



Killin Co-op : A New Future

Feasibility Study into the possibility of taking the old Co-op into community ownership

March 2022^{v2}



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1. Introduction and Background

1.1 Background and Original Drivers

Killin Co-op is located in the village of Killin in Stirling Council and sits at the very edge of the Loch Lomond and Trossachs National Park boundary. The area is a popular visitor destination offering access to not only the village itself and the famous falls, but also outdoor activity, particularly linked to the opportunities in the national park.

The Co-op building is being sold as the shop has moved to a nearby newbuild unit. The people of Killin have identified the crucial importance of retaining and developing community assets as a foundation to local resilience and a historic mill is leased from Stirling Council (though negotiations have started regarding asset transfer). A group of local people came together as Killin and Ardeonaig Community Development Trust. This unique opportunity for the community to take ownership of a high street building has galvanised the group's ambitions to establish Killin as a dynamic rural centre for net zero and learning. A Community Right to Buy application for the Co-op building has been accepted by the Scottish Government.

The Broad vision for the building is to complement activity that is already happening in a collaborative approach to village resilience.

Killin and Ardeonaig Community Development Trust (KAT) has been managing the old mill in Killin. A Thrift shop operates in that facility but that is not the best venue for it. The Trust aims to expand what they do by developing recycling and upcycling. There is a small tool library. The Old Mill struggles in the space that it offers and it is not suitable for this project developing.

In tandem there is also concern about retail in the Killin main street and a requirement to upgrade that environment. Losing a Main Street shop will cause significant negative impact and a new purpose needs to be found for the old Co-op building. Without proactive action, this could be converted into holiday lets which would have a detrimental effect on the local community.

When the Co-op announced, they were going to buy a new co-op an opportunity arose to address these issues.

KAT have submitted a Community Right to Buy.

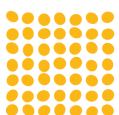
1.2 The Organisation

KAT was set up in 2007, as a company limited by guarantee with charitable status, to acquire and manage assets for the benefit of the remote rural communities of Killin and Ardeonaig, by, among other objectives:

- The advancement of community development including the advancement of rural regeneration, principally within the community,
- The prevention or relief of poverty;
- The relief of unemployment;
- The advancement and promotion of education and learning through formal and informal opportunities.

A recent governance review led to the updating of the articles to include specific reference to relevant legislation on community ownership.

Associate Membership is for any individual who supports the aims of the Trust but is not eligible to vote in the area. Junior members between 12 and 18 are welcome. There are 181 members and currently 10 directors. KAT have recently carried out a Community Place Plan, which is in a draft format at present, we have used this data to look at ideas for possible projects for the building. This should be a working document by late May.

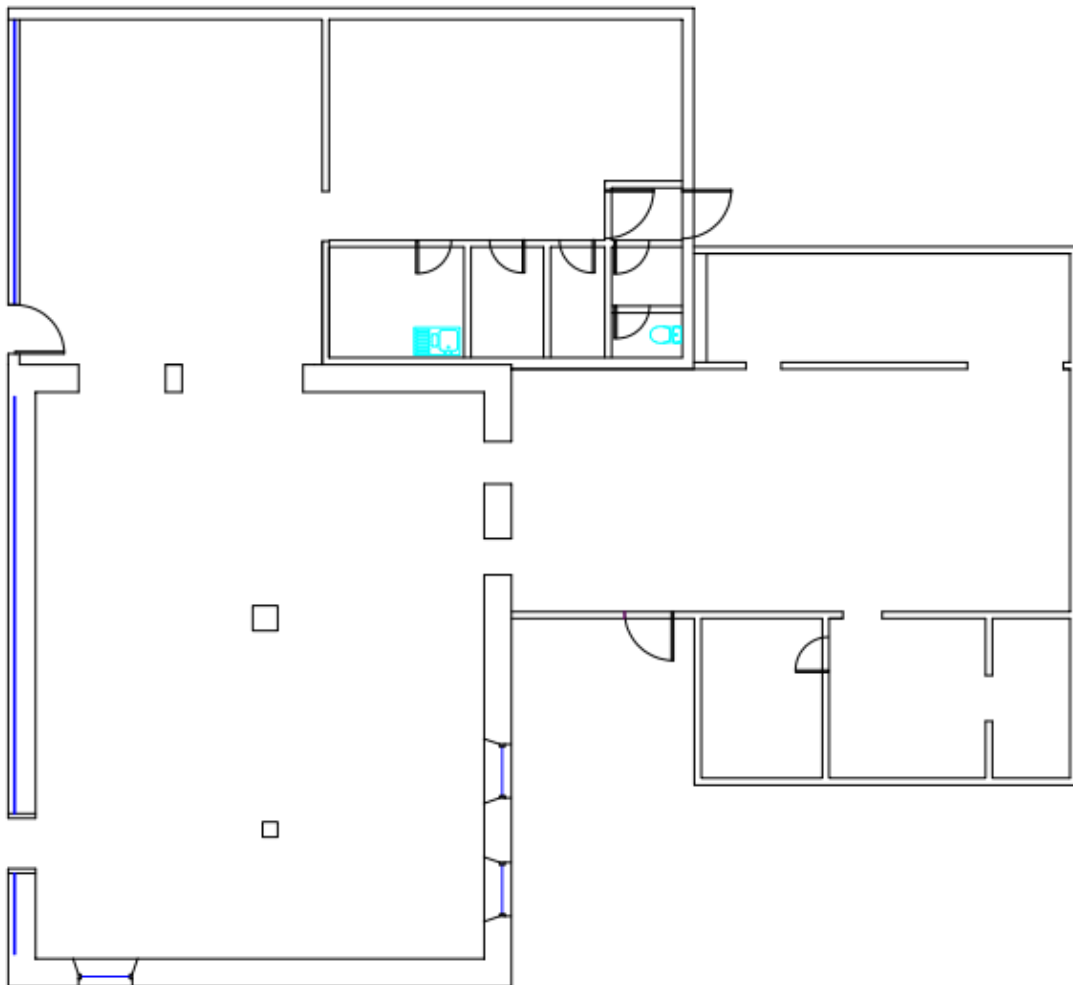


1.3 The Asset

The old co-op comprises 3 connected buildings. A ground floor shop below a traditional three storey detached property, with flats, under separate ownership, at first and second floor levels. A single storey ground floor extension has been added to the west.

The original building is thought to date from around 1900. The property is within the Loch Lomond and Trossachs National Park and has conservation area status. The extension to the west is thought to date from the 1970-80's and originally had a corrugated asbestos cement roof. The construction date of the rear corrugated steel extension is not known.

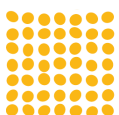
The floor plan is below, with the shop to the left and the storage to the right.



Condition

The full conditions report can be read separately, but in summary, the current condition of the property relates to the fact that it has been unoccupied and stripped out. In general, the surveyor found the common parts of the property at to be in a reasonably good state of repair.

The shop premises, themselves, are in a shell condition, and will require new fit out works which will be dictated by proposed use. Expected works include; electrical rewiring new lighting and

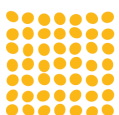
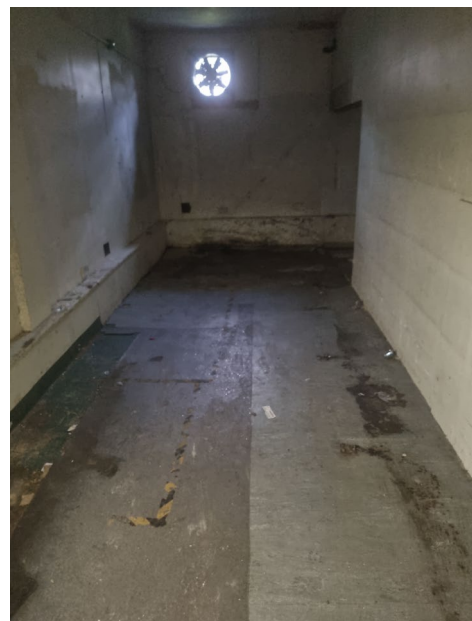


power sockets, new floor coverings, internal decoration, external painting, render repairs, infill of service openings, clearance to loft spaces, recommended additional insulation to loft spaces, upgrading to doors, upgrading / additional welfare facilities.

The shop premises main fabric is in reasonable condition as is the west extension.

It was noted that at present the building would not meet some current standards for building warrant so substantial changes were not recommended.

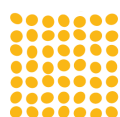
“In conclusion, we found no major defects which would lead us to recommend against considering progressing further with this property, provided that the present condition and limitations, particularly of the rear extension and likely future costs are fully considered and acceptable for planned future use.”





1.4 Methodology

Feasibility Study phase	Description
Inception meeting	A detailed inception meeting took place and there was an analysis of the crucial background documentation about the trust's work and the village.
Community Survey	112 people took part in the survey, which covers the view of 222 household members and was related directly to the Co-op.
Building Survey	Surveying Solutions undertook a site visit and assessment of the asset.
Stakeholder Interviews	One-to-one telephone interviews took place with 8 key local organisations, groups and individuals.
Village visit and walk around	A site visit took place to map the assets in the village and assess partnership opportunities while ensuring there was no duplication or displacement.
Statistical Profile	Prepared using Community Insight, a robust and in-depth on-line tool called Community Insight which pulls 30 data sets together (including SIMD and health statistics) into a complete appraisal of the area. Community Insight is an interactive platform that updates data on an on-going basis, so this constitutes the most up to date data available.
Case Studies	Six case studies were undertaken to bring learning to the concept
Policy Review	A review of policy and strategy was undertaken, both national and local level.
Market Research	Competitive and partnership and a study of tourist related trends in Stirling.
Financial modelling	A financial test was undertaken to ascertain whether the project could be financially viable in principle.
Fundability test	Research into potential funding for renovation and upgrade was undertaken to ensure this project is fundable and not a liability to the community
Feasibility Report	Draft report submitted to the Trust; meeting held to discuss findings and implications for business plan.



2. Community and Market Research

2.1 The Nature of the Area and Demographics

Summary

Killin is within the 5th and 6th deciles of deprivation and shows some significant strengths locally. These include good health indicators, high businesses density and good housing values.

However, Killin faces some challenges, including an aging population, high pensioner poverty rates, high SME lending debt, low broadband speed, and poor energy efficiency.


Killin has a business density almost twice as high as the rest of Scotland. Despite that, the local job density is below national averages, and could explain why many respondents to the survey want to see more retail sites and to encourage businesses and enterprises to come locally.

The higher proportion of pension-aged people may justify the high interest in developing community activities locally. While only 5.6% of pensioners households in Killin are pensioners living alone compared to 13.1% in Scotland, pensioner poverty (15.5%) is higher than in the rest of Scotland (12.6%). They could be particularly interested in being involved in diverse social activities locally and accessing more affordable products through a remakery and a thrift shop.

Introduction

The data presented here represents Killin. The geographic delimitation is based on the definition of “the Community” in the Memorandum of Association of Killin and Ardeonaig Community Development Trust. This covers the postcode sector FK21 8 and the postcode unit FK20 8QT.

Unless otherwise noted, the figures below have been obtained from Community Insight, a software package that collects data from over 30 databases including Census Scotland, Department of Work and Pensions, NHS and others. Community Enterprise does not own any of this data.

 <p>Population</p>	<p><u>Population and age</u></p> <p>There are 1,118 people living in Killin, according to ONS mid-year estimates from 2020.</p> <p>This population of Killin is older than the population of Stirling Council Area and of Scotland. The proportion of people aged over 65 is around 30% higher in Killin than in Stirling Council Area and in the rest of Scotland, while the proportion of working-age people and people under 15 years old is lower than the local and national averages.</p> <ul style="list-style-type: none">• 25.5% of people in Killin are aged over 65, compared to 19.7% in Stirling Council Area and 19.3% in Scotland.• 61.4% of people in Killin are of working age, which is lower than the averages of 64.2% in Stirling Council Area and 63.9% in Scotland. In addition, a significant proportion of working-age people in Killin are aged over 55 and will be of retiring age in the coming years.• 13.2% of people in Killin are aged 0–15, compared to 16.1% in Stirling Council Area and 16.8% in Scotland.
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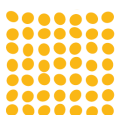
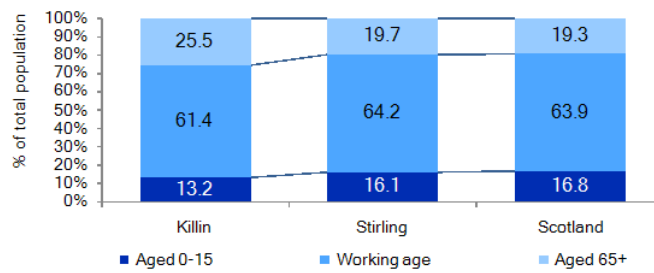
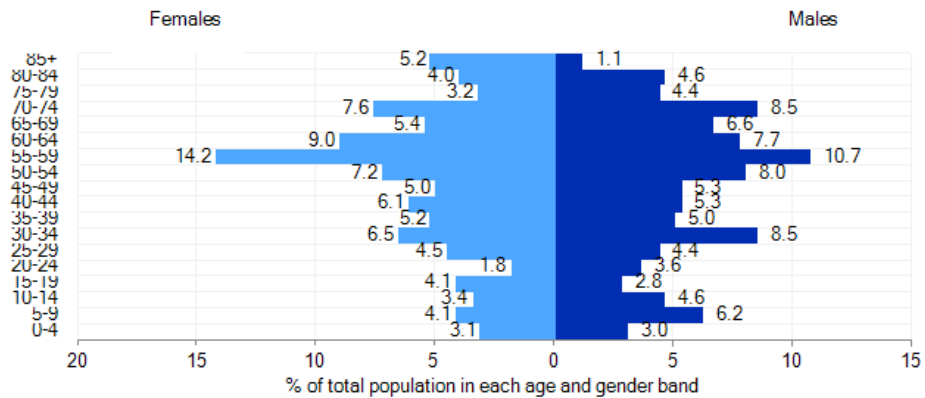


Figure: Population by age
Source: Mid-Year Estimates (ONS) 2020



The figure below shows the population per 5-year age band.

Figure: Population estimates by 5-year age band
Source: Mid-Year Estimates (ONS) 2020

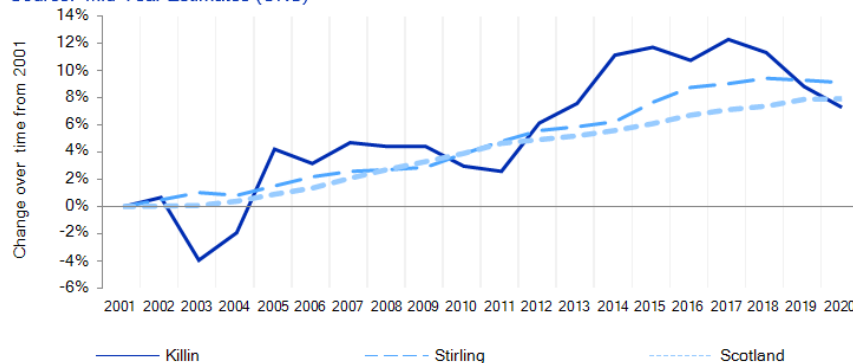


Change in population

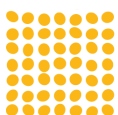
The population of Stirling Council Area and Scotland have increased steadily from 2001 to 2020, and both are now around 8% higher than 2001 levels.

The changes in the population of Killin have been less regular, with sharp increases and decreases over the years, including a decrease from 2017 to 2020. However, the population of Killin has overall experienced a similar change compared to Stirling Council Area and Scotland, with an increase of around 7% overall from 2001 to 2020.

Figure: % change in total population from 2001-2020
Source: Mid-Year Estimates (ONS)



The National Park population projections show significant reduction across the wider area, which with an already aging population and continuing trend for notable number of young people to move post-secondary shows a fragility which requires action.

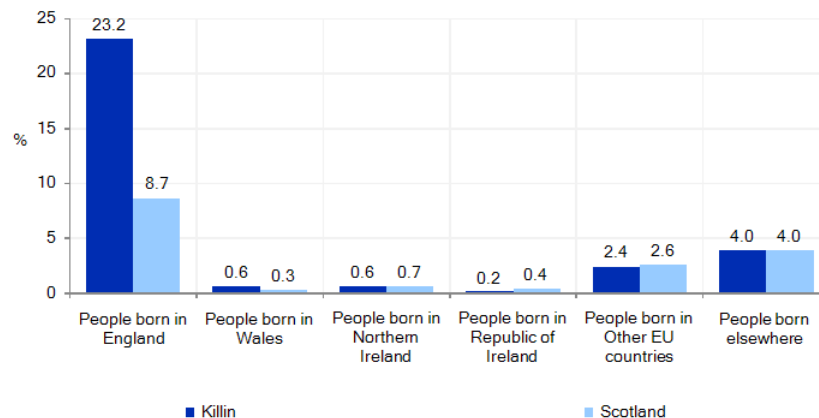


Ethnicity

Data on ethnicity is from the 2011 Census. At that time, the population of Killin was more diverse than the national average. 73.3% of people in Killin identified themselves as White British - lower than the national average of 84.0%. 16.7% of local households had multiple ethnicities, compared to 10.6% in Scotland.

The large majority of the population of Killin was British at the time of the 2011 Census, with a large proportion of British people from outside of Scotland. 69.0% of people in Killin were from Scotland, compared to 83.3% of people living in Scotland. 24.5% are from the rest of the United Kingdom, which is significantly higher than the average of 10% in Scotland.

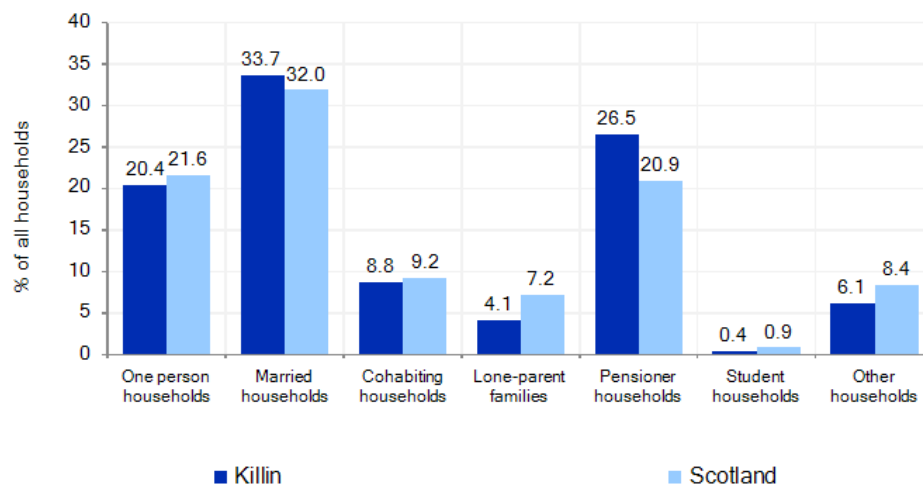
Figure: Population born outside Scotland
Source: Census 2011



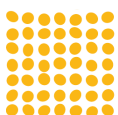
Households and Families

Data on household types in Killin is from the 2011 census. At that time, there were significantly more pensioner households, more married households, and fewer one person, lone-parent and cohabiting households than in Scotland as a whole.

Figure: Population by household composition
Source: Census 2011

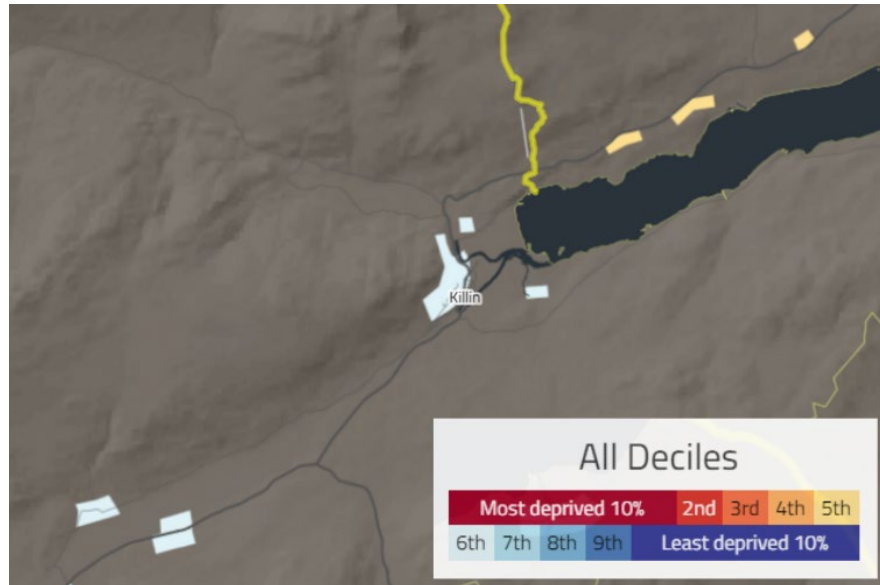


At the time of the 2011 Census, 20.0% of families with dependent children in Killin were lone parent families, which is lower than the average of 27.6% in Scotland.



Scottish Index Multiple Deprivation¹

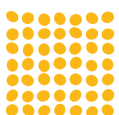
Killin is situated within the 5th and 6th deciles of deprivation according to the Scottish Index of Multiple Deprivation (SIMD). The majority of the population (90%) lives within the 6th decile of deprivation, including the centre of Killin, while those living in the northern part of Killin are within the 5th decile of deprivation.



Levels of deprivation in Killin vary depending on the SIMD domain.

- The entire population of Killin lives in an area within the 10% most deprived areas in Scotland regarding access to services. Killin and the surrounding area (and Strathfillan) from a Stirling Council perspective are rural and remote areas within a largely urban focused authority
- The entire population lives with the 30-40% least deprived areas regarding employment and income.

¹ The Scottish Index of Multiple Deprivation (SIMD) identifies small area concentrations of multiple deprivation across all of Scotland in a consistent way. It allows effective targeting of policies and funding where the aim is to wholly or partly tackle or take account of area concentrations of multiple deprivation. SIMD ranks small areas (called data zones) from most deprived (ranked 1) to least deprived (ranked 6,976).



- Most of the population lives within the 30-40% least deprived areas regarding education and housing, with the rest of the population in the 40-50% least deprived areas.
- Most of the population lives within the 20-30% least deprived areas regarding health and crime, with the rest of the population in the 0-20% least deprived areas.



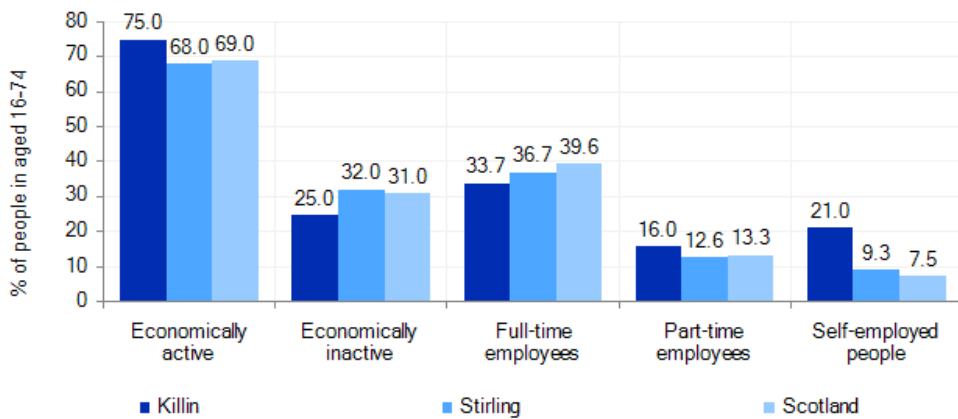
Economy and Employment

Economic activity

According to the 2011 census, 75.0% of working-age adults in Killin are economically active, which is higher than the averages of 68.0% in Stirling and 69.0% in Scotland.

There are fewer full-time employees in Killin (33.7%) than in the rest in Scotland 39.6%). However, there are significantly more self-employed people locally (21.0%) than in Stirling (9.3%) and in Scotland (7.5%). There are also more part-time employees in Killin (16.0%) than in Scotland (13.3%).

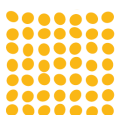
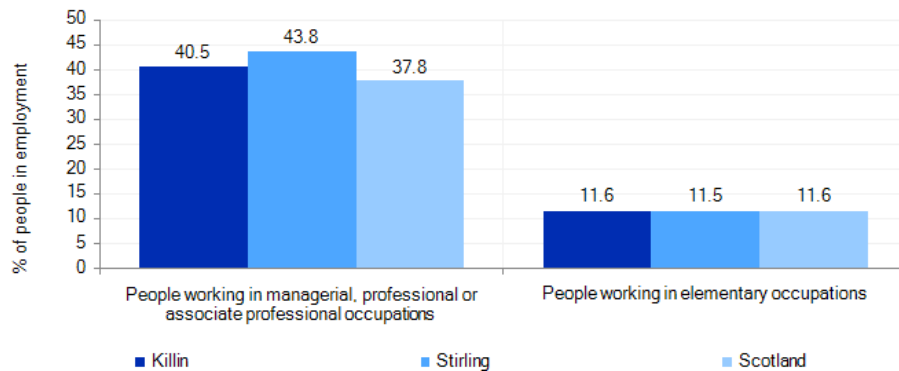
Figure: Economic activity
Source: Census 2011



Job types

There is a similar proportion of people in Killin working in managerial, professional and associate occupations (40.5%) and in elementary occupations (11.6%) than in the rest of Scotland.

Figure: People in professional and elementary occupations
Source: Census 2011



The three sectors employing most people in Killin (as of the 2011 Census) are Hotels and catering (17% of people in employment); Health (15%); and Education (11%).

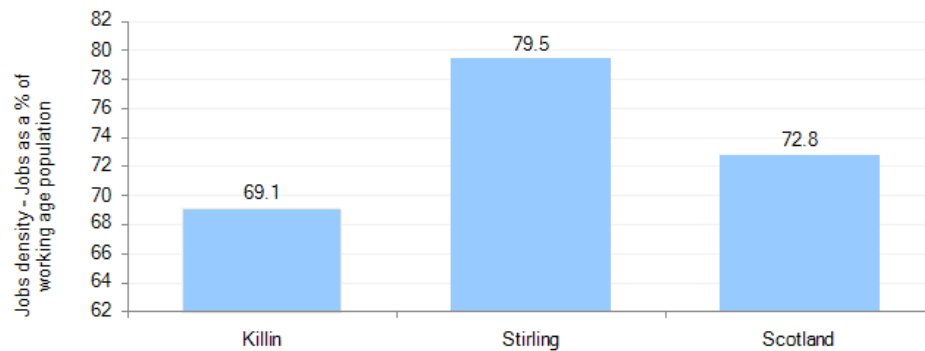
Business sites

There were 82 business sites in Killin in 2017. This is equivalent to 1,107 business sites per 10,000 working-age people, which is significantly over the national average of 596 business sites per 10,000 working-age people.

Local Jobs

There is a lower jobs density² in Killin than in Stirling and in Scotland. This indicates that some people may have to work outside the area and that there are fewer employment opportunities locally.

Figure: Jobs Density (jobs as a % of working age population)
Source: Business Register and Employment Survey (BRES)



Unemployment

DWP figures from November 2021 show that 2.3% of people in Killin claim unemployment benefits (Jobseekers Allowance or Universal Credit claimants), which is lower than the Scotland average of 4.1%.

0.7% of working-age people aged over 50 in Killin claim unemployment benefits, compared to 1.6% across Scotland.

Youth employment is significantly higher in Killin than in Scotland. 11.4% of young people aged 18-24 claim unemployment benefits, which is close to double the Scotland average of 5.1%. However, this number should be considered with caution considering the low number of young people aged 18-24 living in Killin.



Health

From the 2011 Census, the proportion of people in Killin living with a long-term illness is higher than in Stirling, but still lower than the averages for Scotland.

² 'Jobs density' is the number of jobs in the area, as a percentage of working age population.

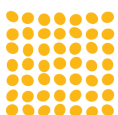
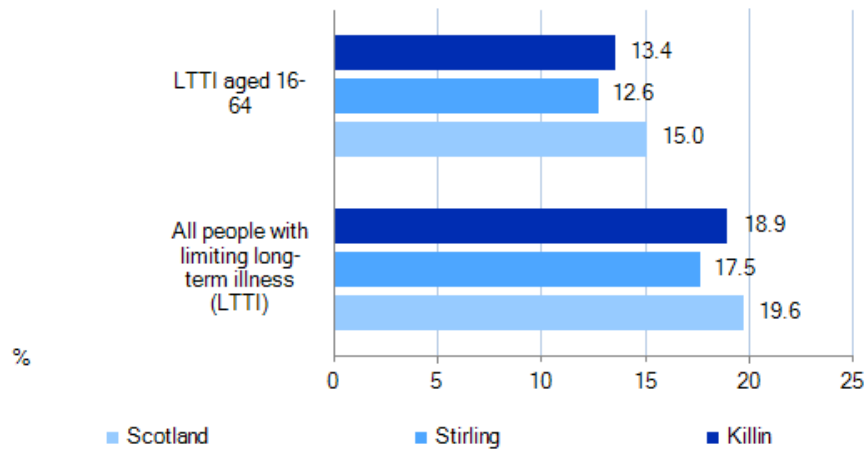


Figure: People with a limiting long-term illness
Source: Census 2011



According to the most recent data from 2012, hospitalisation rates are lower in Killin compared to the Scottish average for coronary heart disease, cerebrovascular disease, cancer, respiratory disease, and disease of the digestive system.

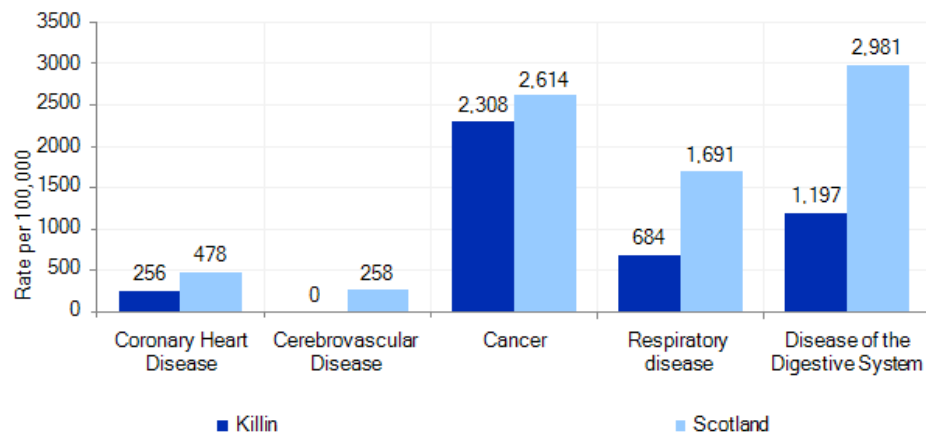
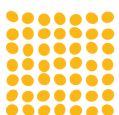


Figure: Hospitalisations by cause
Source: ISD Scotland, Secondary Care Team, 2012

Emergency hospital admissions and accident-related hospital admissions are also lower in Killin than in the rest of Scotland.



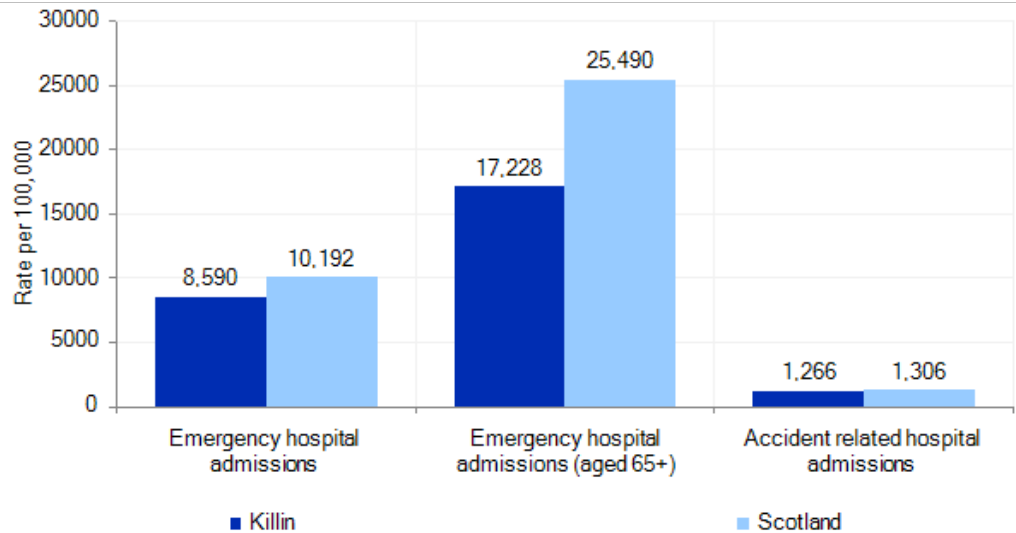


Figure: Emergency and accident-related hospital admissions
Source: ISD Scotland, Secondary Care Team, 2012

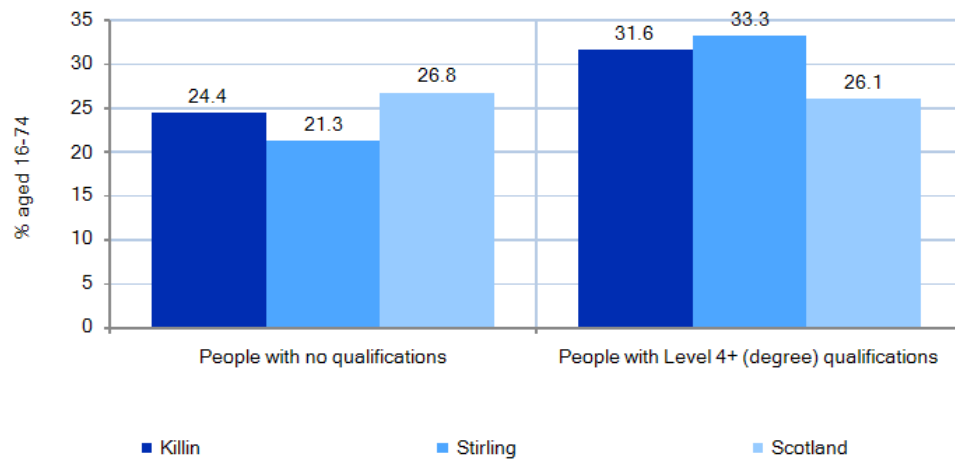


Education

Qualifications

At the 2011 Census, the level of qualification of people in Killin was higher than the Scottish average, but lower than the average of Stirling. Indeed, 24.4% of people in Killin had no qualifications, compared to 26.8% in Scotland and 21.3% in Stirling. 31.6% had a qualification equivalent to a degree (level 4 or higher) compared to 26.1% in Scotland and 33.3% in Stirling.

Figure: People with no qualifications and degree level qualifications
Source: Census 2011

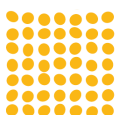




School attainment and destination

Data from the Scottish government from 2018/2019 shows that school attainment in Killin is relatively similar to the rest of Scotland and overall above the average school attainment in Perth and Kinross.

McLaren High School

- McLaren High School is the non-denominational secondary school for children from Killin and the southern part of "Killin community".



	<ul style="list-style-type: none"> • In 2018/2019, over 90% of pupils achieved Curriculum for Excellence 3rd level or better across all skills measured: reading, writing, numeracy, listening and talking. This is aligned with national results and above the achievement rate of 83% in Perth and Kinross. • 94% of school leavers were in a positive initial destination, which is slightly above the average of 93% in Scotland, and equivalent to the average of 94% in Perth and Kinross. <p>Breadalbane Academy</p> <ul style="list-style-type: none"> • Breadalbane Academy is the non-denominational secondary school for children in the northern part of “Killin community”. • In 2018/2019, over 90% of pupils achieved Curriculum for Excellence 3rd level or better across in listening and talking. 80 to 90% of pupils achieved the required level in reading, writing and numeracy, which is slightly below national averages and aligned to the averages in Perth and Kinross. • 100% of school leavers were in a positive initial destination, which is above the average of 93% in Scotland and 94% in Perth and Kinross. <p>St Modan’s Secondary School</p> <ul style="list-style-type: none"> • St Modan’s Secondary School is the local denominational secondary school. Due to the distance and rurality, most children are unable to access denominational education. • In 2018/2019, 80 to 90% of pupils achieved the required level in reading, writing, numeracy, speaking and listening, which is slightly below national averages but aligned with the averages in Perth and Kinross. • 93% of school leavers were in a positive initial destination, which is the same as the Scottish average and slightly below the average of 94% in Perth and Kinross.
 <p>Transport and connectivity</p>	<p><u>Digital connectivity:</u></p> <p>According to Ofcom figures from 2017 & 2019, 31.3% of premises in Killin have a broadband speed below the universal service obligation, which is significantly higher than the average of 3.7% in Scotland.</p> <p><u>Transport:</u></p> <p>As at the 2011 Census, 12.0% of households in Killin did not have a car, which is lower than the averages of 22.3% in Stirling and 30.5% in Scotland.</p>
 <p>Housing</p>	<p><u>Dwelling type</u></p> <p>The majority of dwellings in Killin are detached houses (45.7%) and semi-detached houses (23.7%), which are both higher than the percentages for Stirling and Scotland.</p> <p>There are lower proportions of terraced dwellings, flats, maisonettes and apartments in Killin than in Stirling and in the rest of Scotland.</p>

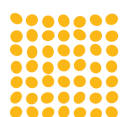
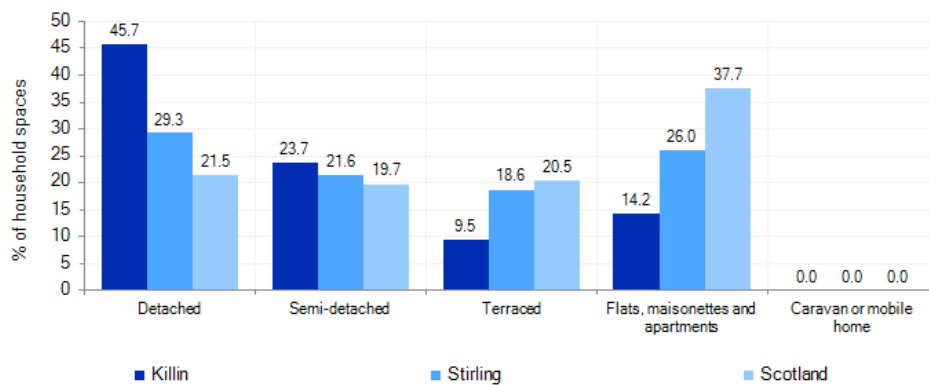


Figure: Dwellings type breakdown
 Source: National Records of Scotland 2017/Census 2011



Ownership

According to the 2011 Census, the proportion of owner-occupied housing in Killin (59%) is similar to the rest of Scotland (62%). However, there is a much higher proportion of owned outright owner-occupied housing in Killin (39%) than in the rest of Scotland (28%), and a much lower proportion of owner living in their property with a mortgage in Killin (20%) than in Scotland (34%).

There is a slightly lower proportion of people in social housing in Killin. 19.6% of people in Killin live in social rented housing (from housing associations and social landlords), compared to 24.3% in Scotland.

11.6% of people in Killin are renting from a private landlord or letting agency, which is close to the average of 11.1% in Scotland.

Conditions

2.7% of dwellings in Killin are considered to be overcrowded³, which is significantly lower than the averages of 6.8% in Stirling and 9.0% in Scotland.

From data from the Scottish Government Energy Performance Certificates from 2016-2020, energy efficiency of buildings is significantly lower in Killin. 34.0% of buildings are rated A-C in Killin, compared to 54.5% in Scotland. In addition, 25.7% of buildings in Killin are rated F-G, which is over five times higher than the average of 4.7% in Scotland.

There is a significant energy efficiency gap in houses in Killin, calculated as the difference between the current energy efficiency and the potential energy efficiency.

³ Households are classified as overcrowded if there is at least one room fewer than needed for household requirements using standard definitions. The standard used to measure overcrowding is called the 'occupancy rating' which relates to the actual number of rooms in a dwelling in relation to the number of rooms required by the household, taking account of their ages and relationships.

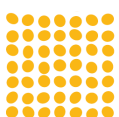
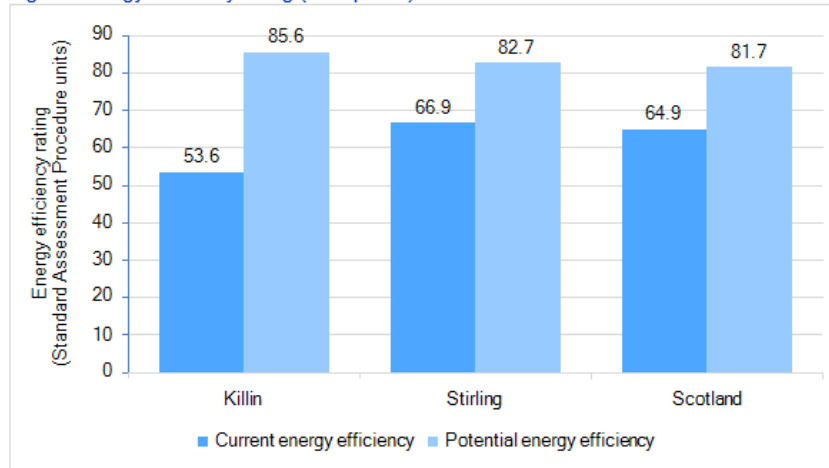


Figure: Energy efficiency rating (SAP points)



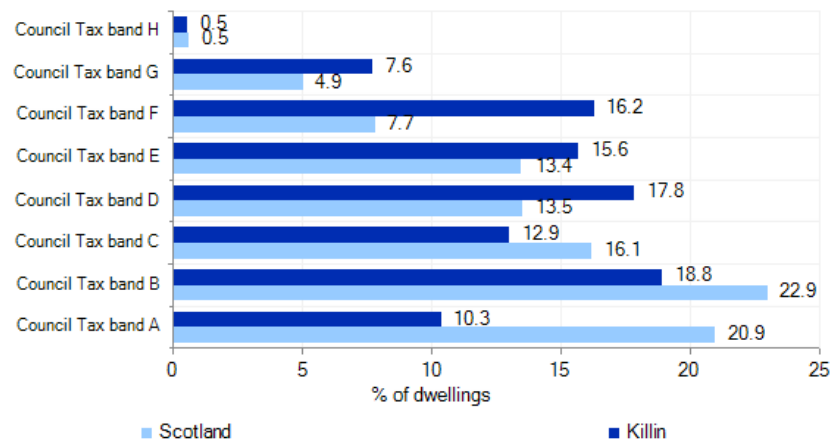
As of the 2011 Census, 4.1% of dwellings in Killin lack central heating, compared to 2.3% in Scotland.

Property value

Council tax bands can be used as measure for property value and levels of affordable housing with Band A representing the lowest property value.

There is a lower proportion of housing within Council Bands A, B and C in Killin than in the rest of Scotland, and a higher proportion of housing in Council Bands D, E, F and G than in the rest of Scotland.

Figure: Dwellings by council tax band
Source: National Records of Scotland, 2018

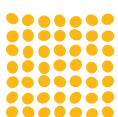


Vulnerable Groups

Older people

More pensioners in Killin are considered to be living in poverty than in the rest of Scotland. Indeed, 15.5% of pensioners claim Pension credit, compared to 12.6% in Scotland.

5.6% of pensioner households in Killin are pensioners living alone, which is lower than the national average of 13.1%.



Personal and mortgage debt

According to data from March 2021, the average personal debt is £435,40 in Killin, which is lower than the average of £500.10 in Scotland. Mortgage debt averages £16,179.50 in Killin, compared to £26,757.50 in Scotland.

SME lending debt

- There are higher rates of SME lending debt per capita and SME lending debt per SME in Killin than in the rest of Scotland.
- SME lending debt per capita is significantly higher in Killin than in the rest of Scotland. SME lending debt per capita is measured as the total amount of borrowing outstanding on customer accounts for Small and Medium-sized enterprises divided by the population aged over 18. The SME lending debt is £5,073.60 in Killin, compared to £1,993.70 in Scotland. The number of business sites per working age person is twice as high in Killin compared to the rest of Scotland, while the ratio of SME debt is 2.5 times higher in Killin than in the rest of Scotland. Even when accounting for differences in population age groups, this data shows that there is a higher lending debt per SME in Killin than in the rest of Scotland.

Disability

Two measures of disability are presented: those claiming Attendance Allowance, and those claiming Personal Independence Payments.

Attendance Allowance is payable to people over the age of 65 who are so severely disabled, physically or mentally, that they need a great deal of help with personal care or supervision. 8.4% of people in Killin claim Attendance Allowance, which is lower than the Scotland average of 11.7%.

Personal Independence Payments are intended to help with some of the extra costs caused by long-term disability, ill-health or terminal ill-health. 5.5% of people in Killin receive Personal Independence Payments, compared to 8.5% in Scotland. The proportion of people receiving Personal Independence Payments for mental health conditions is also lower in Killin (0.9%) than in the rest of Scotland (3.2%).



2.2 Tourism Trends

Tourism and hospitality trends

This section is intended to provide information on the industry, including key market segments and trends, and will inform any future marketing strategy for a potential retail outlet that would attract visitors as well as locals. Visit Scotland have identified four key trends in tourism across Scotland⁴.

General trends:	Implications for Killin:
<p>Offer more genuine experiences and help visitors to be more than 'tourists'. Recommendations include to be overt in marketing about organisational values; encourage visitors to explore smaller communities. There is a reference to looking "beyond the boutique hotel", and to consider restored or repurposed accommodation where visitors would love to spend time.</p>	<p>Developing strong community links via Trust and their other activity.</p> <p>The group is already rooted in the community and can introduce visitors to the heritage of the place (they will be attracted to the community owned Mill) as well as places like the local cafe</p> <p>Emphasis on local, ethically produced items in the shop and learning about local environment.</p>
<p>Limitless discoveries: marketing the whole of Scotland and joining up itineraries. This includes look at ways to create more joined up experiences, potentially connected by geography or theme (such as heritage). Businesses need to collaborate around new attractions and routes.</p>	<p>The Trust have a strong collaborative partnership with local groups and can sign post visitors to other areas of interest in the community</p>
<p>Evolving traveller recognising the many different types of visitors, both culturally and demographically. Visitors increasingly want to have a 'real' experience and will want to live more like a local to find it.</p>	<p>Give visitors the chance to meet people and 'live like a local'. Visitors (particularly international) want to go home with a unique story to tell – often, this comes from a chance conversation which could happen in such a public space. Potential partnerships with local groups and meeting local people in the café.</p>
<p>Technology to stimulate and inform using widely available technology and data capture to improve and influence the visitor experience. Find out more about the umbrella platforms visitors use and make sure your organisation is much more visible.</p>	<p>It is essential to market the space digitally</p>

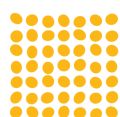
The visitor market⁵

Some key figures for Scotland

- 2019 was the best year for overnight tourism in Scotland with demand up by a sixth.
- 80% of these trips were by UK based visitors
- Expenditure rose by 6%
- Tourism businesses were up 3% and employment rose by 5%

⁴ <https://www.visitscotland.org/binaries/content/assets/dot-org/pdf/research-papers/insights-trends-2019.pdf>

⁵ <https://www.visitscotland.org/binaries/content/assets/dot-org/pdf/research-papers/insights-trends-2019.pdf>



2.3 Policy Context

Alignment with national policy

A full policy analysis was undertaken to consider the old Co-op project's alignment and contribution to key local and national policy. The following policies and strategies are of particular relevance to the Killin Co-op project:

- Scottish Government National Performance Framework
- Community Empowerment (Scotland) Act 2015
- Scotland's Social Enterprise Strategy, 2016-2026
- Scotland's Economic Strategy, 2015
- A Connected Scotland: our strategy for tackling social isolation and loneliness and building stronger social connections, 2018
- Place Principle, 2019
- Community Wealth Building
- Road to Net Zero

Scottish Government National Performance Framework

Provides a vision for Scotland with broad measures of national wellbeing covering a range of economic, health, social and environmental indicators and targets.

The vision for Killin Co-op aligns strongly with the overall purposes of the framework, particularly to:

- We are well educated, skilled and able to contribute to society
- We have thriving and innovative businesses, with quality jobs and fair work for everyone
- We live in communities that are inclusive, empowered, resilient and safe

Community Empowerment (Scotland) Act 2015

Helps to empower community bodies through the ownership or control of land and buildings, and by strengthening their voices in decision making around public services.

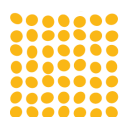
The community has been consulted throughout the process to ensure there is support to take the Co-op into community ownership. Other community facilities have been examined to ensure what is offered here will compliment, or be additional to, what is already provided in the area and there is an intention to work collaboratively with other community organisations in the area. Local people will be engaged to ensure that the Co-op is recognised as a space that the community owns and operates.

Scotland's Social Enterprise Strategy, 2016-2026

The vision is that "Over the next decade social enterprise will be at the forefront of a new wave of ethical and socially responsible business in Scotland. It will become a far reaching and valued alternative and a key part of the Scottish way of doing business". A second action plan under the Strategy was published in March 2021.

Scotland's Economic Strategy 2015

Scotland's Economic Strategy sets out an overarching framework to achieve a more productive, cohesive and fairer Scotland. It focuses on the two mutually supportive goals of increasing competitiveness and tackling inequality.



Recognises the importance of community empowerment, and the important role of third /voluntary sector organisations which empower local communities and underpin the structures which many individuals rely on to participate within society.

A Connected Scotland: our strategy for tackling social isolation and loneliness and building stronger social connections, 2018

Contains four priorities:

- Empower communities and build shared ownership
- Promote positive attitudes and tackle stigma
- Create opportunities for people to connect
- Support an infrastructure that fosters connections

Recognises the key role of third sector and social enterprises in tackling social isolation locally. Also highlights the impact of isolation on older and younger people, and those living with disabilities.

Place Principle

Adopted by the Scottish Government in 2019 and intended to provide a focus to support inclusive economic growth and create places which are both successful and sustainable. It recognises that:

- Place is where people, location and resources combine to create a sense of identity and purpose and is at the heart of addressing the needs and realising the full potential of communities.

A more joined-up, collaborative, and participative approach to services, land and buildings enables better outcomes for everyone and increased opportunities for people and communities.

The Killin Co-op project fits well with the Place Principle, with the Co-op being well known and fondly remembered across in the village, contributing to a sense of identity.

Community Led Tourism

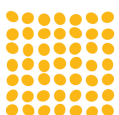
Community Led Tourism is a concept being piloted with Visit Scotland funding by the Tourism Social Enterprise Network. It puts local people at the centre of the decision-making process to produce a tourism offering which benefits the whole community, not just a few organisations. It looks to build a strategy which allows small, local organisations and businesses to capture the footfall of visitors who are attracted to larger, popular local assets.

Encouraging local communities to take ownership of tourism in their area can help preserve historic and cultural heritage, improve management of land and assets for community use, encourage the development of new business opportunities, and improve the quality of services and sustainability of the area; socially, economically and environmentally.

Programme for Government 2021-22

A Fairer, Greener Scotland with the following key priorities;

- Establish A Caring Nation: setting out a new vision for health and social care
- Create A Land of Opportunity: supporting young people and promoting a fairer and more equal society
- Secure A Net Zero Nation: ending Scotland's contribution to climate change, restoring nature and enhancing our climate resilience, in a just and fair way



- Create An Economy That Works for All of Scotland's People and Places: putting sustainability, wellbeing and fair work at the heart of our economic transformation
- Living Better: supporting thriving, resilient and diverse communities

A Well-being economy

Wellbeing Economy Governments (WEGo) and First Minister speech at Panmure House 2019

“Growth is not the only measure of a successful economy, in fact in some respects it might not be the best measure of a successful economy. And there is a growing realisation that we must give much greater priority to the wellbeing – and the quality of life - of people living in a country.”

A Well-being economy is one that generates strong economic growth with quality jobs, and that does so with a focus on climate change, fair work, diversity, and equality.

Town Centre First Principle

Scottish Government agreed the Town Centre First Principle with COSLA leaders in July 2014, marking a significant shift in public policy towards town centres. It asks that government, local authorities, the wider public sector, businesses and communities put the health of town centres at the heart of decision making. It seeks to deliver the best local outcomes, align policies and target available resources to prioritise town centre sites, encouraging vibrancy, equality and diversity.

Having the shop in the centre of the village contributes strongly to this imperative.

Community Wealth Building

CWB is a model whereby locally based anchor institutions (such as local authorities, NHS, etc.) focus spend locally to encourage the development of local economies and to limit procurement spend leaking out of the area.

The Scottish Government have bought into this concept and have seconded the lead individual from Manchester to lead on its implementation over the coming year.

The Killin outlet will invest locally and employ locally.

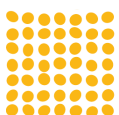
Net Zero

- Statement to Parliament 2019
- Scottish Government Emission targets (Climate Change (Emissions Reduction Targets) (Scotland) Act 2019)
- The Big Climate Conversation (2019)
- UN Climate Change Conference (COP) to meet in Glasgow

In addition, a social enterprise net zero strategy⁶ was put together by the sector.

With a focus on a remakery and thrift shop there is already an objective to maximise recycling and reuse in the village and to promote that across the region.

⁶ <https://senscot.net/wp-content/uploads/2021/03/Social-Enterprise-Net-Zero-Strategy-1.pdf>



Killin & Ardeonaig Community Place Plan - 2021-203



Priorities emerged from this community led plan were based on many of the strategic priorities noted above including community empowerment and wealth building. Of the four overarching thematic areas the following is key to the vision for the old co-op.

“Growing our Community Enterprises”.

It identifies both the development of the Mill as well as recycling as key elements to address this area.

Thematic areas where there is clear fit are;

Theme 1 : Community Services and Facilities	Fits with the learning hub solution and will, once transferred, be a key local community facility for Killin
Theme 2 : Attractive and Vibrant	Mention of quality retail and commercial spaces in the High Street - finding a positive solution for the old co-op contributes directly to this theme.
Theme 3 : Sustainable and Green	Remakery/Tool Library/Upcycling project specifically identified
Theme 6 : Working and prosperous	Vacant retail premises & Community Enterprise: There is significant concern over the potential reduction of retail space in the village, with the need to investigate how community use of vacant premises can be promoted and achieve

National Park Polices

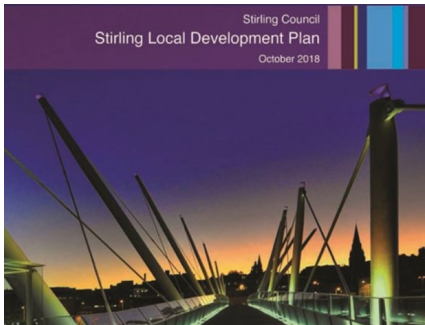
<p>Local Development Plan (2017-2021)</p> <p>Policy context is articulated in the policy document⁷.</p>	<p>Objectives relevant to the co-op project underlined</p> <p>High quality development enhances our towns and villages for our communities and visitors to enjoy</p> <p>Thriving towns and village centres</p> <p>Supporting the needs of everyone</p> <p>Young people have a future living and working in the Park</p> <p>Thriving economically active rural economy</p>
Retail Perspective	<p>Development in Towns and Villages</p> <p>New retail development opportunities within towns or villages will be supported where they:</p>

⁷ https://www.lochlomond-trossachs.org/wp-content/uploads/2016/07/LIVE-Park-Adopted-Plan-5-1-17web_Part4.pdf

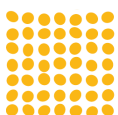


	<p>(a) Demonstrate a sequential test has been applied to the choice of location, favouring town and village central areas, and</p> <p>(b) Create no significant adverse impact on vitality and viability of the overall centre, and</p> <p>(c) The development supports sustainable transport – access by a range of transport modes</p>
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Stirling Council

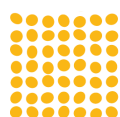
<p>Stirling Local Development Plan (October 2018⁸)</p> 	<p>By 2037 the Plan will have contributed to the delivery of high quality new development in places which support local businesses; help sustain and build local communities; contributes to the health and wellbeing of local residents; and are attractive to visitors.</p> <p>The co-op development fits with the following objectives;</p> <ul style="list-style-type: none"> • A place where rural communities are thriving: within rural communities and the countryside there are thriving places with new houses and businesses which respect built, natural and landscape features. • A place which attracts and supports business: there is a strong and diverse economy, where existing and new businesses within key sectors are supported in sustainable locations, and benefit from Stirling’s high quality and historic environment, and location within central Scotland.
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⁸ The next local development plan is currently under consultation



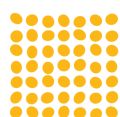
2.4 Case Studies

Edinburgh Remakery https://www.edinburghremakery.org.uk/ hello@edinburghremakery.org.uk	
Relevance	Large scale, city centre project. VAT registered. Well networked. Recently moved to new, larger premises (from Leith Walk to Ocean Terminal).
Operating area and history	City of Edinburgh
Legal status	Charity number: SC043556 Company number: SC435957 VAT number: 294321206
Aims /Outcomes	The Edinburgh Remakery is an award-winning environmental social enterprise committed to diverting waste from landfill, building a stronger community, and promoting a culture of repair and reuse. They repair, refurbish and recycle what others send to landfill, and pass these repair skills onto others within the Edinburgh community through education. They are small but have a wide impact; in 2020 they diverted 123 tonnes from landfill, saved 80 tonnes in Co2 emissions, taught over 500 people valuable repair and reuse skills, and donated 278 free laptops, tablets and smart phones to people in need living in digital poverty and social isolation.
Clients/service users	Largely mainstream members of the public in relation to retail purchase and training. Some funded programmes.
Activities/services	<p>Skill sharing is pivotal to what they do. They teach people how to repair and reuse their belongings rather than throwing them away and buying new, thus diverting useable goods from landfill and reducing carbon emissions. By empowering communities to repair and reuse, they also help to improve financial literacy and capabilities, and help people living in adverse circumstances to access free and affordable IT equipment.</p> <p>What can you do at the Edinburgh Remakery?</p> <ul style="list-style-type: none"> • Buy quality, affordable refurbished IT equipment and electronics, and donate your old equipment to us to save it from going to waste • Use the Free IT Disposal Service for Businesses to securely and conveniently dispose of unwanted equipment for your organisation • COMING SOON – Book a 1:1 appointment for your broken IT equipment and electronics and our expert technicians will guide you through how to mend your belongings or learn how to hand and machine sew in their 1:1 sewing sessions. • Join one of the workshops and learn sewing, book-binding, crochet, and more. • Book a team building experience. Delivered virtually, their workshops are a way to bring staff members together to socialise, promoting positive mental health whilst teaching a range of simple repair and reuse skills.



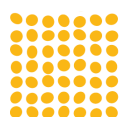
	<ul style="list-style-type: none"> Rent our one of their sewing machines for 1-6 weeks. They have 5 high quality heavy-duty Singer sewing machines ready for hire, perfect for one-off and short-term sewing projects or for those who don't have their own machine at home.
Staffing	10 members of staff
Learning	<ul style="list-style-type: none"> Diversify funding streams as much as possible Focus on strong marketing Target mainstream members of the public with net zero targets rather than “disadvantaged” people Become involved in national strategic initiatives to promote the idea widely.

Remake Crieff https://remakescotland.co.uk/ 01764 655733	
Relevance	Rural-ish area. Shop, eBay sales, employability. Revolve certified. COVID-19 anchor organisation for the area of Strathearn & Strathallan. Perthshire.
Operating area and history	Remake are a community reuse charity based at the Crieff Visitor Centre in Perthshire. They were founded in 2011 and became a registered charity in 2013. Remake aim to support, supply and inspire reuse for the benefit of people and planet. We do this by running Perthshire's only Reuse Hub.
Legal status	Remake Scotland is a Limited Company by Guarantee (SC398779) and a Registered Charity (SC044180)
Aims /Outcomes	Remake is a community reuse charity run by volunteers and staff based in Crieff. Their purpose is to promote the reuse of materials for the benefit of our community. Remake is a local solution to a global problem.
Clients/service users	Mainstream members of the public but also more vulnerable people
Activities/services	They currently run a number of projects including a secondhand store, a young adult employability programme, a tool library and a volunteer programme. Remake has teamed up with Lawrence Howell of Crieff Classic Cycles to run a bike reuse pilot. Lawrence is refurbishing high quality donated bikes for resale in Remake and for donation to low income families in their community.
Income and funding sources/ Financial viability	Funders listed on website: Big Lottery Community Fund, Perth & Kinross Council, LEADER, Community Jobs, SSE, The Stafford Trust, Keep Scotland Beautiful, Cash Back for Communities, The Ellis Campbell Foundation, Scottish Community Alliance, Impact Funding Partners, Souter Charitable



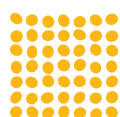
	Trust, NHS Tayside Community Innovation Fund, Community Resources Network Scotland, Circular Tayside, The Gannochy Trust
Lessons/ recommendations	<ul style="list-style-type: none"> • Rebranding was vital • Ensuring the best premises was important • Ensuring a strong staff team

<p>Stirling Reuse Hub</p> <p>https://www.transitionstirling.org.uk/reuse-hub</p> <p>reuse@transitionstirling.org.uk</p> <p>01786 643396</p>	
Relevance	Local; early stages of physically setting up, but within wider organisational framework which has a track record of delivery (i.e. like KAT)
Operating area and history	<p>The Reuse Hub will be an exciting retail space with a range of unusual and unique products, made by the people of Stirling. They plan to have a large collection of raw materials, spare parts and second-hand goods ready for a new home.</p> <p>Tool library: The Tool Library – Transition Stirling</p> <p>Repairs: Repairs – Transition Stirling</p> <p>Workshops: Workshops – Transition Stirling</p> <p>Wood reuse: Wood Reuse – Transition Stirling</p> <p>IT equipment: Reboot Stirling – Transition Stirling</p>
Legal status	<p>Transition Stirling, 5 Wellgreen Lane, Stirling, FK8 2BS</p> <p>Transition Stirling is a Scottish Charitable Incorporated Organisation SC043469</p>
Aims /Outcomes	<p>The Stirling Reuse Hub project aims to provide a space to make these goods available for reuse.</p> <p>This will range from goods and materials that:</p> <ul style="list-style-type: none"> • Are in excellent condition and just need a new home • Just need some light repair or TLC • Can be used for upcycling projects • Can be remade or repurposed • Materials for art projects • Spare parts <p>The success of Stirling Reuse Hub will depend on continued collaboration and engagement with the community. They are proactively seeking opportunities to work with local charities, schools, and community organisations to forward the following project objectives:</p> <ul style="list-style-type: none"> • Reduce waste



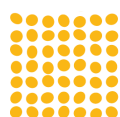
	<ul style="list-style-type: none"> • Contribute to inclusive growth and community wealth-building • Influence consumption habits • Financial sustainability
Staffing	16 members of staff across the organisation, 2 specific to Reuse project: Transition Stirling Team – Transition Stirling Board: Transition Stirling Team – Transition Stirling
Income and funding sources/ Financial viability	The birth of this project is a result of working with our very supportive local partners: <ul style="list-style-type: none"> • Stirling Council • Forth Environment Link • Recyke-a-Bike • Creative Stirling
Lessons/ recommendations	<ul style="list-style-type: none"> • Market to the public • Collaboration is crucial to success

<p>Tayside Reusers, Dundee</p> <p>Website: Tayside Re-Users - Retail Shop (taysidereusers.co.uk)</p> <p>hello@taysidereusers.co.uk</p> <p>01382 228806</p>	
Relevance	An example of a large premises, turnover of large items of furniture including electrical items, experience of house clearances, experience of volunteer management. Deliver PAT Testing course. Good example of a monthly blog: News Tayside Reusers
Operating area and history	1 & 2 South Dudhope Mill, 73-75 Douglas Street, Dundee DD1 5AN Dundee area
Legal status	Tayside Re-Users is a Scottish Charitable Incorporated Organisation (SCIO) registered with the Office of the Scottish Charity Regulator, Charity Number SC023578.
Aims /Outcomes	<p>Tayside Re-Users has existed since 1995 as a charity & social enterprise involved in environmental matters. For over 20 years, they have promoted local and national environmental concerns, provided awareness and education about the recycling and re-use of resources, and worked closely with the local community to try to achieve these aims.</p> <p>Tayside Re-Users generates the funds to exist through trading, rather than through more traditional fundraising. They accept donations of used furniture, white goods, electrical items and many other items from the public. These items are tested and sold from The Emporium, so that members of the public can get a good deal!</p>



Clients/service users	Mainstream members of the public
Activities/services	Reuse shop
Staffing	The offer employment opportunities and the chance for individuals to volunteer in an active workplace. Tayside Re-Users regularly has 15 volunteers working with us to ensure that we can do all we can to help the environment and the local community.
Future plans	(Uncertainty over site)
Lessons/recommendations	<ul style="list-style-type: none"> • Creating jobs is important including nurturing from volunteering

<p>Tayside Upcycling and Craft Centre</p> <p>Tayside Upcycling & Craft Centre - upcycle furniture, local crafts, paint and accessories (tucc.co.uk)</p> <p>07368 860581</p> <p>info@tucc.co.uk</p>	
Relevance	A more 'commercial' project, i.e. selling for profit / promotion of artists and craftspeople, whilst also having an environmental focus
Operating area and history	<p>Tayside Upcycling & Craft Centre is a "not for profit" Community Interest Company set up to champion the environmental benefits of upcycling.</p> <p>Already affectionately nicknamed "The TUCC Shop", this unique Centre showcases the creations of local Upcycler's and Craftspeople in hosting furniture Upcycler's and a group of amazing Craftspeople that work with a diverse range of materials including metal, wood and various fabrics.</p> <p>The centre lets visitors discover the potential of just what it is possible to create with some imagination and skill.</p> <p>As well as showcasing a wide range of items, the Centre also offers advice and the materials (paint, stencils, brushes etc) required for the general public to do their own upcycling.</p> <p>The key success indicator and main aim of the centre will be to quantify the volume of various materials we manage to divert from landfill.</p>
Legal status	Community Interest Company
Aims /Outcomes	Promotion of the concept of waste reduction.
Staffing	The TUCC shop has 3 resident furniture Upcycler's and a group of 6 resident Crafts people that work with a diverse range of materials including metal, wood and various fabrics.
Lessons/recommendations	<ul style="list-style-type: none"> • Utilise commercial thinking.



2.5 Partners, policy, networks

Circular Communities Scotland

(Previously Community Resources Network Scotland or CRNS, name changed in November 2021)

[Circular Communities Scotland - Circular Communities Scotland](#)

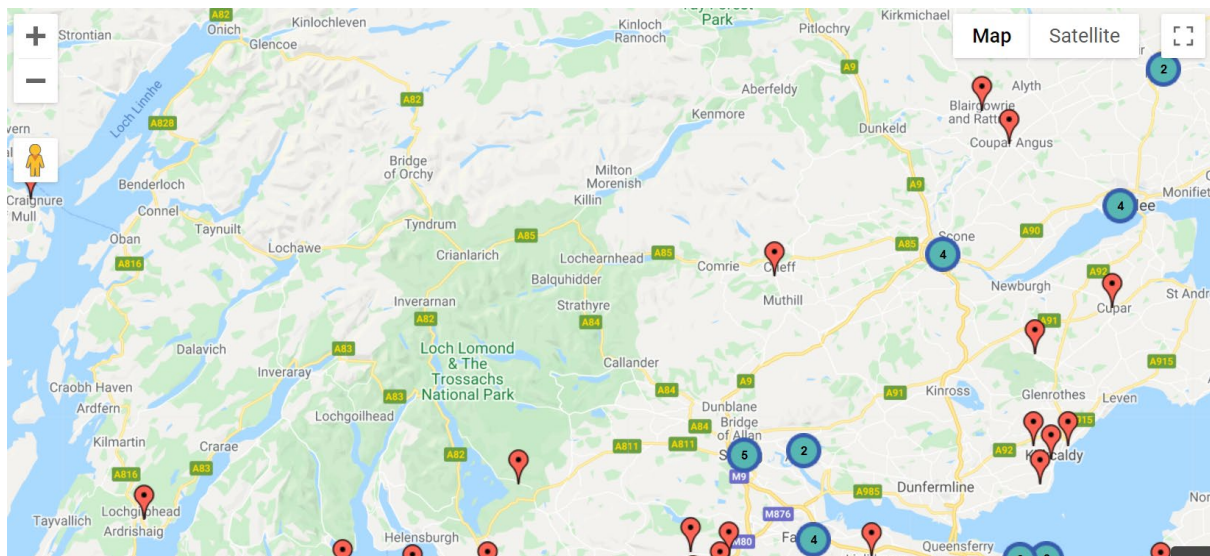
“At Circular Communities Scotland, we empower our national network of reuse, repair and recycling charities in two ways:

- Representing our membership and the sector to a wide range of stakeholders
- Supporting our membership and facilitating the growth of our sector in Scotland

As well as supporting and representing our members, we are also involved in projects and programmes to support the third sector, in pursuit of zero waste.

We represent and support over 180 repair, reuse and recycling charities and social enterprises across the country. Our members prevent valuable products and materials from ending up in landfill, create local jobs, economic opportunities, and help promote and create social and environmental justice in their communities.”

Screenshot from the interactive map at [Map - Circular Communities Scotland](#):



Nearest is Remake Scotland, Crieff; others in Perth and Stirling.

Research report with Creative Scotland: [Creativity and Circularity: a Circular Communities Scotland and Creative Scotland Report - Circular Communities Scotland](#)

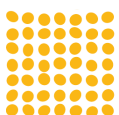
Resources: [Publications - Circular Communities Scotland](#)

Zero Waste Scotland

[Zero Waste Scotland](#)

Ideas for community groups: [Ideas for waste projects \(Part One\) | Zero Waste Scotland](#)

Revolve certification: [What is Revolve? | The first choice for second-hand shopping \(zerowastescotland.org.uk\)](#)



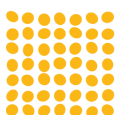
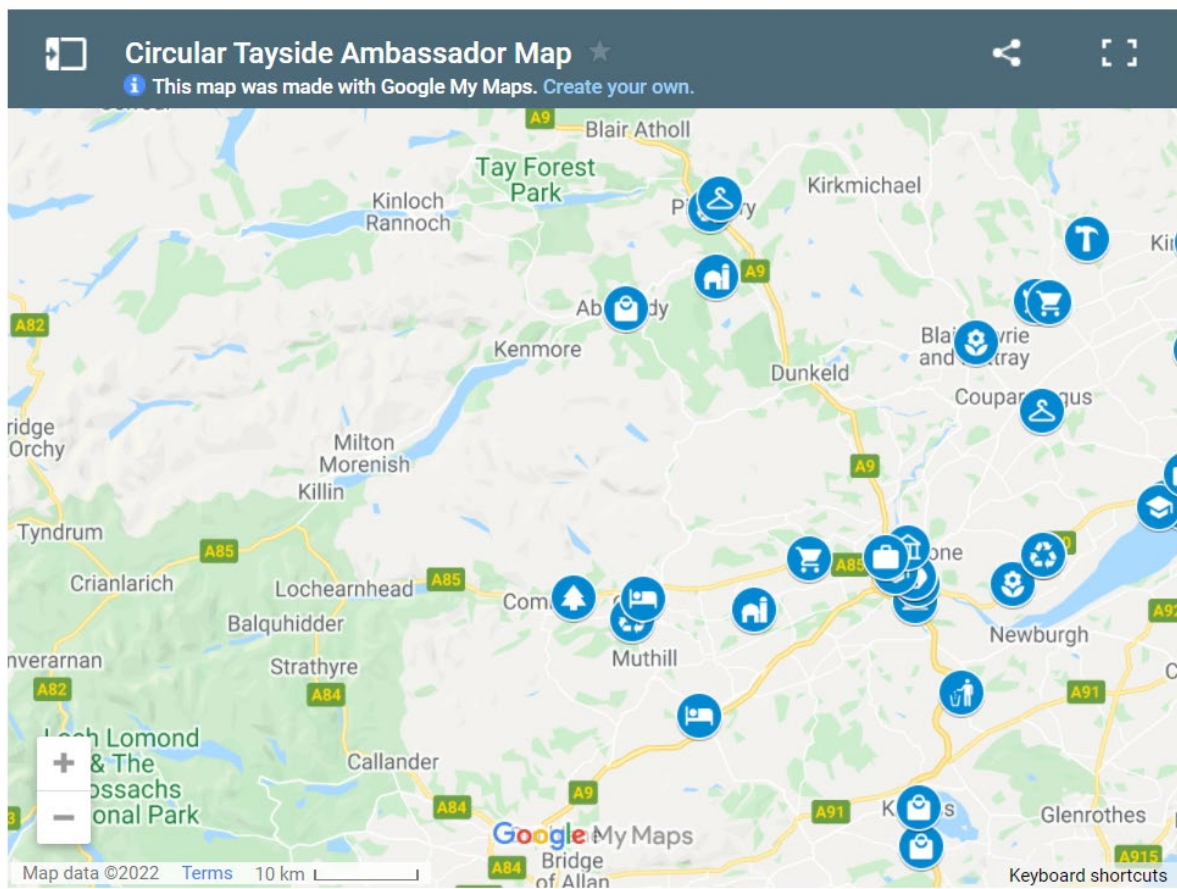
The Circular Tayside Initiative

[The Circular Tayside Initiative](#)

“Circular Tayside is a major initiative that could help you identify and capitalise on circular economy opportunities and future proof your business, create a competitive advantage and open new market opportunities.

Reducing waste and investing in keeping materials in circulation for as long as possible can release an estimated £1 billion of economic opportunities for Tayside, Aberdeen and Aberdeenshire. This demonstrates the overall scale of the opportunity for Scotland.”

Screenshot from the interactive map at [Circular Tayside Map | Circular Tayside](#):



2.6 Community Survey

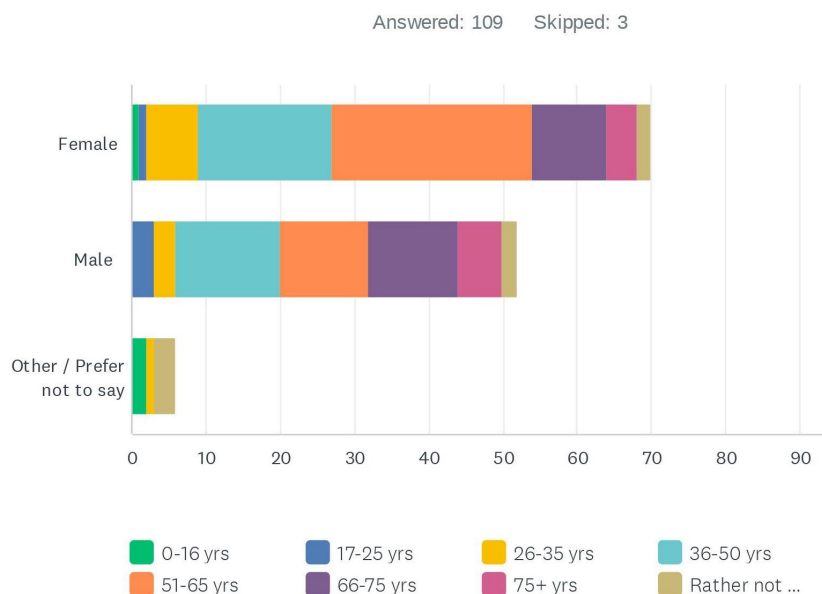
Background

This online survey was opened on 4 October 2021 and closed on 31 January 2022. It received 112 responses. When asked if this represented further families of groups of friends, this identified a further 77 adults, 16 people between 13 and 17 and 25 children so this represented 222 people.

Profile of Respondents

- 89.09% of respondents are Killin & Ardeonaig residents. 6.36% have a business in the area. 3.64% are visitors and 0.91% are people working in the area.
- The survey includes responses from all age groups

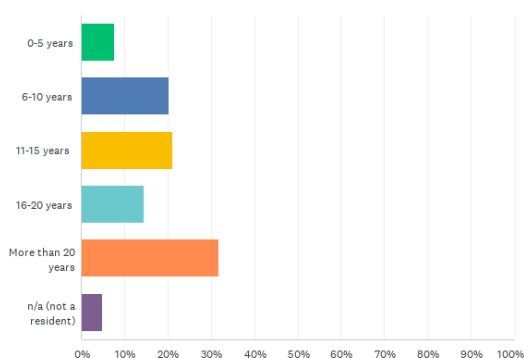
Q5 Please tell us your age and gender.



- The majority of respondents are aged 51-65 (39), followed by those aged 36-50 (32), 66-75 (22), 75+ (10), 26-36 (10), and 17-25 (4). Only one respondent is 0-16 years.

- 31.73% of residents have lived in the area for more than 20 years. 21.15% have lived there between 11 and 30 years, 20.19% between 6 and 10 years, and 14.42% lived there between 16-20 years and 7.69% for less than 2 years. This is detailed in the figure below.

Q3 If you are a resident, how long you have lived here:

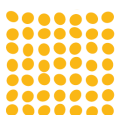


- 1 is concerned about financial stability
- 1 finds the area to expensive

- The majority (77.55%) of respondents expect to still be residing in the area in 10 years' time, 21.43% are unsure and 1.02% do not expect to still be residing in the area.

7 respondents commented on their reasons why they do not expect to live in the area in 10 years and 2 respondents indicated their intention to continue living in the area.

- 1 is studying and may relocate for work.
- 3 are concerned with the services, shops, transport etc.
- 2 will continue to live in the area.
- 1 works in the area.

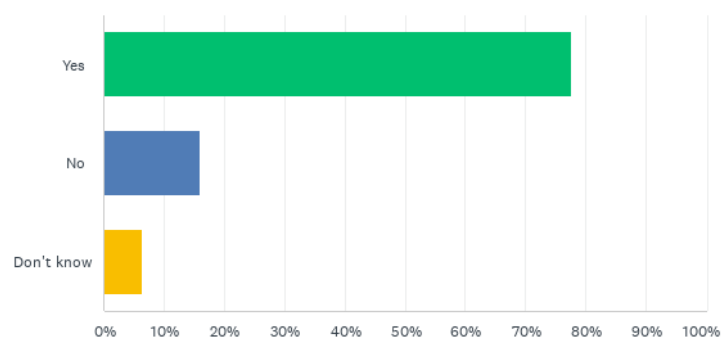


“Many things such as health provision, lack of public transport, closure of shops and businesses are making us question whether we wish to remain in the village. At one time we had a wealth of different shops and now everything is being turned into holiday accommodation. It's sad and the village is dying as a result.”

Support for asset transfer

- 77.66% of respondents support the asset transfer of the Co-op if a viable purpose can be found for it. 15.96% do not support the asset transfer and 6.38% don't know.

Q6 In general terms, and if a viable purpose can be found for it, do you support the asset transfer of the Co-op on Main Street to the community?



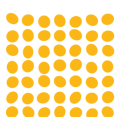
Respondents also had the option to leave comments and 21 did so. There was a mixture from those in favour and those against asset transfer. A selection of the comments is listed below.

- *Not sure of the cost implications of taking on what could be a major cost if the rumours of structural problems are true.*
- *It is important for KAT to support the community and local businesses.*
- *We need shops/hospitality not another community asset.*
- *It is a useful space and should be used.*
- *Would make a huge difference to the town centre.*
- *We need to ensure that main St does not die, and that there are a wide range of shops and activities.*

What respondents would like to see in the Co-op building

Respondents were invited to tell us what they would like to see for their family or business in the Co-op building.

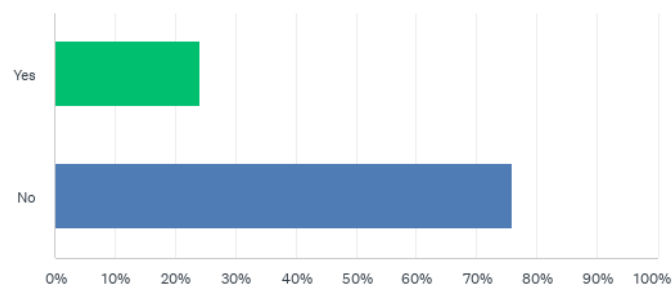
- 58.65% of respondents indicated that they would like a remakery, recycling and upcycling hub
- 43.27% of respondents would like a tourism hub
- 37.50% of respondents would like training and learning opportunities
- 35.58% highlight community activities



- 34.62% would like more and better retail
- 33.65% indicate they would like facilities to encourage business and enterprise
- 27.88% would like a better thrift shop
- 25% of respondents would like activities for health and well-being
- 24.04% would like a community café or bistro
- 19.23% would like environmental projects
- 15.38% of respondents would like somewhere to celebrate heritage

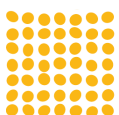
When asked if they were members of any community groups, organisations or businesses who need space 76% of respondents replied that they did not require space and 24% indicated that they did require space.

Q9 Are you a member of any community groups, organisations or businesses who need space? (please specify)



10 respondents left comments:

- 3 respondents provided comments stating that storage space was needed
- 1 respondent felt that space was needed for the Killin Show
- 1 respondent said space was needed for the Community Choir
- 1 respondent said space for thrift shop, recycling, storage, customer service area
- 1 respondent said tool library
- 1 respondent indicated that they were a member of several committees, and none needed space.
- 1 respondent said shed and outside toilets were needed

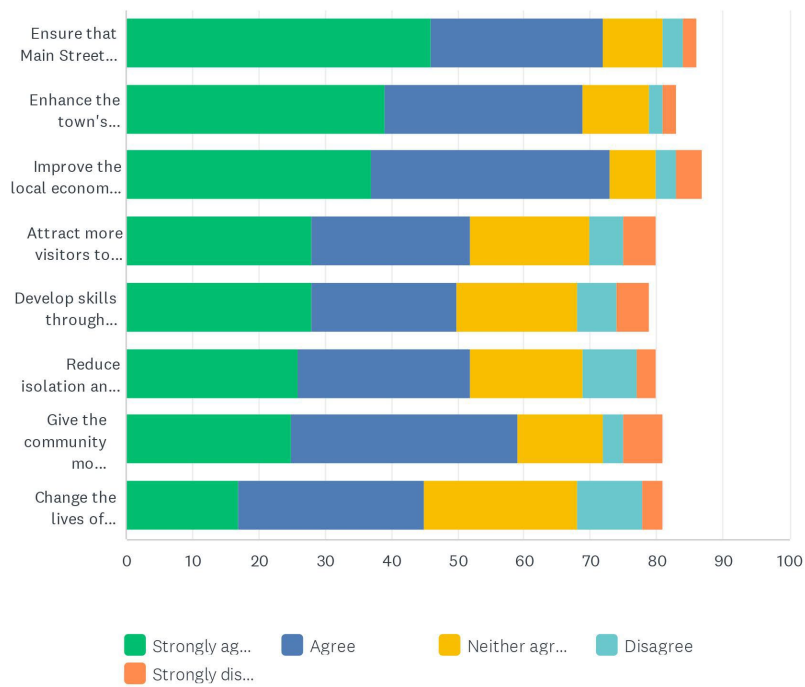


Outcomes

KDT - Community use of The Co-op Building on Main Street : A Community Survey

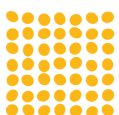
Q10 What do you think about the following statements:Re-imagining the Co-op building will....

Answered: 88 Skipped: 24



	STRONGLY AGREE	AGREE	NEITHER AGREE NOR DISAGREE	DISAGREE	STRONGLY DISAGREE	TOTAL
Ensure that Main Street remains vibrant and offers a mix of retail experiences	53.49% 46	30.23% 26	10.47% 9	3.49% 3	2.33% 2	86
Enhance the town's environment	46.99% 39	36.14% 30	12.05% 10	2.41% 2	2.41% 2	83
Improve the local economy, helping local social enterprises to develop and thrive	42.53% 37	41.38% 36	8.05% 7	3.45% 3	4.60% 4	87
Attract more visitors to invest in the area	35.00% 28	30.00% 24	22.50% 18	6.25% 5	6.25% 5	80
Develop skills through training & learning opportunities	35.44% 28	27.85% 22	22.78% 18	7.59% 6	6.33% 5	79
Reduce isolation and bring people together	32.50% 26	32.50% 26	21.25% 17	10.00% 8	3.75% 3	80
Give the community more control	30.86% 25	41.98% 34	16.05% 13	3.70% 3	7.41% 6	81
Change the lives of vulnerable people	20.99% 17	34.57% 28	28.40% 23	12.35% 10	3.70% 3	81

1 / 1



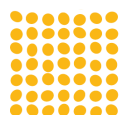
Open Comments, ideas, suggestions

Some respondents left comments, ideas or suggestions on the development of the Co-op building.

- *If the building is taken on, it's important to use it to enhance the village and provide a variety of different and attractive units for both those in the village and visitors. The loss of the antique shop building to holiday lets and Hogg Trusts plans for yet more accommodation does no favours for the village. The main street should be vibrant, not drab and uninteresting as it is at the moment. The area outside the newsagents/post office looks so much better since it was properly surfaced unlike the walled off area in front of the old antique shop which reduces the pavement area and looks drab. It should not have been allowed.*
- *Allow it to be leased or sold to commercial business, which will ensure it doesn't sit empty, make the main street a little more alive, and bring economy to the village. Healthy competition should not scare the existing local entrepreneurs.*
- *Stalls available for short-term lets for business or craft people*
- *Some of the suggestions above have the potential to compete with existing businesses e.g. MacGregor's Community Hub or the Mill. Any plans must take a holistic view of the village, what's already being offered.*
- *There are sufficient community spaces already, it is shops/hospitality that is needed. The village has lost butcher, bakery, greengrocers, flower shop, cafes, hotels (places to eat) etc.*
- *The old Co-op store is a large retail unit for a village the size of Killin. I would like to see the building developed into a sort of market where local people could operate individual stalls to sell their wares, be it crafts, antiques, art, food, books and locally grown fresh vegetables. The market could be complemented by a small in-house cafe. This marketplace could be attractive to residents and visitors alike.*
- *Let the open market decide what is needed.*
- *Killin is a village - not a town - and the main thing it requires is housing for first time buyers AND renters - NOT more holiday accommodation - but housing for young local people.*
- *It needs to have the feeling that the village owns it this will encourage participation in advancing its success*
- *To maintain footfall in main street this building should be used for long term retail. This means that everyone in the village and visitors can enjoy the facility.*
- *Thrift could be moved and improved with hangers, steam machine, price tags, better rails and shelving.*

Involvement

32.79% were interested in being kept up to date with what is happening, 14.75% Would like to be involved in some of the projects, 1.64% were part of a group and would like to discuss ideas further and 1.64% were interested in becoming a member of KAT.



2.6 Stakeholder Conversations and Interviews

Discussions took place with:

- Owner of Real Food Cafe in Tyndrum
- Environmental Action Killin
- Volunteer at the Thrift Shop
- McGregors shop and post office
- Killin Parish Church
- Recykillin
- KAT
- The Old Mill

Knowledge of the project and outline thoughts.

Killin needs a 10 year strategic plan. It is important to identify what is needed in Killin.

- What do we want Killin to look like in 10 years' time?
- What do local people need?
- What do visitors need?
- What are infrastructure needs?

A strategic plan and funding strategy should tie up with the Place Plan. Work in the Coop must fit into this plan. There is the need to tie into the Scottish Government goals for tourism.

The village is dying but has the opportunity to become a fantastic grade A tourism resort. There is a lack of food and drink e.g. deli, hotels, takeaways,

There are poor toilet facilities in the village

Identified Gareloch, north west coast as a good practice example (near Ullapool) which covers a lot of the ideas below.

The Chocolate Mountain has established itself as a destination point.

Find the correct usage first and then determine how it can be managed. It is an excellent footprint both size and location. It is important to consider a wide perspective for its use.

Expansion of Action Plan ideas

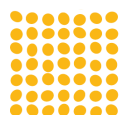
Remakery or upcycling centre – learning and sales

This will be a good project for the Coop. It will provide the space for projects and equipment and will complement the Thrift Shop.

This is an excellent idea. Furniture recycling is very popular and offers many opportunities for skill sharing, learning and enterprise. This could be a partnership opportunity with the tool project.

Linked to this a “Made in Killin” outlet would benefit local people, local craft persons and visitors. There is so much skill and knowledge in the village and there needs to be an outlet to share.

This could be enhanced with a good online presence.



Ideal location for Recyckillin to be located here and will be great for the main street.

Yes, absolutely great idea. Furniture recycling with support and training to do the work would be great for local people and may also attract visitors to the village.

This idea would need space, tools, access to materials and a trainer. This is available in the village through other projects and also experienced people.

Recyckillin – part of Stirling network – since April / May last year

Move the Thrift Shop from the Mill to the High Street

Yes, this is very much needed. The Thrift Shop would be more opportunistic in the coop i.e.

- Themed sales e.g. Halloween
- A place to meet and have a jigsaw on the go
- Fashion shows
- Jewellery making and sales
- Book art

Other Thrift linked events

The Thrift shop has been a huge success story and its great they are moving to the new premises. Would the Coop be cheaper option for the thrift shop or could it be a satellite shop

Yes, there is a lot of scope here and would be a beneficial move the thrift shop into the High Street. It was a controversial move to the Mill, and it would be better to have it situated in the High Street. Interesting ideas for a thrift shop could include:

- Upcycling, reusing resources, courses
- Theme days e.g. for school costumes, after school activities
- Board game days or sessions to promote social interaction.

Use of books in innovative ways

No – this is prime retail space. It is a good idea but should be placed in less high profile location. High street thrift shops do not create a good image.

Tourist information

The Thrift Shop in the Old Mill is also an opportunity to give out tourist information, but it does not make any money. People access tourist information online and therefore it would need to have an interactive IT service e.g. audio visual.

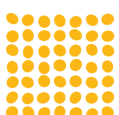
There is a gap but needs clever ideas for how to fill it – sustainability.

The Mill has information. The space should be used for local people, but outdoor notice boards could show local walks etc

Before the Mill came into being and offered tourist information there was a tourist information point in the village .

The future of tourist information needs to include a unique Scottish experience e.g. food and crafts. But Dal Lodge hotel have a crafty outlet and is popular as a community service, shame to compete with that

People look online and leaflets are available online. People chat to locals in the shops but a dedicated centre is not needed.



Notice boards outside can sign post people to local attractions.

We've been running a volunteer service from the Old Mill – but not a tourist information office of old – local info like a map of walks etc.

Mill is still best place for that – plans to develop historical bits of the Mill too

Business Centre

This could be a hub for SME and training for local people to upskill and learn. There are a couple of companies in the village who deliver training – Late Life Learning in Silver Cottage.

There is no evidence that local people travel to towns for work unless a specialist skill e.g. medical staff in Larbert and Stirling. The work is focused on manual work and trades.

Yes, there is scope to accommodate a business. But it should fit in with the ethics and culture of the village and existing facilities.

This could work but not sure who would use it because people are working from home. I feel this is a missed opportunity for the coop and a business centre would be better placed in another vacant building.

Hard to know the response but a feasibility study into needs of existing and potential businesses would be required. Someone recently wanted space to work on an upholstery business and needed to move out of village.

Storage is needed but not a nice idea or attractive for the High Street.

Not sure if the Co-op is the place for that – if the wellbeing centre doesn't work?

Local bank went up for sale last March / April

This is a great idea but who would lead on it. Could it be a social enterprise

Café / Bistro

The Shutters café is two doors up and therefore there will be a duplication and KAT have a policy not to complete with existing businesses.

However there is the scope to develop the coop into a community bistro where people can gather to do food related training and learning.

It is a shame the allotments project has not succeeded as community growing would support the bistro idea.

It is important to address food waste. People can learn about dehydrating, fermenting, food storage.

The village could sustain a new or additional café and maybe Shutters could even run it. This comment is not based on evidence or footfall.

The Courie Inn exists (the fish shop was closed) meaning that high end food is not popular.

This is a bad idea as there is a cafe nearby which has expanded recently. It would be duplication of services and is not a good idea.

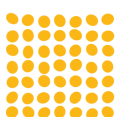
Shutters wouldn't be that bothered – they're over busy

We would lease the space to a café deliverer – not going anywhere near volunteer run model!

Training and learning

Reduce food waste and growing sustainability are an excellent ideas

This is a good idea but would need to be versatile, not all the time.



Young people have difficulty accessing Forth Valley College. Access to work courses e.g. food and hygiene would be of interest to people. Other things could include PAT training.

There is a market for those who want to learn new skills.

Young people – nearest college is Stirling or Perth – no public transport

Even apprenticeships are difficult one day a week

This is a great idea but who would lead on it. Could it be a social enterprise

Other Ideas

Would like to see indoor physical activity. There are some village halls, church hall, McLaren Hall which currently offer sport and there are plans to upgrade the sports facility.

A vibrant centre with climate change ethics – environmental focus.

Seasonal adjusted space.

If it is possible to site outdoor gas, the coop building would be ideal for a community shelter. Somewhere to go to get warm if power is down. Provision of soup and warm food.

The building must meet community needs, be accessible, provide flexible activities and services and BE FUN.

Development of the Coop is a fantastic opportunity to enhance community life through community involvement and access to local retail.

The space outside where the Coop kept cages was a mess and is now much tidier. We need to use the open space

Killin needs a big vision and KAT are best placed to coordinate this.

All these ideas would bring people into the village, with good advertising. It's a wider catchment.

In Tyndrum there is a community changing place, a fully accessible toilet facility. We need this in the village. This would link with the café, two doors down and the play park is being developed to be accessible. This would make it a much more accessible village and a meaningful place to visit.

The coop building, as it is developed, needs to be fully accessible for everyone.

There should be a changing places area. They are excellent facilities and have seen an excellent resource in Ullapool. The Harbour Master is able to identify the benefits.

It makes be better to refurbish the existing toilets with a changing places toilet and camper van toilet waste disposal.

Happy to use this experience in Tyndrum for Killin.

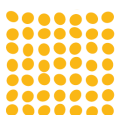
Also from a tourism point of view, the village needs a campsite. There are awful antisocial problems with wild camping. There is one at Comrie Croft

Partnership opportunities

The church has all the facilities it needs and are currently working on a huge capital project but are open to partnership working with KAT and any Coop projects.

The tool library would link with the thrift shop.

The community fridge idea development could fit with the coop project and also the allotments etc



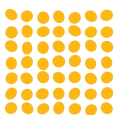
Lots of strands could come together well. KAT could be the coordinator for this – to bring people together, attract funding etc . They can hold the reins.

There needs to be a change in the mindset of the village.

There are great community events including pantomime and Highland Games. Great initiatives which put pressure on a small group of people. All events are fragmented and need to be pulled together which in turn will be attractive to young people and the next generation.

The community used to have good connections around and has been lost. The pandemic has been devastating.

People do not want to work in a rural area. Brexit challenges have made recruitment very hard.



3. Towards a Sustainable Model

3.1 Financial Modelling

A financial model is simply a test to see if the project can be financially viable. A detailed cash flow will be set out in the business plan.

In summary, the model is based on;

- Growth in thrift shop sales with a high street presence
- Development of a suite of repair and upcycling training courses. This could be boosted by marketing team building corporate away days.
- Sales of upcycled goods
- Lets of space to anchor enterprises. This will, in part, address the desire of some to have a private sector response to the space.

In summary with modest sales, compared to other charity shops elsewhere, the model shows the unit generating £38,719 of trading income which results in a need for around £30,000 of grant subsidy.

Sales have to increase significantly to 50+ sales per day in the charity shop, sales of around 20 per day in the upcycling section and 3 course per month.

See appendix 1 for the financial model used.

3.2 Fundability

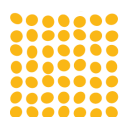
Though the target is unknown until a contractor undertake their work scope out a design based on a specification from the Trust, the following gives an indication of the potential funding that is available for renovation.

From the conditions survey

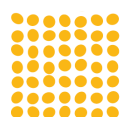
- Provisional allowance for common repairs, due now. £3,000
- Total shop internal repairs. £46,550
- Total shop external repairs. £16,500

A full shop fit out will be required and this will need a quote from a suitable company based on a specification. Estimate £100,000.

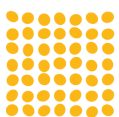
Fund	Notes	Estimated figure
Scottish Land Fund	Funding for the purchase price, including legal fees. There is also a possibility for some capital costs for vital works to get a building operational, such as toilets or kitchen. However the extent of the works here is such that it may be challenging to find such a distinct item to fund.	£20,000 in addition to purchase price
Community Ownership Fund	UK fund for community purchase but will also pay for renovation and salaries	Up to £250,000 but must be 50% matched



National Lottery Community Led funding	<p>Largely a revenue bid but this would be an ideal complement to this project with funding for staff and early project costs</p> <p>Focus on helping local communities to address specific inequalities in a define place</p> <p>Can fund up to 1/3 capital costs</p>	£30,000
Regeneration Capital Grants scheme	<p>Average grant of £1m with a focus on regeneration, jobs and well-being. This may be a possible fund. Stirling Council would be the applicant and would need to be highly supportive of the project. Next launch date will be June 2022 though this project may not be well enough advanced for that.</p>	Say £250,000
Love Local	<p>Funding from the Scottish Government to develop local retail and regenerate town centres.</p>	£50,000
Garfield Weston	<p>Will cover capital costs usually up to 10% of project cost through regular grants programme but grants are typically under £30,000.</p> <p>Need match funding for about half of total project cost.</p> <p>Tenure and planning permission (if relevant) must be confirmed at time of application.</p> <p>Reviewed on an ongoing basis but decision takes up to four months.</p>	Say £25,000
Wolfson	<p>Main programme funds £20,000 – £75,000 - capital only, no VAT, delivery fees or technical fees.</p> <p>Preferred approach is to see full project budget highlighting amount still to be raised at stage 1. Grant amount should be identified, and match funding must be secure (committed or received) for stage 2.</p> <p>Focus on various themes including arts.</p>	£30,000
Clothworkers Foundation	<p>Main grants funding for capital costs (including purchase of fixtures and equipment as well as building purchase or renovation) – usually over £10,000.</p> <p>Must demonstrate that at least 50% of service users are within one or more target groups (these include: alcohol/substance misuse, disadvantaged minorities, older people).</p> <p>Ongoing application process, decision within 8 weeks (<£10,000) or 6 months (>£10,000).</p>	£30,000
Place based funding	<p>Programme for Government indicates a £275m pot of funding for regenerating places.</p> <p>This currently sits with the local authority</p>	Say £100,000
Community Shares	<p>If the Co-op has an element that is commercial (e.g. the shop) issuing community shares may be an option.</p> <p>Support can be given by Community Shares Scotland.</p>	Hard to estimate, say £20,000



RE-payable finance	There are a variety of social lenders with a range of interest rates and risk perspectives. A small mortgage type fund might be possible. For example the new Catalyst Fund allows loans only to be services when the enterprise is in profit.	To be confirmed.
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4. Findings and Recommendations

4.1 Findings

Assets locally

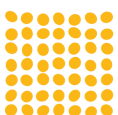
- Killin is not an area of high relative deprivation with both village centre datazones in the upper quartiles and a relatively professional population with capacity to develop projects.
- 75.0% of working-age adults in Killin are economically active, which is higher than the averages of 68.0% in Stirling and 69.0% in Scotland. There are more self-employed people.
- There is a good fit with local and national strategy
- Killin has good health indicators, high businesses density and good housing values.
- 31.73% of residents have lived in the area for more than 20 years. The majority (77.55%) of respondents expect to still be residing in the area in 10 years' time. This is therefore a stable community.

Support for the project

- 78% of survey respondents were supportive of the community buy out of Killin Old Co-op
- A very small but vocal minority indicated a preference for a private sector solution
- Many survey respondents were positive and enthusiastic about the opportunities the building presents the community, so long as services and activities developed within the building complement and enhance existing facilities
- Stakeholders were supportive of the community buy out of the Co-op.

Need in the community

- The entire population of Killin lives in an area within the 10% most deprived areas in Scotland regarding access to services. Adjacent datazones to Killin are highly rurally excluded in relation to access to services.
- Killin is an aging population with high pensioner poverty rates. pensioner poverty (15.5%) is higher than in the rest of Scotland (12.6%). The proportion of people aged over 65 is around 30% higher in Killin than in Stirling Council Area and in the rest of Scotland, while the proportion of working-age people and people under 15 years old is lower than the local and national averages.
- 11.4% of young people aged 18-24 claim unemployment benefits, which is close to double the Scotland average of 5.1%. However, this number should be considered with caution considering the low number of young people aged 18-24 living in Killin.
- Killin have a broadband speed below the universal service obligation, which is significantly higher than the average of 3.7% in Scotland.
- Outcomes projected were clear and positive including town centre regeneration, improving the local economy and bringing people together.



Project Ideas

Based on the results of a survey conducted

- 58.65% of respondents indicated that they would like a remakery, recycling and upcycling hub. This was highly supported by stakeholders
- 43.27% of respondents would like a tourism hub but this should take place in the Old Mill
- 37.50% of respondents would like training and learning opportunities
- 24% indicated that they did require space to hire.

Displacement

- Local cafes and other specific outlets should not be duplicated in this village centre location
- There were substantial offers of partnership which will be fleshed out in the business plan

Fundability

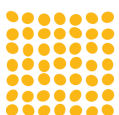
- Though challenging and in a time of fund transformation, it is likely that funding will be available for the development of the asset if costs can be kept to a reasonable level.
- Due to the nature of the funding landscape, it may be necessary to generate funds from more innovative sources such as crowdfunding, community shares or repayable finance.

The Asset

- In general, the surveyor found the common parts of the property at to be in a reasonably good state of repair.
- It was noted that at present the building would not meet some current standards for building warrant so substantial changes were not recommended.
- Stakeholders agreed that this was an excellent space and size in an ideal location.

Financial Viability

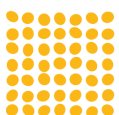
- In summary with modest sales, compared to other charity shops elsewhere, the model shows the unit generating £38,719 of trading income which results in a need for around £30,000 of grant subsidy.
- Sales have to increase significantly to 50+ sales per day in the charity shop, sales of around 20 per day in the upcycling section and 3 course per month. Case studies show that this is feasible if marketed and managed well.
- Pre-COVID, Stirling's tourism market was a growing one. Evidence shows that visitor numbers are likely to increase and home based tourism in increasing post covid.
- Case studies indicated income diversification, strong leadership and good market as keys to financial sustainability
- A vocal minority indicated a preference for a private sector solution



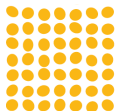
4.2 Recommendations

Killin Alliance should:

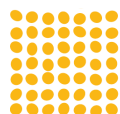
1. Proceed with a business plan to set out a road map for taking on the Co-op as an asset for the community.
2. Set out a bespoke vision for a specific purpose rather than a multi-purpose venue. This will be focussed on dual outputs of net zero and skills development via moving the thrift shop, establishing a linked upcycling enterprise and a complementary training resource,
3. Focus business units elsewhere and re-purpose the Old Mill into more of a tourist focussed facility.
4. Meet with Scottish Land Fund to plan the transfer.
5. Engage a shop fitter to give a quote for upgrading the premises.
6. Promote the concept locally to counter minority who prefer to let to a private developer.
7. Develop partnership to strengthen the unified vision of the proposition.



Appendix 1 : Financial Model



Killin co-op- Financial model														
Notes and assumptions														
		Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Totals
Thrift Shop	Number of days open	24	24	24	24	24	24	24	24	24	24	24	24	24
	Average with increase in summer due to visitor income	20	22	24	27	29	25	20	20	20	20	20	20	20
	Average price per item	£3	£3	£3	£3	£3	£3	£3	£3	£3	£3	£3	£3	£3
Gift aid on sales	Estimate of 20% of items	£72	£79	£87	£96	£105	£90	£72	£72	£72	£72	£72	£72	962
Ragging	Estimate	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	600
Office space rental	Units rented	2	2	2	2	2	2	2	2	2	2	2	2	2
	Price per unit	£300	£300	£300	£300	£300	£300	£300	£300	£300	£300	£300	£300	£300
Upcycling	Items sold per day	10	10	10	10	10	5	5	5	5	5	5	5	5
Average cost per item	Large items eg furniture, laptops	75	75	75	75	75	75	75	75	75	75	75	75	75
Learning	Course participant per month per course	10	10	10	10	10	10	10	10	10	10	10	10	10
	Price per course	£15	£15	£15	£15	£15	£15	£15	£15	£15	£15	£15	£15	£15
	Numbers of courses	3	3	3	3	3	2	2	2	2	2	2	2	2
	This is a significant increase in income with the move to the village centre	£1,562	£1,713	£1,880	£2,062	£2,264	£1,940	£1,562	£1,562	£1,562	£1,562	£1,562	£1,562	20,793
Income from thrift shop Sales		£750	£750	£750	£750	£750	£375	£375	£375	£375	£375	£375	£375	6,375
Income from upcycling sales		£450	£450	£450	£450	£450	£300	£300	£300	£300	£300	£300	£300	4,350
Income from training		£600	£600	£600	£600	£600	£600	£600	£600	£600	£600	£600	£600	7,200
Income from space lets		£3,362	£3,513	£3,680	£3,862	£4,064	£3,215	£2,837	£2,837	£2,837	£2,837	£2,837	£2,837	38,718
Total Trading	Once up and running and marketed	£3,362	£3,513	£3,680	£3,862	£4,064	£3,215	£2,837	£2,837	£2,837	£2,837	£2,837	£2,837	38,718
Grants		£20,000						£10,000						£1,000
Total Income		£23,362	£3,513	£3,680	£3,862	£4,064	£3,215	£12,837	£2,837	£2,837	£2,837	£2,837	£3,837	69,718
Expenditure														
Direct costs														
Cost of materials	30%	£225	£225	£225	£225	£225	£113	£113	£113	£113	£113	£113	£113	£1,913
Cost of tutor	50%	£225	£225	£225	£225	£225	£150	£150	£150	£150	£150	£150	£150	£2,175
Overhead Expenses														
Staff costs	See staffing sheet	£3,224	£3,224	£3,224	£3,224	£3,224	£3,224	£3,224	£3,224	£3,224	£3,224	£3,224	£3,224	£38,685
Staff expenses	Estimate	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£300
Finance system and payroll fees	eg Xero including HMRC payments	£29	£29	£29	£29	£29	£29	£29	£29	£29	£29	£29	£29	£348
Charity Retail Association Membership		£280												£280
Business rates	Rateable value is unclear. Assume 80% relief	£200	£200	£200	£200	£200	£200	£200	£200	£200	£200	£200	£200	£2,400
Water rates		£110	£110	£110	£110	£110	£110	£110	£110	£110	£110	£110	£110	£1,320
Utilities	high due to current increases	£750	£750	£750	£750	£750	£750	£750	£750	£750	£750	£750	£750	£9,000
Phone & internet		£75	£75	£75	£75	£75	£75	£75	£75	£75	£75	£75	£75	£900
Insurance		£750												£750
Website hosting		£40	£40	£40	£40	£40	£40	£40	£40	£40	£40	£40	£40	£480
Rubbish Collection		£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£240
Stationery and admin		£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£300
Shop window and decorations		£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£600
Marketing	Local advertising, flyers etc	£750	£50	£50	£50	£50	£50	£750	£50	£50	£50	£50	£50	£2,000
Volunteer expenses and training	2 vols per day x £3 expenses	£144	£144	£144	£144	£144	£144	£144	£144	£144	£144	£144	£144	£1,728
Professional and accountancy fees	Increase in Trust fee due to increase activity	£0	£0	£0	£0	£0	£1,500	£0	£0	£0	£0	£0	£0	£1,500
Repairs/ Maintenance/Renewals		£150	£150	£150	£150	£150	£150	£150	£150	£150	£150	£150	£150	£1,800
Security alarm and other contracts		£30	£30	£30	£30	£30	£30	£30	£30	£30	£30	£30	£30	£360
Cleaning materials/laundry		£60	£60	£60	£60	£60	£60	£60	£60	£60	£60	£60	£60	£720
Refreshments		£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£240
Misc		£35	£35	£35	£35	£35	£35	£35	£35	£35	£35	£35	£35	£420
Occasional van hire	For pick ups	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£1,200
Total Expenditure		£7,317	£5,587	£5,587	£5,587	£5,587	£6,899	£6,099	£5,399	£5,399	£5,399	£5,399	£5,399	£69,658
Operating Profit		£16,045	£-2,074	£-1,907	£-1,724	£-1,523	£-3,684	£6,738	£-2,562	£-2,562	£-2,562	£-2,562	£-1,562	£60
Opening Balance		£0	£16,045	£13,972	£12,065	£10,340	£8,817	£5,133	£11,871	£9,309	£6,746	£4,184	£1,622	
Closing Balance		£16,045	£13,972	£12,065	£10,340	£8,817	£5,133	£11,871	£9,309	£6,746	£4,184	£1,622	£60	



Killin co-op- Financial model														
Version with no grants														
Notes and assumptions														
		Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Totals
Thrift Shop	Number of days open	24	24	24	24	24	24	24	24	24	24	24	24	
	Average with increase in summer due to visitor income	50	55	61	67	73	50	50	50	50	50	50	50	
	Average price per item	£3	£3	£3	£3	£3	£3	£3	£3	£3	£3	£3	£3	
Gift aid on sales	Estimate of 20% of items	£180	£198	£218	£240	£264	£180	£180	£180	£180	£180	£180	£180	2,359
Ragging	Estimate	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	600
Office space rental	Units rented	2	2	2	2	2	2	2	2	2	2	2	2	
	Price per unit	£300	£300	£300	£300	£300	£300	£300	£300	£300	£300	£300	£300	
Upcycling	Items sold per day	20	20	20	20	20	10	10	10	10	10	10	10	
Average cost per item	Large items eg furniture, laptops	75	75	75	75	75	75	75	75	75	75	75	75	
Learning	Course participant per month per course	10	10	10	10	10	10	10	10	10	10	10	10	
	Price per course	£15	£15	£15	£15	£15	£15	£15	£15	£15	£15	£15	£15	
	Numbers of courses	3	3	3	3	3	2	2	2	2	2	2	2	
	This is a significant increase in income with the move to the village centre	£3,830	£4,208	£4,624	£5,081	£5,584	£3,830	£3,830	£3,830	£3,830	£3,830	£3,830	£3,830	50,137
Income from thrift shop Sales		£1,500	£1,500	£1,500	£1,500	£1,500	£750	£750	£750	£750	£750	£750	£750	12,750
Income from training		£450	£450	£450	£450	£450	£300	£300	£300	£300	£300	£300	£300	4,350
Income from space lets		£600	£600	£600	£600	£600	£600	£600	£600	£600	£600	£600	£600	7,200
Total Trading	Once up and running and marketed	£6,380	£6,758	£7,174	£7,631	£8,134	£5,480	£5,480	£5,480	£5,480	£5,480	£5,480	£5,480	74,437
Grants														0
Total Income		£6,380	£6,758	£7,174	£7,631	£8,134	£5,480	£5,480	£5,480	£5,480	£5,480	£5,480	£5,480	74,437
Expenditure														
Direct costs														
Cost of materials	30%	£450	£450	£450	£450	£450	£225	£225	£225	£225	£225	£225	£225	£3,825
Cost of tutor	50%	£225	£225	£225	£225	£225	£150	£150	£150	£150	£150	£150	£150	£2,175
Overhead Expenses														
Staff costs	See staffing sheet	£3,224	£3,224	£3,224	£3,224	£3,224	£3,224	£3,224	£3,224	£3,224	£3,224	£3,224	£3,224	£38,685
Staff expenses	Estimate	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£300
Finance system and payroll fees	eg Xero including HMRC payments	£29	£29	£29	£29	£29	£29	£29	£29	£29	£29	£29	£29	£348
Charity Retail Association Membership		£280												£280
Business rates	Rateable value is unclear. Assume 80% relief	£200	£200	£200	£200	£200	£200	£200	£200	£200	£200	£200	£200	£2,400
Water rates		£110	£110	£110	£110	£110	£110	£110	£110	£110	£110	£110	£110	£1,320
Utilities	high due to current increases	£750	£750	£750	£750	£750	£750	£750	£750	£750	£750	£750	£750	£9,000
Phone & internet		£75	£75	£75	£75	£75	£75	£75	£75	£75	£75	£75	£75	£900
Insurance		£750												£750
Website hosting		£40	£40	£40	£40	£40	£40	£40	£40	£40	£40	£40	£40	£480
Rubbish Collection		£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£240
Stationery and admin		£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£25	£300
Shop window and decorations		£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£50	£600
Marketing	Local advertising, flyers etc	£750	£50	£50	£50	£50	£50	£750	£50	£50	£50	£50	£50	£2,000
Volunteer expenses and training	2 vols per day x £3 expenses	£144	£144	£144	£144	£144	£144	£144	£144	£144	£144	£144	£144	£1,728
Professional and accountancy fees	Increase in Trust fee due to increase activity	£0	£0	£0	£0	£0	£1,500	£0	£0	£0	£0	£0	£0	£1,500
Repairs/ Maintenance/Renewals		£150	£150	£150	£150	£150	£150	£150	£150	£150	£150	£150	£150	£1,800
Security alarm and other contracts		£30	£30	£30	£30	£30	£30	£30	£30	£30	£30	£30	£30	£360
Cleaning materials/laundry		£60	£60	£60	£60	£60	£60	£60	£60	£60	£60	£60	£60	£720
Refreshments		£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£240
Misc		£35	£35	£35	£35	£35	£35	£35	£35	£35	£35	£35	£35	£420
Occasional van hire	For pick ups	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£1,200
Total Expenditure		£7,542	£5,812	£5,812	£5,812	£5,812	£7,012	£6,212	£5,512	£5,512	£5,512	£5,512	£5,512	£71,571
Operating Profit		£-1,162	£946	£1,362	£1,819	£2,323	£-1,532	£-732	£-32	£-32	£-32	£-32	£-32	£2,866
Opening Balance		£0	£-1,162	£-215	£1,147	£2,966	£5,289	£3,757	£3,025	£2,993	£2,962	£2,930	£2,898	£2,898
Closing Balance		£-1,162	£-215	£1,147	£2,966	£5,289	£3,757	£3,025	£2,993	£2,962	£2,930	£2,898	£2,866	

