

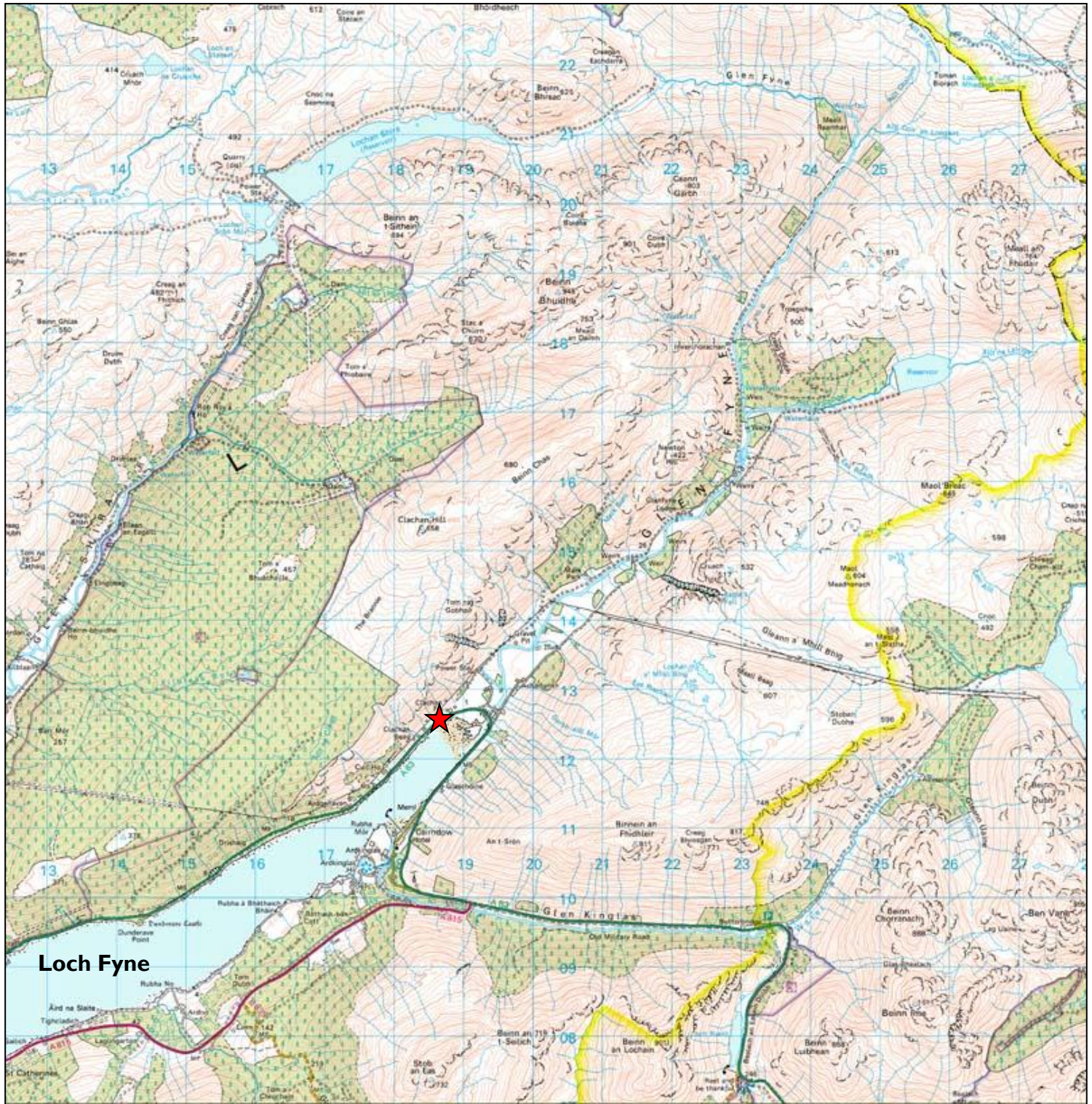
## ANNUAL REPORT AUTUMN 2024 to AUTUMN 2025



**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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## Here We Are overview Autumn 2024 to 2025

What **HWA** does is not easy to define, long ago we gave up trying to decide on a 'mission statement'. However, what we wrote introducing our first Report some 24 years still holds good.

*“At its centre 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.” The process encourages self-confidence.*

**HWA** is a charity and a limited company. Under its umbrella there is *Our Hydro Ltd*, *Our Power CIC*, *Come On In* – a voluntary service, it contributes to a *Community Fund*, and it is an original member of the *Development Trust for Scotland*.

It is a multifaceted organisation with courage to respond to new opportunities

Inevitably sometimes we meet setbacks. For instance, after several years of operating a Post Office from Here We Are, it became unviable for us to continue, when the Post Offices services included banking for businesses. This year reluctantly we had to give up on the Home Help service. It was a six-month pilot funded by Clachan Windfarm Trust, subsequently to be supported by HWA. It turned out to be challenging, recruitment and retaining staff was an issue, and the service being dependent on one provider, proved it to be unviable.

The year before last we applied to the RBS/Nat West Social and Community Capital Fund for a loan towards our affordable housing initiative. This was agreed in anticipation of it being a dwelling for a carer. By the end of the year the purchase of a three-bedroom house in Cairndow village - No 1 Kilmorich - was achieved

This year and the year before we explored the need of a carer in the community, within the area covered by our GP which includes Strachur and Strathlachlan. This was in response to what we learnt while operating Come On In. And simultaneously it linked into our 'affordable housing' proposal.

Lengthy discussions and research were spent regarding the role we might play in a local care initiative. We registered Our Care as a CIC. We proposed sourcing funds for a feasibility study. Though the need is widely acknowledged many of the elderly are reluctant to admit to it. This adds to a lack of detailed data of registered individuals who need care.

We began to understand that it was not practical for HWA to register with the Care Inspectorate to enable us to employ a carer. Our way forward would be to offer the house to a self-employed carer at a reasonable rent as an initiative to live and work in Cairndow. In January we advertised the house but had no suitable applicants. We have come to the conclusion that too few people see caring as a valued profession and have the aptitude for it which is unfortunate for the elderly in our community.

After tirelessly pursuing a carer for the house we eventually offered the house to a local family with children.

Our other ventures have progressed well over the year.

**The Merk Hydro/Our Hydro** did well despite a glorious summer a very wet autumn meant that the rainfall caught up to the average at 104 inches. The revenue was thanks to Roy's expertise negotiating a good rate for electricity sales. The current pattern of rain falling in deluges results in rocks and debris washing into the leats. Michael Melville, the contractor who built the scheme, had to be called in to spend weeks clearing them.

**Our Power** When our reliable elderly lorry driver who had tried to retire for several years finally did, we couldn't find a reliable younger man. Our lorry is old, so we came to the decision to discontinue the delivery of woodchips. We now have a successful system where our chips are bought and collected from our yard and delivered to their customers. The bunker at Cooke's hatchery continues as before.

**The Community Fund** contributed to the cost of the local band for the increasingly popular Hogmanay ceilidh in the village hall. It also donated to Fyne Den Childcare, and to further education.

**Come On In** was again supported by Awards for All and TSI. The initiative has continued to go from strength to strength with about 15 volunteers doing 36 tasks per month. In addition, the monthly tea parties for the elderly at HWA, with fine china on pretty tablecloths and home baking, continue to be popular. An extension to Come On In was the demand for transport to medical appointments in Inverclyde and Glasgow. One of our volunteer drivers offered to assist, so we applied to Clachan Wind Farm Trust and were successful in funding to cover travel expenses.

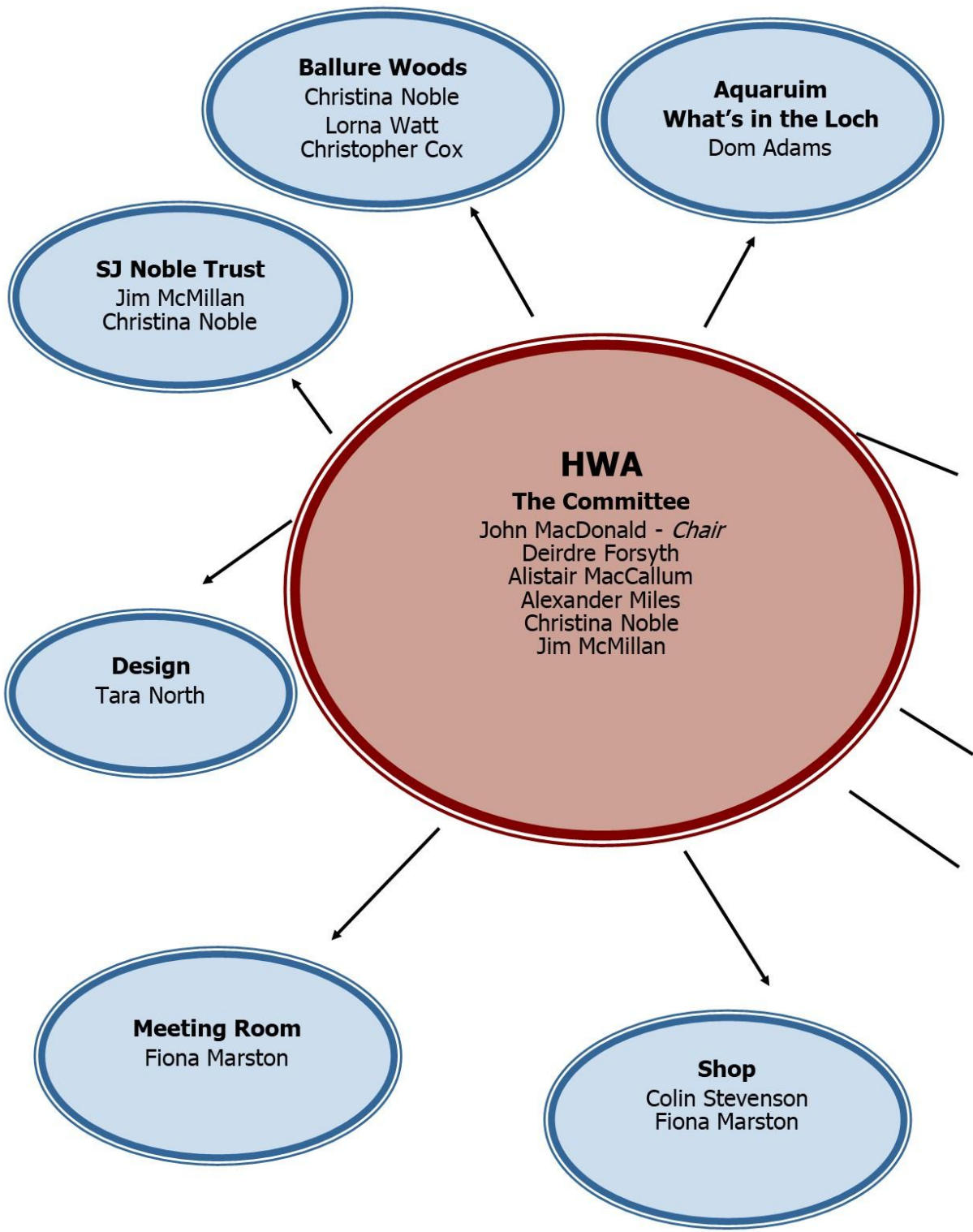
The setbacks during the year made us stop and stand back: to 'see ourselves as others see us' and be more self-confident and assertive advertising our assets. Few West Highland parishes have such a comprehensive archive, covering most of the 20th century and a quarter century of the 21<sup>st</sup>. We have photos, documents and oral recordings relating to a variety of fields - agriculture, the history of the 115 houses (their occupants and their occupations), renewable energy, forestry, sport, climate, crops and produce. All of this and more, all digitally recorded and catalogued, so the researcher can access what he/she needs.

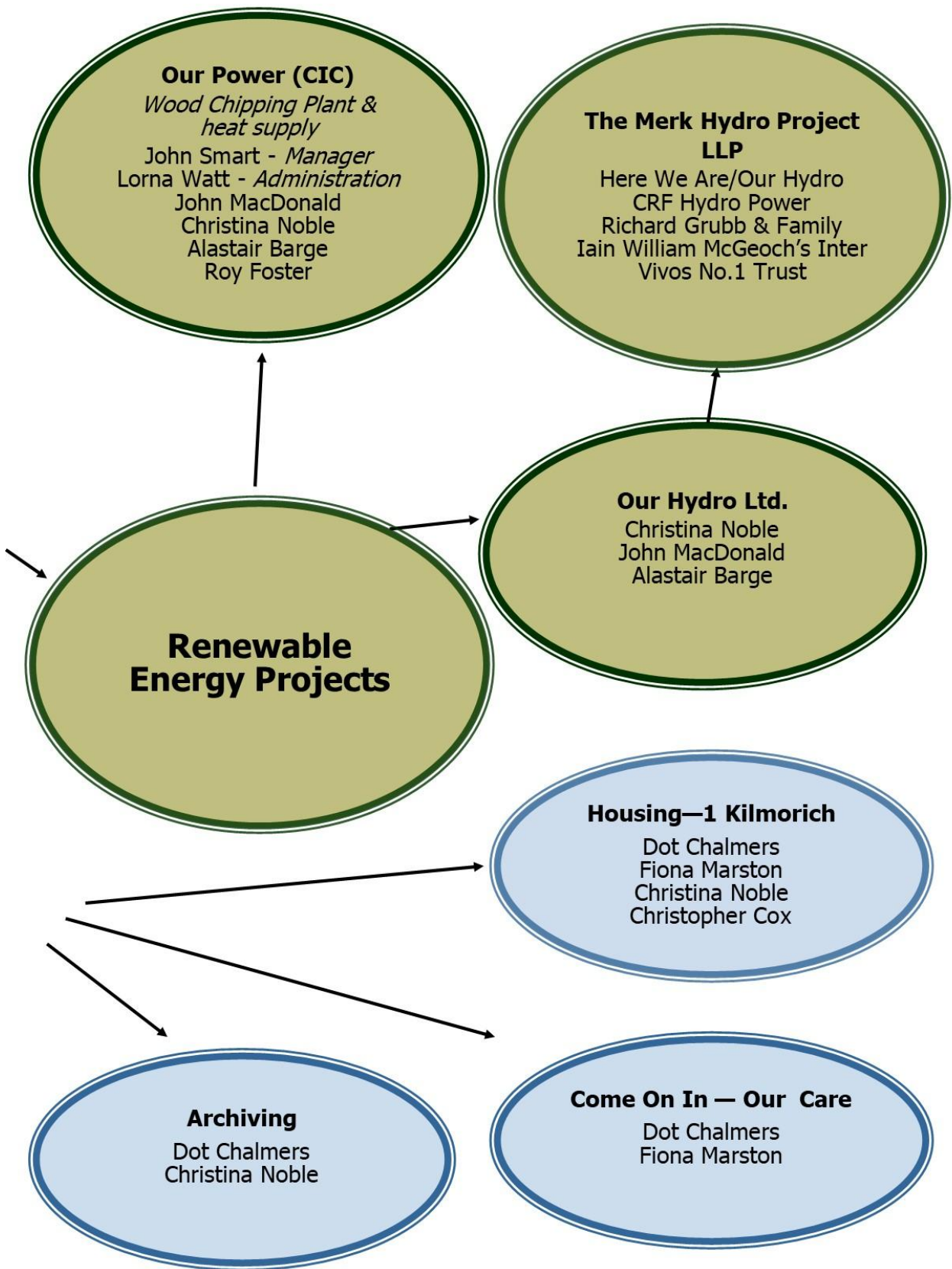
Not least we have the people who know about the place and what happens here. Old people who can remember how things were fifty years ago, people who can disentangle who is who in the five generations of the Luke family, to young people recently arrived in Cairndow who can explain what that feels like.

At the end of last year's letter, I wrote that we needed new staff. As listed above we have remarkable assets, the most remarkable of these are the people at Here We Are; several loyal knowledgeable staff have retired - Helen McRail, Fiona Campbell, and Fiona Marston. Continuing are committee members recent and original, our invaluable Chair - John MacDonald, Jim McMillan our consultant Christopher Cox, and friends and colleagues who bring us their special expertise - John Smart, Dom Adams, Alastair MacCallum, Roy Foster, Annie Tindley and Marke Vale. But first and foremost are Lorna and Dot who know what is what in the centre like the back of their hands and who between them have run it day to day for the last six months.

The good news is we have now found someone to work with us towards new ideas and future projects. And we are currently advertising for a two day a week staff member to join the team.

# 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.



*Here We Are committee meeting*

## INCOME AND EXPENDITURE

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

	Apr '23 - Mar '24	Apr '24 - Mar '25		Apr '23- Mar '24	Apr '24- Mar '25
<b>INCOME</b>			<b>EXPENSES</b>		
Merk Hydro- Admin work	10,000	10,000	Operating Costs		
Bank interest received	255	705	Assistance	0	0
Catering	92	0	Bank Charges	270	410
Donations			Work on Aquarium	4,187	2,024
Churn	335	60	Design work	0	160
Other donations	2,000	217	Displays/Exhibitions	0	454
Total Donations	2,335	277	Hospitality	182	214
Meeting Room Hire			Insurance (incl 2 E-bikes / 1 Kilmorich)	3,229	4,249 (2)
Catering income	72	0	Marketing, Advertising	72	213
Meeting Room Hire - Other	320	250	Meeting Room Catering	155	0
Total Meeting Room Hire	392	250	Office Supplies	1,382	762
Membership income	12	4	Postage	475	366
Sales Commission	25	17	Printing	90	354
Merk Hydro Community Payment	12,485	12,797	Professional Fees		
Our Power - Donation towards Core Cost	5,000	5,000	Accounts	5,604	7,787 (3)
Our Power - Contribution towards Salary Costs	13,238	13,596	Consultancy	15,325	15,820
Merk Hydro Revenue			Legal	827	0
Hydro Revenue	108,340	146,395 (1)	Other	1,940	70
Revenue Grants			Total Professional Fees	23,696	23,677
Clachan Wind Farm Trust - Our Care	0	5,160	Stock Purchases		
Come on In - Award for All	6,757	7,980	Books, Maps, Stamps	195	330
Come on In - TSI	7,761	6,280	General Shop Purchases	410	567
Shop Sales			Total Stock Purchases	605	897
Books, Maps, Stamps etc	3,455	507	Streamline	72	0
Other Shop Sales		3,617	Subcontractors	0	0
Total Shop Sales	0	4,124	Subscriptions	1,068	1,033
Sundry Income		1,271	Telecoms, ICT	1,956	3,144
Total Income	166,692	213,856	Total Operating Costs	37,439	37,957
			Property Costs		
			Cleaning Costs	99	184
			General Maintenance	1,168	845
			Lease costs	1	1
			Non Cap Furn & Equipment	736	0
			Utilities	12,857	13,629
			Total Property Costs	14,861	14,659
			Consultancy/Contractors Work - Ballure	800	7,272 (4)
			Our Care - Expenses	0	1,013
			Path Construction/Maintenance	10,309	2,875
			Community Fund Expenses	2,600	3,605
			House - 1 Kilmorich	0	4,488
			Come On In - Expenses	4,036	4,103
			Staffing Costs		
			Employer's NI - Core	3,587	3,035
			Pension Payment - Core	1,043	923
			Travel & subsistence	443	0
			Wages and Salaries		
			Core	78,299	75,497
			Our Care	0	10,117
			Come On In	11,778	6,890
			Total Staffing Costs	95,150	96,462
			Sundry expense	898	229
			Total Expenses	166,093	172,663

(1) Year 24/25 The Merk Hydro export rate for electricity was good therefore it was able to increase donations to Here We Are

(2) Year 24/25 Insurance increased due to purchase of 1 Kilmorich

(3) Accounts are higher due to assistance on purchase of 1 Kilmorich

(4) Ballure costs are higher due to work involved in felling the diseased larch

## **Come On In**

Our “Come On In” service continues to run smoothly assisting our elderly community with our sit-in service and transport to appointments, shopping etc. Once a month the service also provides Morning Teas for members of the Hub (Strachur) who come up to Here We Are via the community minibus.

At Afternoon Teas for our local community, beautiful home baking is provided by May MacPherson.



Our volunteers make such a difference to these people’s lives, loneliness and isolation is a big factor in a rural area, we appreciate the time and care they provide in making this service successful.

We were delighted to secure funding from Awards from All to partially cover the costs for a year from October 2024 to September 2025, and funding for six months from TSI Community Mental Health and Wellbeing fund from April 2025 – September 2025. Where there has been a shortfall in funds Here We Are has supported the service.

## **Hospital Transport**

At the beginning of 2025 we applied to Clachan Windfarm Trust for funding to take Cairndow residents to hospital appointments in Inverclyde and Glasgow, as one of our Come On In volunteer drivers had offered to help. We were pleased to receive £842.40 to cover travel expenses for the driver.

## **Home Help**

In March Heather resigned as our Home Help. Although we could see that this was a much-needed service, it was decided that Here We Are would not continue with it due to staff levels and therefore being unreliable to our clients. We were disappointed with this outcome but realised that Here We Are was completely dependent on one person which was not sustainable.

## **Carer – I Kilmorich**

In January 2025 we advertised our property I Kilmorich, as a home for a self-employed carer. We had virtually no response from any carers and the one we did speak to didn’t want a house. After a few months off exhausting advertising, it was agreed that we would lease the house to someone who lived and worked in the village as affordable housing. We had lots of interest in the house for rent but not by anyone who was or wanted to be a carer. Using our allocation policy, it was agreed to rent the house to a local family with two young children who live and work in Cairndow

## Ballure Woodland

This year with the help from Scotwood MacDonald we were able to finally get contractors on site to fell the area of diseased larch in Ballure which we received a Statuary Plant Notice for.

We also requested Scotwood Madonald to carry out a survey on the volume and growth of the trees, since then we have been looking into various options available for the woodland.

Unfortunately, we have just received another Statuary Plant Notice for diseased larch and we are now looking at getting the larch felled.

## Here We Are -Community Fund

We are now in our third year of providing grants to our local community, which has gone very well.

Our initial proposal was to be able to give £5,000 in the first year, and we are happy to say in our third year between December 2024 and December 2025 we have issued individual grants totalling £4,200.00 to benefit the local community.

Local village hall events have been supported alongside support for the local childcare services and further education.

This has been well received, and Here We Are is looking forward to receiving more applications in the future.

Funds will be granted twice a year, 30<sup>th</sup> June and 31<sup>st</sup> December. Applications will need to be submitted before 1<sup>st</sup> June and before 1<sup>st</sup> December.

Applications do not have to be from a constituted body they will have to be of a community benefit and would include applications for assistance with education and apprenticeships.

You can request an application form from [mail@hereweare-uk.com](mailto:mail@hereweare-uk.com)



*Hogmanay Ceilidh*



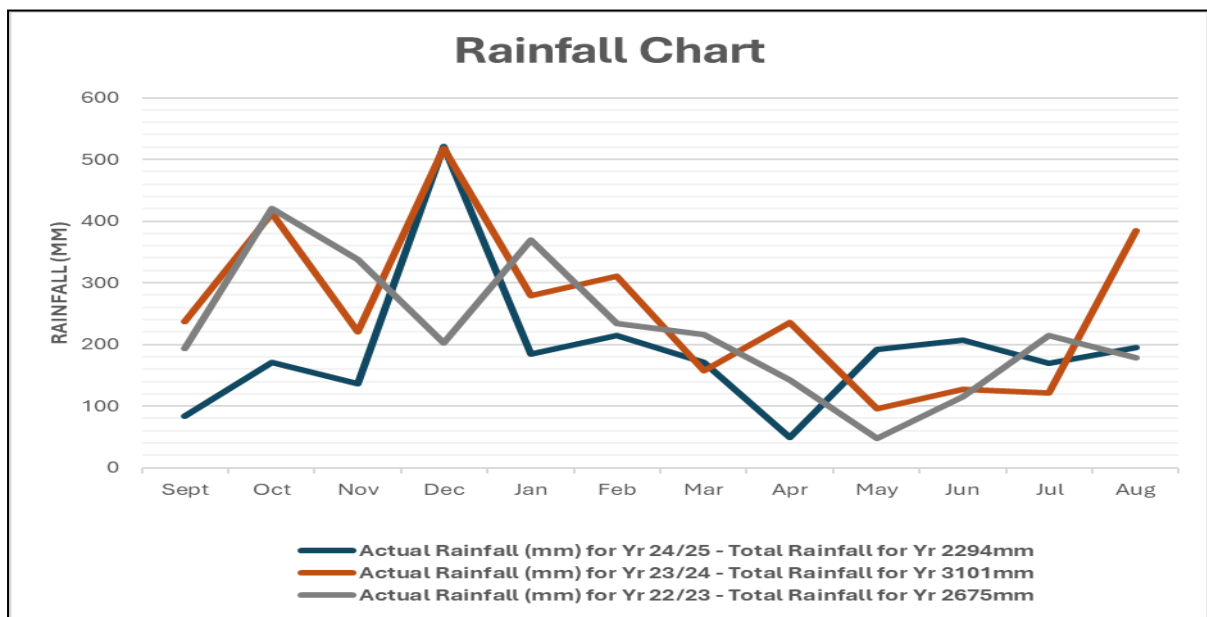
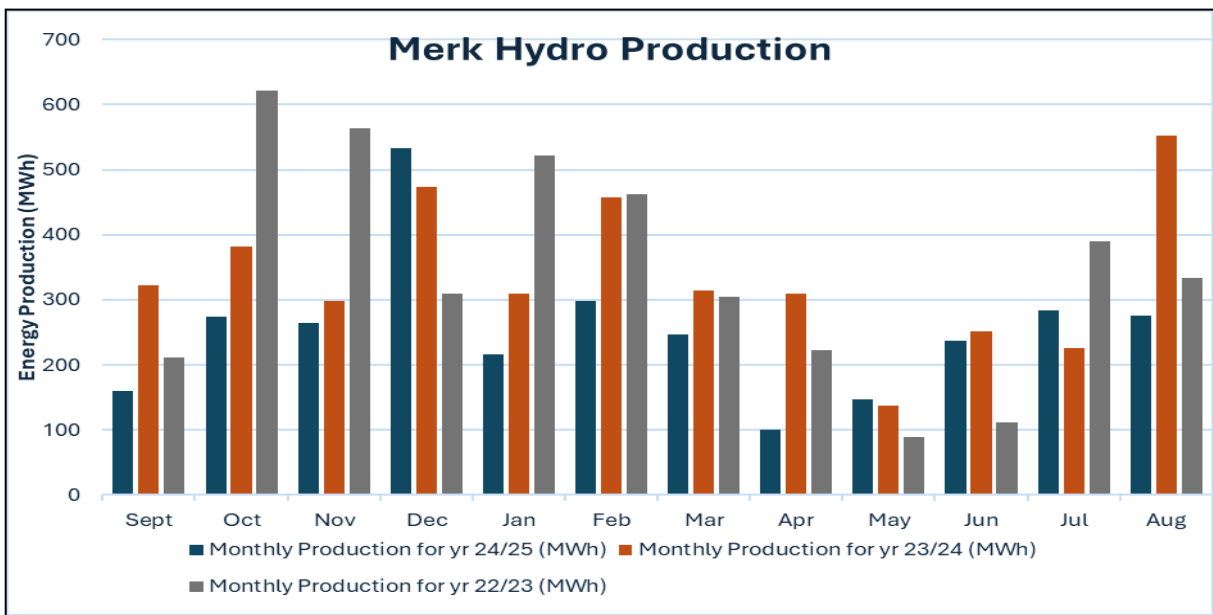
*Hogmanay Ceilidh*

# Merk Hydro

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

During September'24 to September'25 Merk Hydro generated 3.03 gigawatts compared to 4.03 gigawatts last year. As can be seen in the graph below, the year has proven to be the driest since the Merk Hydro has been in operation. Although we have had rain in some months it has been more downpours which the hydro cannot deal well with.

Repairs were carried out at the North leats due to storm damage causing slippage. 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.

This year's winter season was challenging, Our Power encountered various problems with our lorries and drying system plus the continuing high prices in all aspects of trade.

Unfortunately, Alex Wallace could no longer help with the deliveries of woodchips, but we were extremely fortunate that Alastair Fraser came back to help us out with our deliveries.

We advertised for the post of a delivery driver but sadly, we were unsuccessful. It was with regret that we have had to come to the decision that we could no longer deliver our woodchips. However, we will continue to sell our woodchips ex-yard starting from 1<sup>st</sup> October 2025 and are very positive with this new route forward for Our Power.

We have negotiated a new contract with Renewable Fish and Chips and Cooke Aquaculture for the next heat season.

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. 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.



*The river Kinglas completely dry in May 2025*

