

ANNUAL REPORT AUTUMN 2023 to AUTUMN 2024

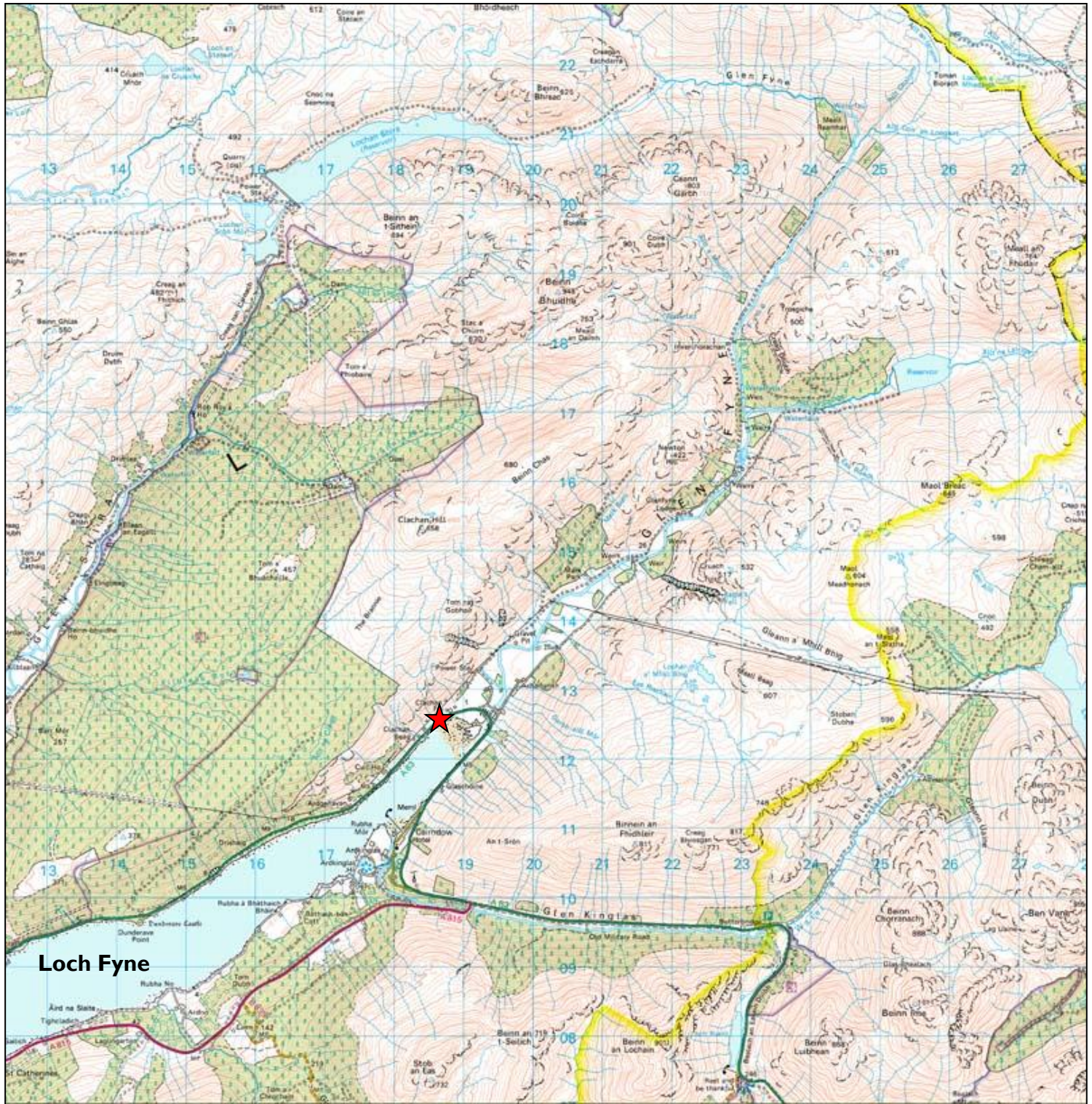


Highland Stirks & Deer

Here We Are provides an interface between –

- The visitor and the visited
- The local and the incomer
- The young and the old,
- The more wealthy and the less wealthy
- Agencies and people on the ground
- The urban and the rural
- The past and the future

At its centre at Cairndow, at the head of Loch Fyne, **HWA** shows how a rural community, while loyal to its roots, makes its way in the modern world. We are strongly of the opinion that it is not just “outcomes” that count: more important is the process – this is the social capital that leads to real development. So, we were delighted at Magnus Linklater’s comment “*If we are not aware of our own values we become victims of other people’s decisions. We have to bend to their agenda rather than ours, and that means not just a lack of trust in ourselves, but an aversion to risk and an inability to take decisions of our own.*”



Loch Fyne



Kilmorich Parish

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Contents

The Year 2023 to 2024 Page 1-2

The Organisation Chart Page 3-4

The Staff and Committee Page 5-9

Income and Expenditure Page 10

Reports on Projects

Come on In Service Page 11

Building Plot/Housing Page 11

Home Help Page 12

Carer Page 12

Ballure Page 12

Merk Hydro Page 13

Our Power Page 14

Overview of the year Autumn 2023 – 2024

This year HWA has been doing things it hasn't done before and has been challenged.

For several years we have wanted to contribute to the availability of affordable housing in our locality. At last, we have been able to buy a 3-bedroom house in the village.

More recently we resolved to contribute to care in the community. This has proved a challenge we haven't yet achieved.

The Merk as can be seen from Lorna's accomplished graphs the Merk generated slightly less gigawatts than last year. This despite this year's rainfall being considerably higher - 3101mm (122 inches) compared to 2674 mm (105 inches) last year. The explanation is that the heavy showers aren't productive, we want steady constant rain!

Come On In which was our first venture into social initiatives founded in 2022, thanks to Dot and Fiona's hard work raising funding and masterminding it has been running smoothly. There are now 16 volunteers who visit about 10 households a month. In addition, we continue holding monthly tea parties at the Here We Are Centre for Cairndow people and for the Strachur Hub.

It is now widening its activities to cover drivers to take patients to appointments – and is looking for funding to cover this.

We launched the **Home Help** initiative in the spring. It emerged from Come On In, people expressing a need for help with domestic chores - Hoovering, cleaning, bringing in the sticks and a bit of chat and company. The customer pays HWA by the hour for the service, and the Home Help-er is a HWA employee. Personal Care must be negotiated between a customer and a Personal Carer there for a home helper cannot take it on. One of the many anomalies in the current system.

Our Power and Ballure

Our Power's blower lorry was out of action for important winter weeks as the blower wasn't working, and no one could understand why. Meantime we bought in chips to keep a continuous supply to our customers. Finally our good friends Wilsons send a mechanic to the job and soon after we were blowing again.

The next hitch was that we received a Statutory Plant Notice stating that a standing of larch in Ballure wood was diseased and had to be felled. However, they couldn't be felled for several months in case eagles were nesting. Then we had to wait for assurance from the archaeologists that there was nothing that might be damaged. Then, how was the felled timber to be transported out of the wood as no turning layby could be constructed in case it damaged peat. Finally, many ££££s later the felling is underway.

The Path round the head of the loch, requires considerable maintenance to keep weeds down, for the moment we still have some funds to cover this. The path is well used.

Walking Map with Tara North's cartographic and design expertise we have redone the map now available at the HWA centre and elsewhere.

The Community Events

We were able to invite Jake MacKay's band to play at the Hogmanay Party in the hall. He brought world champion piper Stuart Liddell and his family. The party was rated one of the best yet.

Here We Are – Community Fund is now in our second year of providing grants to our local community, which has gone very well.

We are happy to say in our second year between December 2023 and December 2024 we have issued individual grants totalling £3,300 to benefit the local community.

Local village hall events have been supported alongside support for the local childcare services and community gardening initiatives.

Affordable Housing and Care in the Community, two, interconnected issues, have pre-occupied us throughout the year, and still some aspects still un-resolved ...

As commented above for several years we have wanted to find a way to contribute to affordable housing in the locality. Our proposal with Ardkinglas Estate and the Community Housing Trust didn't materialise.

Then Ardkinglas Estate had serviced plots for sale at the head of the loch. We agreed to buy one. We appointed Gregor Cameron for an estimate of costs of purchase and construction. We were taken aback to hear it would be over £400,000. During a delay, (while lawyers were sorting out a map error in the site plan) it became apparent that there was a 3-bedroom house for sale in the village asking price £270,000. A committee meeting was called and the price we were to offer agreed.

Thanks to revenue from the Merk and a generous loan from RBS/NatWest Social and Community Fund in consideration of the social impact we purchased I Kilmorich.

Concurrent with HWA's 'affordable housing' plans had been lengthy and difficult discussions and research into what role we could play in community care in the locality.

We registered Our Care as a CIC. We proposed the idea of sourcing funds for feasibility study for Our Care, – but what detail and what sums could we put into it?

How to prove the need when Social Services have no list. Our confidence of the need is local information, but people are reluctant to admit to it.

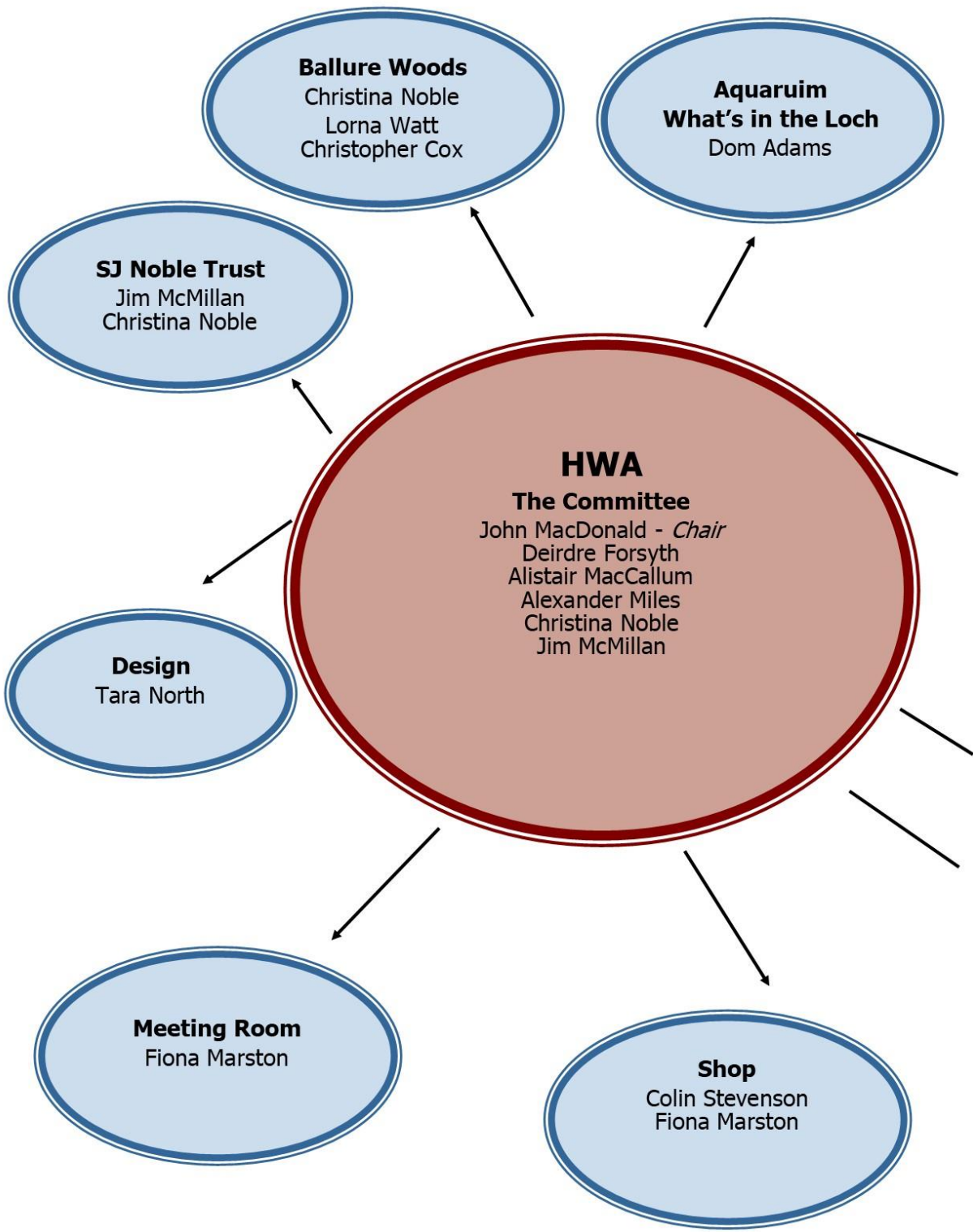
The RBS/Nat West Social and Community Capital Fund loan was agreed in consideration of the social impact - the hope is that a carer will be the tenant.

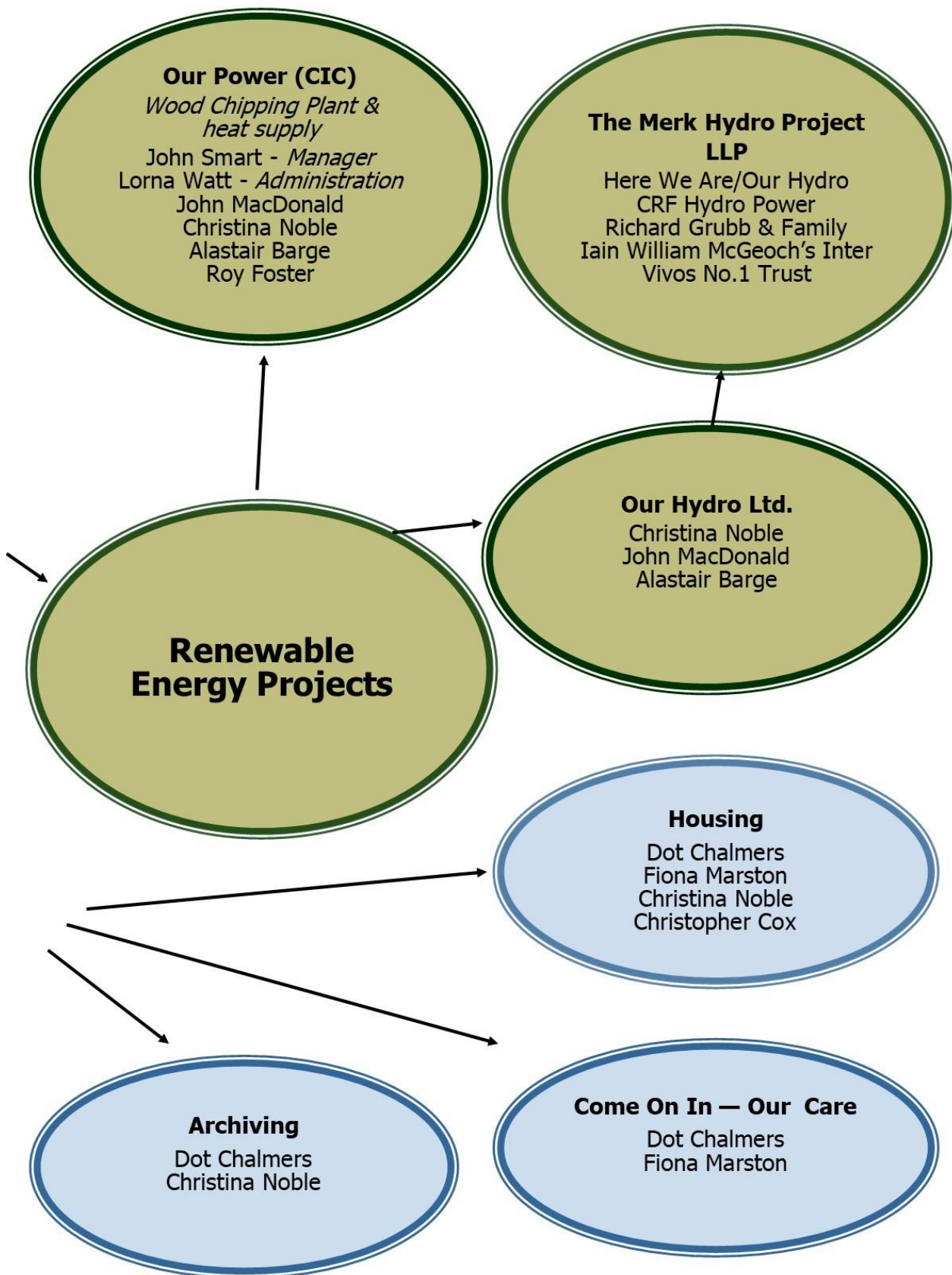
The Landlords registration is in progress and all their compliances have been completed – thanks to Dot and John MacDonald's attention

Our Aquarium has now been repaired and is open to the public. Dom has done a tremendous job of the display; we were delighted when Tina Scott donated some amazing underwater photographs which she took in Loch Fyne, they are displayed on the side of the aquarium shed.



The Organisation Chart





The Staff, Committee and Company Personnel

Staff

Christina Noble



Christina, one of the founders of Here We Are, is still the main contributor of ideas for innovative projects undertaken by this community organisation. Her dynamic personality and determination has helped secure HWA's financial situation, keeping the centre open to visitors and local people, not allowing set-backs to deter her from her goals.

Dot Chalmers



Dot is currently working on Our Care initiatives which covers Come On In our voluntary service, Our Home Help and I Kilmorich our recently purchased property. She continues to archive photos, information about the locality and taking voice recordings for transcription, a time-consuming activity. Dot is also the driving force behind the many successful exhibitions that Here We Are has held.

Lorna Watt



Lorna is now very experienced in finance and administration work, having worked for several years as secretary to both Merk Hydro LLP and Our Power, the Community Interest Company which supplies woodchips for biomass plants. She is responsible for keeping track of stock as well as the income and expenses and keeping abreast of both Our Power and HWA's cash flows and budget predictions.

Fiona Marston

Fiona works alongside Dot on Our Care initiatives organising volunteers for our Come on In Service, as well as assisting with our Home Help and I Kilmorich. She also deals with Here We Are's offices task and the Community Fund.



Colin Stevenson



Colin's outgoing personality makes him the ideal person to meet and greet visitors to Here We Are. Providing badly needed weekend cover, he enjoys chatting and sharing his knowledge of the history and the surrounding locality with all who come into the centre.

Christopher Cox

Christopher Cox has a background with Investors in People. His firm Drumturk is a management consultancy.

He sits on HWA's staff and committee meetings including the development board. He can be relied on to be a strong shoulder to any of us, keeps us on the straight and narrow when we need formal advice, and he is consistently patient and positive when we show signs of misgivings.



SJ Noble Trust

Jim McMillan



As one of the SJ Noble team, Jim acts as consultant for financial advice and handles their administration work. His advice given to SJ Noble Trust and to Here We Are is invaluable and he is a great asset to our group.

Aquarium

Dom Adams

Our Aquarium gives Dom much work but his enthusiasm never wains. His knowledge of local waters, drawn from his experience working on the shores of Loch Fyne, is vital to the running of our Aquarium. His fascination for the creatures, seaweeds and anemones found in Loch Fyne is infectious and he always keeps the display colourful and interesting.



Committee

Alexander Miles



Alexander has been a member of our committee for many years now and willingly gives his advice and guidance to Here We Are. His cheerful personality and extensive knowledge make him a valued member of the team.

Adrian has recently moved into the village, and we are delighted that he wished to join our committee. He worked for Ordnance Survey so his mapping skills are invaluable to Here We Are.

Adrian Curtis



Alistair MacCallum



Alistair is also one of the founders of Here We Are and the person we turn to for information on farming, weather patterns and history of the locality, tapping into his vast knowledge for many of our projects. His enthusiasm for Here We Are’s aims and activities never wains and we are privileged to have him on our committee.

Deirdre Forsyth

Deirdre’s knowledge of legal matters has been invaluable to us. She is always willing to give practical advice on the running of Here We Are and when problems beset us, her cheerful and optimistic personality keeps us looking forward, making her a much-appreciated member of the committee.



John MacDonald



John has been Chair of Here We Are’s committee for many years. He cheerfully takes on the responsibility of chairing the meetings, making sure everything is done according to the rules and makes valued contributions to the discussions. John is also Director of both Our Power and Our Hydro, always willing to support the companies with advice and practical help. As an experienced tradesman, we know we can turn to him for help with maintenance and technical problems. We admire his commitment to Here We Are and its aims.

Our Power

John Smart



John has been with Our Power from the very beginning. He runs the chipping business, ordering timber, chipping and organising deliveries, making sure that everything runs smoothly and dealing with problems calmly and efficiently.

Alastair Barge

Alastair was on the board of AIE and is a trustee of the SJ Noble Trust. He is a halibut farmer and has many years' experience of business in Argyll and its impediments. He is a director of Our Power and buys woodchips for Otter Ferry Seafish Ltd.



Staff



Here We Are Staff

INCOME AND EXPENDITURE

HERE WE ARE Income and Expenditure – Comparison of this year's figures to last years.

| | Apr '22 - Mar '23 | Apr '23 - Mar '24 | | Apr '22- Mar '23 | Apr '23- Mar '24 |
|---|----------------------|----------------------|----------------------------------|---------------------|---------------------|
| INCOME | | | EXPENSES | | |
| Merk Hydro- Admin work | 6,000 | 10,000 | Operating Costs | | |
| Bank interest received | 45 | 255 | Assistance | 0 | 0 |
| Catering | 16 | 92 | Bank Charges | 268 | 270 |
| Donations | | | Work on Aquarium | 1,797 | 4,187 (2) |
| Aquarium | 281 | | Design work | 300 | 0 |
| Churn | 215 | 335 | Displays/Exhibitions | 771 | 0 (3) |
| Other donations | 514 | 2,000 | Hospitality | 147 | 182 |
| Total Donations | 1,010 | 2,335 | Insurance (incl 2 E-bikes) | 2,995 | 3,229 |
| Meeting Room Hire | | | Marketing, Advertising | 0 | 72 |
| Catering income | 152 | 72 | Meeting Room Catering | 33 | 155 |
| Meeting Room Hire - Other | 260 | 320 | Office Supplies | 935 | 1,382 |
| Total Meeting Room Hire | 412 | 392 | Postage | 396 | 475 |
| Membership income | 67 | 12 | Printing | 105 | 90 |
| Community Initiatives | | | Professional Fees | | |
| Electric Bikes/Sheds- Grant | 12,070 | 0 | Accounts | 4,600 | 5,604 |
| Total Community Initiatives | 12,070 | 0 | Consultancy | 3,410 | 15,325 (4) |
| Sales Commission | 13 | 25 | Legal | 0 | 827 |
| Post Office Revenue | 3,074 | 0 | Other | 1,320 | 1,940 |
| Merk Hydro Community Payment | 12,154 | 12,485 | Total Professional Fees | 9,330 | 23,696 |
| Our Power - Donation towards Core Cost | 5,000 | 5,000 | Stock Purchases | | |
| Our Power - Contribution towards Salary Costs | 12,915 | 13,238 | Books, Maps, Stamps | 557 | 195 |
| Merk Hydro Revenue | | | General Shop Purchases | 386 | 410 |
| Hydro Revenue | 91,364 | 108,340 (1) | Total Stock Purchases | 943 | |
| Revenue Grants | | | Streamline | 93 | 72 |
| Inspiring Scotland - Housing Project | 5,000 | 0 | Subcontractors | 0 | 0 |
| Heritage Lottery Fund - Here We Are Story | 9,020 | 0 | Subscriptions | 110 | 1,068 |
| Come on In - Award for All | 9,450 | 6,757 | Telecoms, ICT | 3,535 | 1,956 |
| Come on In - TSI | | 7,761 | Total Operating Costs | 21,758 | 36,834 |
| Shop Sales | | | Property Costs | | |
| Books, Maps, Stamps etc | 1,658 | 3,455 | Cleaning Costs | 180 | 99 |
| Total Shop Sales | 0 | 0 | General Maintenance | 1,370 | 1,168 |
| Total Sales Income | 1,658 | 3,455 | Lease costs | 1 | 1 |
| Sundry Income | 5,045 | | Non Cap Furn & Equipment | 569 | 736 |
| Total Income | 174,313 | 162,386 | Utilities | 6,314 | 12,857 |
| | | | Total Property Costs | 8,434 | 14,861 |
| | | | Legal/Consultancy Work - Ballure | 1,250 | 800 |
| | | | Housing Project Expenses | 8,146 | 4,800 |
| | | | Path Construction/Maintenance | 1,689 | 10,309 (5) |
| | | | Community Fund Expenses | 3,000 | 2,600 |
| | | | Here We Are Story - expenses | 5,890 | 0 |
| | | | Come On In - Expenses | 804 | 4,036 |
| | | | Staffing Costs | | |
| | | | Employer's NI - Core | 4,669 | 3,587 |
| | | | Pension Payment - Core | 882 | 1,043 |
| | | | Travel & subsistence | 411 | 443 |
| | | | Wages and Salaries | | |
| | | | Core | 75,235 | 78,299 |
| | | | Here We Are Story | 9,792 | 0 |
| | | | Come On In | 7,000 | 11,778 |
| | | | Total Staffing Costs | 97,989 | 95,150 |
| | | | Sundry expense | 128 | 898 |
| | | | Total Expenses | 149,088 | 170,288 |

(1) Year 23/24 The Merk Hydro production was good therefore it was able to increase donations to Here We Are

(2) Aquarum cost are higher due to replacement of new tank

(3) Exhibitions costs are down from previous year as we were not working on a project that involved an exhibition

(4) Consultancy work is higher as we now have a Development officer in place

(5) Path cost are higher as maintenance work was carried out

Come On In

Our Come On In service continues to improve and expand helping to meet the needs of our local community. We were delighted to secure further funding from April 2024 – September 2024 from TSI, Communities and Wellbeing Fund. It is time – consuming continually applying for funding to keep this much needed service running, and Here We have been very supportive of The Come On In service offering any assistance they can.

As well as providing our sit-in service, we are assisting with transport to appointments, shopping, offering to pick up and deliver a prescription, visiting family etc. This service has really taken off and our much-valued volunteer/drivers are doing an exceptional job helping their local community. We have recruited another 3 local volunteer drivers one of which has kindly offered their time to take people to hospital appointments further afield such as Glasgow/ Inverclyde. We are now looking into applying for further funding to be able provide this new service.

We continue to have our monthly Tea parties for The Hub, (Strachur) we hire the Strachur community minibus, this allows people to come together at the tea party and make a day of it to also visit The Tree Shop and Loch Fyne Oysters and to chat over their morning coffee. We also continue to have our local afternoon tea party which is open to everyone and is very well attended. The home baking is always appreciated, thanks to May MacPherson.



Tea parties – Strachur

The feedback we have had from people using this service has been very positive, advising us this service is certainly a valuable assistance to families and also to the volunteers who tell us they feel they are making a difference in their local community.

Building Plot/House and No1 Kilmorich

After investigating the costs of buying a plot from Ardkinglas Estate and building a house on it, it became evident that an estimate of over £400,000 it was too much, this was not going to be viable for Here We Are.



1 Kilmorich

At this time a 3-bedroom house became available in the village. The owners were keen to sell the house for use in the community so were willing to work with Here We Are to enable it to be used for a carer. In September 2024 through a loan of £210k from NatWest Social and Community Capital and revenue from the Merk Hydro we were able to purchase the 3-bedroom house 1 Kilmorich within Cairndow village itself.

Home Help

At the beginning of 2024 we set up “Our Care” a Community Interest Company to move forward with our plans to have a carer working in Cairndow. We had always envisaged the next step after our “Come On In” voluntary service which helps the elderly with errands and transport was to employ a Home Help and finally have a carer living and working in our community.

In May we applied to Clachan Windfarm Trust for funding to start up a pilot Home Help service. We were successful in securing £5160 for a six-month trial.

Setting up this service was slow and challenging; Here We Are is completely dependent on the one person who is providing the service for us. Sickness and holiday entitlement proves difficult to cover. Although we had these problems, we hope that the service will become established and will become part of our Care in the Community initiative.



Heather Dey - Homehelp

Carer

Our long-term aim was for a carer to live and work in a purpose-built house in our community to look after our elderly.

Over the last 12 months we have had considerable discussions with the various agencies, organisations project workers and funders regarding a carer for our community.

This has been a complicated and time-consuming task, and at times we thought we were going round in circles.

Funders were not willing to support any project that should be statutory funded. Although we could see there was the need for a carer in our community proving it was difficult as organisations needed numbers, but to get them that would be breaching people’s private information.

Would it be viable for Here We Are to register with the Care Inspectorate with all its policies and regulations for one carer? or would working with a self-employed personal assistant be the way forward?

After months of deliberation, it was agreed that Here We Are would offer a self-employed carer who would work completely independently the opportunity to lease 1 Kilmorich.

Ballure Woodland



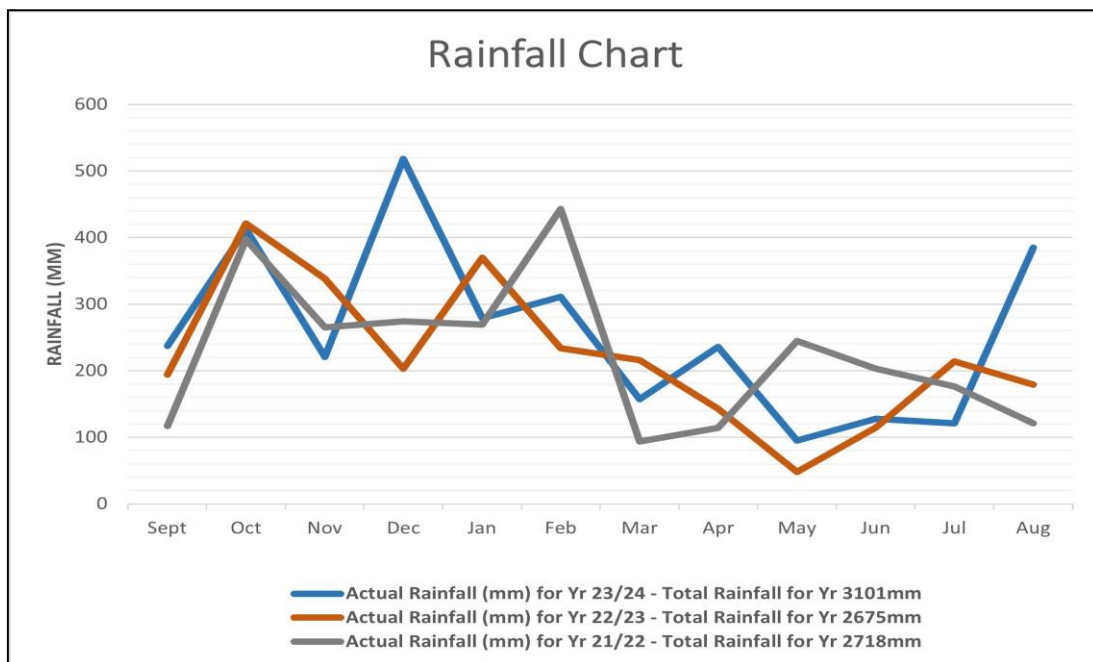
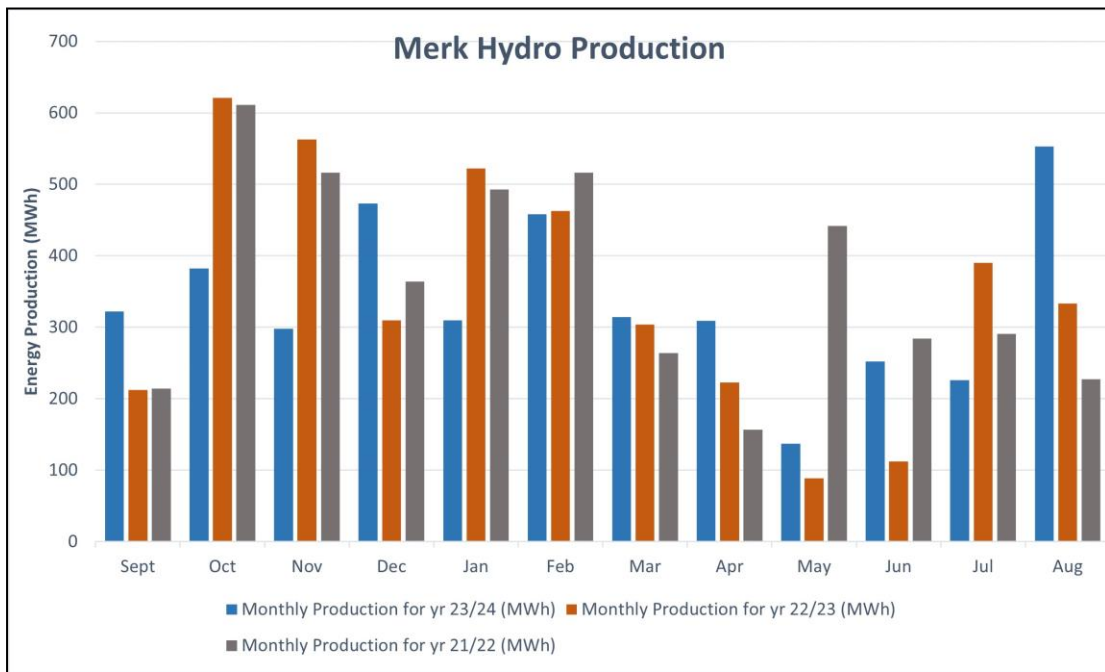
During this year we received a Statuary Plant Notice informing us that we have an area of diseased larch in Ballure that must be felled. We were fortunate that when we purchased Ballure that we had Scotwood MacDonald involved in our management plan and they have now taken on the role of organising the felling license, contractors etc. However, the last year has proven difficult for them with numerous obstacles with various agencies in starting this work. Work is due to commence in late November.

Merk Hydro

The Merk has now been in operation for nine years and has been very successful.

During the last year, Merk Hydro generated 4.03 gigawatts compared to 4.1 gigawatts last year. As can be seen in the graph below, during the year there were several months, especially December and August we had extremely wet weather, giving us high production.

There have been no major problems or repairs during the year apart from regular maintenance. We are grateful to Roy and Martin for their tireless work and dedication, ensuring that the Merk Hydro is operating efficiently and smoothly.



Our Power

Our Power started trading in November 2007 and initially we were presented with many challenges and set-backs. However, happily, we went from strength to strength, providing our customers with a high quality, low moisture content woodchips. We have always aspired to keep our carbon footprint as low as possible by supplying businesses within 30-mile radius.

The last few years have brought us numerous challenges, from high prices in all aspects of trade, including fuel costs, electricity, and products and services required to operate our business.

This year's winter season was challenging, Our Power encountered various problems with our blower lorry, and we found it exceedingly difficult to source the basic problem with the blowing system. We were delighted that Wilson's Machinery Ltd became involved in helping to resolve the problem. In the meantime, we took the decision to buy in chips to keep up a continuous supply to our customers. We have always felt that our customer loyalty is very important to us, and we felt it was vital to make sure their boilers kept running.

After 9 years Alastair Fraser decided it was time to step back from driving to enjoy the activities he is interested in although he has offered to help in an emergency. We are delighted that Alex Wallace has joined us to help with the deliveries of woodchips.

We have negotiated a new contract with Renewable Fish and Chips and Cooke Aquaculture for the next heat season. We are continuing to supply our customers who have been loyal to us over the last few years, all of whom have been essential to the growth of Our Power.

Our Power was audited by Woodsure in the spring of this year and continue to be an approved supplier of quality woodchips. This is necessary for customers who claim the RHI payment.

We are proud to have kept Our Power running successfully during difficult times and are optimistic that the coming year will be a profitable and successful one. Our thanks go to John Smart, Alastair Fraser and Alexander Wallace for their commitment and hard work and also to John MacDonald for his continuing help.



