

## Community Asset Transfer Business Plan

Organisation	Antermony Development Trust SCIO
Applicant	(Secretary, on behalf of the Trustees of ADT)
Contact details (including email address and contact number)	
Date	February 2021

### Executive Summary

Antermony Development Trust is a SCIO formed in 2019, whose registered office is in East Dunbartonshire. The Trust has been formed by the office bearers of Caurnie Angling Club with the intention of gaining ownership of Antermony Loch, east of Milton of Campsie through an application under S5 of the Community Empowerment (Scotland) Act 2015 to the owner, East Dunbartonshire Council. Antermony Loch sits at the foot of the Campsie Hills, a tranquil and peaceful setting and home to a stunning variety of flora and fauna.

Antermony Development Trust is governed by an elected Board of Trustees drawn from the membership of the Trust, which at present is around 200 strong. On an ongoing basis, the Trust will be principally funded through the sale of annual fishing permits, just as Caurnie Angling Club has done for the best part of a century. Caurnie Angling Club is one of the longest established fishing clubs in Scotland, founded in 1925, and has a long and proud record of maintaining and managing the loch and its biodiversity over generations.

Ownership of the Loch provides a considerable advantage: rather than paying rent to East Dunbartonshire Council, the Trust will be able to invest in well-needed improvements to facilities at the loch. This will considerably improve accessibility and broaden the appeal to underserved and under-represented groups. We have consulted widely on our proposals and are pleased to say that we can rely on considerable support from the local community.

The immediate investment priority is the access road to the loch, which is in poor condition, and also ensure that we have appropriate toilet facilities on site. This will immediately enable a wider proportion of people to access and use the loch, particularly women and disabled people. Furthermore, it is our intention to lever our partnerships and collaborations to ensure regular programmes of support are provided for young people (particularly building upon our existing partnership with the Council's Community Justice Team), and to groups such as people recovering from alcohol and drug addiction, and to support mental health generally. Although these are longstanding priorities for Caurnie Angling Club, and its success in such areas has been extraordinary to date, through the means of a Charitable Trust, we will be able to build upon, formalise, and expand such work considerably, ensure that our social benefit is clearly articulated, appreciated and communicated to a wide range of stakeholders in the public and voluntary sectors, and leverage grant funding and service level agreements to widen our scope and impact.

The purchase will be funded by an injection of capital from Caurnie Angling Club, which has had fishing rights to the loch continuously since 1943. This will be comprised of a mixture of sources: drawing upon the modest reserves held within the fishing club, a fundraising campaign, and approaching specific members with a view to them making advance payments in return for future fishing permits.

Antermony Development Trust intends to secure the loch for generations to come, and ensure a wider proportion of the public, from all walks of life, can enjoy everything that Antermony Loch has to offer.

## 1. Your Project

Antermony Development Trust was formed as a Scottish Charitable Incorporated Organisation in 2019 with the aim to secure the future of Antermony Loch, which is designated as a Local Nature Conservation trust by East Dunbartonshire Council because of its significant biodiversity. As there is “a presumption against development which would have an adverse effect, either directly or indirectly, on a priority species or habitat”, the Trust has been founded – with the task of preserving the Loch and its environs for the benefit of future generations – by the office bearers of the Caurnie Angling Club, which is one of the longest established in Scotland (founded in 1925), and which has held the rights to fish Antermony Loch continually since 1943.

The values and mission of the Trust are to strictly benefit our communities, to the following purposes:

- To advance community development without distinction of gender, sexuality, political, religious, or other opinions, by associating with the local statutory authorities, voluntary organisations and residents in a common effort to promote educational, cultural, social and other leisure and recreational activities.
- The advancement of public participation in sport at, on or near Antermony Loch
- The provision of recreational facilities, and the organisation of recreational facilities, with the object of improving the conditions of life for the persons for whom the facilities and activities are primarily intended
- The advancement of environmental protection or improvement of Antermony Loch and its environs

Several years ago, the Loch was almost sold to a private bidder. Although Caurnie Angling Club submitted and agreed a price for the Loch with the Council at the time, a private bidder stepped in and if they were successful this would have put all of our activities at risk. As it was, the loch was subsequently taken off the market. The Angling Club then asked for a long-term lease from East Dunbartonshire Council, which was granted, and is currently in operation.

However, in recent years, the committee of Caurnie Angling Club has increasingly come to realise that they had not only been acting as critical environmental guardians of the loch, protecting the significant biodiversity, both of flora and fauna, but what they were providing has significant social benefits, both explicit and implicit, over and above ‘just’ fishing. However, there was a realisation that the social impacts of the activities needed to be better understood, publicised, recognised, formalised and – potentially – scaled up. Some of the regular activities we regularly undertake or have discussed include mentoring activities for people recovering from physical and mental illnesses and living with disabilities, supporting people recovering from alcohol and drug dependency, and supporting the community justice team, especially the potential for mentoring young men to reduce recidivism.

As a Trust, however, we are seeking to maintain and scale up our social impact and improve facilities, while maintaining the delicate environmental balance at the loch and surrounding area. Alongside our overarching ambition, to take ownership of the asset to secure it for future generations, the Trust’s charitable status will allow us to invest in capital projects that will improve the facilities and widen access to the public. At present there is no incentive for the Trust to invest in facilities because we do not own the asset.

The existing facilities, such as they are, form part of the present proposal. The shed called the ‘howff’ presently act as a ‘men’s shed’-type approach for informal gatherings and inclusive activities, but the facilities are extremely basic, with no connection to running water or mains electricity. They require capital investment to improve the facilities which, in turn, will improve the ability of communities to access the facilities – particularly women and disabled people, since there are no toilet facilities at present, and the access road is in very poor condition and needs constant maintenance.

## 2. The Market

The community is a blend of a community of place (centred upon Antermony Loch, just outside Milton of Campsie) and a community of interest (the anglers and those utilising Antermony Loch for a variety of reasons, such as ramblers, bird watchers, and those involved in the various activities on offer, not least traditional fly fishing). The existing market relates to those who current use the loch for the purposes of enjoyment or pleasure, while the target market relates to those in the general public who may wish to use the loch for a variety of reasons (although it should be pointed out that we wish to maintain the delicate ecological balance of the loch and protect the flora and fauna, so we do not anticipate, indeed would actively discourage, a ‘free for all’ by the general public: this would not be conducive to maintaining this delicate balance nor the reputation of the Loch as a safe and tranquil haven for people and wildlife).

We have undertaken a number of community consultation exercises. We presented to the local Community Councils in Milton of Campsie and Lennoxton, who indicated that they were overwhelmingly in support of our proposal. We have been in touch with several local community and environmental activist groups, including Milton of Campsie Greenbelt Preservation, who are also in support. Local landowners, including the farms adjacent to the Loch, have also all been approached personally and consulted. Again, they have been overwhelmingly in support of the efforts, wish to offer their support, and can see the potential if the Loch were to be transferred into community ownership. We have also consulted with elected members, including several Councillors, and engaged with the local MSP.

We have been working closely with the Development Trust Association, particularly the COSS Advisor, and we have become aware that there are a number of other relevant community services and facilities in Scotland presently submitting an application under S5 of the Community Empowerment (Scotland) Act 2015, but none have involved a Loch thus far, to our knowledge. There is presently a section of the River Tweed in the borders that is considering a Community Asset Transfer Request, we understand.

However, it is through such contacts, and many more that we have built up over decades, that we are aware of the need to create suitable partnerships and will seek to continue to work collaboratively with groups, both locally and nationally. Indeed, the Angling Club has been doing so for many decades. We have been working with the Council’s Community Justice Team, for example, to provide facilities for community payback orders to be carried out and help those young people in receipt of those to give back to the community and gain valuable skills and experience. We have been exploring the potential, in discussion with the Council, for expanding this longstanding arrangement to a pilot mentorship programme, to address the self-confidence of young people, impact new skills and knowledge, build trust and role models, and ultimately reduce recidivism.

Ownership of the loch will enable us to build partnerships with other complementary organisations. For example, we have been approached by the Treasurer of Campsie Angling and Secretary of ‘Heads n Tails’ (a fishing club that emerged out of a project involving Drinkwise Age Well Glasgow) to pursue joint work on a number of projects related to addressing supporting mental health. Men’s mental health is a longstanding policy concern (and suicide remains the largest single killer of men under the age of 45 in Scotland), and so we would look to formalise and expand our work with partners in supporting people recovering from alcohol and drug dependency. Again, Caurnie Angling Club has been undertaking such work on an informal basis for many decades, but the importance of such work has long been under-recognised not only by stakeholders and partners, but by the Members themselves.

## 3. Business Growth and Development

The review of the organisation (see the SWOT analysis presented in section 9) reveals that we should be actively encouraging younger people and trying to ensure greater diversity in the targeting and recruitment of our Members, and, ultimately, to membership of our Board of Trustees. However, we are aware that the Board is able to co-opt up to three board members with skills or experiences that are presently lacking or under-represented. At a suitable time, we will seek skilled and committed

people to join our Board of Trustees to strengthen key areas if/when we are successful in securing ownership of the Loch.

Our business development strategy relates to several phases:

Phase 1 relates to the period leading up to the community asset transfer (Year 1) which is described below.

Phase 2 relates to the period following the transfer and relates to the first two/three years of operation (Year 2/3). In this period, we would be looking to make improvements to the road, install toilets, and look to improve the howff through the installation of community renewables (and we will look to secure grant funding or loans for that purpose).

Phase 3 relates to our on-going strategy for maintaining the Loch and ensuring the ongoing viability and sustainability of the Trust. (Year 4 onwards, albeit we have only provided cashflow forecasts to the end of Year 3). Although we anticipate that Trust will never be in a position where it will be dependent upon providing services to the likes of the Council or large charities (such as the aforementioned projects supporting disenfranchised young people, or people recovering from mental illnesses or addictions) in this phase we would look to continue improvements, expand our Membership and people's enjoyment of the Loch and the surrounding environment, and expand our portfolio of projects. This would be undertaken through securing grant income and/or by entering into a service level agreements or partnerships with other charities undertaking such work.

#### 4. Management & Operations

The Board of Trustees of Antermony Development Trust sets the strategy and policy of the Trust; is responsible for the day-to-day management (since we have no employees, nor do we plan to employ anyone for the foreseeable future); holds as many regular meetings with members as is required for the purpose of general business, including Annual General Meetings; monitors the financial position of the Trust; directs and manage the affairs and property of the Trust; and generally controls and supervises the Trust's activities. The Board does not receive any remuneration and is elected by the Members. In addition, the Board has the right to co-opt up to three individuals so as to ensure a good spread of skills and experience within the Board.

The activities and responsibilities of the Board are set out in the Trust's Constitution, which has been lodged at OSCR (the Office of the Scottish Charity Regulator). The Trust relies upon a willing body of community volunteers drawn from the Membership, which is currently around 200 individuals strong.

The business of the Trust would be conducted along the lines as Caurnie Angling Club has done since 1943: the sale of permits for fishing to members would provide regular income to the Trust. However, instead of paying rent to the owners (presently East Dunbartonshire Council) the income would be invested in enhancing, maintain and protect the biodiversity of the Loch and its environs. We would ensure that regular specific programmes and projects for disengaged and disenfranchised people, and, most importantly of all, we would widen access and appeal to other potential under-represented groups within our Membership at present (such as people with disabilities BAME communities, young people, and women. In fact we have a 'wheelyboat' from the Wheelyboat Trust for disabled anglers, which is rarely used because they have difficulty accessing the loch). With this in mind, we anticipate that we would have to develop a policy relating to PVG (Protection of Vulnerable Groups) and at least the person designated to working with the vulnerable groups to have had specific clearance from Disclosure Scotland. As of now, however, we have volunteer Members who have obtained clearance through their regular employment.

In addition, we are required to ensure we have adequate numbers of individuals trained in First Aid. We also wish to appoint (and ensure adequate training of) an Equalities Champion to ensure that equalities legislation in respect to access and use of the amenities is fully complied with, and that no individuals or groups are being actively or inadvertently discriminated against through conscious or

unconscious bias. Regular training for board members will be ensured through our connections with DTAS and with East Dunbartonshire Voluntary Action, with whom we are connected.

#### 5. Marketing Plan

Our marketing plan is not sophisticated, but nor does it need to be. We will ensure that the profile of the Trust is maintained and enhanced and aim to secure trust and legitimacy with partners in the public and voluntary sectors in East Dunbartonshire, and also further afield through regular communications. Such communications will be face to face where we can, and through electronic communications and online presence where we cannot. We would aim to design and maintain a Trust website and email address to this effect, which will also provide regular bulletins on what is going on at the loch (over and above the fishing, which we fully appreciate is a niche audience).

#### 6. Financial Plan

Our three-year income and expenditure cash flow projection is provided at Section 7.

The start-up funding consists of an injection of capital from Caurnie Angling Club in order to assist with the purchase of the asset. This will consist of reserves accumulated over a number of years, gifts and annuities from former and/or longstanding members of the fishing club and also funds raised from members. Our initial fundraising strategy consists of approaching existing members to ask them to pay in advance for fishing and/or to provide support to the Club in order to raise finances. This strategy was undertaken before – when Caurnie Angling Club was involved in the aborted attempt to purchase the Loch – and we are confident that this strategy can be employed again to good effect.

Although we anticipate that we will be able to apply for and secure grant income (for example from Awards for All) very quickly after the asset is secured, we do not anticipate having to rely on grants to purchase the asset in the first instance. However, that assumption is predicated upon the purchase price, which is highly critical to our ambitions.

If we are able to purchase the loch for, say, £10,000 then we will be in a position to invest some £40,000 in the coming years to improve access and amenities. If, however, we have to pay the ‘market’ valuation of £50,000 (and that is assuming we would not have to pay VAT) then we would not be able to invest in any capital improvements immediately. We would have to stagger the works over several years until reserves were built up accordingly, and/or consider borrowing. We would likely have to rely on grants (such as the aforementioned Awards for All) in order to conduct capital works of any sort.

The cashflow forecasts have thus been prepared on the assumption of a purchase price of £25,000 with a further £25,000 being able to be invested in capital assets directly benefiting the community. We hope and assume that the full £50,000 (the purchase price plus any capital investments we can make) will be utilised in the Council’s calculations of ‘best value’; £50,000, of course, represents the ‘market value’ of the asset established by the District Valuer’s office. These cashflow forecasts can, of course, be amended accordingly to reflect the final purchase price.

Regular income will come from membership fees/angling permits. This income is estimated based upon receipts and payments for the last three years (from the accounts of Caurnie Angling Club) and the cashflow forecasts in general have been prepared based upon recent actuals.

## 7. Cashflow Forecast

Note	Income	Yr 1	Yr 2	Yr 3
1	Capital Injection	£25,000		
2	Memberships (Fishing)	£18,325	£19,350	£21,105
3	Donations	£1,000	£1,100	£1,200
4	Grant Income		£10,000	
	<b>Total (A)</b>	<b>£44,325</b>	<b>£30,450</b>	<b>£22,305</b>
	<b>Expenditure</b>			
5	Purchase of Asset	£25,000		
6	Capital Project 1		£15,000	
7	Capital Project 2			£10,000
8	Technical Reports, surveys, legal costs	£1,200	£2,000	
9	Repairs and Maintenance	£1,500	£1,750	£1,000
10	Fish Purchase	£8,250	£8,500	£8,750
11	Print and Advertising	£1,250	£250	£250
12	Postage and Stationery	£150	£120	£100
13	Incidentals	£2,450	£2,600	£2,600
14	Insurances	£1,000	£1,000	£1,000
15	Charitable Donations	£100	£100	£100
16	AGM expenses	£200	£250	£300
	<b>Total (B)</b>	<b>£41,100</b>	<b>£31,570</b>	<b>£24,100</b>
	Surplus/Deficit (A-B)	£3,225	-£1,120	-£1,795
17	Accumulated Reserves	£3,225	£2,105	£310

## Notes to Cashflow Forecasts

1. This represents the injection of capital from Caurnie Angling Club to Antermony Development Trust for the purchase of the Loch at an estimated figure of £25,000. As explained, this will come from modest reserves, a fundraising campaign among members, and a scheme whereby people can pay in advance for their fishing permit for future years. This was undertaken previously and was successful.
2. These are estimated from averaging previous years, and an expected uplift post-COVID 19 and broadening the appeal of membership due to widening access and also includes day visitor tickets for fishing based on historical figures
3. Donations from members are usually around £1,000 per annum.
4. Grant income – this assumption is based on a successful Awards for All application after the asset is secured.
5. This is the purchase of the asset at the estimated figure of £25,000.
6. On the basis of the purchase figure, the Trust will commit to investing a further £25,000 in the next couple of years enhancing the facilities. This is an estimate to fix the road once and for all.
7. This project relates to the installation of chemical toilets based upon recent estimates.
8. This figure relates to a modest amount for technical reports for the feasibility studies relating to the road, the toilets, and renewable technology to power the howff. Also relates to survey costs and legal fees relating to the purchase.
9. The repairs and maintenance figures are regular maintenance such as purchase of barley straw based on historical figures. Road maintenance figures are expected to reduce after the improvements.
10. This relates to the purchase of stocked fish. Although this is based on historical figures, we are assuming a slight increase due to Brexit uncertainties and inflation.
11. This figure relates to the building of a website and annual website maintenance and hosting fees.
12. Most of our Members are online and so we expect to see print and stationary costs continue to come down.
13. This relates to general upkeep, a large number of small incidental expenses that do not fit under the repair and maintenance category, based on historical figures
14. Insurances based on historical figures, but conservatively estimated to increase with inflation due to uncertainties mentioned above.
15. Regular charitable donations are made to a local charity every year in line with our charitable ethos
16. Expenses for hosting the Annual General Meeting such as food and catering and the hire of the hall
17. As you can see, our reserves will be depleted with the purchase and the capital investment. However, once this is done then we anticipate that we will make a modest surplus every year. If necessary, we will be able, at this point, to borrow against the asset to pay for capital works. However, much is dependent on the purchase price of the Loch in the first place.

8. Risk Analysis			
<i>Description of the Risk</i>	<i>How likely is it to occur? (almost certain, probable, possible, very unlikely)</i>	<i>What impact would it have if it did happen? (Catastrophic, High, Medium, Low)</i>	<i>Actions taken to minimise or manage these risks</i>
Membership levels decrease to extent that affects yearly income and subsequent viability and sustainability of business	Possible	High	Membership recruitment and retention rates are monitored regularly with regular reports to Board at key intervals. Regular (monthly) monitoring reports to Board on income and expenditure levels.
Loch spillway becomes jammed or inoperable	Very unlikely	High	The spillway valve was recently inspected by an engineer and found to be in good shape. Regular (five yearly) inspections by water engineer
Key people with critical knowledge become ill or otherwise unavailable	Possible	Medium	Ensure that key tasks are spread around, keep regular contact between Trustees, and wherever possible we spread workload as equitably as possible
Parasitic infection in fish (e.g., Argulus lice)	Possible	High	Continue our existing regime of only buying trout from reputable suppliers and the continued use of boot and net dips
Mass poisoning of loch, whether accidental or on purpose	Very unlikely	Catastrophic	Ensure security at the loch and ensure that any runoff from neighbouring fields or properties is investigated and/or reported to SEPA and the adjacent landowner
Introduction of an invasive species such as pike, whether accidentally or by illegal means	Possible	Low	Netting, and a deliberate change in fishing tactics to target species, will soon get rid of invasive species
Siltation of the loch by the feeder stream	Possible	Low	Repair and cleaning of the existing silt traps in the burn and creating a maintenance regime to keep these traps functioning properly. They are currently not functioning as we have no authority to do so being tenants and not owners.
Vandalism of amenities such as boats or howff	Possible	Medium	Regular visits and presence at the loch. Padlocks used to secure entrances and boats are secured safely away from shore.
Septic tank discharge into loch from residential encroachment	Possible	High	Ensure that local landowners are aware of the risks by regular discussions with them. Raised awareness and vigilance; regular reporting to escalate and address the issue quickly

9. SWOT analysis	
Strengths	Weaknesses
<p>Long track record of managing the asset within the Trustees and membership</p> <p>Have in-depth experience of maintenance tasks relating to the Loch and environs going back many decades</p> <p>Credible custodians within constituency community</p> <p>Very good access to expertise drawing on professional expertise of members/Trustees</p> <p>Excellent community support and buy-in</p>	<p>The membership is not very diverse</p> <p>Both the membership and Trustees are fairly old</p> <p>Fairly low levels of capacity for management and administration tasks (over and above running a fishing club, which is done exceptionally well)</p>
Opportunities	Threats
<p>Ownership potentially allows additional capital investment from a diverse range of sources into improving the amenities</p> <p>The potential to increase breadth and scale of activities benefitting various communities (and the potential for additional resources to do so)</p>	<p>If the Council and EDC cannot reach agreement, then the transfer will not happen, meaning investment cannot be made and thus social impact diluted</p>

I/We confirm that all the information and statements contained within this business plan are true and accurate. I understand that the Council may ask for additional information at any stage of the application process and may check this information against other sources.	
Name	Michael Roy
Position within Organisation	Secretary
Signed	
Date	9 February 2021