



North Ayrshire  
Community Planning Partnership

## North Coast & Cumbraes Locality Partnership

Monday 7 April 2025 at 6pm on Microsoft Teams

### BUSINESS

Item	Subject	Pg No	Ref	Officer	Ask of the Partnership
1.	<b>Welcome, Apologies and Declarations of Interest.</b>	-	-	Cllr Hill	
<b>DECISION REQUIRED</b>					<b>6.30 – 6.45 pm</b>
2.	<b>Community Investment Fund</b> <b><u>Full Applications</u></b> <b>6.00 – 6.30 pm</b> Clyde Coast & Cumbraes Men's Shed <b>6.30 – 7.00 pm</b> Largs Thistle Minibus <b><u>Expression of Interest Applications</u></b> <b>7.00 – 7.30 pm</b> Friends of Kirktonhall Glen <b>7.30 – 8.00 pm</b> CHAP	Pg 3  Pg 10  Pg 28  Pg 34	Enclosed	Louise Riddex	LP to consider applications made to the Community Investment Fund.
3.	<b>AOCB</b>		Verbal	Cllr Hill	

## Distribution List

### Elected Members

Councillor Alan Hill (**Chair**)  
Councillor Eleanor Collier  
Councillor Todd Ferguson  
Councillor Tom Marshall  
Councillor Ian Murdoch

### Community Representatives

John Lamb (**Vice Chair**), West Kilbride Community Council  
Isy Agnew, Skelmorlie Community Council  
Alex Harvie, Cumberae Community Council  
Rita Holmes, Fairlie Community Council  
Lizzy Barbour, Community Rep (*Co-opted*)  
Carol Campbell, Community Rep (*Co-opted*)  
Nick Hobson, Community Rep (*Co-opted*)

### CPP/Council Representatives

Russell McCutcheon, Senior Lead Officer  
Rhonda Leith, Lead Officer  
Louise Riddex, Locality Officer  
Lisa Thomson, Police Scotland  
David Murray, Scottish Fire and Rescue  
Michael Thompson, KA Leisure  
Barbara Conner, TSI

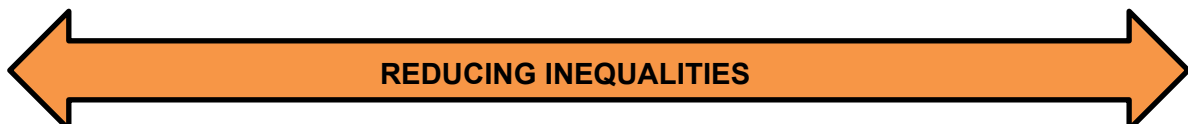
## North Coast & Cumberae Localities Partnership Priorities

Improving  
access to  
financial  
services

Increasing  
social  
inclusion

Improving  
mental  
wellbeing

Supporting  
skills and work  
opportunities



## COMMUNITY INVESTMENT FUND

### NORTH COAST & CUMBRAES LOCALITY PARTNERSHIP

#### The CIF will support proposals and projects that:

- Connect with:
  - The North Ayrshire [Fair for All Inequalities Strategy](#);
  - the [Community Planning Partnership](#) (CPP) and [Locality priorities](#); and
  - North Ayrshire Council's (NAC) values, priorities and business [objectives](#).
- Fulfil a compelling need and do not duplicate existing services or facilities;
- Provide long-term, sustainable, positive results for the greatest number of people possible;
- Exhibit project and/or organisational innovation in their approaches to their work in their way of addressing community challenges and in their request to Locality Partnerships and the Council;
- Come from (an) organisation(s) that is financially viable (can provide financial statements upon request) and efficiently and effectively managed. This can include an organisation to be created to deliver the project;
- Include options or potential for NAC and CPP employee engagement and volunteering where possible; and
- Include measurable outcomes and can report to NAC on outcomes on a regular basis.

#### When to apply and how?

- LPs should continue to engage with their communities, and stimulate interest in the CIF. The Locality Partnership will then strategically assess the applications, make links and look at the funding 'in the round'.
- If the partnership supports a bid then the group will be encouraged to submit a full application form (attached), which they will decide upon before making a proposal to Cabinet for final approval.
- The finalised proposal will go to the next suitable Cabinet for final approval.
- Forms should be returned to your Locality Officer, by email if possible:

**Louise Riddex**  
**Locality Officer (Kilwinning & North Coast)**  
Economy and Communities  
Community Development Team  
St John's Primary School  
Morrison Avenue  
Stevenston  
KA20 4HH

Email: [lriddex@north-ayrshire.gov.uk](mailto:lriddex@north-ayrshire.gov.uk)  
Tel: 01294475913  
Mob: 07980964858

# COMMUNITY INVESTMENT FUND

## NORTH COAST & CUMBRAES LOCALITY PARTNERSHIP

For more information see the guidance form here:

<http://www.northayrshire.community/wp-content/uploads/sites/60/2018/06/community-investment-fund-guidance-notes-17-12-17.pdf>

### 1. Details of your organisation

Name of Organisation

Clyde Coast & Cumbraes Men's Shed

Postal Address for Correspondence

Name of Contact Person Mark Mair

Position in Organisation Treasurer

Telephone Number

Email Address

### 2. Brief description of your organisation

Please include its legal status, aims and objectives, activities or services provided and how long it has been in existence.

We are a Registered Charity and our SCIO Charitable Status number is SC051502. We had our Official opening on the 4<sup>th</sup> of March 2023.

We are Constituted and receive guidance from The Scottish Men's Shed Association (SMSA) who also provided all the documentation templates for our Shed to modify for our requirements.

The main aim of the Clyde Coast & Cumbraes Men's Shed is to help improve men's mental & physical health and wellbeing by providing a venue where men can choose to either work, relax, make and repair things, pursue hobbies and pastimes, get practical help with projects and share & learn new skills.

Perhaps more importantly, it's a place where men can make new friends, have a cuppa, share positive & negative experiences, have a chat, a laugh and get out of the house for a while.

We believe that all of the above will help to combat feelings of loneliness, isolation, depression, anxiety, and will generally re-engage men back into our community.

## **COMMUNITY INVESTMENT FUND**

### **NORTH COAST & CUMBRAES LOCALITY PARTNERSHIP**

The Clyde Coast & Cumbraes Men's Shed aims to provide a space and opportunities for men to meet and take part in activities to encourage community spirit and enhance mental & physical well-being.

The Shed provides space for any interested Members to learn guitar playing on a Monday afternoon. There are 2 levels Beginners & Advanced.

There is a Walking Group who meet up every Monday morning. The walk varies every week visiting various locations and they occasionally visit other sheds to chat about Shed topics.

Services we provide are open to the public, a bit like the repair shop. We have made crosses for graves, temporary Memorial Plaques, repaired an Antique Singer Sewing machine case, Grannies Milk Pan that she made during WW2. It is a very varied list of skills that the Members have.

Another service we provide is minor material alterations, cutting material to size for people building things at home.

The one thing we do not look at are any electrical items.

## COMMUNITY INVESTMENT FUND

### NORTH COAST & CUMBRAES LOCALITY PARTNERSHIP

#### 3. Title and summary of proposal

Tell us about your idea. Please describe in as much detail as possible, what the funding will be used for.

Please include:

- where it will be held / delivered
- who is your target audience
- who will benefit from it and how
- any partners that are involved.

The Alterations will be carried out in the Brisbane Centre at 30A Bath Street, Largs, KA30 8BL.

The Alterations are mainly for the Membership and visitors, but this also opens up the opportunity for the Meeting Room to be let out to other groups who currently do not have anywhere to meet up & chat.

Members and visitors will benefit from a more spacious workshop area, improved storage, modern disabled and unisex toilets, new staircase with stair lift to upper floor, new office and craft room/meeting room. Both rooms will make it much easier and comforting to use for members and visitors welfare needs.

## COMMUNITY INVESTMENT FUND

### NORTH COAST & CUMBRAES LOCALITY PARTNERSHIP

#### 4. What difference will this project make within the locality and to local services and programmes?

Please include:

- The outcomes you aim to achieve
- How you will approach reducing inequality
- How this proposal fits with the Locality Partnership priorities of 1. Improving access to financial services 2. Increasing social inclusion 3. Improving mental wellbeing 4. Supporting skills and work opportunities

The new unisex & disabled toilets, storage, office and meeting room/craft room, will provide an improved facility that is self-contained.

The improvements will create a more conducive layout which will improve the space, flow and general operations within the Shed.

New unisex and disabled toilets will improve the current facilities that are extremely dated and do not provide the best user experience, especially the disabled facilities. The new toilet facilities will be more accessible and user friendly for members and visitors, with and without mobility issues.

There is no space available on the ground floor to create an office and meeting room.

Creating an office upstairs will provide a contained room for administrative purposes and will improve the efficiency of the Shed and overall running of the organisation.

The meeting room/ craft room will provide our members and visitors with an area to have lunch, conversations, carry out craft activities, play and learn musical instruments and hold meetings.

The new office and meeting room will also provide areas where members and Trustees can deal with welfare issues of members & visitors, individually or collectively, in clean, quiet, private, confidential areas.

The internal alterations will greatly improve the Sheds ability to provide improved welfare and social conditions for our members and visitors.

The alterations will add to and support our equality goals by providing an improved facility to our members and visitors. Our members ages can range from 18 to any age. Our oldest member at the moment is 95. Shed members reside in Skelmorlie, Cumbrae, Largs, Fairlie & West Kilbride and cover all sections of society.

Our collaborations with outside groups, include the Scottish Women's Institute & Largs BB. We continue to explore possibilities of collaboration with other groups or individuals from across the North Coast.

We feel this proposal fits well with the Locality Partnership priorities 2,3 & 4.

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### NORTH COAST & CUMBRAES LOCALITY PARTNERSHIP

It may also fit with priority 1 as Trustees & Members of the Shed sometimes offer financial support through advice and help with form filling.

#### **5. What engagement has taken place in relation to the project?**

Please include the number of people who have been engaged with or consulted as well as the range of people.

We have engaged with our members regularly on this subject. We have over 100 members.

The Trustees have consulted on a much wider platform through social media.

#### **6. How will the project be managed?**

Please include:

- How the finances will be managed
- Does the proposed project contribute to volunteering or employment opportunities in North Coast? Please include the number of volunteering opportunities and employment opportunities
- If there are any staff requirements, please outline your HR plans

The project will be managed by the nine Trustees, the chosen contractor and our Architect.

The project finances will be managed by the Treasurer with the assistance, support and guidance of the other eight Trustees.



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#### 7. Amount of funding being requested

Please supply details of funding being requested and any other funding you have had over the past 5 years, both financially and “in kind”.

Amount of funding requested (£) **95,000**

Please give a breakdown of cost and recent quotations where appropriate.

**The quote of £95,000 was suggested by Stewart Associates, Chartered Architects, Bath Street, Largs.**

**Stewart Associates measured all of the Shed interior, including the alterations area. Architect Drawings were produced and a figure was provided as an indication of cost.**

#### 8. Monitoring and evaluation process

Please include detail on the monitoring and evaluation processes planned or in place.

A strict Construction Management Plan will be agreed by the Contractor, Shed Trustees and Architect, before any work takes place. This will be monitored regularly throughout the project.

Once the project has been completed, we will carry out an evaluation of the benefits the alterations have made to our members and visitors.



<b>Community Investment Fund Checklist</b>				
To be completed by Locality Officer at expression of interest stage				
<b>Name of Group: Largs Thistle</b>				
<b>Name of Application:</b>				
Item	Yes	No	Not Applicable (give reason)	Comments
Expression of interest coproduced	x			Although not done with Largs thistle it was done with another group who weren't governed to take on the minibus. They are now working together on this.
Link to Fair for All	x			
Link to Locality priorities	x			
Does not duplicate existing services	x			There is no existing service (i.e minibus/community transport). Furthermore, the uses will enable new and additional activities that cannot currently be undertaken due to transport or logistical issues.
Long term impact and sustainable	x			This application allows for Capital expenditure to purchase the new, custom built vehicle and allow for up to 3 years running costs (excluding fuel). The lifespan of the vehicle is expected to be at least ten years before renewal would be better than ongoing maintenance. Schools and community groups will be

				required to provide fuel and contribute to ongoing or additional maintenance and training costs (if required).
Evidence of financial viability (bank acct, annual accounts)	x			Audited accounts submitted and available to review on request. Also submitted confirmation statement from Companies House
Evidence of management arrangements (governance arrangements, officer bearers, organisational objectives, organisational status)	x			There are 13 members of the management committee and some of these fulfil office bearer roles. They are a Ltd company and can be viewed on <a href="#">LARGS THISTLE COMMUNITY FOOTBALL CLUB LIMITED overview - Find and update company information - GOV.UK</a>
OSCR compliance			x	Registered with Companies House
GDPR compliance	x			Copy of Policy submitted
Child protection and vulnerable adults policies				Copy of Policy submitted
Measurable outcomes	x			There will be various measures to assess the success and impact of this. We will assess the utilisation of the minibus quarterly to ensure it is being used to its best potential. The group will work with all three schools to set in advance a Use and Share scheme whereby each school has a notional allocation of 'days' they can book (Largs Academy will have a larger share). The group can then work with the schools to proactively ensure they are using their allocation. This process has already started to encourage Head Teachers to think about activities not undertaken because of lack of suitable transport (e.g field trips, competitions, sports events).

				<p>The group will also seek to track how many young people have taken trips using the minibus. Whilst The group do not capture information on YP, The group hope each school can provide information on the ages, and any other Equality indicators to ensure that disadvantaged or other vulnerable groups are accessing it.</p> <p>Similarly The group will look to ensure that the minibus is available and used by community groups and will work through the Community Council to encourage this.</p> <p>The group will provide an annual report to NAC and the LP on utilisation and outreach, and demonstrate how The group are supporting the three Priorities outline in the application.</p> <p>Furthermore, The group will work with each school to further detail the activities the minibus has supported above what they are able today. The group have engaged with Head Teachers, Parent Council and Active Schools and have identified a range of events and activities that a minibus will enable that is difficult to participate in today.</p>
Any issues flagged in past 3 years				
Completed By: Louise Riddex				
Date Completed: 27/3/25				
Please return completed form to the Community Planning Team				



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**Louise Riddex**

**Locality Officer (Kilwinning & North Coast)**

Economy and Communities  
Community Development Team  
St John's Primary School  
Morrison Avenue  
Stevenston  
KA20 4HH

Email: [lriddex@north-ayrshire.gov.uk](mailto:lriddex@north-ayrshire.gov.uk)

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For more information see the guidance form here: <http://www.northayrshire.community/wp-content/uploads/sites/60/2018/06/community-investment-fund-guidance-notes-17-12-17.pdf>

#### 1. Details of your organisation



## COMMUNITY INVESTMENT FUND NORTH COAST & CUMBRAES LOCALITY PARTNERSHIP

Name of Organisation

Largs Thistle Community Football Club

Postal Address for Correspondence

Name of Contact Person: Tiffany Irvin

Position in Organisation: Communities Development Officer

Telephone Number [Click or tap here to enter text.](#)

Email Address:

### 2. Brief description of your organisation

Please include its legal status, aims and objectives, activities or services provided and how long it has been in existence.

The objects of the club is to compete in competitions organised under the auspices of the SFA / West of Scotland Football League (hereinafter referred to as the WoSFL) and the Scottish Junior Football Association (hereinafter referred to as the SJFA) and/or the associations under their jurisdiction in addition to such social and recreational activities as may be deemed desirable by the Committee. The Club may also be allowed to compete in other matches or competitions subject to approval from the SFA / WoSFL and or SJFA. b. The Club is committed to encouraging the highest ethical standards. All individuals involved in the Club should conduct themselves with integrity, transparency, accountability and in a fair and equitable manner. c. The Club and its members shall not discriminate on the grounds of age, disability, gender, gender reassignment, marriage and civil partnership, race, religion or belief or sexual orientation. d. The Club is committed to the continuation and upkeep of Barrfields Park as a community asset for the benefit of the residents of the town and local organisations in addition to its use by LTFC for the purpose of playing football matches and training. The Club will make the facilities available (at reasonable charge) to any such individuals or groups for sporting, leisure or other sanctioned activities

This application is supported by

- Largs Academy – Mr John Doherty and Tony Gilhoolie
- Largs Primary – Kirsty Carson
- St Mary's Primary -
- The Parent Councils of Largs Primary, Largs academy and St Mary's Primary,
- Largs Community Council



## **COMMUNITY INVESTMENT FUND NORTH COAST & CUMBRAES LOCALITY PARTNERSHIP**

- Largs Community Development Trust – all are constituted groups and the LCDT is registered as a charity with OSCR.



## COMMUNITY INVESTMENT FUND NORTH COAST & CUMBRAES LOCALITY PARTNERSHIP

### 3. Title and summary of proposal

Tell us about your idea. Please describe in as much detail as possible, what the funding will be used for.

Please include:

- where it will be held / delivered
- who is your target audience
- who will benefit from it and how
- any partners that are involved.

This proposal seeks a funding grant to purchase outright a mini-bus to be used by all educational establishments at the Largs Community Campus and Largs Thistle Youth teams, including Largs Colts. Where availability permits, it will be available through an online booking system for use by other community groups.

Largs Thistle Youth has identified a need to have access to transportation to help its various youth teams as they grow and progress. Whilst training mainly occurs within the Barrfields and Bowencraigs pitches, throughout the year, all teams have fixtures which are across the region. Currently parents and guardians are required to transport players to venues, which is inefficient, but also prevents many children participating if a carer is unable to provide transport and remain available to return them.

Similarly, all three Parent Councils have identified that there is a gap in participation in extra-curricular activities due to the lack of suitable transportation to support these. Unlike most High Schools or Educational Campus's in North Ayrshire, Largs does not have access to a small minibus to allow students and groups to take part in out of school activities. Similarly, local groups, such as SWI, Dementia Friendly Largs and the Largs Naz Group, do not have readily available access to a suitable transport to ensure members of the community can live full and active lives.

This proposal, if accepted, would allow the purchase of a new mini bus, which can be driven by most adults (subject to specific conditions), and allow wheelchair users to also take part. The application will include an allowance to support the running costs for up to 3 years, with the exception of fuel, which would be met by each participating group.

This proposal will allow members of applicant groups, as well as community or educational groups, to access events, competitions, or other activities that they otherwise would be unlikely to be able to participate in.

If successful, this will not duplicate and existing facilities – all schools and youth football teams have indicated that participation in events or competitions is limited due to lack of suitable transportation. (Coach travel or alternative hire options are prohibitively expensive and also often logistically unsuitable).





## **COMMUNITY INVESTMENT FUND NORTH COAST & CUMBRAES LOCALITY PARTNERSHIP**

### **4. What difference will this project make within the locality and to local services and programmes?**

Please include:

- The outcomes you aim to achieve
- How you will approach reducing inequality
- How this proposal fits with the Locality Partnership priorities of
  - 1. Improving access to financial services
  - 2. Increasing social inclusion
  - 3. Improving mental wellbeing
  - 4. Supporting skills and work opportunities

#### **Community Football Supporting Priorities 2, 3 and 4**

Largs Thistle FC has seen incredible growth in its youth development program, expanding from just 18 players to over 100 in the past year. This rapid progression highlights the increasing demand for accessible football opportunities in the community. With this expansion travel has become a greater challenge, particularly as our girls' teams now compete in the South West League with fixtures as far as Hamilton, and our Under-15s play in the NASA League, traveling to distant locations like Girvan. For many families, the strain of arranging transport can be a barrier to participation. By introducing a Campus Minibus, we can ensure that all young players, regardless of their background, have the opportunity to compete and develop their skills. Additionally, by working closely with Largs Colts, we can maximise the use of shared facilities benefiting hundreds of grassroots children. A Campus minibus would not only support our players on match days but also strengthen our commitment to inclusion, teamwork, and the continued growth of youth football in Largs.

#### **Active Schools (Largs Cluster) – General**

##### **Supporting Priorities: 2, 3 and 4**

Access to a local community minibus for Active Schools Largs Cluster would be a transformative resource, directly addressing a pressing need for accessible, reliable transportation to support school's extra-curricular sports programs and participation in the North Ayrshire Sports Academy (NASA) Young Ambassador (YA) program Fit for Girls program.

Currently, all Largs Academy students are required to travel independently to centralized training locations, creating logistical and financial barriers that prevent many from participating fully (2).



## **COMMUNITY INVESTMENT FUND NORTH COAST & CUMBRAES LOCALITY PARTNERSHIP**

This dependence on parents' availability and personal transport limits not only individual students but also the ability of the Active Schools program to deliver on its goals of inclusivity, skill development, and equal opportunity in sports (3 & 4).

For instance, while only Largs Primary currently manages to attend centrally run events like the sports hall athletics, a community minibus would empower all primary schools in the Largs cluster to engage in North Ayrshire-wide sports events and competitions (2). This change would foster a stronger, more united Largs school cluster by enabling equal participation, which is crucial for developing a sense of community pride and collective achievement in sports.

Key regional finals, like the North Ayrshire Netball and Football championships, are at risk due to the current lack of funding and transport options. Without access to a community minibus, Largs Academy and its surrounding schools face difficulties in attending these competitions, while other schools with minibus access can continue to participate and benefit from such experiences. Additionally, this lack of transport affects targeted student groups, who often miss key trips and activities, or experiences that can be fundamental in supporting their social inclusion, self-esteem, and overall development (2,3 &4). Other schools can continue these programs seamlessly due to their access to transportation, underscoring the need for similar resources for Largs.

Whilst transport options are available, the rising cost of external transport providers threatens this sustainability. Several events were missed last summer alone due to limited bus availability, highlighting the critical need for a dedicated Largs community minibus. Having this consistent transport option would not only eliminate the ongoing funding challenges and scheduling conflicts but would also allow the Active Schools program to expand, offering more students opportunities that are not restricted by Largs' geographic constraints.

With access to a community minibus, Largs Academy students would experience numerous benefits, including improved mental and physical health from regular participation in sports and social activities. Reliable transport would give students consistent access to competitive sports events, training, and leadership programs like NASA and Young Ambassadors, regardless of parental availability or financial limitations. By removing these barriers, the school can combat isolation, enhance students' sense of belonging, and build stronger, healthier connections within North Ayrshire's broader sports and academic community. (2,3 &4)

### **Opportunities:**

#### **Athletics**

Entering the Scottish Schools events at the Emirates and Grangemouth Track and Field has always been a desire. Due to the distance involved and expenditure this opportunity will not continue without a mini bus. This would provide an extension of our Athletics pathway and allow our excellent / elite performers an opportunity they would no longer be given. (3,4)

#### **Mountain Biking**



## **COMMUNITY INVESTMENT FUND NORTH COAST & CUMBRAES LOCALITY PARTNERSHIP**

An up-and-coming opportunity in our school is Mountain biking events. In September parents had to take any school entries to the national event that was a 3-hour drive away. We would like to grow a culture in the school for Mountain Biking and transporting the pupils as a school team would be a great addition to our offer.

### **Coaching**

Within the curricular time there are three specific coaching groups. A mini bus will open up opportunities to make placement visits to a number of providers in this sector. Having flexible transport will allow the groups to help coach in other parts of our cluster - helping primary festivals, their school clubs and enhance their class time. This would make a big difference to how equitable our support is to our neighbouring primary schools. (4)

### **Sporting inspire and motivate opportunities**

The school is offered numerous free opportunities at various sporting events / activities in Scotland, but with the cost of bus hire not included, generally these opportunities cannot be fulfilled.

For the school to attend the only way to do so would be to charge pupils to attend which would not be fair or equitable (2)

### **Other Opportunities:**

Without wishing to raise hopes within the community, already various groups have put forward ideas on how a community minibus could be used. Showworks Theatre group have indicated they would be able to open up opportunities to take older groups to theatre and drama events further afield that currently is not possible today. The Largs Community Development Trust has engaged with other local groups (mentioned above), all of whom would greatly welcome access to a low-cost transport option such as a minibus, but do not have the funds to procure one or regularly hire.

### **5. What engagement has taken place in relation to the project?**

Please include the number of people who have been engaged with or consulted as well as the range of people.

This proposal was first discussed formally at the Largs Primary Parent Council in 2023 and was raised by a member of the community at the Largs Community Council in summer 2024.

This resulted in engagement with all the Parent Council Chairs, as well as each school in the campus. The response was unanimously in favour of this, should fund be granted.

Further engagement was undertaken with local groups to gauge whether a community minibus would open up new opportunities, and again the response was overwhelmingly positive.



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Through this engagement, we have identified the following groups that could enhance their activities, and the work towards the Priorities:

- Scottish Women's Institute
- Largs Colts Football team
- Dementia Friendly Largs
- Clyde Coast and Cumbrae Men's Shed
- Showworks Drama Group
- Largs Church of the Nazarene
- Largs Green Futures
- Ages Concern
- Largs Museum

The proposal has the backing of 5 Community groups, namely the Largs Academy Parent Council, Largs Primary Parent Council, St Mary's Primary Parent Council, the Largs Community Council and the Largs Community Development Trust.

Advice has been sought from North Ayrshire Council Transportation Department, and guidance has been incorporated to the application and will be adopted should the bid be successful.



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### NORTH COAST & CUMBRAES LOCALITY PARTNERSHIP

#### 6. How will the project be managed?

Please include:

- How the finances will be managed
- Does the proposed project contribute to volunteering or employment opportunities in North Coast? Please include the number of volunteering opportunities and employment opportunities
- If there are any staff requirements, please outline your HR plans

Financing Options

#### Capital purchase

At time of application, the cost of a new Minibus is as follows:

Citroen Enterprise Flexilite - Manual  
L4H2 (140) with Air Con & Sat Nav  
Colour: White  
17 seat 1 wheelchair  
Manual ramp  
Manual side step

£42,995.00 + vat + 1<sup>st</sup> reg £55 + RFL £165.

Total cost for purchase: £51,814 including VAT

Advantage:

- Brand new vehicle for the Community and Campus
- Vehicle will have zero miles and manufacturer warranty
- Maintenance costs will be minimal in the first three years due to newness of vehicle
- Vehicle meets the current and final Euro 6.3 emissions standards
- Vehicle will retain a high residual value after 3 and 5 years, allowing opportunity to fundraise for new vehicle or keep for longer.
- Grant value is retained and depreciates annually, ensuring the grant benefit period is not only at least 5 years but can be carried forward.

Disadvantage:

- PC responsible for all maintenance and safety inspections

#### Leasing:

To lease the same vehicle (for 5 years) would cost as follows:



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60 months 25,000 miles, Payments 3+59, £695.00+ VAT per month

Total cost of lease: £51,708 including VAT.

### Advantage:

- *Brand new vehicle*
- *Maintenance costs included*
- *MOT and servicing costs included*

### Disadvantages:

- *After the term, the vehicle is handed back and a new vehicle will need to be funded – in effect, the Campus and Community will be without a minibus and require fundraising and apply for grant funding for the full value of a new vehicle.*
- *After 5 years, the grant value will be fully depleted*

### Used vehicle purchase:

Enquiries were made to the possibility of purchasing an approved Used vehicle (through a reputable supplier of such vehicles).

£32,995+VAT + RFL

### Advantage:

- Lower capital cost to purchase
- Marginally lower insurance premiums

### Downsides:

- Vehicle already subjected to 'wear and tear'
- Additional expenditure will be required on maintenance
- Does not meet latest Euro Standards for emissions
- Residual values will be very low at end of 5-year term

**It is considered that outright purchase is the best option in the long term, as this allows a brand-new vehicle to be procured, whilst providing future value to allow a newer vehicle to be purchased should funding permit.** Whilst a lease appears attractive, it would consume the full grant amount in 5 years and have nothing left to show for it.

Currently, used vehicle process for this category of vehicle are relatively strong, and it is the view that in the long term 'saving' c£10k is not best value for money considering that after 5 years, the



## COMMUNITY INVESTMENT FUND NORTH COAST & CUMBRAES LOCALITY PARTNERSHIP

vehicle itself would be nearly or over 10 years old, and require increased maintenance, as well as having minimal residual value.

### Maintenance

This application has included a request for funds to be set aside to support running costs for up to the first three years.

Indicatively these are estimated as follows:

Insurance –per annum for an ANY driver policy (over 25)	£2200
Road Fund License	£168
12-week safety inspections (5 per year) @ c£60 per check – with any work being ‘over and above	£300
Annual servicing –per year (to include fund to replaced tyres periodically)	£600
Non wear and tear costs fund	£1000
Fire extinguisher maintenance/ checks every 6 months	£100
<b>TOTAL</b>	<b>£4368</b>

Largs Thistle, Largs Colts and the Parents Councils would look to fundraise and ensure funds are put aside each year to support the ongoing operation of the minibus. The additional grant fund money would allow the operation to get setup and running and time to adjust for PCs and other groups and also provide a better insight to the running costs.

Other sources of funding will be explored to ensure the future operational costs are met, such as the Helter-Skelter Fund. Initial conversations have been positive that yearly grant applications for c£3000 should be feasible, subject to other applications and the fund value.

It must be highlighted that the mini bus will strictly not be available for ‘Hire or reward’, i.e. there would be no fee for use, other than maintenance and any damage incurred. This is part of the Permitting arrangement required, as well as to comply with insurance purposes.



## **COMMUNITY INVESTMENT FUND NORTH COAST & CUMBRAES LOCALITY PARTNERSHIP**

It is due to this that the request to support operating costs in the early years is requested as the use of the mini bus will not generate an income. Over time, as outlined, other funding options will be explored to ensure that the mini bus can continue to operate.

### **Procurement and Operation**

- The minibus would be purchased outright from a specialist supplier by Largs Thistle Community Football Club (LTCFC)
- The LTCFC would have responsibility for the vehicle, including insurance, Road Fund, maintenance and managing bookings and will be supported by the Largs Community Council and Parent Councils
- The vehicle would generally be parked in the lit and secure Largs academy Car Park, or at Vikingar, however ad hoc overnight parking would be permitted where early starts or late returns were envisaged.
- The vehicle will be subject to regular and routine maintenance.
- By law, safety checks will be undertaken by a local garage every 13 weeks – NAC Transportation are keen to support with this and this offer will be explored fully to ensure a consistent and transparent maintenance regime.
- The vehicle will be offered fully fuelled with condition of use that it is returned fully fuelled – generally a booking will be expected to last between 8am-6pm, which will allow it to be returned fuelled. Exceptions can be made by arrangement
- The LTCFC and the Largs Academy will be the Primary keyholders, however a key may be supplied to trusted persons within the school as required.
- Mini bus will be operated under a Section 19 permit
- The LTCFC would become members of the Community Transport Association (CTA) to ensure it keeps up to date with regulatory or legislative changes as well as news and updates concerning operating a community transport.

### **Bookings**

- An online booking system will be made available. This may be through a standalone website or made available through the LCDT website using a 'plugin'
- There is no fee for bookings, however for Community groups, a suggestion of a donation will be made, which can be fulfilled through an online payment system, such as PayPal.
- This will allow 'slots' to be made available.
- Priority will be given during term time to groups within the Campus.
- It is anticipated that it will be available Community groups during weekends.
- Community bookings will only be to constituted groups from the North Coast area. It will NOT be made available for personal bookings or for any bookings that do not accord with the Locality Priorities.

### **Driver Management and Training**





## COMMUNITY INVESTMENT FUND

### NORTH COAST & CUMBRAES LOCALITY PARTNERSHIP

Being eligible to drive the vehicle proposed is bound by strict rules, and these are by DVSA, Insurance and the LTCFC.

#### **DVSA**

Vehicle will be operated strictly within the provisions of the following:

- you're 21 or older
- you've had your driving licence for at least 2 years
- you meet the ['Group 2' medical standards](#) if you're over 70 - check with your GP if you're not sure you meet the standards
- you're driving on a voluntary basis, and the minibus is used for social purposes by a non-commercial body
- [the 'maximum authorised mass' or MAM](#) of the minibus is not more than 3.5 tonnes – plus up to 750kg of equipment for disabled passengers, for example a wheelchair ramp
- you're not towing a trailer

#### **Insurance**

- Only drivers over 30 years old and
- Hold a valid driver's license and
- Medically fit to drive

#### **Largs Thistle Community Football Club**

- ALL drivers must complete the relevant Minibus Driver Awareness Scheme (MiDAS) training. This has a small cost and can be delivered by North Ayrshire Council Transportation.
- The cost of this training for non-educational use (i.e. Community) is required to be borne by the group wishing to use the minibus.

## **7. Amount of funding being requested**

Please supply details of funding being requested and any other funding you have had over the past 5 years, both financially and "in kind".



## COMMUNITY INVESTMENT FUND NORTH COAST & CUMBRAES LOCALITY PARTNERSHIP

Amount of funding requested (£) **£63,000**

Please give a breakdown of cost and recent quotations where appropriate.

<b>Purchase of vehicle as per specification outlined above</b>	£51,814
Expected price increase in 2025	£1000
Funding to support up to three years' operating costs (excluding fuel)	£10,186
<b>TOTAL GRANT REQUEST</b>	<b>£63,000</b>

The LTCFC have not made any request to the North Coast Locality Partnership for funding.

All Parent Councils actively participate in the Youth Participatory Budget process to raise funds for various projects within the school. There have been no requests of a similar nature to this application.

Quotations are included separately for:

- Purchase and Lease (see attached email).
- Insurance quotation (see attached file)

### 8. Monitoring and evaluation process

Please include detail on the monitoring and evaluation processes planned or in place.

There will be various measures to assess the success and impact of this.

We will assess the utilisation of the minibus quarterly to ensure it is being used to its best potential. LTCFC will work with all three schools to set in advance a Use and Share scheme whereby each school has a notional allocation of 'days' they can book (Largs Academy will have a larger share). We can then work with the schools to proactively ensure they are using their allocation. This process has already started to encourage Head Teachers to think about activities not undertaken because of lack of suitable transport (e.g. field trips, competitions, sports events).

Overall, there is unlikely to be significant conflict, as the Football events tend to be at weekends, however there is already, and will continue to be, close working between the Campus and Football clubs.

We will also seek to track how many young people have taken trips using the minibus. Whilst we do not capture information on YP, we hope each school can provide information on the ages, and



## **COMMUNITY INVESTMENT FUND NORTH COAST & CUMBRAES LOCALITY PARTNERSHIP**

any other Equality indicators to ensure that disadvantaged or other vulnerable groups are accessing it.

Furthermore, we will work with each school to further detail the activities the minibus has supported above what they are able today. We have engaged with Head Teachers, Parent Council and Active Schools and have identified a range of events and activities (outlined in this paper) that a minibus will enable that is difficult to participate in today. Reporting will be provided for each of these to demonstrate that the benefits claimed are being delivered.

Similarly, we will look to ensure that the minibus is available and used by community groups where there is availability and will work through the Community Council to encourage this, however it is expected that the utilisation between the football clubs and campus will be high.

We will provide an annual report to NAC and the LP on utilisation and outreach and demonstrate how we are supporting the three Priorities outlined in the application.



<b>Community Investment Fund Checklist</b>				
To be completed by Locality Officer at expression of interest stage				
<b>Name of Group: Friends Of Kirktonhall Glen (FOKG)</b>				
<b>Name of Application:</b>				
Item	Yes	No	Not Applicable (give reason)	Comments
Expression of interest coproduced	x			Discussions took place between Locality Officer and member of group to look at how this would fit with Locality Priorities. Locality Officer also suggested they look at other funders for match funding.
Link to Fair for All				
Link to Locality priorities	x			Social Isolation & Improving Mental Health– Will allow better/safer access to the glen and the sports club facilities.
Does not duplicate existing services		x		
Long term impact and sustainable		x		Apart from the obvious long term safety benefits street lighting will bring it will also facilitate use of the pavilion at night. The pavilion is currently under utilised due to unsafe access at night. Other venues have to be found to hold the meetings required by all the various football groups and Tennis club.

				<p>Although the area around the pavilion is lit the access from Orchard St is unlit.</p> <p>There are currently 18 football teams within west Kilbride most of which train and play outside the village due to lack of facilities. There are proposals to improve the facilities within the glen to make the glen available for all clubs in West Kilbride. These proposals include an all-weather, flood lit pitch, which can be used both day and night. Without street lighting on the access road these facilities will be underused</p> <p>Sustainability speaks for itself as we are proposing solar lighting. We have consulted with a company named "Prolectric" who have recently supplied solar street lights in Stornoway. These lights will be set a low-level illumination until activated by pedestrians to give full illumination. The lights will also be timed to suit the hours of usage of the sports facilities.</p> <p>Maintenance is fairly limited as the LED units have a lifespan of at least 20 years with the batteries having a life span of 20 years. Regular maintenance is limited to 6 yearly</p>
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				testing and possible cleaning every 6 years.
Evidence of financial viability (bank acct, annual accounts)	x			Have received bank statement. Am awaiting audited accounts.
Evidence of management arrangements (governance arrangements, officer bearers, organisational objectives, organisational status)	x			<p>FOKG , a sub group of West Kilbride Community Council, are a group which has worked for many years as an umbrella group for the various stakeholders who have an interest in the wellbeing of Kirktonhall glen. These would include the various sports groups, Environmental group, Horticultural group, etc Chairman is Brian Lennox Kay Hall is secretary.</p> <p>FOKG main objective is to facilitate continuous improvement in Glen facilities, monitor maintenance and liaise with all the other voluntary groups who have an interest in the glen.</p> <p>The Glen was identified in the Local Place Plan as being the most important community asset in West Kilbride</p> <p>As FOKG are a subcommittee of the community council, they are governed by the constitution of the community council.</p>
OSCR compliance			x	Not registered with OSCR but are compliant with Companies House.

GDPR compliance	x			Have provided a copy of West Kilbride Community Council Data protection Policy
Child protection and vulnerable adults policies			x	Not required
Measurable outcomes	x			A very important measurable outcome will be the increased usage of the facilities, especially amongst woman and children.t. Other measurable outcome will be the use of the Pavillion at night. The future developments in the Glan will be dependent on providing safe access at night.
Any issues flagged in past 3 years		x		
Completed By: Louise Riddex				
Date Completed: 27/3/25				
Please return completed form to the Community Planning Team				



North Ayrshire  
Community Planning Partnership

## Community Investment Fund Expression of Interest Form

*Please see notes on reverse before completing this form.*

<b>Organisation name</b>	Friends of Kirktonhall Glen
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<b>Brief details of organisation</b>	<p>FOKG is a group which has worked for many years as an umbrella group for the various stakeholders who have an interest in the wellbeing of Kirktonhall glen. These would include the various sports groups, Environmental group, Horticultural group, etc We are a sub-committee of West Kilbride Community Council which means we have a direct line to North Ayrshire Council.</p>
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<b>Locality</b>	North Coast
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<b>Amount Requested</b>	£52,200.00
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<b>Timescale</b>	Autumn 2025
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<b>Brief Overview of Proposal</b>	<p>To provide street lighting from Orchard Street entrance to the sports facilities within the glen. These lights are essential for users to access safely the Tennis courts, Activities in the pavilion, football training and Future multi use of the existing pitches. The proposed lights will be solar powered and motion activated.</p>
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<b>Contact Details</b>	
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North Ayrshire  
Community Planning Partnership

### The Community Investment Fund (CIF) will support proposals and projects that:

- Connect with:
  - The North Ayrshire [Fair for All Inequalities Strategy](#);
  - the [Community Planning Partnership](#) (CPP) and [Locality priorities](#); and
  - North Ayrshire Council's (NAC) values, priorities and business [objectives](#).
- Fulfil a compelling need and do not duplicate existing services or facilities;
- Provide long-term, sustainable, positive results for the greatest number of people possible;
- Exhibit project and/or organisational innovation in their approaches to their work in their way of addressing community challenges and in their request to Locality Partnerships and the Council;
- Come from (an) organisation(s) that is financially viable (can provide financial statements upon request) and efficiently and effectively managed. This can include an organisation to be created to deliver the project;
- Include options or potential for NAC and CPP employee engagement and volunteering where possible; and
- Include measurable outcomes and can report to NAC on outcomes on a regular basis.

### When to apply and how?

- Groups should have an initial discussion with the relevant Locality Officer. Their contact details are available by emailing [communityplanning@north-ayrshire.gov.uk](mailto:communityplanning@north-ayrshire.gov.uk).
- Initial interest in a CIF application should be via an expression of interest form sent to the Locality Officer. This will be discussed by the LP or an associated working group.
- If the partnership supports a bid then the group will be encouraged to submit a full application form, which they will decide upon before making a proposal to Cabinet for final approval.



<b>Community Investment Fund Checklist</b>				
To be completed by Locality Officer at expression of interest stage				
<b>Name of Group: CHAP</b>				
<b>Name of Application: CHAP (Laura Houston)</b>				
Item	Yes	No	Not Applicable (give reason)	Comments
Expression of interest coproduced	x			Meeting was held between Locality Officer and applicant to discuss project and look to see if it fits Locality Priorities.
Link to Fair for All	x			
Link to Locality priorities	x			Work & Skills, Social Inclusion, Improving MH, Financial Inclusion
Does not duplicate existing services	?			Some of these services may already be planned to take place by Largs Dev Trust
Long term impact and sustainable	x			<p>CHAP is committed to creating lasting positive change through:</p> <ul style="list-style-type: none"> <li>• <b>Empowering Individuals:</b> Providing tools, knowledge, and support to help people overcome challenges, build resilience, and achieve long-term stability.</li> <li>• <b>Reducing Dependency:</b> Enabling individuals to manage housing, financial, and debt issues independently, reducing</li> </ul>

				<p>the need for crisis interventions.</p> <ul style="list-style-type: none"> <li>• <b>Strengthening Communities:</b> Expanding outreach hubs to increase accessibility, normalising seeking help, and fostering community wellbeing.</li> <li>• <b>Sustainable Growth:</b> Continuously adapting services to meet evolving needs while maintaining financial and operational sustainability.</li> <li>• <b>Prevention Focus:</b> Delivering education programmes that prevent homelessness and financial instability, breaking cycles of poverty for future generations.</li> </ul>
Evidence of financial viability (bank acct, annual accounts)	x			<p>A copy of their audited accounts have been submitted. They only had 2023 accounts available as 2024 aren't due submitted until end April 25. The accounts were looked over by NAC finance team.</p> <p>The stated reserves policy of the group is to maintain 3 months of operation running costs in case of delays in the awarding of funding or unexpected costs, around £195k.</p> <p>However, at 30/11/23 this was sitting at £297,538. They have voluntarily ringfenced a proportion of this for growth and have identified unrestricted reserves of £201,607 – so this is</p>

				<p>consistent with their policy. This is also broadly consistent between financial years and with their banks statement showing balance at 31/12/24 of £221k.</p>
<p>Evidence of management arrangements (governance arrangements, officer bearers, organisational objectives, organisational status)</p>				<p style="text-align: center;"><b>Office bearers</b></p> <p>CHAP is governed by a Board of Trustees comprising of 8 individuals:</p> <ul style="list-style-type: none"> <li>• Ray Chaney (Chair)</li> <li>• Gordon Cunningham (Vice Chair + Finance)</li> <li>• Jim McGeehan (Operational Management)</li> <li>• Jim Munro (Housing Matters) <ul style="list-style-type: none"> <li>• Bill Porterfield (Human Resources)</li> <li>• Marjorie Calder (Media Relations)</li> </ul> </li> <li>• Alasdair Sampson (Lawyer)</li> <li>• Lisa McKellar (Marketing + PR)</li> </ul> <p style="text-align: center;"><b>Organisational objectives:</b></p> <p>CHAP provides advice, information, and advocacy on housing, benefits, and debt issues, alongside education programmes to prevent homelessness and financial literacy. Our services ensure individuals are not disadvantaged due to a lack of knowledge or information about their rights.</p>

				<p>We focus on supporting those most in need, providing crucial information and assistance to address everyday challenges. By empowering individuals to their voices heard and overcome barriers such as literacy or communication difficulties, we help them take control of their circumstances.</p> <p>Our flexible and accessible delivery model allows us to provide tailored, person-centred support to vulnerable clients with complex needs. Through advocacy and representation, our committed team works to empower individuals to build resilience and overcome challenges.</p> <p>A key strategic objective is expanding our outreach hubs across communities, ensuring our services are more accessible and reducing the stigma often associated with seeking help. By normalising seeking support, we aim to empower individuals to build long-term resilience and improve their wellbeing.</p> <p><b>Organisational status:</b></p> <p>Registered Charity (SC028100) and private company limited by guarantee (SC213344)</p>
OSCR compliance	x			All up to date

GDPR compliance	x			CHAP has a Data Protection policy in place which aligns with GDPR; this is reviewed every six months and is covered in the induction procedure for new staff.
Child protection and vulnerable adults policies	x			We have a 'Protection of Children and Vulnerable Adults' policy in place; this is reviewed every six months and is covered in the induction procedure for new staff.
Measurable outcomes	x			<p>The impact of the project will be assessed through the monitoring of the following key outcomes:</p> <ul style="list-style-type: none"> <li>• <b>Increased Referrals:</b> A rise in the number of referrals for residents in the North Coast locality.</li> <li>• <b>Enhanced Engagement:</b> Growth in the number of individuals from the North Coast locality engaging with CHAP services.</li> <li>• <b>Financial Improvements:</b> Evidence of improved household finances among service users.</li> <li>• <b>Debt Reduction:</b> A measurable decrease in household debt levels.</li> <li>• <b>Wellbeing Improvements:</b> <ul style="list-style-type: none"> <li>- Reported reduction in stress levels.</li> </ul> </li> </ul>

				<ul style="list-style-type: none"> <li>- Increased confidence in managing personal and financial challenges.</li> <li>- Overall improvement in reported quality of life.</li> </ul> <p>All outcomes will be systematically captured and tracked using our Client Management System, which records all client interactions, inputs, and outcomes to provide detailed evidence of impact.</p>
Any issues flagged in past 3 years				
Completed By: Louise Riddex				
Date Completed: 25/3/25				
Please return completed form to the Community Planning Team				



**Community Investment Fund Expression of Interest Form**

*Please see notes on reverse before completing this form.*

<b>Organisation name</b>	<b>CHAP – Community Housing Advocacy Project</b>
<b>Brief details of organisation</b>	<p>CHAP has been established in North Ayrshire for over 20 years, and provides free, impartial, and confidential advice and guidance to individuals experiencing issues with welfare rights, housing, and debt. The services we deliver all have in common the purpose of ensuring that individuals are not disadvantaged through a lack of knowledge or awareness regarding their rights. Our services support and promote social inclusion and social justice for all. CHAP empowers individuals to have their views heard by the decision makers and overcomes the barriers of literacy and communication difficulties. CHAP services are available to all residents in North Ayrshire over the age of 16.</p> <p>In our last operational year, ending November 2024, we helped 1,119 individuals with 1,360 issues relating to debt, housing, and welfare rights. We achieved financial gains for our clients of £3.29m, and by putting this money into the pockets of individuals and families, this helps to boost the local economy, as well as helping to increase the confidence, improve the overall quality of life, and reduce the stress experienced by our clients.</p>
<b>Locality</b>	North Coast + Cumbrae (for the purposes of this application, our reference to the 'North Coast' also includes Cumbrae)
<b>Amount Requested</b>	Total £94,308 (£31,436 per year for three years)
<b>Brief Overview of Proposal</b>	<p><b>Addressing Barriers to Engagement in the North Coast Area</b></p> <p>Through ongoing communication with individuals in the North Coast area, we have identified a high demand for our services within this community. However, our most recent data reveals that over the past year, 31% of individuals referred to us from the North Coast did not engage with our services.</p> <p>While non-engagement can occur for a variety of reasons, evidence suggests that common barriers include:</p> <ul style="list-style-type: none"> <li>• <b>Accessibility and cost of public transport:</b> Limited or costly transport options make it challenging for some individuals to travel to our main office in Ardrossan.</li> </ul>



- **Health issues:** Physical or mental health conditions may restrict mobility or capacity to engage.
- **Lack of confidence:** Anxiety or uncertainty about accessing unfamiliar services outside this local area can deter individuals.
- **Unfamiliarity with travelling:** Many individuals may be unaccustomed to travelling beyond their immediate community, leading to hesitancy.

To address these challenges, we aim to extend our outreach services directly to communities within the North Coast. By providing support “on their doorstep,” we anticipate a significant increase in engagement rates. This initiative will ensure that more individuals receive the assistance they need, without the added burden of travel or other accessibility concerns.

### **Enhancing Accessibility and Reducing Stigma in Service Delivery**

We are committed to reducing barriers and developing a more inclusive approach to service delivery, ensuring that essential help is brought closer to those who need it most.

Access to advice services should be available to everyone in the community. By offering people the option to access our support within established and trusted venues in their local area, we can remove barriers that might otherwise prevent them from seeking assistance.

### **Addressing Stigma**

We recognise that stigma around seeking support – particularly for money and debt issues – remains a significant challenge. People are more likely to engage with our services if they can do so discreetly. Providing support within busy community hubs or facilities allows individuals to access help in a more anonymous manner. These venues, which they may already visit for other reasons, ensure that seeking assistance does not automatically signal financial difficulties.

### **Responding to the Cost-of-Living Crisis**

In 2025, the cost-of-living crisis continues to impact individuals and families across various socioeconomic groups. Despite some economic recovery efforts, many challenges remain entrenched due to ongoing local, national, and global issues. Persistent inflation, the housing affordability crisis, and rising debt levels are among the key issues faced by households in the wake of the crisis.

#### Low-Income Households

Low-income families are among the hardest hit by the cost-of-living crisis. Rising costs in essential areas such as energy, food, and housing disproportionately affect those with limited financial resources, leaving many unable to meet their basic needs. For these households:

- **Energy Costs:** Higher bills force difficult choices between heating and other essentials.
- **Food Insecurity:** Increasing prices make nutritious meals unaffordable, leading to reliance on food banks.
- **Housing Challenges:** Rent increases and arrears risk homelessness or unstable living conditions.
- **Debt Accumulation:** Many are pushed into borrowing just to cover everyday expenses, creating long-term financial strain.

### High- and Middle-Income Households

The cost-of-living crisis has significantly impacted individuals and families who were previously financially comfortable or considered affluent, altering their financial stability and increasing reliance on support services. For these households:

- **Increased Financial Pressure:** Rising energy bills, food costs, and housing expenses have stretched budgets that were previously sufficient. Mortgage rate increases have led to higher monthly repayments, impacting homeowners.
- **Erosion of Savings:** Families with modest savings are dipping into their reserves to meet everyday expenses. Reduced disposable income has left little room for emergencies or future planning.
- **Impact on Lifestyle:** Previously attainable luxuries have been scaled back or abandoned. Middle-income households now face financial insecurity previously associated with lower-income households.

We are applying for a three-year grant from the North Coast CIF to fund a 0.6 FTE adviser role. If successful, this funding will allow us to establish and deliver outreach services throughout the North Coast locality. Our proposal includes operating these services two days per week, ensuring accessible, community-based support tailored to the needs of local residents. The grant will also cover 1 day per week for follow-up casework to be carried out.

Our initial plan involves having an adviser based weekly at a venue to be decided, in Largs. The second day will be dedicated to delivering services in Skelmorlie, West Kilbride, Fairlie, and Cumbrae (weather permitting) on a rotational basis. This schedule ensures that our services are available in each of these communities once per month, making advice and support more accessible across the locality.

We are committed to adopting a flexible and adaptable approach, allowing us to respond effectively to the evolving needs of local communities. This responsiveness will help us maximise the impact of the project and ensure that more individuals can access the help they need close to home.

If successful at this stage, we plan to use the time before submitting the full application to gather further input from communities, ensuring their guidance informs where they would feel most comfortable accessing and engaging with our services.

Providing people with choices about how and where to access support is vital, especially for those facing complex issues such as poor health, which can make travelling to our Ardrossan office impossible. Currently, individuals in this situation are limited to telephone appointments, which, while helpful, do not fully address the need for face-to-face, personalised support.

Through this funding, we aim to establish accessible advice services in various venues within local communities, enabling individuals to receive the same high level of support they have come to expect from CHAP, closer to home.

Our goal is to demonstrate that a community outreach approach not only provides immediate relief for individuals and families facing crises but also brings long-term benefits. By addressing issues in a way that empowers individuals, promotes independence, and builds capacity, we can create meaningful and lasting impacts for service users and their families.

	<p><b>Outcomes</b></p> <ul style="list-style-type: none"> <li>• Increased financial resilience and capability.</li> <li>• Reduction in stress</li> <li>• Increased confidence, and overall wellbeing</li> <li>• More awareness regarding rights</li> <li>• Increased household income</li> </ul>
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<b>Timescale</b>	If successful, the project will have around an 8-week lead-in time to get up and running.
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<b>Contact Details</b>	Laura Houston, Operational Excellence Manager
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**The Community Investment Fund (CIF) will support proposals and projects that:**

- Connect with:
  - The North Ayrshire [Fair for All Inequalities Strategy](#);
  - the [Community Planning Partnership](#) (CPP) and [Locality priorities](#); and
  - North Ayrshire Council's (NAC) values, priorities, and business [objectives](#).
- Fulfil a compelling need and do not duplicate existing services or facilities.
- Provide long-term, sustainable, positive results for the greatest number of people possible.
- Exhibit project and/or organisational innovation in their approaches to their work in their way of addressing community challenges and in their request to Locality Partnerships and the Council.
- Come from (an) organisation(s) that is financially viable (can provide financial statements upon request) and efficiently and effectively managed. This can include an organisation to be created to deliver the project.
- Include options or potential for NAC and CPP employee engagement and volunteering where possible; and
- Include measurable outcomes and can report to NAC on outcomes on a regular basis.

**When to apply and how?**

- Groups should have an initial discussion with the relevant Locality Officer. Their contact details are available by emailing [communityplanning@north-ayrshire.gov.uk](mailto:communityplanning@north-ayrshire.gov.uk).
- Initial interest in a CIF application should be via an expression of interest form sent to the Locality Officer. This will be discussed by the LP or an associated working group.
- If the partnership supports a bid then the group will be encouraged to submit a full application form, which they will decide upon before making a proposal to Cabinet for final approval.