

Agenda Item	8
Report No	LA/31/26

The Highland Council

Committee: Lochaber

Date: 10 August 2026

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 one funding request to the Lochaber Community Regeneration Fund (CRF) budget, for discussion and decision by Members. The report also updates Members on the Lochaber CRF budget position for 2026-27.

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 in section 5.4.

2 Recommendations

- 2.1 Members are asked to:-

- i. **Note** the Community Regeneration Funds currently available in Lochaber;
- ii. **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; and
- iii. **Agree** the approved CRF grant award, subject to any conditions, up to the value of the available area allocation.

3 Implications

- 3.1 **Resource** - Lochaber has available CRF funding of £499,653.55 for financial year 2026-27. The application under consideration is requesting £54,160.00. 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. At Local Area Committee level, where funds are controlled by local Members, it is currently comprised of the Highland Coastal Communities Fund (HCCF). This is a Scottish Government funding stream to support economic regeneration and sustainable development in Highland. In previous years, Scottish Government Place Based Investment Programme (PBIP) funds have also been available at Local Area Committee level. No PBIP funding has been made available by the Scottish Government for 2026/27. Area Committees are awarded devolved allocations of HCCF funds according to an approved formula, and decision making on which projects should receive funding sits with elected Members.

5.2 Broad eligibility criteria for the fund is 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 Applications brought to this committee 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.

5.4 In summary the CRF budget position in Lochaber at Area Committee on 10 August 2026 is as follows:-

Funding Source	Designation	Amount
Highland Coastal Communities Fund- Tranche 7	Capital or Revenue	£448,108.04
Area Budget 2025-26 underspend- carry fwd.	Capital or Revenue	£51,545.51
Total Confirmed Lochaber CRF Budget 2026-27		£499,653.55
Less Awards Made from Lochaber CRF Budget 2026-27 To Date		£0.00
Available CRF Budget on 10 August 2026		£499,653.55

One application is under consideration by Members today, with a total grant request value of **£54,160.00**.

If Members were to approve the application, there would be **£445,493.55** remaining in the Lochaber CRF budget for 2026-27.

5.5 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: 14/07/26

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

Background Papers: None

Appendices: Appendix 1 – Project Application
Appendix 2 – Project Technical Assessment – R.A.G
Summary

Community Regeneration Funding (CRF) Application Form

(May 2025 – CRF Area Funds)

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.

In this current round of CRF, we are seeking well-developed and robust projects that are ready to commence, and can complete within 12 months of funding being awarded.

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

<u>Application Guidance</u>	<u>Assessment Criteria Matrix</u>
 CRF_Application_Guid ance (v1 MC 2025 CRF)	 CRF Assessment Criteria (v1 MC May 2)

SECTION 1: PROJECT SUMMARY

1.1	Project reference number	CRF4248
1.2	Organisation	West Ardnamurchan Community Development Company (WACDC)
1.3	Project title	Kilchoan Shop and Service Station Project
1.4	Summary of project you wish to be funded (max 250 words)	In October 2025, Kilchoan village shop, post office and fuel station closed at short notice, leaving residents and visitors without essential services. The project for which WACDC is seeking funding is the delivery of a new shop, fuel station and EV charging facilities in the heart of the village. The project is underway, with funds already raised from crowdfunding and application to public funds. Full planning permission has been granted. The shop will operate as a long-term community asset owned by WACDC. The asset will be leased to a professional operator, generating a reliable income stream that WACDC will oversee and reinvest for community benefit. The new facility is being built on land that is being leased to WACDC for a minimum of 25 years. It will provide essential groceries, local produce and services including fuel and EV charging. Its location beside existing

		village hubs; community centre, café, hotel and pub, creates an accessible focal point for social interaction, economic activity and visitor spend. To ensure the long-term sustainability of the shop, lease terms will be structured to generate sufficient income to cover ongoing costs, including insurance, routine maintenance and longer-term upkeep of the shop building, fittings, fuel and EV charging infrastructure. Once established, the shop will not rely on further grant funding for its operation. The project will provide WACDC with a recurring revenue stream, reducing reliance on future grants and strengthening the organisation's ability to maintain assets and support future community development.	
1.5	Project costs for phase 2 of Kilchoan Shop / service station project Please refer to attached spreadsheet for detail across whole project of total costs and match funding	Total project cost	£54,160.00
		Match funding	£0.00
		CRF grant requested	£54,160.00
1.6	Start date (of Phase 2 of project)	17/08/2026	
1.7	End date (of Phase 2 of project) (max 12 months from start date)	30/09/2026	
1.8	Please confirm you have read and understood the CRF privacy notice	Yes ☒ No ☐	

SECTION 2: CONTACT AND ORGANISATION DETAILS			
2.1	Organisation	West Ardnamurchan Community Development Company	
2.2	Address and postcode	Caberfeidh, Branault, Achateny, Acharacle, PH36 4LG	
2.3	Main contact name		
2.4	Position in the organisation		
2.5	Contact number		
2.6	Email address		
2.7	Website address	wacdc.org (in development)	
2.8	Organisation type	☒	Company limited by guarantee
		☐	Constituted group
		☐	Public body
		☒	Charity
		☐	SCIO
		☐	Other (please specify):
2.9	Organisation registered number	Charity no: SC046602 Reg Company no: SC419050	

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.	507848368	
2.12	Is the VAT related to the project being reclaimed from HMRC?	☒	Whole
		☐	Partial
		☐	None
2.13	Provide details of VAT exemptions.	Donations including to crowdfunder and from fundraising activities	

SECTION 3: PROJECT DETAILS			
3.1	Please confirm the location of the project including post code.	Pier Road, Kilchoan, Ardnamurchan, PH36 4LJ	
3.2	Are you applying on behalf of a partnership project?	Yes ☐ No ☒	
3.3	Is there a partnership agreement in place?	Yes ☐ No ☐ N/A	
3.4	Is your organisation the lead applicant?	Yes ☐ No ☐ N/A	
3.5	Do you own the land or asset?	Yes ☐ No ☒	
3.6	Are you leasing the land or asset? If so, what is the term left on your current lease agreement	Yes ☒ No ☐ 25 Years Months	
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.	The Terms of lease of land are in final stages of agreement between Landowners and WACDC solicitors	
3.8	Does the project require planning permission or other statutory regulatory consents?	Yes ☒ No ☐	
3.9	If consents are required, please provide details if applied and/or the arrangements to obtain these and by when.	Planning reference: 25/04663/FUL https://wam.highland.gov.uk/wam/applicationDetails.do?keyVal=T6SXX4IHM9K00&activeTab=summary	

SECTION 4: THE PROJECT PROPOSAL	
4.1	List the main activities required to deliver the project including timescales. The First Phase of Shop and Service Build will be completed by August 2026. The activities below for which CRF funding is being sought are within Phase 2 of the project
Activity name	Achieve by (date)

Shop Fit Out	30/09/2026
Tarmacking	30/09/2026
	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.

4.2 (a) What local need or opportunity will the project address?

(500 words max limit)

The closure of the existing shop and fuel station in October, following the retirement of its private owners, created an immediate gap in local provision. Residents now face 90-minute round trips for basic groceries or fuel, or must rely on ferry travel to Mull. Temporary community-led measures such as a pop-up shop, lift sharing and volunteer support have helped in the short term but are not sustainable.

The lack of shop, fuel and EV facilities is also a significant threat to West Ardnamurchan's tourism economy. A new shop and service station will serve a substantial number of visitors and seasonal residents, including users of local holiday accommodation and day-trippers.

The lack of reliable fuel access has the potential to have a serious adverse effect on the Emergency Services' ability to respond promptly to incidents which require them to rescue, search for and provide medical assistance to people in the West Ardnamurchan area. This is not only a risk to those living locally but also to visitors, particularly during the busy summer season when callouts tend to increase.

WACDC held two open community meetings on 15 October and 20 November 2025, each attended by 100–150 people. After presentation of options, open discussion and a democratic vote, there was near unanimous support for developing a new shop and fuel facility on a site opposite the Community Hall, offering better accessibility, visibility, parking and integration with existing village facilities. A community-owned facility leased to a professional operator will be a more secure business model for delivering an essential service, and will generate a viable income for wider community benefit.

A feasibility study conducted in 2018 had confirmed a local shop and service station as an essential infrastructure for West Ardnamurchan, particularly for elderly and vulnerable residents, and highlighted its vital social role as a daily point of contact in a small rural community. The study also highlighted the benefit of community rather than private ownership as a more sustainable model to guarantee the shop's longer-term viability. Prior to the existing shop's closure, it had been on the market for a number of years but had not sold. At the time of the existing shop's closure and retirement of its owners, the option of acquiring and refurbishing it was fully considered. However, the earlier feasibility study had identified that the investment required to bring the building and fuel infrastructure up to modern standards was significant, with no guarantee of long-term viability. Also, the location of the existing shop did not offer the benefit of proximity to other community facilities, nor did it attract the traffic flow from the Mull / Ardnamurchan ferry.

Resident demand: With approximately 300 residents. West Ardnamurchan's catchment population is small but stable. As a remote and rural community with the nearest alternative shop a minimum of 40 minutes away and fuel a minimum of 60 minutes away, a local shop and service station will hold a natural monopoly. Locating the shop and service station within the centre of Kilchoan village gives a proximity to other community services including a post office, community centre, café community playpark and playing field which will drive footfall.

Local business demand: Seafood company Mowi operates a fish farm from a site office in Kilchoan and Ardnamurchan Estate is based on the outskirts of Kilchoan. Both businesses have significant demands for fuel and have pledged to transfer their fuel purchases to the local shop as soon as it is operational.

Transient Demand: The shop and service station will serve a substantial number of tourists and seasonal visitors, including users of local holiday accommodation, wildlife tourists and day trippers The Kilchoan /

Tobermory ferry route carries circa. 45,000 passengers per year and the A861/B8007 junction recorded a daily average of 672 vehicles in 2024.

(b) Has this need been recognised in a local place plan?

(500 words max limit)

West Ardnamurchan does not currently have a standalone local place plan. However, our community's interests are aligned with and reflected in the Lochaber Area Place Plan: People, Place and Prosperity

Place: Increasing Community Resilience, **Transport:** Improving Transport Infrastructure, inc for emergency services, **Environmental:** Supporting communities and Businesses to continue transition to net zero, **Tourism Management:** Support to local businesses, **Economic:** Promote business development in Lochaber, encourage local organic food opportunities, **Employment:** Encourage long term employment contracts, **Collaboration working:** Strengthen collaboration with communities, provide resources and funding to communities with limited capacity or resilience

Through community consultation and engagement with local businesses, WACDC has already established potential links with other community projects, an example being the Shop selling produce grown within the Community Garden. The intentional location of the Shop next to Community Centre, Community Shed, Community Garden, Café and Craft shop will boost footfall to these other projects and businesses

WACDC has existing connections with Urram, a local charity supporting care services across Ardnamurchan and Morvern. We envisage these being strengthened through the development of the Shop and its service to elderly and vulnerable local residents.

Revenue generated by the shop will also contribute to the development of broader community initiatives that will be aligned to the Lochaber Area Place Plan including support for planned local social housing projects. By creating a sustainable, community-controlled income stream, the project strengthens WACDC's ability to invest in housing and other essential infrastructure, helping ensure Kilchoan remains a viable place to live for residents of all ages. This aligns directly with the Fund's priority to support community housing in rural areas, alongside economic, social, and environmental development.

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

(500 words max limit)

A feasibility study conducted in 2018 confirmed a local shop and service station as essential infrastructure for West Ardnamurchan, particularly for elderly and vulnerable residents, and highlighted its vital social role as a daily point of contact in a small rural community.

Community priorities were identified as:

- A reliable year-round village shop and service station, on a site integrated with existing community facilities
- Stock of essentials, fresh, ambient and frozen food, household goods, local produce, and parcel services
- A building with long-term community ownership, ensuring continuity

Following the closure of Ferry Stores in October 2025, WACDC held two open community meetings on 15 October and 20 November 2025, each attended by 100–150 people. After presentation of options, open discussion and a democratic vote, there was near unanimous support for developing a new shop and fuel facility on a site opposite the Community Hall, offering better accessibility, visibility, parking and integration with existing village facilities.

Community support has continued to be demonstrated through the growing contributions to the Crowdfunder campaign and social media messaging. This has been complemented by support from the wider visitor community to West Ardnamurchan, our local businesses, councillors and MSPs. (Examples of letters of support are attached to this application)

4.4 Outputs and outcomes – Please refer to the application guidance for further information and a definition of what constitutes “outputs” and “outcomes”.

(a) 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

(b) What are the immediate and short-term outputs that your project will achieve? How will you measure them?

(500 words max limit)

The Kilchoan Shop Fuel and EV station will in the immediate and short term:

1. Create a modern, energy-efficient building that will remain in community ownership
 - Measured by the certified completion of build, and required funding raised
2. Provide reliable access to groceries, household essentials, and local produce for local residents, and tourists.
 - Measured by opening hours, availability of stock
3. Provide reliable self-service access to fuel pumps and EV charging facilities for local residents, visitors, passing traffic and emergency services
 - Measured by availability of fuel and EV charging for locals, tourists and local businesses
4. Create an accessible focal point for social interaction, economic activity and visitor spending
 - Measured by footfall to shop and spend
5. Strengthen local employment and businesses, tourism, and supply chains
 - Measured by footfall to other community hub businesses and projects
 - Measured by employment of four permanent staff alongside the shop operator plus a pool of ‘on call’ staff for absence cover

(c) What do you think the outcomes of your project will be and how will you measure them? Please note an outcome is the longer-term change that your project will achieve. What will be the lasting benefits and legacy?

(500 words max limit)

The Project will deliver clear economic, social and environmental outcomes for the community of West Ardnamurchan that directly address the loss of essential services. These outcomes align with key priorities in the Lochaber Area Place Plan¹: People, Place and Prosperity.

Outcome 1: Restoration of sustainable access to essential local services including fuel Residents will regain reliable access to everyday essentials within Kilchoan, significantly reducing the need for long journeys and reducing carbon footprint. Emergency services can rely on rapid access to fuel to respond quickly and keep residents safe

Outcome measures: Facilities operational by end September 2026. Sustainable customer numbers and spend.

Outcome 2: Strengthened local economy and employment Direct employment through operation of shop, benefit for nearby businesses through increased footfall and visitor confidence

Outcome measures: Number of local jobs created by private operator. Increased visitor dwell time. Positive feedback from local businesses and holiday rental.

Outcome 3: Long-term community resilience through community ownership Sustainable income for investment into community benefit

Outcome measures: Successful lease of shop. Rental income invested for community benefit.

Outcome 4: Improved quality of life for elderly and vulnerable residents and those without access to private transport Convenient access to daily essentials and act as a social focal point, helping reduce isolation

Outcome measures: Positive feedback from residents. Active monitoring and survey of shop users. Evidence of local use.

Outcome 5: Support for sustainable transport and reduced emissions Provision of EV charging will reduce emissions and support the transition to low-carbon transport

Outcome measures: Use of EV charging points. Increased visitor confidence by EV users. Reduction of outbound traffic for charging and fuel

4.5 How will the project be supported/maintained/sustained after CRF funding?

(500 words max limit)

Once the build of the Kilchoan Shop and Service station is completed, it will operate as a long-term community asset owned by West Ardnamurchan Community Development Company (WACDC). The asset will be leased to a professional operator, generating a reliable income stream that WACDC will oversee and reinvest for community benefit. This approach ensures the project delivers high impact for the amount of investment, securing essential services while creating lasting social, economic and environmental benefits.

To ensure the long-term sustainability of the shop, lease terms will be structured to generate sufficient income to cover ongoing costs, including insurance, routine maintenance and longer-term upkeep of the shop building, fittings, fuel infrastructure and EV charging equipment. This ensures the project does not rely on further grant funding for its operation once established.

The project will significantly improve WACDC's financial sustainability. While WACDC currently manages a range of community assets that deliver social value; these generate limited unrestricted income. The Kilchoan Shop Project will provide WACDC with a recurring revenue stream, reducing reliance on future grants and strengthening the organisation's ability to plan, maintain assets and support future community development. The revenue generated will also contribute to the development of broader community initiatives, including support for planned local social housing projects as well as funding existing community assets, including a community garden, a community shed, playpark and minibus. This creates a sustainable financial model that allows essential services to be delivered while simultaneously investing in broader community wellbeing.

WACDC will maintain oversight of all paid and volunteer activity associated with the upkeep and maintenance of the shop structure and site, ensuring appropriate standards, safety and value for money.

¹ https://www.highland.gov.uk/download/meetings/id/84472/item_4_-_lochaber_area_place_plan

WACDC will remain transparent and accountable to the community in determining how surplus income is used. Community engagement will be used to identify priorities for reinvestment, ensuring that benefits from the project are clearly visible and locally agreed. WACDC will assess outcomes through resident and visitor feedback, surveys and ongoing community engagement, alongside financial and operational monitoring, to ensure the project continues to meet community needs and deliver long-term benefit.

The project has enhanced community self-financing expertise through experience gained from crowdfunding and grant applications, knowledge that will be reused for future community initiatives. By strengthening skills in project delivery and financial sustainability, the project builds long-term local skills capacity.

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.
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(500 words max limit)

The project contributes to climate change mitigation and energy transition in a remote rural area where infrastructure is a key barrier.

The inclusion of electric vehicle charging points will support residents and visitors transitioning to electric or hybrid vehicles, reducing emissions associated with long journeys to refuel elsewhere. Providing reliable local charging infrastructure is essential to enabling this transition in West Ardnamurchan.

The shop building will incorporate solar photovoltaic panels and battery storage, reducing operational electricity demand and increasing on-site renewable generation. During periods of surplus generation, electricity will be exported to the national grid, contributing to wider renewable energy supply. It is anticipated that 80% of the shop's electricity supply will be generated by the solar system.

To offset the clearing required for the build the project will replant a minimum of 20 trees on the shop site to ensure there is no environmental detriment from the build. We will also install bat and bird boxes across the site to encourage native wildlife

Together, these measures reduce transport-related emissions, improve local energy resilience, and align with national and regional net-zero ambitions while recognising the continued need for fuel provision in a remote rural context.

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?
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(500 words max limit)

The shop build and fit meet all accessibility requirements, the fit out of shop in particular has been designed to be an accessible focal point for social interaction as well as economic activity. This is in recognition of the vital role the shop has in a remote rural community for reducing the isolation of elderly and more vulnerable residents.

The preferred candidate for shop operator is already engaging with other community resources and services e.g. the Kilchoan community centre and Urram to consider its contribution to a more focused support to elderly residents and those who do not have access to public transport e.g shopping services, home deliveries etc.

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.
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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? WACDC does not currently employ any staff, we would plan to be certified if we were ever to be in the position as an employer	Yes ☐ No ☐ Applied ☐ N/A
Is the Fair Work First statement on your organisation's website? WACDC website is in development, our Fair Work statement will be published on it once it is live	Yes ☒ No ☐ Do not have a website ☐
How many people do you employ or how many volunteers do you have?	None
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? Within the Kilchoan Shop project (the one WACDC project within which the lease holder will employ staff), all staff will be paid a minimum of the real living wage.	Yes ☒ No ☐
How do you provide channels for Effective Voice in the workplace for staff and/or volunteers? We have appropriate channels for effective voice from our directors, these are outlined in our articles and memorandum of understanding	☐ 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. 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
Retail shelving	Double-sided gondola shelving bay - long runs (vertical) 8 bays Double-sided gondola shelving bay - short runs (horizontal) 4 bays End panels (gondola end caps) 8 Units	Capital	£4220 (ex vat)
Chilled Display - Retail Floor	Multideck display chiller - right wall (dairy, cheese, drinks)	Capital	£7,860 (ex vat)
Chilled Display - Retail Floor	Multideck display chiller - back wall (ready meals, grab-and-go)	Capital	£3,930 (ex vat)
Chilled Display - Retail Floor	Multideck display chiller - back wall (ready meals, grab-and-go)	Capital	£2,120 (ex vat)
Frozen Display & Wall Shelving	Upright glass door display freezer Wall shelving bay (single-sided)	Capital	£1700 (ex vat)
Storage Area - Back of House Refrigeration	Large commercial upright double-door fridge Large commercial upright double-door freezer	Capital	£3,830 (ex vat)
Storage Area - Dry Goods Shelving & Racking	Heavy-duty storage racking bays	Capital	£750 (ex vat)
Till / Checkout Area	Checkout counter / till desk	Capital	£650 (ex vat)
Installation & Commissioning	Refrigeration installation & commissioning	Capital	£3,000 (ex vat)
Tarmacking	Detail to follow	Capital	£26,100 (ex vat)
Total revenue expenditure			£
Total capital expenditure			£54,160 (ex vat)
TOTAL PROJECT COSTS			£54,160 (ex vat)
Is VAT included in these costs?			Yes ☐ No ☒
Can you confirm that the costs above have not already been incurred or committed to?			Yes ☒ 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 any quotes as supporting documents to this application .	Yes ☒ No ☐	

5.3	Please explain how your project will achieve value for money.		
The Kilchoan Shop and Service Station project delivers value for money through: • Extensive use of local contractors, suppliers and labour. • Careful review and challenge of specialist supplier quotations. • Selection of cost-effective construction methods. • Avoidance of unnecessary specification and over-engineering. • Ongoing review of project scope and design to reduce costs where possible. • Community involvement in appropriate aspects of the project. • Efficient project management and coordination by the project team. Further details are given within our attached procurement report			
SECTION 6 – MATCH FUNDING (if applicable)			
Please note match funding for this round is not essential, however efforts to secure match funding for the project is reflected within the assessment criteria.			
6.1	Please provide details of any match funding applied for and whether it is awaiting a decision or confirmed. (Details given here are for the phase 2 of project, the whole project and match funding details will be given in costs spreadsheet)		
Name of funder		Confirmed?	Date Confirmed or Decision Expected
N/A		Yes ☐ No ☐	
Total match funding			0.00
CRF requested			54,160.00
Total funding			54,160.00
6.2	Will the project involve “in kind” support?	Yes ☒ No ☐	
6.3	If yes, please detail.	The project enhances community self-financing expertise through experience gained from crowdfunding and grant applications, knowledge that will be reused for future community initiatives. By strengthening skills in project delivery and financial sustainability, the project builds long-term local skills capacity.	
6.4	Please explain why public funding is required to deliver the project.	As described below, WACDC has minimal unrestricted funds to support this project. We have received significant local and wider financial support through crowdfunder and other donations, and the seeking of funds from not public organisations. However, these are still insufficient to cover the costs of the project. Therefore public funds are required.	
6.5	Please explain what the remaining bank balances are for in your accounts.	The remaining bank balances in WACDC bank statements are for 1. Restricted Funds, these being the other active community project overseen by WACDC: Playpark, Community, Minibus 2. Unrestricted Funds held for general expenses	
6.6	Please explain why unrestricted funding in your annual accounts cannot be used to deliver the project and/or used as match funding.	Our unrestricted funds are minimal and insufficient to deliver any aspects of the project, they are also required for general spend such as insurance costs	

6.7	If you are applying for 100% funding for your project, please explain why no match funding is available.	The attached financial documentation gives the detail of the costs and match funding secured across the whole project. Because of the required timings of work eligible for CRF funding, these works will take place in phase 2 which for which we are applying for 100% funding from CRF. The match funding is evidenced across Phase 1
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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 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.	

Income generated through leasing the shop and operating the fuel and EV charging facilities will be managed by WACDC and reinvested into community assets and services, creating a long-term, sustainable funding stream.

As stated in section 4.5 The project will significantly improve WACDC's financial sustainability. While WACDC currently manages a range of community assets that deliver social value, these generate limited unrestricted income. The Kilchoan Shop Project will provide WACDC with a recurring revenue stream, reducing reliance on future grants and strengthening the organisation's ability to plan, maintain assets and support future community development. The revenue generated will also contribute to the development of broader community initiatives, including support for planned local social housing projects as well as funding existing community assets, including a community garden, a community shed, playpark and minibus. This creates a sustainable financial model that allows essential services to be delivered while simultaneously investing in broader community wellbeing.

The project is enhancing community self-financing expertise through experience gained from crowdfunding and grant applications, knowledge that will be reused for future community initiatives and is of considerable benefit to the organisation. By strengthening skills in project delivery and financial sustainability, the project is building long-term local skills capacity for WACDC and the local community.

The Kilchoan Shop Project delivers measurable social, economic, and environmental benefits, empowers the community, and creates a sustainable, locally controlled service that supports Kilchoan's vitality and resilience for the long term.

The Kilchoan Shop and Service Station project's business plan including financial projection is attached to this application. WACDC anticipate that a minimum of £2,000–£4,000 per year will be available for community benefit projects after the identified expenditures have been accounted for.

7.3	How will you ensure that local organisations/ businesses are not disadvantaged because of the project? Are they supportive of the project?
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Seafood company Mowi operates a fish farm from a site office in Kilchoan and Ardnamurchan Estate is based on the outskirts of Kilchoan. Both businesses have significant demands for fuel and have pledged to transfer their fuel purchases to the local shop as soon as it is operational. These and other local businesses were involved in the community consultation and engagement already described in this application, and they have voiced their support for the project. This is evidenced in the attached letters of support.

The shop and fuel station will provide local employment, strengthen the local economy, and encourage visitors to spend more time in Kilchoan, supporting tourism and nearby businesses. Revenue generated will fund a range of community assets, including a community garden (environmental and social benefit), a community shed (social, economic, and environmental benefits), and support other existing services such as the playpark, and the community minibus. This creates a sustainable financial model that allows essential

services to be delivered while simultaneously investing in broader community wellbeing and in turn will benefit local businesses particularly those dependent on the tourist economy.

Revenue generated by the shop will also contribute to the development of broader community initiatives, including support for planned local social housing projects, which in turn will support local businesses. By creating a sustainable, community-controlled income stream, the project strengthens WACDC's ability to invest in housing and other essential infrastructure, helping ensure Kilchoan remains a viable place to live for residents of all ages.

7.4	Have you considered taking out a loan for the project?	Yes ☒ No ☐
7.5	If not, please state why?	

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?
National Lottery Awards for all Funding Community Garden	01/05/2026	£9989	Yes ☐ No ☒
	Click or tap to enter a date.		Yes ☐ No ☐
	Click or tap to enter a date.	£	Yes ☐ No ☐
	Click or tap to enter a date.	£	Yes ☐ No ☐

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.
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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:

Date:

13/07/2026

Print:

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	Valid quotations or estimates	Yes ☐ No ☐ NA ☐
14	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.

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
4248	West Ardnamurchan Community Development Company (WACDC)	Kilchoan Shop and Service Station Project	In October 2025, Kilchoan village shop, post office and fuel station closed at short notice, leaving residents and visitors without essential services. WACDC is delivering a new shop, fuel station and EV charging facilities in the heart of the village. CRF Support is specifically requested for the final phase of the development- shop fit out and tarmacking of the car park and petrol pump areas. Full planning permission has been granted. The shop will operate as a long-term community asset owned by WACDC. The asset will be leased to a professional operator, generating a reliable income stream that WACDC will oversee and reinvest for community benefit. The new facility is being built on land that is being leased to WACDC for a minimum of 25 years. It will provide essential groceries, local produce and services including fuel and EV charging.	Access to Services- 6, 8 Economic- 4 Collaboration Working- 15, 18	54,160.00	54,160.00	54,160.00	-	17/08/26	30/09/26	100.00	2	3	3	3	2	3	3	3	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.