



East Loch Lomond Community Trust

Balmaha Car Park
Community Asset Transfer Request
Business Plan



Contents

1. INTRODUCTION.....	3
Need and End Use	3
NEED 1: Community Care & Community Revitalisation	4
NEED 2: Improved Visitor Experience	6
2. BACKGROUND.....	7
Previous Community Asset Ownership Success.....	7
3. COMMUNITY SUPPORT FOR THE PROJECT	9
2023 Survey.....	9
Letters of Support	10
4. COMMUNITY BENEFITS.....	12
NPF4 Qualities of Success	12
Community Regeneration	16
Other Community Benefits.....	18
5. VISITOR MANAGEMENT	19
6. OUR VISION FOR BALMAHA CAR PARK	22
Operating model	22
7. EXISTING & ONGOING EFFECTIVE PARTNERSHIPS	25
8. GOVERNANCE AND ACCOUNTABILITY	26
9. RISK	29
10. PERFORMANCE MANAGEMENT	29
11. EQUALITY.....	29
12. SUSTAINABILITY	29
13. FINANCIAL CASE AND PLAN.....	31
Running Costs	31
Income	31
Financial management	32
Reinvestment.....	32
VAT	32
Startup Costs and Funding	33
Appendix 1: Additional data from 2023 Survey	34
Appendix 2: Health and Safety Policy	36
Appendix 3: Financial Projections.....	37
Appendix 4: Delivery Plan	38
Appendix 5: Logic Model	39
Appendix 6: Letters of Support.....	40

1. INTRODUCTION

This document sets out the business plan of the East Loch Lomond Community Trust (ELLCT) for the ownership and management of the Balmaha Car Park, hereafter ‘the car park’ through the process of Community Asset Transfer.

The ELLCT aims to:

- Re-generate and invest in our rural economy
- Facilitate local community ownership
- Invest in local priorities
- Employ a Development Officer
- Provide local employment
- Stimulate local economy
- Generate long term and sustainable value for communities
- Build ongoing sustainability and energy targets
- Create a business model based on succession planning

Need and End Use

The car park, which currently extends to 200 spaces, sits at the heart of our community and facilitates both access to local amenities as well as to the east shore of Loch Lomond and Conic Hill (both popular tourist attractions).

At the time of the original CAT submission (October 2020) the carpark was free to use. Parking fees now have been introduced by Stirling Council. During the pandemic the car park was regularly oversubscribed but visitor numbers have now returned to similar levels to previously. There is also an additional private car park in operation now which has been hugely successful in meeting any excessive parking demand.

The community along east Loch Lomond is fragile and failing although publicly appears vibrant and thriving due to the immense attraction the area holds to foreign and domestic visitors as a result of the local landscape.

We are an aging population as evidenced by the closure of the local primary school. This is a result of the increased cost of living and the impact this has on young people gaining access to appropriate housing in the local area. There are no local council led services for the vulnerable, elderly or isolated living in the area. There is no public transport north of Balmaha and no direct public transport links to Stirling or Glasgow to the main hospitals which serve our community.

There has been little or no investment in the well-being of the community along east Loch Lomond for many years, with the community development support being withdrawn and then reinstated in a very limited capacity.



There is no affordable housing to allow our young people to remain in the community or to attract young families to make their homes in the area. A mixed (social & private) housing development, which has been in the final stages of development, has been stalled for over 5 years.

The village hall, which is owned by Stirling Council, should be our social hub but is not suitable for 21st Century use. What should be a welcoming, thriving place is in very significant need of maintenance and upgrading; some of the windows are on the verge of falling out, the roof and fire exits in a poor condition and there is no internet connectivity. The failing electrics have recently been upgraded by charitable funding provided by the local Buchanan Community Hydro Society Limited. There is no functioning kitchen and the halls are bleak and unwelcoming. The flooring is solid and not suitable for impact activities. All leading to further social isolation for an aging population and limiting opportunities for all ages. This essentially means there is no functioning social hub at the middle of our community.



By taking the car park into community ownership, we intend to meet the following needs:

NEED 1: Community Care & Community Revitalisation

At present, income generated by the Balmaha Car Park is not ringfenced, there is no investment of the revenue generated into our community and no benefit to address the social isolation or the lack of community support along east Loch Lomond experienced by the people who live in the area.

ELLCT's Community Asset Transfer request for Balmaha car park is securely based within the internationally recognised Community Wealth Building approach to Community Development allowing communities to generate wealth and prioritise the issues most crucial to sustaining and developing their community.

“Ours must be a country in which the public, private and third sectors respect each other's strengths, draw on each other's talents and work together to create and sustain an economy that works for all.”

Kate Forbes Cabinet Secretary for Finance and the Economy March 2022

<https://www.gov.scot/publications/scotlands-national-strategy-economic-transformation>

In community ownership, the car park would provide local employment for maintenance and general upkeep of the car park and play park. Additionally, we our financial projections show that after covering running costs and maintaining sufficient sinking funds, surplus profits would enable the Trust to employ a full time Development Officer. Income would also be re-invested in community projects which have been identified as prioritised in our community survey addressing issues of social isolation, lack of facilities and will refurbish our community hub to meet the needs of our population in the 21st Century.

The Delivery Plan (Appendix 4) covers how we intend to undertake these projects. Given the issues of residents' access to the central belt using public transport, highlighted above, the lack of free parking to join the available public bus service in Balmaha means the local community cannot use this service without incurring an additional charge of £3.40 for each day that public transport is used. This means that there is a negative incentive to use public transport thus negating our community's ability to contribute to Scotland's route to Net-Zero.

In community ownership, we would be able to manage and offer free parking to local residents to allow them to use public transport without incurring a financial penalty, thus encouraging and facilitating our community contribution to Scotland's route to net-zero.

The operational costs of the car park and play park were unavailable from Stirling Council. It is understood these are not broken down by individual car parks. FOI/8330 & FOI/202300096 requests have been submitted to ascertain a cost to set against purchase.

The list below summarises the headline projects that have been proposed over a number of years by community members. Further suggestions have been made following community consultation and are detailed in Appendix 1 of this document.

1. Providing affordable and appropriate housing for young and older people who want to remain in the local area;
2. Upgrading the Memorial Hall in Milton of Buchanan;
3. Upgrading the play park and willow maze to include accessible and neural diversity friendly play facilities;
4. Upgrading local bus stops to include better lighting, local information and what to do in the area;
5. Increase the number of EV charging points;
6. Purchase of an electric vehicle for local people to hire (currently no public transport from East Loch Lomond to hospitals/Stirling/Glasgow) and for volunteers to provide transport to appointments;
7. Reinstating the 'Blue Walk' and developing a heritage trail for visitors to learn more about the area (<https://www.pathsforall.org.uk/community-paths/outdoor-accessibility-guidance>);
8. Community information boards for Buchanan Smithy, Milton of Buchanan, Balmaha and Rowardennan;
9. Installation of toilets which would be available for visitors at any time. This would include facilities for visitors in camper vans parking overnight e.g. disposing of waste from chemical toilets;
10. Reinstatement the footpath/completing the cycle path from Drymen to Balmaha, encouraging more and safer active travel between villages.

By the community owning and managing the Balmaha Car Park, we would be able to invest directly back into our community and provide services and support that are desperately needed to ensure that our community becomes a thriving hub for individuals living in the area, improves the future opportunities for others to live here as provides an increased visitor experience through appropriate management of the area. The investment back into our community would meet **Need 1**.

NEED 2: Improved Visitor Experience

Over the years the car park has suffered from overcrowding and poor visitor management. At present, overcrowding is less of a concern. The addition of a private car park in Balmaha has been an important factor in alleviating the pressure as has the end of the pandemic which has seen a dramatic reduction in the number of vehicles coming to east Loch Lomond.



On the other hand, the charging system installed has been very problematic. This has resulted in great frustration and confusion for people visiting the area. The system currently does not work well. The ELLCT would install an appropriate system and with local monitoring by part-time employees. Any additional issues would be immediately communicated with appropriate partners any dealt with promptly. We would take onboard the learning from the established successful private car park in Balmaha which includes enhanced lighting for personal safety and a functioning charging system with good signage and ease of use.

The car park is managed remotely from Stirling. This has significant implications from a sustainability point of view as resources and services must make an approximately 50-mile round trip to attend and maintain the asset, coming with a significant investment of time and associated environmental consequences. We have estimated the Carbon cost of a Stirling Council employee visiting the car park on a weekly basis as 1.3T per annum (based on a mid-range diesel car via <https://www.myclimate.org/>) Again, this would contribute to Stirling Council's contribution to Scotland's route to Net-Zero.

The play park is also part of the CAT and is overgrown and dilapidated. Features have disappeared in the undergrowth. Where there were once bridges and walkways there are impenetrable reed beds. The path to the spinners disappeared in a tangle of brambles and nettles. (There has been a recent community tidy up to make it navigable and safer without brambles and nettles.) The willow maze has not been looked after and funds would be allocated to restore it. The broken and dangerous spinners were reported and are in the process of being replaced.



Community ownership of the car park would address these issues directly by providing part-time employees, looking after maintenance of the play park, general maintenance of the car park and supporting visitors all year round.

Also, to enhance visitor experience, in addition to the already installed local area tourist information, would be the creation of a heritage trail incorporating both low level activity trails and more challenging routes. These actions would meet **Need 2**.

2. BACKGROUND

The East Loch Lomond Community Trust (ELLCT) is a two-tier SCIO with eight trustees and 92 members, with some members representing whole households. Trustees bring a wide variety of skills to our projects with backgrounds in business, farming, forestry, education, research, hospitality, nursing and caring. Trustees all live locally and meet regularly, every six to eight weeks at least or more regularly as required. ELLCT minutes, accounts and constitution are posted on www.ellct.scot and further detail on governance can be found in section 9.

The community asset transfer of Balmaha car park has been an aspiration of over 20 years for the Community Council, the Buchanan Community Partnership and now the ELLCT, with members of the local community visiting Stirling Council on 20 April 2015, to speak with Council Officers who agreed to install vehicle counters, to allow the community to develop a business plan, however these were never installed.

There had also been discussions with the National Park at this time about developing a partnership and, at this time, the LLTNP were in support for the project. Since this time, the ELLCT (including previous incarnations) have worked to bring together evidence to support an application and in March 2020 a Stage 1 application was submitted.

This was followed up with a Stage 2 application in October 2020. The ELLCT received communication from Stirling Council requesting further information on 21 January 2022, which ELLCT responded to the following day (22 January 2022). ELLCT then received a validation 8 months later on the 18 June 2021 (the validation letter was addressed to the wrong community organisation and an amended notice was reissued dated 8 June 2021).

Following this, there were 8 deferment requests to the decision date requested by Stirling council, these were

1. Deferment to 08-03-22
2. Deferment to 22-04-22
3. Deferment to 15-08-22
4. Deferment to 30-09-22
5. Deferment to 07-12-22
6. Deferment to 30-03-23
7. Deferment to 31-07-23
8. Deferment to 30-11-23

This business case has been developed following feedback received from Stirling Council on 27 July 2023.

Previous Community Asset Ownership Success

The local community has a proven track record of managing a Community Asset and has undertaken a successful Community Asset Transfer (CAT) of the former toilet block site in Balmaha, exhibiting our ability to successfully attain and manage council owned assets, and incorporated a three step plan:

STEP ONE - The Community Asset Transfer of the former toilet block area. This was transferred to the community in 2017.

STEP TWO - The improvement of the toilet block area; creating a village welcome point. A large boulder sits at the heart of the community owned land, beside it we have installed a wind-up audio point allowing the boulder to tell its story about the glacier which brought it to where it rests in 5 languages - Gaelic, French, German, Spanish, and English. Other audio options tell the stories of the highland fault line, things to do and the powan fish of Loch Lomond. The landscaping of the large grassy area has been bordered by natural stone walls with two curved roadside entrances/exits for safety to minimise children running out onto the busy road. A large sculpture of Loch Lomond has been created and three displays located beside it - one detailing the geography, the flora and fauna of the lowlands, one of the highlands and the third an outline of Loch Lomond and the islands. We have also installed picnic tables and benches. This area is well used by visitors picnicking and walkers taking a well-earned rest!

STEP THREE - The final step is this Community Asset Transfer of the car park (as detailed in Stage 2 of the original CAT for the toilet block site). This application was subject to a vote of elected members and was unopposed.



3. COMMUNITY SUPPORT FOR THE PROJECT

Community consultation has been ongoing, with each organisation – the Community Council, the Buchanan Community Partnership and now, the ELLCT – all recognising the lack of development, investment and management of the car park over many years and all identified the ambition to seek ownership and to manage the car park to maximise the benefit to the community and enhance the visitor experience. Three recent surveys: Forth Environment Link 20 Minute Villages Development Project, June 2022, East Loch Lomond Community Trust LPP survey, August 2023; and a further survey carried out for ELLCT on the Car Park project in October 2023 through Just Enterprise (see below) all highlight very similar community needs along East Loch Lomond which are not being currently addressed by local government: lack of affordable housing, connectivity and inadequate community support both structural and for emotional well-being, as detailed in the section 1 of this report.

On the present Community Asset Transfer Request, ELLCT has engaged with the local community ranging from Buchanan Smithy (due south of Balmaha on B837) to Rowardennan (due North on the C6). This covers a linear “area” of 10 miles and encompasses members of the community who live and work in the area.

Engagement with the community has been via multiple routes including open development meetings, discussions at AGMs, a survey, door-to-door canvassing, leaflet delivery, email communication and social media engagement. Stirling Council also hosted their own online public consultation in August 2021. There were 14 responses; 12 in favour and 2 opposed. The ELLCT were sent the comments and replied to the adverse responses via an email return to Stirling Council.

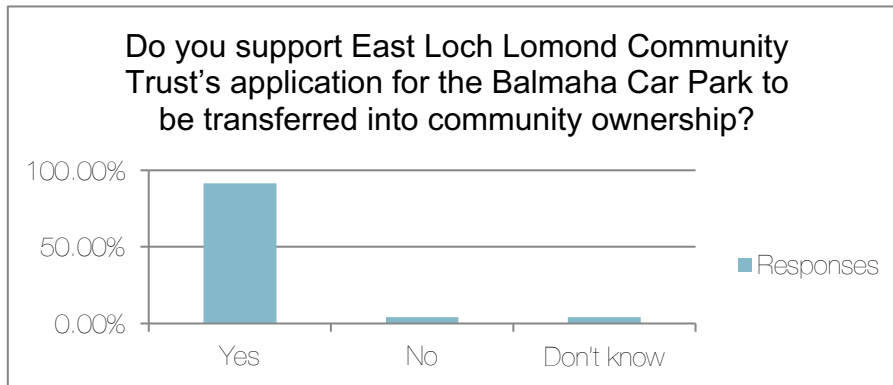
This Community Asset Transfer is extremely well supported by the community, they have expressed excitement about the opportunities this will bring.

2023 Survey

Given the lengthy time delay since the Community Asset Transfer decision making process, we have re-surveyed our community with the support of Just Enterprise to provide up to date community data. The survey is also asking people to identify their priorities for the investment of revenue gained from the car park charges.

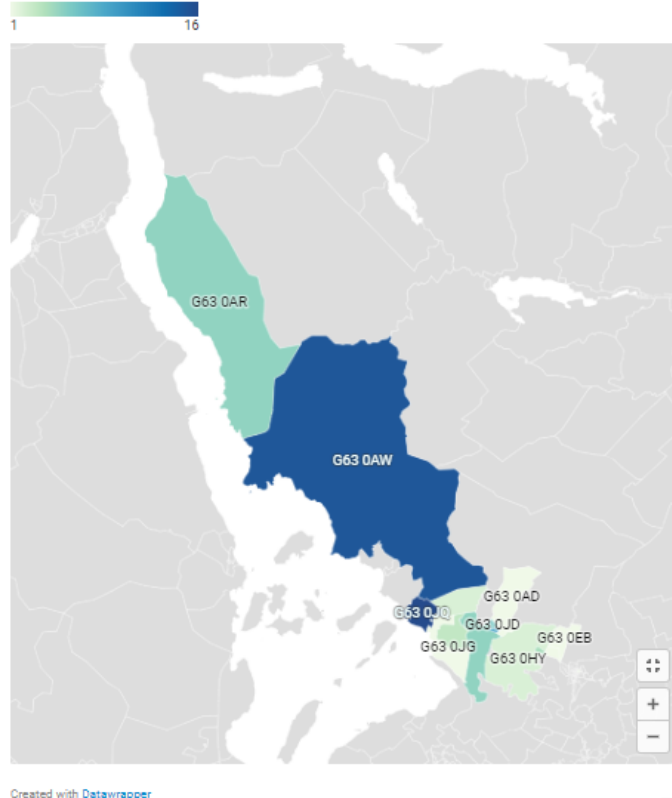
The survey could be completed online (Survey Monkey) and paper copies of the survey were also made available allowing as many people as possible to express their opinion. Trustees visited permanently occupied households across all communities encouraging residents to take part. Assistance was offered where needed to complete the survey online and the local shop was a collection point for people to drop off completed paper copies of the survey.

95 people responded to the survey, representing the majority of the households in the area. 87 supported ELLCT’s proposal for community ownership of Balmaha Car Park. Only 4 were against community ownership and there were 4 ‘don’t knows’.



Of the 80 respondents who provided a postcode via an optional write-in question, all but 3 were from within ELLCT's membership area. 23 responses were from Balmaha, 33 from Milton of Buchanan and south of Balmaha, and another 23 were from Salloch and Rowardennan, north of Balmaha. The distribution of responses within our community is shown in the map on the right. Not shown are the 3 responses from elsewhere in the local authority area, likely from people working in east Loch Lomond or with another connection to the area.

Survey response postcodes



In addition to asking whether households were in support of the asset transfer or not, the survey also asked people to both prioritise how income generated from the car park should be invested if the CAT were to be successful. Additional suggestions for the income were also sought. See Appendix 1.

Letters of Support

We have received letters of support from local employers, organisations and elected members which were forwarded to Stirling Council along with the original business plan in October 2020. See Appendix 6 for complete letters.

Bruce Crawford, MSP

"We are strong believers in the principle of the transfer of assets to local communities to help strengthen community resilience as well as encourage greater opportunity for local decision making and direction." September 2020

Alyn Smith, MP

"The proposed asset transfer is a pivotal step toward community empowerment in Stirling. Approving this asset transfer would not just transfer ownership but invest in the long-term well-being of the community." October 2023

Evelyn Tweed, MSP

“The use of funds from the Car Park, by the Trust, could provide some clear benefits to the local community and also visitors to the area. The proposed use of funds include supporting the maintenance of the Village Hall, a vital communal space for rural areas, upgrading the play park, employing local people, improving the electric charging systems and installation of 24/7 toilets. There are economic, environmental and wellbeing benefits as well as giving the local community greater autonomy over how to invest funds made in the area. Having the ability to immediately react to overparking would also prove beneficial.” November 2023

Lord Graham, Marquis of Graham

“The car park lies at the heart of the village and its use (or misuse) directly impacts on the local community. The positive proposal from the community to own and manage this facility responsibly would, I believe, would improve its amenity for both visitors and residents alike. It will bring the management of the facility into the hands of a responsible, organised local group and ensure that those who are most affected by the users of the car park have direct involvement in its management.” March 2021

James Fraser, CEO Steamship Sir Walter Scott Ltd

“I also know several of the Trustees who are members of the Community Trust Board very well and am aware of the impressive depth and breadth of skills and experience of Trustees. I am very confident they could manage the car park and related visitor management issues well. I am also confident they would ensure that any surpluses generated would be used to improve and strengthen community facilities and add value to the visitor management efforts of Stirling Council, Forest & Land Scotland and the National Park Authority.” November 2023

Richard Boddington, Chair, Drymen Community Development Trust

“While we are not privy to the forecast revenue and costs associated with the car park, we support the principle of the car park being owned and operated by ELLCT, with profits being used to fund local projects. We are aware of several valuable local projects that ELLCT are considering, and have confidence that ELLCT will proceed with these in a way to maximise benefit to the local community.” November 2023

4. COMMUNITY BENEFITS

With reference to Scottish Government's National Planning Framework 4 (NPF4) - <https://www.gov.scot/publications/national-planning-framework-4/pages/7/>

Community ownership of Balmaha Car Park would address all six of the **Qualities of Success of Successful Places** as outlined in Annex D of NPF4.

NPF4 Qualities of Success

We have detailed where the CAT has the potential to directly address each aspect of the NPF4 Qualities of Success. The economic benefits of the Community Asset Transfer are multiple, not least the creation of local employment and local investment decisions for currently unfunded/dormant community projects allowing us to become a Successful Place.

1. Healthy: Supporting the prioritisation of women's safety and improving physical and mental health

Physical and mental health is one of the key drivers for this asset transfer request. Our community needs the ability to invest in our fragile, at-risk community because we do not have the opportunities other communities have but are a resilient community wanting to be able to provide these benefits ourselves.

- **lifelong wellbeing** through ensuring spaces, routes and buildings feel safe and welcoming e.g. through passive surveillance and use of physical safety measures. The CAT has the potential to support the upgrading of bus shelter in the local area.
- **healthy and active lifestyles**, through the creation of walkable neighbourhoods, food growing opportunities and access to nature and greenspace. The CAT has the potential to reinstate and develop local walks – known locally as the Blue and Green paths. These walks are aimed at differing physical ability and thus will provide walkable routes for people of different physical ability but destroyed in a storm over 8 years ago.
- **accessibility and inclusion** for everyone regardless of gender, sexual orientation, age, ability and culture. The CAT has the potential to develop an accessible path aimed at individuals with mobility and neuro-complexity issues. An accessible path in the Balmaha area has been a topic of discussion within the community for some years, and we would expect to see this developed in the longer term.
- **social connectivity** and creating a sense of belonging and identity within the community. The CAT has the potential to contribute to the development of social housing, increasing the diversity of the community and re-invigorating the ageing community.
- **environmentally positive places** with improved air quality, reactivating derelict and brownfield land, removing known hazards and good use of green and blue infrastructure. The CAT has the potential to contribute to the regeneration of redundant buildings/create new opportunities from an unused 'plantation' site.

2. Pleasant: Supporting attractive natural and built spaces

- **positive social interactions** including quality of public realm, civic spaces, streets and ensuring a lively and inclusive experience. The CAT has the potential to employ local people as a community ambassadors/car park operatives to provide local insight and guidance for both visitors and residents, as well as providing feedback to the development officer and trustees from visitors in order to improve experiences.
- **protection** from the elements to create attractive and welcoming surroundings, including provision for shade and shelter, mitigating against noise, air, light pollution and undesirable features, as well as ensuring climate resilience, including flood prevention and mitigation against rising sea levels. The CAT has the potential to upgrade local bus shelters and provide additional seating a “perching” space for locals and visitors using the area.
- **connecting with nature** including natural landscape, existing landforms and features, biodiversity and eco-systems, integrating blue and green infrastructure and visual connection. The CAT would provide the community with the opportunity to maintain spaces for local and visitors to enjoy and become more immersed in the local natural environment through the development of local blue and green walks.
- **variety and quality** of play and recreation spaces for people of all ages and abilities. There is significant potential for the CAT to support the development of walking paths for visitors who have mobility and neurological challenges when visiting the natural world. For example, ELLECT has been discussing the potential for the development of an accessible walk within the local area.
- **enjoyment**, enabling people to feel at ease, spend more time outdoors and take inspiration from their surroundings. The CAT would support a part-time car park operator to help ease concerns of visitors to the area, by providing advice about walks and access to other facilities in the area.

3. Connected: Supporting well connected networks that make moving around easy and reduce car dependency.

- **active travel** by encouraging more walking, wheeling and cycling together with reliable, accessible, public transport and shared transport hubs that allow for simple modal shifts. The CAT has the potential to reinstate local walks (the Blue and Green walks, which are of varying physical challenge) to encourage locals and visitors to get outside and walk.
- **connectivity** including strategic cycle routes, local cycle routes, footpaths, pavements, active travel networks, desire lines, destinations, permeability, accessibility and catering for different needs and abilities. The CAT has the potential to contribute to reinstating paths and routes long unmaintained and now overgrown and dangerous.

The '20 minute neighbourhood' study by Forth Environment Link <https://www.lochlomond-trossachs.org/wp-content/uploads/2022/06/20-Minute-neighbourhood-Vision.pdf> highlighted the need for better and safer connectivity between villages in rural areas the aim of 'Living Well Locally' improves the health, well-being and economy of the area:

'There is a huge opportunity for Drymen and the villages east of Loch Lomond including Croftamie, Milton of Buchanan and Balmaha to 'live well locally'. Between them these areas already have many of the features of a 20 minute neighbourhood and it is clear it is a place people love to call home.

However, residents have noted key areas for improvement, most notably the poor public transport infrastructure restricting access to essential services further afield. Poor maintenance of paths through and between villages and of direct cycle routes is limiting how people move around these villages or travel to nearby towns such as Balloch and Balfroun for services such as education, high street facilities such as fresh produce and groceries, banking and post office counter services. These are a barrier to the place performing effectively as a 20 minute neighbourhood.'

20 Minute Villages, Development Project, June 2022

Working with organisations such as Paths for All, Scottish Land Fund and Forestry and Land Scotland as well as working with neighbouring communities with the same aims we can invest in the future of our shared local environment.

- **convenient connections** including local and regional interconnection, infrastructure, sustainable travel, interchange between public transport and active travel and supporting easy modal shifts in transport. The CAT has the potential to support local residents to make better use of public transport by providing free parking for residents using the public bus service
- **pedestrian experience** including safe crossing, pedestrian priority, reduced vehicular speed and noise, inclusive design and surfaces, assistive technology, reduced street clutter, catering for suitable vehicular parking and management of loading/unloading and deliveries and refuse collections. The CAT has the potential to allow local residents to have a more timely response to increased vehicle numbers during periods of high visitor number days. Previously this has been managed from Stirling, and the longer response time has resulted in significant overcrowding. By having an operative on site, any issues could be averted through contacts with local Police and National Park Ranger Service.

4. Distinctive: Supporting attention to detail of local architectural styles and natural landscapes to be interpreted into designs to reinforce identity

- **scale** including density, building heights, massing, orientation, building lines and legibility
- **built form** including mix of typologies, types, uses, sizes and tenures
- **sense of place** including design influences, architectural styles, choice of materials and finishes, detailing, landscape design, active frontages and cultural context

The CAT has the potential to upgrade local facilities (e.g. bus shelters) sensitively and in-line with current developments of the area. Trustees have significant experience working in land/infrastructure projects in the local area and would provide advice and guidance to ensure that any developments met the needs of architectural sensitivity associated with any building work undertaken in the National Park.

5. Sustainable: Supporting the efficient use of resources that will allow people to live, play, work and stay in their area, ensuring climate resilience and integrating nature positive biodiversity solutions

- **transition to net-zero** including energy/carbon efficient solutions, retrofitting, reuse and repurposing and sharing of existing infrastructure and resources. The CAT has the potential to help Stirling Council meet Scotland's Net-Zero targets.
 1. by providing free parking for residents to encourage local use of public transport and,
 2. by managing the car park locally this would save approximately 1.3T per annum of Carbon by avoiding the need of Council staff the round trip to manage the car park.
- **climate resilience and nature recovery** including incorporating blue and green infrastructure, integrating nature positive biodiversity solutions. The CAT has the potential to assist in natural recover by sensitive and nature-positive planting in the green spaces within the car park area. Currently, locals manage two of the large green spaces which are mown and kept as managed lawn, there are however, other green spaces which have the potential to be managed for pollinators – this could be very easily achieved by local community involvement.
- **active local economy** including opportunities for local jobs and training, work spaces, enabling working from home, supporting community enterprise and third sector
The CAT has the potential to generate a sustainable income stream which would support the development of a mixed (social & private) housing development. This would support local businesses that frequently find it difficult to secure staff within the area due to the large costs of living locally. Community owned social housing is planned and would fill this critical role of housing availability.
- **community and local living** including access to local services and facilities, education, community growing and healthy food options, play and recreation and digital connectivity. The CAT has the potential to help develop this local community into something much more thriving than it is currently. We are an ageing community and the CAT would provide us with the opportunity to invest locally on projects that the local community have identified as needed to help revitalise our community.

6. Adaptable: Supporting commitment to investing in the long-term value of buildings, streets and spaces by allowing for flexibility so that they can meet the changing needs and accommodate different uses over time

- **quality and function**, ensuring fitness for purpose, design for high quality and durability.
 - **longevity and resilience** including recognising the role of user centered design to cater for changing needs over time and to respond to social, economic and environmental priorities.
 - **long-term maintenance** including effective engagement, clarity of rights and responsibilities, community ownership/stewardship, continuous upkeep and improvements. The CAT has the potential to address all of these aspects of the NPF4 by using local knowledge and responding to local needs in a timely manner, for example, simple maintenance of drains and pavement guttering in the local area, would mean that long-term maintenance could be easily addressed locally. Maintenance of the asset would also form part of the management plan to ensure that the car park infrastructure was improved and maintained (which is already undertaken by locals, for example the maintenance of the green spaces).
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Community Regeneration

A common theme of discussions is the lack of outside attention and investment we feel we receive. This may be a theme of other communities too given pressure on budgets – but it results in resilience running at the core of our community. For years, our community in rural south-west Stirlingshire had been well supported by a Community Development worker who was a fantastic asset, not just to our east Loch Lomond area, but to many rural communities. When resources were reorganised and areas around Stirling City prioritised, the post disappeared. While there are fewer people to be supported in a rural community, in many ways the connection to that dedicated expertise is even more vital as many of the supports, services and classes available in more densely populated areas don't exist in outlying areas. The community ownership of the car park would allow us to create and sustain a community Development Officer post. As such, the project reflects the ethos of the Community Empowerment Act and supports the priorities of Stirling Council:

Priority A: We will help people manage their own health by promoting and resourcing community led opportunities.

1. Investment in our village hall would allow many more and varied activities to take place – currently the hall is underused due to the poor facilities. This has been highlighted in our LPP survey and in the one being undertaken for this CAT. In its current condition it is not a welcoming place and not conducive to well-being activities – the floor is old brown linoleum on a solid surface, there are no changing facilities and the toilets are old and cold. **We would assess the impact by recording the variety of uses generated and the number of participants.**
2. By reinstating the community 'Blue Walk' in Balmaha there would be many opportunities for people with restricted mobility to enjoy the woodland area. This has been a request from our community ever since the storm which brought down all the trees and made the path impassable. Discussions with Forestry and Land Scotland resulted in the agreement for the community to finance the work with approved contractors. **We would measure the impact of this by the number of local people and visitors using the route.**

Priority D: We will support social enterprises companies, cooperatives and other models of ownership which will support circular economy.

1. By an open and transparent funding model, similar to the one operated by our local hydro scheme, local projects would be considered for support. Success would be measured by the amount and range of local enterprises helped. Organisations receiving support would be required to have monitoring and evaluation processes in place to demonstrate the impact of the funding received. This would be proportionate to the level of funding received.

We will look after all of our citizens, from early years through to adulthood, by providing quality education and social care services, to allow everybody to lead their lives to their full potential.

- As detailed above, the Community Asset Transfer of the car park will give ELLCT the opportunity to further develop the local area to provide access to accessible space to enjoy the outdoors without the need to go much further than the car park. But also providing the opportunity to walk further and enjoy the loch edge or views from the Conic Hill.
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We will create more affordable housing and social housing in all of Stirling's communities. We will lead by example as an organisation in setting exceptional standards in building practice, environmental practice, employer practice, tenant relations and homelessness prevention.

- The ELLCT has successfully applied to Scottish Land Fund (SLF) and Scottish Housing Fund (SHF) for grants to purchase and build four key worker homes in the affordable development in Balmaha. We supported Rural Stirling Housing Association at the planning hearing to win planning approval from Loch Lomond and Trossachs National Park. Building more affordable homes in our area is a major objective of the ELLCT.

We will deliver inclusive economic growth and promote prosperity.

- With community ownership of the car park we will start building a strong economic future in our fragile rural community. Delivering a future for our young people stay and prosper in their community. The CAT has the potential to support a mixed housing development including community owned and social housing options, thus increasing social diversity within this community.

We will create and implement environmental and infrastructure improvements. We will deliver new ownership and delivery methods around energy generation, public transport and internet access, ensuring profits and services work to the community, not commercial priorities.

- By transferring the car park to community ownership, Stirling Council has the ability to create and implement environmental and infrastructure improvements, through the enthusiasm of local community minded individuals in the Balmaha area. By accessing this resource of local knowledge and passion, the benefits to the community with Stirling Council's boundaries will deliver something far greater than its part, i.e. a community lead and managed asset delivering what the community wants and have identified as needed through visitor engagement.

We will commit and coordinate our resources to ensuring Stirling becomes a must-visit destination; with heritage, culture, environment and economic strategies working hand in hand to encourage tourists to stay for a minimum of three days and two nights.

- With community ownership of the car park we will create a more positive visitor experience and expand the range of activities and interests available. By upgrading the play park, reinstating paths and maintaining the willow maze younger visitors will have access to quality equipment.

As well as aligning with Stirling Council priorities and the principle of obtaining 'Best Value' for all Stirling Council residents as an accepted and well understood responsibility, the CAT of the car park would remove many ongoing and future operational and maintenance costs for the authority – play park/grassy area maintenance; enforcement officers attending (with the associated costs of the 50+ mile round trip in time and emissions); potential improvements to the charging system and the need to better address visitor requirements (toilets, camper van discharges, path improvements). Additionally, recent issues have highlighted major and expensive works required in the Stirling Council owned Milton of Buchanan Memorial Village Hall.

Other Community Benefits

There is significant potential for this Community Asset Transfer to benefit the local and wider population. In addition to the shared experience when walking and visiting a green/outdoor space, there is also opportunity for education about the area and more broadly about the Loch Lomond and Trossachs National Park. The ELLCT will install interpretation boards around the car park to allow visitors to learn more about the local area, both its social history and natural history.

In addition to the environmental benefits associated with local management (i.e. the reduction of, at least, 1.3T (estimated) of carbon associated with the management from Stirling Council), there is also the opportunity to educate the wider public about the local environment and how this is actively managed to ensure the protection of biodiversity. For example, Loch Lomond is home to the rarest freshwater fish in Scotland, the powan (*Coregonus laveretus*; the only other natural population is in Loch Eck, Argyll).

There are opportunities to develop partnership working with National Park Rangers on a variety of educational activities as well as linking up with projects and organisations in the wider Stirling area, including schools.

5. VISITOR MANAGEMENT

Visitor management has been an issue in our community for many years and is a constant conversation in our community as well as other popular visitor hot spots.

Investigating car parks in other busy tourist areas and how they have successfully met the challenge by taking ownership of the asset and managing it locally has been an inspiration. For example, Minginish Community Hall Association successfully acquired the Fairy Pool car park and have developed it like other communities who are successfully doing the same and providing facilities for tourists and locals which local government would find economically unviable. MCHA benefits from income in excess of £20,000 a year which is reinvested into the community via small grants and MCHA's own development work.

East Loch Lomond continues to be an extremely popular visitor destination and along with the popularity of the West Highland Way and Conic Hill, visitor numbers remain high. Balmaha is one of the 'honey pot' destinations. There is a bus service from Balloch, but no direct public transport from Stirling or Glasgow resulting in the vast majority of these journeys being made by car. The volume of traffic and the resulting overparking issues have adversely affected residents and local businesses, the farming community, the emergency services and lead to frustrating visitor experiences. This was most evident during the pandemic but more recently the levels of overparking have been very much helped by the additional private car park in Balmaha. As there are no public toilets in this very busy area and LLTNP only operate toilets during opening hours, under community ownership we would propose installation of 24/7 toilets, camper van waste facilities and improvements to local low-level paths as an alternative to climbing Conic Hill or the rocky uneven lochside trail.

The lack of on-the-ground, immediate management of the car park, especially on days of high demand, which can be unpredictable and weather dependent, has led to the bus service being blocked in the car park on numerous occasions. Emergency services, including Mountain Rescue teams, are also regular users of the car park and the antisocial and unmonitored parking could lead to potentially serious situations. When Traffic Enforcement Officers are available, they travel from the Stirling area, a 50-mile round trip. This travel time often means problem parking is already happening before they can be onsite. There are also the costs in time/energy/carbon footprint of transportation. A community owned car park will be immediately responsive to changing demand due to weather, holidays and unexpected circumstances and the working relationships with essential partners are already in place.

As the demand for parking continues, the aim to reduce individual car volumes and encourage a workable joined up public transport strategy to support low carbon and climate targets is an urgent aim, and as all organisations are working towards Net-Zero, we will continue to work with all agencies to explore ways to achieve this.

One example is we are currently working with neighbouring communities and LLTNP to create ways to make paths safer and more accessible between villages and build on the data gathered in the 20 Minute Neighbourhood study or as described for rural areas the 'Living Well Locally' model. However, funding is required to make these initiatives a success. The CAT would contribute to these initiatives.

The play park is part of the CAT car park footprint. It is overgrown and neglected.

When visitors complain about the structures and poor maintenance it is explained the area belongs to Stirling Council. Essential upgrading and appropriate maintenance will require substantial investment.

The CAT would give Stirling Council a budget saving in this area. A figure was requested in FOI 18330 but the response was:

‘Due to the way our Play Area maintenance budget is managed we are unable to provide specific detail of the budget allocation for each of our 85 play areas, therefore under Section 17 of The Freedom of Information (Scotland) Act 2002 we advise that we do not hold this information.’



There was one piece of groundwork carried out; in February the new growth willow was chopped and chipped which community members had been going to learn to weave into the maze (funded by LLTNP) other overgrown areas were untouched. Community ownership will ensure the nurturing and tending to our natural environment is a priority.

This specifically highlights the two-fold impact of lack of communication between the Council and the local community, firstly the needless damage to the green infrastructure and secondly, the impact that this has on community in both learning new skills and impacting community spirit.

The temporary, privately owned, overflow car park in Balmaha, has been an extremely successful model on which to build. It is run in partnership with a nationally recognised car park operator. It is owned by a local family, two of whom are ELLCT trustees who own several businesses with a multi-million pound turnovers. Their advice and support establishing the running of the community car park will be invaluable. This experience will inform community ownership and management of the Balmaha car park. The model the ELLCT would propose would be very similar and we can learn from this enterprise which has been running for over three years. Good lighting and prominent signage were issues highlighted from their experience.

The development of the car park will support improved environmental benefits including retention and development of a community asset, ease litter and pollution, create opportunities for active and low carbon travel and create income streams for local enterprises. Ownership will add to community pride and cohesion, the message being the community is active, well-coordinated, welcoming to visitors and mindful of business needs and responsive to civic responsibilities.

Given the ongoing need for car parking, the community owned car park will provide local employment, with the resulting revenue being invested, with community consultation, in local initiatives. See Section 5 Priority A & D above.

6. OUR VISION FOR BALMAHA CAR PARK

Our vision is to:

1. operate the car park effectively
2. invest income to revitalise our community with projects in line with community priorities.
3. provide an exceptional visitor experience
4. develop the play park aligned to [Scottish Government Out To Play guidelines](#)
5. provide local employment
6. work with partners – public, private and third sector

Our Community Action Plan 2015-2020 stated we are a welcoming, enterprising community. Community is at the heart of every project we undertake. The world has significantly and permanently changed since that community action planning process, meaning this CAT is even more relevant and needed in light of the changes to society following the global pandemic. There is a greater recognition of the benefits of 'community' because of the lack of social interaction during COVID and the CAT financial benefit would allow our community to put in place resources, services and places to support the vulnerable in our area.

We know we must be more self-reliant, more locally sustainable and focused on how to create our '20 Minute Neighbourhood' or for the rural setting 'Living Well Locally'. While in a rural community this might seem a big ask, through on-going discussion with members, businesses and the wider community many of our priorities remain relevant and focused on rural community-led regeneration. We are now engaged in developing our Local Place Plan to identify priorities to future proof our community for residents, business and visitors. So far, we have identified the critical need for affordable housing and creating a community hub fit for purpose as well as the improvement for active and public travel – exactly the issues which community regeneration funded by community ownership of the car park could address.

Our vision is to bring the car park into community ownership and empower us to create a sustainable economic future using the skills, tools and experience in our community to develop a progressive, sustainable, dynamic, wealth generating rural economy with the ability to respond to community-led priorities. We acknowledge the need to future-proof the ownership and management and design a management framework which is sustainable and responsive to changing needs. Clear lines of leadership and a transparent decision-making process would be discussed at an open meeting for members' approval and the structure of the decision making process agreed.

Operating model

As the locally owned private car park has been operating successfully for a number of years there is an operating structure which to model.

Upon taking ownership of the car park:

- We will enter into a contract with a British Parking Association approved operator which will use an ANPR (Automatic Number Plate Recognition) charging system adapted to meet local needs. Under the arrangement previously discussed, monitoring equipment is provided and maintained without charge by the operator. ELLCT as the site owner retains income from parking fees, while the operator retains income from fines.
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- Electrical work for monitoring equipment will be installed by a local NICEIC & Compex certified contractor. To facilitate the development of this CAT an agreement has been made with a local electrician (please note community support), whereby the cost of the electrical work would not be invoiced until sufficient revenue has been generated from the Balmaha Car Park.
 - All the relevant Health and Safety and employment protocols will be formalised. See appendix 2. Two trustees have experience of employing large numbers of workers and running a multi-million pound business.
 - A full programme of routine maintenance will be established.
 - A job specification for the part time car park operator post will be created. It is likely that this post will be on a self-employed basis; otherwise, we will contract suitable HR and payroll support.
 - Trustees will identify local tradespeople and contractors to carry out routine repairs and maintenance reducing the carbon footprint of regularly transporting people and machinery from a centrally based location.

During year 1 of operations:

- A full job description for the Development Officer will be developed and this post will be advertised. A rota of trustees with direct responsibility for day-to-day operation will be the point of contact for employees. We will contract suitable HR and payroll support.
- Financial performance will be regularly reviewed and targets for Community-led funding to support our Delivery Plan will be finalised.
- Financial management systems will be set up to allocate surplus revenue to a Community-Led Fund to support local projects and to a contingency fund to cover unplanned major maintenance.

In years 2-5:

- Spending of our Community-Led Fund on our Delivery Plan will begin.
- Budgets and pricing will be regularly reviewed and updated to reflect market conditions.

Community involvement and effective management of the Balmaha car park, is an essential first step towards resolving wider visitor management issues in the area. Ensuring income generated through the carpark is ring-fenced for use within the local area will allow the community to invest in sustainable long term solutions which meet local needs and are in line with Stirling Council, Loch Lomond & Trossachs National Park Authority and Scottish Government priorities.

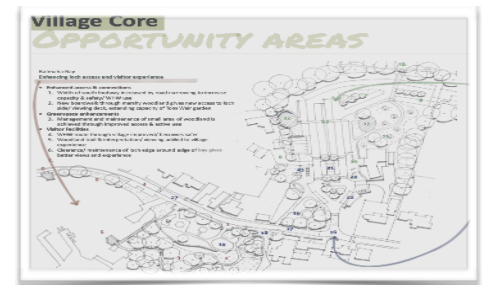
We will continue to work with organisations such as Development Trusts Association Scotland (<https://dtascot.org.uk/>) and Scottish Council for Voluntary Organisations (<https://scvo.scot/>) as well as integrating our projects with the LLTNP Balmaha Masterplan and regular meetings with planning and council authorities.

We will continue to work with relevant agencies via the East Loch Lomond Visitor Management Group (chaired by LLTNP), a proactive partnership with the community, businesses, landowners and statutory agencies. Together we continue to develop a sustainable and effective visitor management leading to enhanced visitor experiences.

7. EXISTING & ONGOING EFFECTIVE PARTNERSHIPS

In addition to local support for the Community Asset Transfer, ELLCT have a solid track record of partnership working to build upon.

- The ELLCT has successfully turned the former toilet block into a community area and visitor resource, installing visitor information, benches, picnic areas and landscaping including natural stone walls and flower beds. This has created a welcoming entrance to the village, a relaxing spot for weary West Highland Way walkers as well as a good spot for budget conscious visitors to picnic. This project has been a huge success for the locals and visitors using the area.
- The ELLCT has worked with Community Led Housing Trust to successfully purchase land (£160 000) with a 95% grant from SLF, to build four homes for key workers within the site owned by Rural Stirling Housing Association and designed by John Gilbert Architects and has an offer from the Scottish Housing Fund of £585 600 grant towards the build costs.
- The ELLCT is working with partners LLTNP, towards the completion of the cycleway into Balmaha from Milton of Buchanan.
- The ELLCT was instrumental in the application to the Strategic Timber Transport Scheme to secure a grant which has partially improved the C6 road between Balmaha and Rowardennan. We continue to pursue funding to complete the upgrade.
- Continues to work collaboratively with Loch Lomond and Trossachs National Park, most recently on the consultation of Strategic Tourism Infrastructure Study resulting in the Balmaha Masterplan which is currently on hold.
- The ELLCT is an active member of the East Loch Lomond Visitor Management Group, chaired by the LLTNP.
- The ELLCT is a registered charity SCIO46891
- The ELLCT is a member of Development Trusts Association Scotland.
- The ELLCT is a member of SCVO.
- The ELLCT looks forward to a continuing, long collaborative working relationship with all sections of Stirling Council and its officers for the benefit of our community.



8. GOVERNANCE AND ACCOUNTABILITY

As an OSCR member we are governed by the articles of our 2-tier constitution.

As members of Scottish Council for Voluntary Organisations (SCVO) we use their online templates to check we are operating in accordance our governance and procedures and within the Good Governance guidelines. All meetings and decisions are made in accordance with our constitution and minutes are timeously posted on our website.

Governance and accountability are in accordance with the five principles of The Scottish Governance Code for the Third Sector.

Organisational purpose

As the board, we are ultimately responsible for directing the activity of our 26recognized26n and delivering its stated purpose.

We will do this by:

- understanding our organisation's purpose and values, and committing to them to make sure our organization delivers what it was set up to do
- making sure our governing documents are fit for purpose, and set out the details of how our organization will be governed.
- making and recording informed decisions in line with our governing documents. Our minutes are publicly accessible.
- overseeing the use of assets and resources to make sure they are used to achieve our organisation's purpose and aims, and
- communicating the work of our organization and the difference it makes to the people we work with and the public. Communication with members and the wider community is via our website, hard copy flyers/newsletters, community noticeboards, email, the ELLCT's social media channels (Facebook & Twitter) and annually at the AGMs which are well attended. We have an open and transparent website.

Leadership

As the board, we are here to lead our organisation, and we are individually and collectively responsible for our decisions. We need to make sure our organization has a clear strategy to achieve our purpose.

We will do this by:

- identifying our organisation's vision and values, and making sure these underpin all our decisions and activities
- having a clear understanding of the trustees' individual and collective roles and responsibilities. Our eight trustees are all active and regularly participating. We carry out succession planning for key roles within the organisation by identifying people within the community (i.e. younger locals) that have specific skillsets or are willing to develop the skills which will be required to support community projects.
- demonstrating good leadership and behaviour, and creating an inclusive culture through our own performance
- promoting equality and diversity throughout our organisation
- communicating with our staff, volunteers and members about our vision for our organization and the decisions we make, and listening to feedback. This will include the two staff posts created through the car park.

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- leading and overseeing progress and performance by closely examining information on activities and achievements and their long-term effect
 - understanding and respecting the difference between governance and operations, delegating operational tasks where appropriate while recognising that we are always accountable for our organisation's activities. We will create a scheme of delegation when the new staff posts are created.

Board behaviour

As the board, we understand that our behaviour can have a far-reaching effect and is fundamental to our organisation's reputation and success. We will ensure our behavior is consistent with our organisation's vision and values.

We will do this by:

- being open and honest about how we govern, who we are, and the decisions we make
- making sure our organization promotes equality and diversity and incorporates ethical standards in the policies, practices and culture of our organization.
- listening to each other, the people who benefit from our work and our members, employees, volunteers and other interested parties, and respecting the role they each play
- handling concerns and complaints openly, fairly and constructively
- Recognising and acknowledging where conflicts of interest may arise. Trustees exclude themselves from any decisions relating to their own or related parties' interests.
- creating a constructive environment where different, and sometimes conflicting, views are respected and welcomed, and decisions are reached collectively.

Control

As the board, we should put in place appropriate structures, controls and processes to make sure our organization is run in line with its purposes and values, its governing documents, and relevant legal and regulatory requirements.

We will do this by:

- maintaining and regularly reviewing policies, procedures and reporting arrangements (for example, our internal governance, safeguarding, fundraising and financial controls). Our Health & Safety policy is appended to this Plan and we will review and update this and other relevant policies as the Asset Transfer of the Car Park progresses.
- making sure our scrutiny and decision-making processes are thorough, informed, clear, well-timed and communicated effectively
- understanding and analysing the internal and external operating environments of our organization to create effective strategies and systems for managing risk
- monitoring and evaluating performance against operational plans and budgets
- making sure any contracts are agreed and carried out in line with the interests of our organization and our values
- considering whether our organisation's legal and governance structure provides appropriate protection for our organisation, our trustees and members
- making sure there are effective financial controls in place and that we receive clear information so we can monitor our organisation's financial position, and
- being clear about how and when we delegate responsibilities to staff, volunteers or committees and how we oversee their roles.

Effectiveness

As the board, we work together as a team, with an appropriate range and balance of skills and experience, to continually improve the governance of our organisation.

We will do this by:

- understanding the legal structure and governing documents of our organisation, and making sure we act in line with them
- setting and monitoring the strategic direction of our organization
- regularly reviewing our performance and the skills on the board
- developing and improving our capability through ongoing support and training
- having a clear plan and process in place for replacing trustees when their time on the board comes to an end, which is linked to the strategic direction of our organisation
- following any rules for how trustees are elected and how long they serve
- having a clear and well-timed recruitment and induction process for trustees
- making sure we use our meetings to explore important issues and reach informed decisions that are recorded and acted on
- making sure that meetings are well-organised, well-informed and effectively chaired, and that people actively take part, and
- communicating with those who have a legitimate interest in the work of our organisation.

The skills and proven track record of the trustees and community members, as professionals in health, education, ecology, mental health, well-being, outdoor management and entrepreneurs in business, ensure we possess the skills and expertise to operate the car park efficiently and effectively for the benefit of our community. In partnership with a recognised, registered car park operator will result in a professional and accountable enterprise aiming to work with tour operators and local partners to provide the best visitor and local resident outcomes.

The future proofing of the ownership of the car park will be built into the operational management by ensuring when trustees are stepping down there are people with the requisite skills to take the work forward and ensure a continuous and accountable enterprise.

9. RISK

Number of visitors declines – LOW

- Visitor trends reported by LLTNP indicate visitor numbers are returning to pre-pandemic numbers and if anything increasing slightly year on year.

Pandemic – LOW

- Prior to the pandemic demand for the parking was rising and if anything over lockdown and the easing of restrictions the demand for parking has doubled possibly tripled even without the numbers of non-UK cars usually visiting the area. The lack of foreign tourists was more than compensated with increase in UK visitors.

Unforeseen catastrophic fail/incident – LOW

- Governance structures (see section 8), routine maintenance and financial reserves will be set aside.

10. PERFORMANCE MANAGEMENT

The ELLCT will report annually to members and the wider community at the AGM. There will be regular meetings of trustees to monitor progress towards meeting the objectives set out in the delivery plan and evaluate the impact on the local community and visitors.

There will be an open and transparent process to allocate community benefit as well as online surveys for feedback. Appendix 4.

11. EQUALITY

ELLCT will follow the ethos of UK Government when undertaking any interaction with employees and the public through “incorporating equality into our core objectives, making every effort to eliminate discrimination, create equal opportunities and develop good working relationships between different people”. As highlighted above, we are acutely aware of the cost of living crisis and the effects this may have on individuals’ access to green space. We hope to develop a system, in collaboration with local organisations, through which individuals from less economically developed backgrounds gain reduced parking rates.

12. SUSTAINABILITY

Sustainable travel is at the heart of the Loch Lomond and Trossachs National Park outlook for the east Loch Lomond area, which aligns well with ELLCT aspirations. The projects we would want to focus on would give our community more options for safer, active travel. There has been considerable discussion about moving sustainable travel up the agenda for the local community through the provision of public transport north of Balmaha to Rowardennan. These discussions have been ongoing since the National Park was founded in 2002, i.e. over 20 years. There is significant potential by working with LLTNP Strategic Tourism Infrastructure Development Plan to use this Community Asset Transfer as a springboard to facilitate transport links north from Balmaha to Rowardennan. This would both alleviate the pressure on parking along the C6 road, but also provide better transport links for both visitors and local community.

There would also be the opportunity to use available land for a community garden as there is a strong indication the former primary school in Milton of Buchanan may form part of our Local Place Plan.

As mentioned above, through the use of interpretation boards and an informed staff, there will be significant opportunities to educate visitors to the area about the unique wildlife and nature of the area. Understanding the local ecosystem through visiting, experiencing and learning, improves individuals' perception of their local environment. Something we hope that they will take home with them, having a lasting effect on their world-view for the future.

13. FINANCIAL CASE AND PLAN

Running Costs

At time of writing, Stirling Council had been asked for running costs of the car park. The ELLCT were informed that there is only an overall cost for all of Stirling Council car parks. A FOI/202300096 was submitted on 17 October 2023 and the outcome is awaited but it may be the same response as to the running costs of the playpark (FOI 18330) and as such further clarification will be required before an accurate offer could be made.

The following ongoing costs have been built into our financial projections:

- Minor and routine maintenance (in addition to major maintenance reserve fund, see below):
 - Wages for an operator/caretaker to carry out minor maintenance and address any issues onsite, estimated at 7 hours per week at £16 an hour for an annual total of just over £5000 in year 1 (with an allowance for inflation built in thereafter). It is likely that this individual would be self-employed.
 - Routine maintenance estimated at £30,000 (plus VAT) per annum + inflationary increase to cover maintenance of car park, equipment and of the adjacent play area. This will be outsourced to contractors, preferably local.
- Insurance at £2,200 per year
- Staffing:
 - Car park operator/caretaker, as above
 - Development officer at £30,000 per year (plus employer's National Insurance and pension contributions) funded through car park income to support ELLCT's Delivery Plan.
- Professional and accountancy fees. This includes legal fees relating to the purchase and contract with operator in year 1. This also includes an annual audit (£3000), which ELLCT will be subject to as a charity given the additional income generated through the car park. A freelance bookkeeper at approximately £100 a month is also included, along with an allowance for other administrative costs.
- HR/Payroll allowance outsourced, [GCVS](#)
- Rates £12 700
- Loan repayment, under the assumption that a loan will be needed to cover part of the cost of purchase (see below). This is based on an assumed £50,000 loan at 6.5% interest, repayable over 10 years with a 3-month repayment holiday in year 1.

Income

Our projected income from the car park is £132,240 in year 1, rising to £145,464 by year 5. This is based on the following assumptions:

- Under the partnership model with a car park operator using ANPR recognition, ELLCT retains all income from parking fees, but no income from fines, which are retained by the operator.
 - There are 200 spaces within the car park and each visitor car pays £4 per visit regardless of length of stay. This is in line with other comparable car parks, researching other similar operations and advice from French Duncan Accountants. Small cost increases to £4.25 in year 3 and £4.40 in year 5 are planned to keep pace with possible increases to running costs.
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- Visitor occupancy on weekdays varies between 15% in winter and 85% at the August peak. Weekend occupancy is slightly higher, at 25% in winter and 90% in July and August. There are therefore just over 33,000 individual car parking sessions per year. These figures are based on income records provided by Stirling Council and we do not expect significant change during the first five years of operation.
 - Residents on the NPR system do not pay to park, and are excluded from occupancy figures. Because of this, even at peak times, the car park does not reach full occupancy in our projections, although in practice it is frequently oversubscribed in summer.
 - We are in early discussions with EV charging companies to install chargers at no cost to the ELLCT and earning a percentage of the income.
 - Also once the Scottish Water treatment facility is operational there is the potential to charge camper vans for overnight stays allowing the dispersal of waste.

Financial management

Our financial projections identify the funds which we expect to reinvest into the community. These will be made after covering all running costs for the car park and setting aside suitable reserves:

- £10,000 annual payment into a long-term maintenance reserve fund over the first 5 years. Trustees will set an appropriate target to achieve during the initial years of operation, based on professional advice, and will establish a reserves policy.

We will seek out a bookkeeper who uses an accounts management software package allowing for the identification of reserve funds.

Reinvestment

On this basis, our projections show that income from the car park can support the following reinvestment of funds into the community benefit activities detailed in our Delivery Plan and elsewhere in this Plan:

- Funding a Development Officer who will work for ELLCT and on behalf of the community, total value of £170,000 over the first 5 years.
- Community-led fund of at least £18,000 a year over the first 5 years.

Given that running costs for the car park have not been made available, we will carefully monitor financial performance during the first year and these targets will be subject to review by trustees.

We will seek advice on best practice for management and distribution of a community-led fund from DTAS and from other communities currently managing similar assets, such as Minginish.

VAT

ELLCT is not currently VAT registered. We will register when income from the car park crosses the £85K VAT threshold, expected midway through the first year of operations. VAT due to HMRC is included in our financial projections.

Startup Costs and Funding

Financial outlay will be negotiated with Stirling Council with the starting point being the joint valuation of £485k, taking into account Stirling Council operational savings in terms of allocated maintenance and enforcement costs and the substantial community benefit and social value which will ensue with community ownership.

As it has not been possible to get the operational costs of running the car park, play park and grassy areas a figure has been entered which can be updated should definite data become available.

To buy the car park and begin operating in the way we have set out in this Business Plan, the following resources will be required:

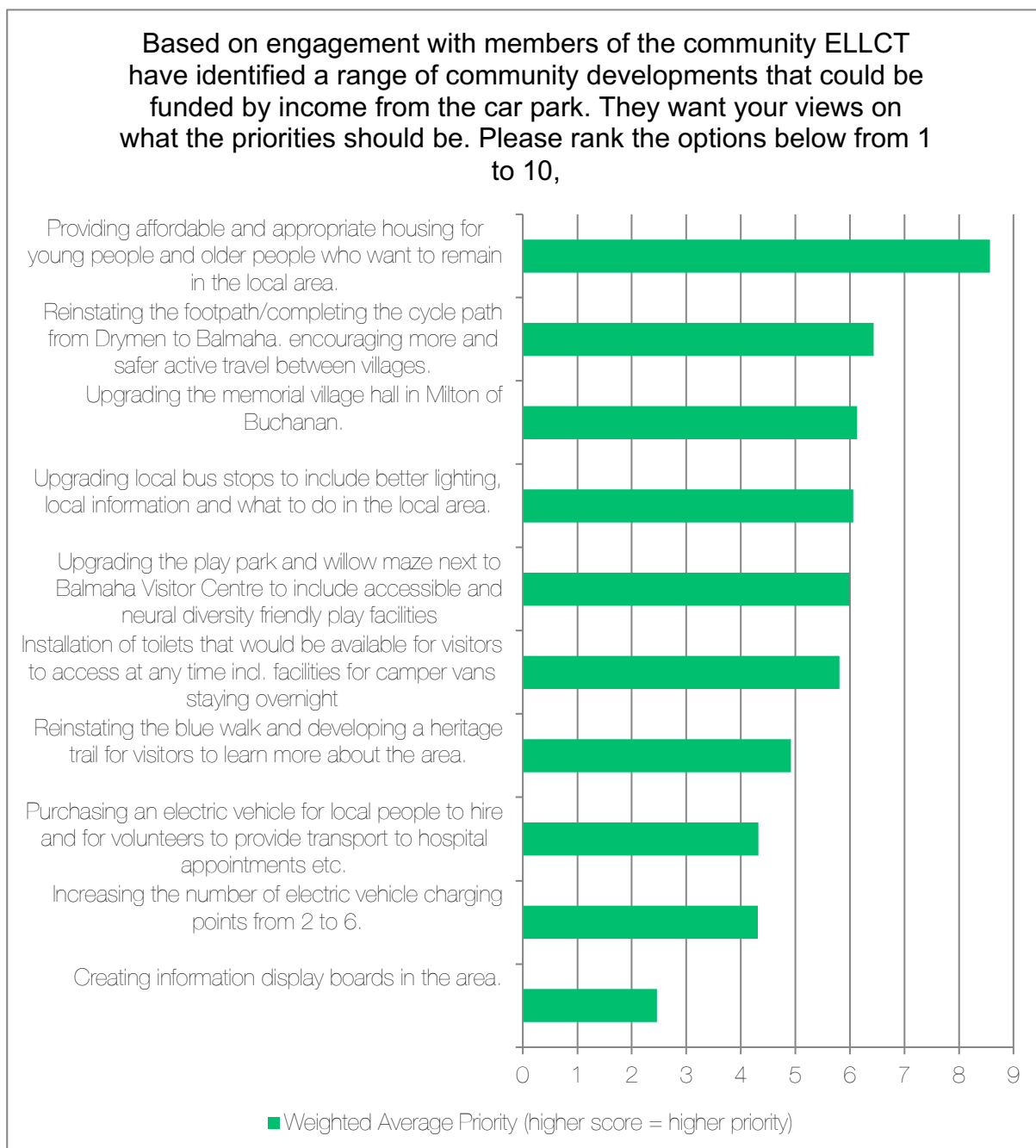
Item	Amount	Source	Notes
Purchase price	£485 000	Scottish Land Fund	Based on independent valuation
Stirling Council costs * £7k/year x 10yrs	-70 000		
15% discount for a community benefit £7 275k/year for 10yrs	-72 750		
	£342 250	Loan	
Camera-monitoring system (NPR)	£0	Provided by Operating Partner	Under agreement with Operating Partner, equipment is provided and maintained by them.
NICEIC approved contractor to install single phase power various communication points with necessary certification.	£0 (£3500 done as a community contribution)	Donation in kind	Installer is a trustee and has volunteered to do this work for free
Legal and professional fees	£6,000	Loan	Included in financial projections in Year 1

- This figure has been estimated as no data was available specifically for Balmaha car park and play park

Appendix 1: Additional data from 2023 Survey

In addition to asking whether households were in support of the asset transfer or not, as discussed above, the survey also asked people to prioritise how income generated from the car park should be invested if the CAT were to be successful.

Respondents were given ten suggestions based on previous engagement to rank from highest to lowest priority. Weighted average scores for each are shown in the graph below, with a higher score representing a higher priority level overall. The top priorities identified were affordable housing for people who want to remain in the local area, reinstating the footpath and completing the cycle path from Drymen to Balmaha, and upgrading the Milton of Buchanan Memorial Hall, bus stops and play park. Rated lower were suggestions of increasing capacity for electronic vehicles and improving signage.



Additional suggestions on use of any surplus profit from the car park were also sought.

32 survey respondents provided comments:

- A frequent topic, mentioned in 6 responses, was the Primary School building in Milton of Buchanan, which some residents wanted to see in continued community use or converted to housing, with the potential for income from the Car Park to provide some initial investment.
- 7 raised additional suggestions on managing traffic into the village in conjunction with the Car Park, including electronic signage indicating when the Balmaha Car Park is full.
- Other suggestions also addressing visitor impact included increasing the number of bins and investigating community transport to other villages and a community-run summer shuttle to Rowardennan.
- Additional suggestions were made in relation to improving paths and access, including additional seating to make flatter routes more accessible to those with limited mobility, and maintenance on overhanging trees.

Respondents were given a final space to leave any further comments, including other suggestions ELLCT should be aware of. 23 people answered this question, but 6 of these either wrote that they didn't have any comments or left general positive feedback. Among the remaining 17, the most frequent topics were:

- Litter, mentioned by 4: "signs encouraging visitors to take litter home" "rubbish bins along the C6"
- Infrastructure, mentioned by 4, including recent flood damage to roads and bridges, lack of a fuel station and minor injury unit
- Suggestions on management of the car park, mentioned by 3: "Money should also be set aside for the maintenance and upgrade of the car park"; suggestion for a "Community Wealth Fund" funded by the hydro scheme and car park; free passes for resident parking needed to allow bus travel.
- The primary school building, mentioned by 3, and the memorial hall, by 1, with similar comments to the previous question.
- Concerns about the project, raised by 2.

Appendix 2: Health and Safety Policy

The East Loch Lomond Community Trust will:

- Establish and implement a Health and Safety Management System to manage the risks associated with our premises and activities.
- Regularly monitor our performance and revise our Health and Safety Management System as necessary to ensure we achieve our objective of continuous improvement.
- Provide sufficient resources to meet the requirements of current Health and Safety legislation and aim to achieve the standards of 'Good Practice' applicable to our activities.
- Actively promote an open attitude to Health and Safety issues, encouraging staff to identify and report hazards so that we can all contribute to creating and maintaining a safe working environment.
- Communicate and consult with our staff on all issues affecting their health and safety and, in doing so, bring this policy to their attention.
- Provide adequate training for our staff to enable them to work safely and effectively, and to ensure they are competent and confident in the work they carry out.
- Carry out and regularly review risk assessments to identify hazards and existing control measures. We will prioritise, plan and complete any corrective actions required to reduce risk to an acceptable level.
- Maintain our premises and work equipment to a standard that ensures that risks are effectively managed.
- Ensure that responsibilities for Health and Safety are allocated, understood, monitored and fulfilled.
- Retain access to competent advice and assistance ensuring that we are aware of relevant changes in legislation and 'Good Practice'

Appendix 3: Financial Projections

	Year 1	Year 2	Year 3	Year 4	Year 5
INCOME					
Car park income - Week day occupancy	£ 86,602	£ 86,602	£ 96,858	£ 92,015	£ 95,262
Car park income - Weekend occupancy	£ 45,638	£ 45,638	£ 51,043	£ 48,490	£ 50,202
	£	£	£	£	£
TOTAL INCOME	132,240	132,240	147,900	140,505	145,464
OPERATING COSTS					
General Maintenance person - note 3	£ 5,005	£ 5,460	£ 5,999	£ 5,999	£ 6,239
Insurance	£ 2,000	£ 2,000	£ 2,100	£ 2,150	£ 2,200
Maintenance - note 4	£ 36,000	£ 36,000	£ 37,200	£ 37,200	£ 38,688
Professional and accountancy fees - note 5	£ 9,600	£ 3,600	£ 4,200	£ 4,200	£ 3,750
Charges - note 6	-	-	-	-	-
Bookkeeper - note 7	£ 1,100	£ 1,200	£ 1,320	£ 1,320	£ 1,380
Admin and other expenses	£ 1,200	£ 1,200	£ 1,260	£ 1,260	£ 1,320
Rates	£ 12,500	£ 12,500	£ 12,500	£ 12,500	£ 12,500
VAT DUE TO HMRC - note 8	£ 5,277	£ 15,440	£ 17,750	£ 16,518	£ 17,171
	£	£	£	£	£
TOTAL OPERATING COSTS	72,682	77,400	82,329	81,146	83,248
	£	£	£	£	£
OPERATING PROFIT	59,558	54,840	65,571	59,359	62,216
	£	£	£	£	£
Loan repayments - note 9	£ 5,630	£ 6,756	£ 6,756	£ 6,756	£ 6,756
Long-term maintenance reserve - note 10	£ 10,000	£ 10,000	£ 10,000	£ 10,000	£ 10,000
Development Officer salary - note 11	£ 25,338	£ 33,784	£ 36,487	£ 36,487	£ 37,946
Re-investment in community - note 12	£ 20,000	£ 18,000	£ 18,000	£ 20,000	£ 20,000
	£	-£	-£	-£	-£
Opening bank balance	£ 1,000	£ 410	£ 14,110	£ 19,782	£ 33,666
	-£	-£	-£	-£	-£
CLOSING BANK BALANCE	410	14,110	19,782	33,666	46,152
	£	£	£	£	£
Car park Income net of VAT	110,200	110,200	123,250	117,088	121,220

A complete spread sheet has previously been supplied, also available [HERE](#).

Appendix 4: Delivery Plan

Action (What?)	Tasks (How?)	Responsible (Who?)	Timescale (When?)	Progress /Monitoring	Evaluation
Housing for young and older people	<ol style="list-style-type: none"> 1. Request feedback from Asset Team re SC feasibility study 2. Investigate community ownership of closed primary school 3. Identify alternative sites & feasibility 4. Secure funding 	<p>Margaret McDonald</p> <p>LPP steering group</p> <p>LPP steering group</p> <p>SLF</p>	<p>2 months</p> <p>8 months</p> <p>12 months</p> <p>18months</p>	<p>3 months</p> <p>24 months</p> <p>6 months</p> <p>36 mths</p>	<p>Houses built</p> <ul style="list-style-type: none"> - older people supported - more young people staying in area
Reinstate Blue path	<ol style="list-style-type: none"> 1. Contact FLS to discuss 2. Identify Contractor 3. Plan work 	David Fraser	6 months	18 months	Path reconstructed
Village Hall refurbished	<ol style="list-style-type: none"> 1. Prioritise tasks 2. Obtain estimates 3. Seek funding partners; Historic Environment Scotland 	Hall Committee	12 mths	36 mths	Building safe, fit for purpose and watertight

Appendix 5: Logic Model

Inputs	Activities	Short term goals	Long term goals
<ul style="list-style-type: none"> • Funding from car park and grant funder e.g. Scottish Land Fund • Development Worker • Visitor attendants • Staff and volunteer time • Feedback from community on their priorities for development • Trustees and members, time, skills and experience 	<ul style="list-style-type: none"> • Analyse Survey Responses • Identify potential funders and sponsors • Develop an action plan based on locally identified needs and the ELLCT • Develop a clear process for investing the funding generated by car park keys • Work with local social housing providers to develop a clear plan to increase affordable accommodation 	<ul style="list-style-type: none"> • Increased participation of community members in identifying priorities for development • Develop a programme to generate a clear and robust process for allocating the funding raise • Recruit a panel to assess applications for funding that is representatives of different stakeholder groups e.g. young people and older people in need of housing, 	<ul style="list-style-type: none"> • Increase in the availability of affordable housing • Fewer young people leaving the local area due to high costs for housing

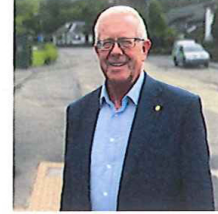
Appendix 6: Letters of Support

16 May 2018

To Whom it May Concern

Scottish Land Fund
Big Lottery Fund
70 Wellington Street
Glasgow
G2 6AU

Our Ref: BC0712



APPLICATION TO SCOTTISH LAND FUND

I am writing to you in support of the application from East Loch Lomondside Community Trust.

I am aware that there has been a long standing and established need for affordable rented homes for local workers along East Loch Lomondside. I commend this application which will allow the Community Trust to buy land from Rural Stirling Housing Association, and then to build four homes for essential local workers as part of the Rural Stirling Housing Association development in Balmaha.

I understand that Rural Stirling Housing Association are not able to specify criteria which would allow them to rent homes specifically to local workers so the East Loch Lomondside Community Trust has been active in pursuing this project and supporting the affordable housing development in Balmaha.

I hope you will give full consideration to this very worthwhile application and its aim to provide affordable housing for local workers.

Kind regards,

Bruce Crawford MSP

Bruce Crawford (SNP) MSP for Stirling constituency
Office 16, STEP, Stirling, FK7 7RP
Telephone 01786 471899
Email: bruce.crawford.msp@parliament.scot

Stirling Constituency covers: Aberfoyle, Arnprior, Ardeonaig, Balfron, Balquhidder, Bannockburn, Blanehead, Brig O'Turk, Buchlyvie, Balmaha, Callander, Cambusbarron, Cowie, Crianlarch, Croftamie, Deanston, Doune, Drymen, Fallin, Fintry, Gargunnoch, Gartmore, Inversnaid, Killearn, Killin, Kinlochard, Kippen, Lochearnhead, Milton of Buchanan, Plean, Port of Menteith, Rowardennan, Stirling, Strathblane, Strathyre, Stronachlachar, Thornhill, Throsk, Tyndrum.

LORD JAMES A N GRAHAM
AUCHMAR ESTATE
AUCHMAR
DRYMEN
GLASGOW
G63 0AG

Telephone/ Fax 01360 870 382
Email jeanetta@buchananestates.co.uk

23rd March 2021

To Whom it May Concern,

Balmaha Car Park – Community Asset Transfer Proposal

I am writing to register my support for the Community Asset Transfer request developed by the East Loch Lomond Community Trust for the purposes of managing the public car park at Balmaha.

The car park lies at the heart of the village and its use (or misuse) directly impacts on the local community. The positive proposal from the community to own and manage this facility responsibly would, I believe, improve its amenity for both visitors and residents alike. It will bring the management of the facility into the hands of a responsible, organised local group and ensure that those who are most affected by the users of the car park have direct involvement in its management.

Yours sincerely,



Lord James A. N. Graham



Alyn Smith MP
Member of Parliament for Stirling

House of Commons
London SW1A 0AA

**FAO: Stirling Council Community Asset
Transfer Decision Panel**

26th October 2023

To Whom It May Concern,

Re: East Loch Lomond Community Trust

I am writing to offer my full support for The East Loch Lomond Community Trust's asset transfer request of the Balmaha Car Park. I wholeheartedly endorse the Trust's plan to bring the car park into community ownership and use the generated revenue for the betterment of the local community.

The proposed asset transfer is a pivotal step toward community empowerment in Stirling. It will not only provide the community with control over a valuable asset but also offer an opportunity to enhance the quality of life for local residents and visitors. The revenue generated from the car park will be instrumental in realising several community projects, such as the refurbishment of community properties, restoration of local woodland walkways, and support for various community organisations. These projects will help make the local community more vibrant, sustainable, and inclusive.

Approving this asset transfer would not just transfer ownership but invest in the long-term well-being of the community. I therefore encourage the Council to support the East Loch Lomond Community Trust's request for the asset transfer, and I look forward to seeing the positive changes it will bring to the local community.

Yours sincerely,

Alyn Smith
Member of Parliament for Stirling

Alyn Smith MP
Office 35, Stirling Business Centre, Wellgreen Place, Stirling, FK8 2DZ
01786 471899
alyn.smith.mp@parliament.uk



The Scottish Parliament
Pàrlamaid na h-Alba

East Loch Lomond Community Trust (ELLCT)

7 November 2023

Dear Margaret,

Re: Balmaha Car Park

Thank you for contacting me to outline the proposals by East Loch Lomond Community Trust to request an asset transfer of Balmaha Car Park from Stirling Council to the Trust.

The use of funds from the Car Park, by the Trust, could provide some clear benefits to the local community and also visitors to the area. The proposed use of funds include supporting the maintenance of the Village Hall, a vital communal space for rural areas, upgrading the play park, employing local people, improving the electric charging systems and installation of 24/7 toilets. There are economic, environmental and wellbeing benefits as well as giving the local community greater autonomy over how to invest funds made in the area. Having the ability to immediately react to overparking would also prove beneficial.

In principal, I support the Trust's aims for this asset transfer. It is within everyone's best interests for the Trust and the Council to work collaboratively on this project and to ensure that the needs of the local residents are always at the forefront of decision making.

Yours sincerely,

Evelyn Tweed MSP

5th November 2023
Tel: 01786 824957
Mobile: 07894908807
jamesbfraser@aol.com

Margaret McDonald
Secretary
East Loch Lomond Community Trust

Dear Margaret,

Transfer of Balmaha Car Park to Community Ownership

Further to recent discussions with you and several other Trustees I am writing to confirm my strong support for the community purchase of the currently Council owned car park in Balmaha as there is great scope to deliver a wide range of community benefits in the Balmaha and wider East Loch Lomond from the income generated from future car parking fees.

I have been closely involved in tourism and visitor management activities in the Loch Lomond area for the past 40 years in my various roles as Chief Executive of the Area Tourist Board, Regional Director of VisitScotland and the immediate past Chair of the Friends of Loch Lomond and The Trossachs. I am also still a member of the Destination National Park Group and am acutely aware of the challenges facing Balamaha and East Loch Lomond in coping with visitor pressures and dealing with the erosion of basic community facilities and services due to budgetary pressures being faced by public agencies.

I also know several of the Trustees who are members of the Community Trust Board very well and am aware of the impressive depth and breadth of skills and experience of Trustees. I am very confident they could manage the car park and related visitor management issues well. I am also confident they would ensure that any surpluses generated would be used to improve and strengthen community facilities and add value to the visitor management efforts of Stirling Council, Forest & Land Scotland and the National Park Authority.

Several Trustees have many years of hands-on experience managing visitor facilities and assisting with the development and maintenance of community open spaces such as the small village green and, in partnership with the Friends, helping to sensitively develop and maintain the Tom Weir Picnic Area and Statue which is a major visitor attraction in Balmaha. Several Trustees are heavily involved in land management in the wider area and a number are active members of the East Loch Lomond Visitor Management Stakeholders Group and the Destination National Park Group and are therefore very knowledgeable on current visitor management issues and have contributed to visitor management and infrastructure plans being coordinated by the National Park Authority. Many are also involved in various aspects of community initiatives and the preparation of community plans.

I am an enthusiastic supporter of community ownership and communities being in more control of their own futures and I strongly believe the transfer of the ownership of Balmaha Car Park would have many positive community benefits including, for example, employing Village Officers to help maintain village amenity areas and contribute to other community projects.

I wish the Trust every success in securing the transfer of the car park which would be a very important step in enabling the Trust to support the social, environmental and economic well being of the Buchanan Community.

Yours sincerely,

James Fraser

James Fraser
CEO & Trustee

Steamship Sir Walter Scott Ltd
Trossachs Pier, Loch Katrine, by Callander
Stirling, Scotland, FK17 8HZ



DCDT Enterprise Company
Creitendam
Balmaha Road
Drymen
G63 0BX

Margaret McDonald
Secretary
East Loch Lomond Community Trust
Balmaha

E: hello@drymen.org
T: 07708 099141

9th November 2023

Dear Margaret

Support for Asset Transfer of Balmaha Car Park

I am writing on behalf of Drymen Community Development Trust to express our support for the proposed asset transfer of Balmaha car park from Stirling Council to East Loch Lomond Community Trust (ELLCT).

While we are not privy to the forecast revenue and costs associated with the car park, we support the principle of the car park being owned and operated by ELLCT, with profits being used to fund local projects. We are aware of several valuable local projects that ELLCT are considering, and have confidence that ELLCT will proceed with these in a way to maximise benefit to the local community.

Yours sincerely

A handwritten signature in black ink, appearing to read "Richard Boddington".

Richard Boddington
Chair
Drymen Community Development Trust

DCDT Enterprise Company
Registered Office: Creitendam, Balmaha Road Drymen
Registered Number: SC312742
Charity Registration Number: SC041565