total Confirmed Lochaber CRF Budget 2025-26		792,564.63
Less Awards Made at Lochaber Area Committee on 11 August 2025		192,367.55
Available Lochaber CRF Funds on 10 November 2025		600,197.08

One application is under consideration by Members today, with a total grant request value of **£50,000.00**.

If Members were to approve the application, there would be **£550,197.08** remaining in the Lochaber CRF budget for 2025-26.

5.5 A further nine local CRF applications are currently in progress, targeting the first Lochaber Area Committee of 2026, with an additional two still to confirm if they wish to go forward. The current indicative value of these applications is approximately £425,000.00.

These applications were either previously submitted to the Highland Strategic Local Advisory Group (LAG) for consideration for CLLD funding, and were unsuccessful in that approach, or have been identified by Members as addressing priorities set out in the Lochaber Area Plan. This is in line with the policy direction set by the CRF Strategic Sub- Group in February 2025.

A further update on the Lochaber CRF budget position, and options for any uncommitted funds, will be provided in early 2026.

5.6 To aid Members in their decision making, the following appendices are provided to this report:-

- **Appendix 1** – Project Application Form; and
- **Appendix 2** – RAG Summary Spreadsheet

RAG status on key criteria is based on the application form and supplementary information provided during the application process. The application presented is technically eligible – if any criteria are marked as red this does not indicate an eligibility concern but reflects the quality of information provided or outstanding requirements that will require technical conditions to be applied to any award of funding.

Designation: Assistant Chief Executive - Place

Date: 16 October 2025

Author: Fiona Cameron, CRF Programme Manager
Martin Culbertson, Project Officer

Background Papers: None

Appendices: Appendix 1 – Project Application Form
Appendix 2 – Project Technical Assessment – RAG Summary

Community Regeneration Funding (CRF) Application Form

(May 2025 – CLLD version only)

Key considerations

Please refer to the [Application Guidance](#) (link below) and [Fair Work First Summary Guidance](#) when completing the application form as there is important supplementary information you need to be aware of. Answer the questions concisely, describing clearly and directly what the project you are seeking funding for is delivering. Please do not exceed the word limit given.

To ensure you have the best opportunity to score well during the assessment, please refer to the [Assessment Criteria Matrix](#) (link below) when completing the application form.

Double click the icons below to download the documents. If you have any issues with downloading the documents, please contact us at communityregenerationfund@highland.gov.uk

Application Guidance	Assessment Criteria Matrix
 CRF_application_Guid ance (May 2025 - CLLD)	 CRF Assessment Criteria (v1 May 2025)

SECTION 1: PROJECT SUMMARY

1.1	Project reference number	CRF4139
1.2	Organisation	Mallaig Community Hub and Shop SCIO
1.3	Project title	Community Hub Renovation Phase 2
1.4	Summary of project you wish to be funded (max 250 words)	The purpose of this project is to renovate, upgrade and increase the functionality of space which is currently unsuitable for use in our community hub. The focus would be to create a multi-use activity room, toilets, and community kitchen. The creation of a multi-use activity room would allow us to expand our space to accommodate more people, enabling greater access to our services, we already hold a fortnightly activity afternoon and host the chess club, bringing in almost 40 people. We have a weekly youth drop in which around 20 young people attend and in our small community space we have around 80 people dropping in through the month for a warm space, company, to work remotely. We have been asked for rentable space for businesses looking to run classes and space for the community banking and ad hoc meeting space. We would also be able to address

		isolation and lack of community connection, spirit and resilience by holding clubs, classes, events, workshops, craft fairs and more. All of which would generate income that can be re-invested in the Hub for maintenance, resources, further renovation and staff so we can continue offering these services to our community.	
1.5	Project costs	Total project cost	£50,000.00
		Match funding	£0.00
		CRF grant requested	£50,000.00
1.6	Start date (not before 1st July 2025)	Click or tap to enter a date. 01/12/25	
1.7	End date (by 27th February 2026)	Click or tap to enter a date. 31/03/26	
1.8	Please confirm you have read and understood the CRF privacy notice	Yes ☒ No ☐	

SECTION 2: CONTACT AND ORGANISATION DETAILS			
2.1	Organisation	Mallaig Community Hub and Shop	
2.2	Address and postcode	Davies Brae, Mallaig, PH41 4PU	
2.3	Main contact name		
2.4	Position in the organisation		
2.5	Contact number		
2.6	Email address		
2.7	Website address	Mallaighub.org	
2.8	Organisation type	☐	Company limited by guarantee
		☐	Constituted group
		☐	Public body
		☐	Charity
		☒	SCIO
		☐	Other (please specify):
2.9	Organisation registered number	SC052549	
2.10	Is the organisation VAT registered?	By confirming this, you are declaring the organisation VAT status as per HMRC. If this changes at any time during the project, you <u>must</u> notify the CRF Team as this may affect the offer of grant. Yes ☐ No ☒	
2.11	If the organisation is VAT registered, please provide the number.		

2.12	Is the VAT related to the project being reclaimed from HMRC?	☐	Whole
		☐	Partial
		☒	None
2.13	Provide details of VAT exemptions.		

SECTION 3: PROJECT DETAILS		
3.1	Please confirm the location of the project including post code.	Mallaig Community Hub, Davies Brae, Mallaig, PH41 4PU
3.2	Are you applying on behalf of a partnership project?	Yes ☐ No ☒
3.3	Is there a partnership agreement in place?	Yes ☐ No ☒
3.4	Is your organisation the lead applicant?	Yes ☒ No ☐
3.5	Do you own the land or asset?	Yes ☐ No ☒
3.6	Are you leasing the land or asset?	Yes ☒ No ☐
3.7	If ownership or lease agreements are not in place, please provide details if applied for and/or the arrangements to obtain these and by when.	
3.8	Does the project require planning permission or other statutory regulatory consents? Projects must have all permissions in place by 02/06/2025. Evidence of secured permissions must be emailed to the CRF team no later than 02/06/2025 otherwise the application will not be progressed.	Yes ☐ No ☒
3.9	If consents are required, please provide details if applied and/or the arrangements to obtain these and by when.	

SECTION 4: THE PROJECT PROPOSAL		
4.1	List the main activities to deliver the project including timescales. Projects must be completed and fully claimed by 27 th February 2026.	
	Activity name	Achieve by (date)
	Renovation of phase 2	31/03/2026
		Click or tap to enter a date.
		Click or tap to enter a date.
		Click or tap to enter a date.
		Click or tap to enter a date.
		Click or tap to enter a date.

4.2	(a) What local need or opportunity will the project address?
	(250 words max limit) The community led Mallaig Community Hub and Shop has become an important gathering place for our village, offering a safe, welcoming environment and essential services with our Post Office throughout the year. However, our current premises have reached capacity, limiting our ability to meet the growing needs of the community. With increasing demand for social, educational, and support-focused activities, we are seeking funding to renovate and expand into a larger space. The renovated space will create more opportunities for local groups and individuals. This dedicated area will support children's clubs, informal learning, craft groups, health and wellbeing sessions, and social activities for all ages and for residents and visitors to Mallaig. The provision of accessible toilets and accessible entry to the overall space will be critical in making this happen, making the hub accessible and inclusive to all. Mallaig is a remote coastal community with limited access to flexible, all-weather indoor spaces year round. Expanding our Hub will help address isolation, provide opportunities for community-led activities, and strengthen social ties. It will also allow us to support more volunteers and build local skills through training and enterprise support. This project will ensure the Hub continues to grow as an inclusive, community-led asset at the heart of village life, offering meaningful, year-round opportunities.
	(b) Has this need been recognised in a local place plan?
	(250 words max limit) We don't currently have a place plan in Mallaig and the surrounding area, with the community awaiting funding opportunities to support the development of such a plan. We would anticipate that once a plan is developed, the Mallaig Community Hub and Shop would be integrated within it.
4.3	How do you know there is local support for the project? How can you evidence this? Provide evidence as supporting documents as requested at 8.2
	(250 words max limit) Please find the feasibility study attached and our recent survey results which reflect respondents' views about how the additional space available should best be used. We currently have 1.4k followers on Facebook. We have a weekly youth drop-in with 6-20 young people attending. We run fortnightly Activity Afternoons on Sunday with 10-35 people attending. We host our local Chess club who regularly have drop-in sessions during the day in the Hub Sit-in room. Our Sit-in room has been used for individuals looking for space to do some fundraising. our Sit-in room is well used, with up to 90 users in one month during shop opening times, to have a warm place to wait for onward travel, to study, to work, meeting friends and for a warm drink. We have new volunteers for the Shop. We have regular customers and new visitors to the Hub daily. Our visitor book gets filled in regularly: '16.2.25. 'Wonderful fun, loads to do. Will be back again. Thanks' 17.2.25 'What a wonderful place we were so happy to find somewhere warm and welcoming after our train ride. big love from Cornwall' 2.3.25 'welcoming, warm fun day for kids on craft days. Thank you' 15.5.25 what a fantastic place and space. Thank you so much for all your hard work and inspiration to create this welcoming space... we will be back'

4.4	Outputs and outcomes – Please refer to the application guidance for further information and a definition of what constitutes “outputs” and “outcomes”. (a) What are the immediate and short-term outputs that your project will achieve? How will you measure them?
	(250 words max limit) <u>1. Physical Renovation of Space</u> <u>Output:</u> Completion of internal upgrades, including adding accessible toilets, kitchen area, multipurpose room with private meeting area. <u>Benefit:</u> Improved functionality and inclusiveness of community space. <u>Measurement:</u> Contract documents, photographs before and after renovation, checklist of completed improvements aligned with project plans. <u>2. Increased Employment/Volunteering Opportunities</u> <u>Output:</u> Possibility of creation of new job role and more diverse opportunities for volunteers. <u>Benefit:</u> Economic boost through local employment and social value through community engagement. <u>Measurement:</u> Employment and volunteer records, timesheets, and feedback from staff/volunteers. <u>3. Enhanced Community Use and Engagement</u> <u>Output:</u> Increased number and type of community events and activities hosted in the upgraded space within 3–6 months. <u>Benefit:</u> Social cohesion, stronger community networks, and increased access to local services. <u>Measurement:</u> Event calendars, attendance sheets, booking logs. <u>4. Increased Footfall and Visitor Numbers</u> <u>Output:</u> More people accessing the shop/Hub for services/events. <u>Benefit:</u> Greater social interaction and support for local economic activity. <u>Measurement:</u> Footfall, sales data, visitor sign-in sheets, and customer feedback. <u>5. Boosted Local Spending and Income Generation</u> <u>Output:</u> greater income from improved layout, facilities, stock range and customer experience. <u>Benefit:</u> Greater financial sustainability of Hub and reinvestment into community activities with potential for further growth. <u>Measurement:</u> financial reports, comparison of pre- and post-renovation income figures, and tracking of new product/service offerings.

6. Sustainability Improvements <u>Output:</u> Installation of energy-efficient lighting, heating, and insulation where feasible and cost effective. <u>Benefit:</u> Reduced unit energy usage and environmental footprint of the Hub. <u>Measurement:</u> Utility bills, supplier invoices, and documentation of green upgrades.		
(b) What do you think the outcome of your project will be and how will you measure them? Please note the outcome is the longer-term change that your project will achieve. What will be the lasting benefits and legacy?		
(250 words max limit) 1. A Stronger, More Resilient Community: Increased community cohesion, participation, and sense of ownership through the use of the Hub as a social gathering point, meeting place, and venue for shared activities. Measurement: Ongoing community surveys and user feedback Increased number and diversity of community groups using the space Testimonials and case studies from local residents 2. Improved Access to Services and Support: More residents, particularly those in vulnerable or isolated situations, are able to access key services, information, and support locally. Lasting Benefit: Healthier, more connected lives with better access to advice, activities, and assistance without needing to travel long distances. Measurement: Usage data from workshops, or support sessions Follow-up evaluations with service providers and users Partnership tracking with health, wellbeing, or public service organisations In addition to focusing on the legacy of increased community resilience, the project will also support tackling poverty and inequality (through the greater provision of education provision and food bank); addressing causes of rural depopulation and helping economic recovery and sustainable growth through providing a route to market for local products; building the sustainability of the hub which has as a long term aim the development and provision of affordable pre-school childcare which is currently non existent in the area of Mallaig.		
(c) Please select below ONE of the CRF main strategic objectives that you believe your project's outputs and outcomes will best align with.		
☒	Increasing community resilience	
☐	Tackling poverty and inequality	
☐	Addressing causes of rural depopulation	
☐	Helping economic recovery and sustaining growth	

	☐	Tackling the climate emergency and working towards net zero
4.5	How will the project be supported/maintained/sustained after CRF funding?	
(250 words max limit) The Mallaig Community Hub and Shop Phase Two Renovation has been carefully designed with long-term sustainability in mind. After CRF funding ends, the project outcomes and legacy will be maintained and supported through a combination of earned income and strong community involvement. The CRF support will enable the hub to secure greater financial sustainability by providing more and improved facilities and more opportunities to generate income. The Hub operates a successful shop which will benefit directly from the Phase Two improvements. These facilities are expected to generate increased footfall and revenue due to the enhanced layout, accessibility, and customer experience. This income will be reinvested into: Day-to-day operational costs Ongoing maintenance of the renovated spaces Support for community-led activities and services 2. Volunteer and Community Involvement The Hub has a strong and growing volunteer base, which contributes time and skills across operations, events, and management. This community-led approach ensures that the facility is rooted in local needs and sustained by local commitment. The renovation is expected to further boost volunteer engagement and pride of ownership. 3. Ongoing Partnership Development We will continue to work with local partners—including other community groups, the local authority, service providers, and funders—to ensure collaborative use of the space and access to support where needed. The improved facilities will make the Hub a more attractive venue for partnerships and external hire. 5. Environmental Efficiency and Reduced Operating Costs Energy-efficient upgrades carried out as part of the renovation (e.g. insulation, LED lighting, efficient heating) will help reduce long-term utility costs and support environmental sustainability, further lowering operational expenditure.		
4.6	Describe how you intend to mitigate negative environmental impacts that may arise in delivering the project. It may be that the project specifically seeks to address climate change issues or implement net zero ambitions/solutions.	
(250 words max limit) • Contractors will be required to follow best-practice environmental management, including efficient waste disposal, minimal use of non-recyclable packaging, and noise/dust control. • Reuse of existing structures and materials will be prioritised to reduce construction waste. • The renovation includes upgrades to insulation, heating systems, and lighting, which will significantly reduce the building's energy use over time. • LED lighting and energy-efficient appliances will be installed throughout the Hub and café where appropriate. • These changes will not only cut carbon emissions but also reduce long-term operating costs.		

We will actively promote behaviours such as waste reduction, energy conservation, and sustainable food sourcing through our operations and community programmes.

- future phases may include renewable energy generation (e.g. solar panels) subject to feasibility and funding, and we are committed to regularly reviewing our environmental impact and carbon footprint.
- Our retail offering includes refill toiletries, cleaning products and food and we offer loose fruit and vegetables to reduce food waste.
- Some of our community events will encompass environmentally responsibly behaviours such as reducing food waste, recycling and responsible packaging choices
- An improved local offering of services and products reduces residents' needs to travel further afield to access these.

4.7 In developing the project, explain how you have considered equalities issues and taken groups with protected characteristics into account in the development/delivery of the project. How will you ensure that no one is excluded or disadvantaged from benefitting from the project? Will the project target specific groups?

(250 words max limit)

From the earliest stages of planning the Mallaig Community Hub and Shop Phase Two Renovation, we have considered the needs of people under the Equality Act 2010. Our approach is based on the principle that the Hub must be a welcoming, accessible, and inclusive space for everyone in our community, regardless of age, disability, gender, race, sexual orientation, religion, or socioeconomic background.

1. Inclusive Design and Accessibility

- The renovation includes accessibility upgrades to ensure that people with physical disabilities or mobility issues can fully access all parts of the building. This includes level flooring, widened doorways, accessible toilets, and improved signage.

Use of the renovated space will be monitored to ensure that no group is excluded. We will track participation and listen to feedback to address any unintended barriers that arise.

Facilities will be available at low cost for community groups who may face financial exclusion, including youth organisations and elderly support groups.

Where appropriate, we will collaborate with specialist organisations to ensure these groups are supported and welcomed into the space.

Policies will be in place to ensure respectful behaviour, address discrimination, and protect vulnerable users.

4.8 All applicants are required to provide a statement on how the organisation is committed to advancing the [Fair Work First Policy](#) including the 'Real Living Wage' and 'Effective Workers Voice' criteria. The statement should be agreed jointly by the employer and an appropriate workplace representative or a trade union representative if one is in place.

PLEASE NOTE- This statement is applicable to all groups and organisations even if you do not employ staff and/or only work with volunteers. Projects cannot progress without a signed statement - refer to the [Fair Work First guidance](#) for more information. Complete the following Fair Work First Statement and Declaration form and submit with the application. Double click the icon to download.

 FWF statement and declaration template.c	
Have you provided a Fair Work First statement in a separate document with this application? Please ensure it is signed by an appropriate workplace representative.	Yes ☒ No ☐
Can you confirm if you have the Living Wage Accreditation or are planning to be certified?	Yes ☒ No ☐ Applied ☐
Is the Fair Work First statement on your organisation's website?	Yes ☒ No ☐ Do not have a website ☐
How many people do you employ or how many volunteers do you have?	1 employee (funding for the wage runs out at the end of May), 7 volunteers
Do you currently pay the Real Living Wage hourly rate?	Yes ☒ No ☐ NA ☐
As part of your procurement assessment process, do you ensure that traders/suppliers also pay the Real Living Wage hourly rate?	Yes ☒ No ☐
How do you provide channels for Effective Voice in the workplace for staff and/or volunteers?	☒ Line Management Relationship ☒ Staff /Engagement Surveys ☐ Suggestions Schemes ☐ Intranet/Online Platforms ☐ Staff Forums / Networks ☐ Trade Union Recognition/Collective Bargaining

SECTION 5: PROJECT BUDGET	
5.1	Main project expenditure – costs should be as accurate and current as possible from recent quotations or price comparisons. Only capital funding is available in this round. Revenue costs cannot be funded via the CRF grant but may be included in the project budget IF the relevant match funding is in place.

Please refer to the guidance note on eligible expenditure. Only download and complete the overheads and management fees summary spreadsheet below, if you would like to claim more than 10% of total project costs as overheads.



CRF overheads and management fees sun

Budget Heading	Detailed Costs	Revenue/Capital	Amount
Phase 2 renovation	All works as detailed in joinery quote from Rowan Construction, as supplied with application	capital	£50,000.00
Total revenue expenditure			£0.00
Total capital expenditure			£50,000.00
TOTAL PROJECT COSTS			£50,000.00
Is VAT included in these costs?			Yes X ☐ No ☐
Can you confirm that the costs above have not already been incurred or committed to?			Yes x ☐ No ☐
5.2	Reasonableness of cost – Are the project costs listed in 5.1 based on valid quotes as per the procurement guidance provided? Please provide all quotes as supporting documents to this application (as requested at 8.2). Please note that current valid quotes must be submitted no later than 02/06/2025 otherwise your application will not be progressed.		Yes x ☐ No ☐
5.3	Please explain how your project will achieve value for money.	We will have the renovation completed by the contractor who understands our needs and the budget. We are additionally being supported by an architect who is providing his services pro bono and will support the delivery of the project.	
SECTION 6 – MATCH FUNDING (if applicable) Please note match funding for this round is not essential.			
6.1	Match funding details – Match funding must either be confirmed by the time the CRF application is submitted or no later than 02/06/2025. Otherwise, your application will not be progressed.		
Name of funder		Confirmed?	Date Confirmed or Decision Expected
			Amount £

	Yes ☐ No ☐		
	Yes ☐ No ☐		
	Yes ☐ No ☐		
Total match funding			£0.00
CRF requested			£50,000.00
Total funding			£50,000.00
6.2	Will the project involve “in kind” support?	Yes ☒ No ☐	
6.3	If yes, please detail.	We are additionally being supported by an architect who is providing his services pro bono and will support the delivery of the project.	
6.4	Please explain why public funding is required to deliver the project.	Public money is essential for the renovation of the next room in the Mallaig Community Hub and Shop because this space is being developed for the direct benefit of the local community. As a small, rural area, Mallaig faces unique challenges, including limited access to services, social isolation, and reduced economic opportunities. The Community Hub plays a vital role in addressing these issues by providing a welcoming, multi-purpose space that supports local residents, businesses, and visitors. Public funding ensures that this resource remains accessible and inclusive. Without public investment, it would be difficult to meet the renovation costs solely through private donations or trading income. By investing public funds in this project, we are strengthening community resilience, encouraging local economic activity, and enhancing wellbeing—ensuring the Hub continues to grow as a vibrant and supportive heart of Mallaig.	
6.5	Please explain what the remaining bank balances are for in your accounts.	The remaining balance in our bank account is allocated to cover essential ongoing costs and activities that support the day-to-day running and long-term sustainability of the Hub. This includes core operational expenses like utility bills, insurance and regular maintenance, as well as funding for community events. A portion of the balance is also held as a contingency to ensure financial stability and to meet any unexpected costs. While this reserve is vital for keeping the Hub functioning, it is not sufficient to cover the renovation of the next room, which is why we are seeking additional public funding support.	
6.6	Please explain why unrestricted funding in your annual accounts cannot be used to deliver the project and/or used as match funding.	Because our unrestricted funds are budgeted for these (see above) ongoing needs, they are not available to cover large one-off capital costs such as the renovation of the next room	

SECTION 7 – INCOME GENERATION

7.1	Will the project generate income?	Yes ☒ No ☐
7.2	If yes, how will the income benefit the organisation? Will it be	Any income generated from the renovated space will directly benefit the organisation by contributing to the long-term sustainability of the Mallaig Community Hub and Shop. The upgraded room will allow us

	re-invested to help with the sustainability of the project – if so, how? A copy of a business plan and/or budget forecast must be provided with the application.	to expand our services—such as hosting workshops, community activities, and pop-up events—which will create new income streams through room hire, increased footfall, and potential partnerships. This income will be re-invested back into the Hub to cover ongoing running costs, maintain the building, and fund future community-led projects. By generating income in this way, we reduce our reliance on grant funding and build a more resilient, self-sustaining organisation that can continue serving the local community well into the future.
7.3	How will you ensure that local organisations/ businesses are not disadvantaged because of the project? Are they supportive of the project?	Where possible, we aim to partner with local suppliers, venues, and service providers, ensuring that the project generates positive economic and social impact within the community. We have ensured that we are not replicating what is already available in the village from the beginning. We have created an open and accessible space all year round where we see a lot of business and services in this area close for winter and only open for the tourist season. We have had no concerns from local organisations or businesses, and we aim to be a part of the local place plan as it is developed.
7.4	Have you considered taking out a loan for the project?	Yes ☐ No ☒
7.5	If not, please state why?	Taking on debt would place a long-term financial burden on our organisation, potentially limiting our ability to deliver ongoing community services and projects. Our priority is to ensure that resources remain focused on impact rather than debt repayment.
7.6	Have you previously received public funding?	Yes ☒ No ☐
7.7	If yes, please provide details of awards for the last 3 fiscal years and if any were awarded under Public Subsidy.	

Funding	Date	Amount £	Public Subsidy?
Cora foundation	01/06/2022	£2820.50	Yes ☐ No ☐
Start it	02/06/2023	£5000	Yes ☐ No ☐
Highland council rates relief	01/12/2023	£10,750	Yes ☒ No ☐
North highlands & islands sustainable spaces	01/04/2024	£900	Yes ☒ No ☐

Build it 01/05/2024 £25000

SECTION 8 – SIGNATURE AND SUPPORTING DOCUMENTATION

8.1	Main applicant, chairperson or equivalent – the person signing this application has the authority within the organisation to apply for grant funding.
-----	--

I declare that the information contained in this application is correct to the best of my knowledge. I have read the guidance notes and understand and accept the terms and conditions noted within them.

The data provided in the application (and claim) forms are subject to the provisions of the Freedom of Information (Scotland) Act 2002, the Data Protection Act 1998 and the Environmental Information (Scotland) Regulations 2004.

Signature: Print:	Date: 28/09/2025
--	----------------------------

Please Ensure You Also Complete the Attachments Checklist Below

8.2	You must enclose the following supporting documents (where applicable) with the application. If they are not available, please state why.	Yes / No / Not applicable
1	Bank statement – please provide a full bank statement with the organisation address. It must be the latest statement at the time of application submission.	Yes ☒ No ☐
2	Annual financial accounts – latest available.	Yes ☒ No ☐
3	Constitution or articles and memorandum.	Yes ☒ No ☐
4	Committee Members or Directors List.	Yes ☒ No ☐
5	Policies – relevant organisational policies applicable to the project such as child protection, health and safety, equal opportunities, Fair Work First policy.	Yes ☒ No ☐
6	Valid organisation insurance policy.	Yes ☒ No ☐
7	Evidence of need and demand i.e. letters of support, community consultation reports, photos, feasibility study	Yes ☒ No ☐
8	Confirmation of match funding letters	Yes ☐ No ☒ NA ☐
9	Permissions – i.e. planning, building warrants, marine licences	Yes ☐ No ☐ NA ☒
10	Business plan (income generation projects only)	Yes ☒ No ☐ NA ☐
11	Job descriptions (for CRF funded posts)	Yes ☐ No ☐ NA ☒
12	Evidence of control/ownership of asset – i.e. lease, title deeds	Yes ☒ No ☐ NA ☐
13	Partnership agreement	Yes ☐ No ☐ NA ☒
Reason for missing documentation:		

Completed forms and supporting documentation should be emailed to communityregenerationfund@highland.gov.uk quoting your unique project reference number.

The deadline for application submission is 9am on Monday, 2nd June 2025.

Please ensure you have labelled the supporting documents as per 8.2 of the guidance note:

The application form should follow the naming convention example:

(Name of organisation) final application form

Supporting documentation should be labelled as: **document type followed with the title** – for example:

- Match funding – The Highland Council
- Match funding – National Lottery
- Insurance – Zurich 2022/23 annual policy
- Organisational policy – health and safety
- Organisational policy – Fair Work First statement
- Permissions – Planning granted July 2022
- Permissions – Building warrant granted Aug 2022
- Bank statement – Bank of Scotland Nov 2022
- Letter of support – name of Councillor
- Letter of support – community council/group
- Letter of support – name of local business

Appendix 2: Lochaber Summary RAG Assessment

Ref No	Organisation	Project Title	Project Description	Area Place Plan Priority	Total Project Cost	Grant Requested	Capital	Revenue	Project Start Date	Project End Date	% Rate	Project Robustness	Engagement & Support	Meeting a need/ demand	Legacy & Exit Strategy	Equalities issues/	Environmental sustainability	Value for money	Match funding	Meets Local Priorities	Additionality	Score	
4139	Mallaig Community Hub and Shop SCIO	Community Hub Renovation Phase 2	The purpose of this application is to undertake works to create a new multi-use room within the building, expanding into, and renovating, an area not currently in use. The project will also install an accessible toilet, kitchen facility, and see a range of accessibility improvements to the building as a whole. These include level flooring, widened doorways, accessible toilets, and improved signage. The existing building space being used is at capacity. These works would allow a wider range of provision to be offered to the local community and more users to benefit from the Hub. This is fully detailed within the application.	Activities-14, 16	£ 50,000.00	£ 50,000.00	£ 50,000.00	£ -	01/12/2025	31/03/2026	100.00%	3	3	3	3	3	3	3	2	2	3	3	28

RAG Assessment

All projects are given a rating of red, amber or green against key assessment criteria. As part of the application paperwork applicants are made aware of the criteria for these. These ratings are then converted into scores as follows:
Red – 1, Amber – 2, Green – 3. This allows a total score for each project to be provided.
Ratings are based on information provided during the application process and are provided as a guide only.
All projects presented are eligible but if Members wish to approve projects that have red or amber ratings it would usually suggest that additional conditions will be attached to the award to address these concerns.