

# Kilmoluag Liosmor

The Cathedral Church of St Moluag

## Business Plan for Kilmoluag Liosmor



Final Report

**December 2025**

# Kilmoluag Liosmor

## Business Plan

### Final Report



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## 1.0 Introduction

### 1.1 Kilmoluag Liosmor

Kilmoluag Liosmor is leading and developing the project. The community organisation is a registered Scottish Charitable Incorporated Organisation (SCIO) and has been specifically established to investigate the potential of taking ownership of the Parish Church of Lismore and the Church House (see section 2, page 3) and to develop and implement the purchase and future operation of the venture.

The purposes of the SCIO 'Kilmoluag Liosmor' are outlined below and provide key parameters for the business plan:

1. The protection, maintenance and sustainable use of the Cathedral Church of St Moluag building and Church House for the benefit of the Community, compatible with the site's historic importance and spiritual history.
2. To promote and raise awareness and understanding of the archaeology, heritage and spiritual history of the Church and its surroundings, and its importance in a national context.
3. The advancement of the arts, heritage, culture and / or science through the creation, improvement and on-going support of associated sites, infrastructure and activities.
4. To stimulate interest in, and care for, the beauty, character and environment of Lismore.
5. To encourage the preservation, development and improvement of the island's features of general public amenity or historic interest.
6. The advancement of education, lifelong learning and skills development through the creation of, and support for, education and training infrastructure and activities.
7. The advancement of citizenship and civic virtue by raising awareness of the historical and cultural significance of Lios Mor and engendering Pride of Place; by promoting understanding of human impacts on landscape and environment; and by providing and promoting opportunities for active involvement in the protection of natural, cultural and built heritage.
8. In pursuance of the above objects and as a means of generating funds to support its activities, the organisation will engage in the ownership, leasing and management of land, buildings, vehicles and other community assets.

## **1.2 The Church and Church House**

Lismore Parish Church was created from the ruins of St Moluag's Cathedral between 1750 and 1780 and later completely reconfigured in the 1890s. The earlier cathedral was commenced in the 1250s, likely on, or near, the site of the earlier Christian monastery set up by St Moluag, evidenced by extensive 8<sup>th</sup> century archaeology immediately to the south-east. Today, the building is listed, Category B, and the wider site is a scheduled monument, including the ground beneath the current church. The church stands in a commanding position in the landscape on the main spine road of the island and is surrounded by a graveyard. A full historical review and statement of significance for the church can be found in the Conservation Appraisal undertaken as part of the previous Feasibility Study.

The church house is a 1980s single storey bungalow. The house sits on the opposite side of the road to the church and on part of the former Glebe land which is rich in archaeology. Construction of the house is likely to have resulted in disruption to any archaeological remains in the immediate vicinity. Note that the church house is no longer part of the current project (see section 2 below).

For a more detailed understanding of the site, please refer to the previous Feasibility Study.

## **1.3 This Business Plan**

Kilmoluag Liosmor was established in 2023 in response to the intended disposal of The Cathedral Church of St Moluag on Lismore by the Church of Scotland (CoS). The CoS assets include the Church, Church House and the surrounding Glebe Land. The Glebe land is now subject to a transaction between CoS and the current tenant and is therefore not part of the assets available for community purchase.

An initial Feasibility Study was produced, led by Studio Niro, to assess the potential for the community to purchase the church and church house, to appraise a number of options for its use and develop associated architectural proposals. The study was completed in March 2024 and adopted by Lismore Church Futures Group (the predecessor of Kilmoluag Liosmor). The Feasibility Study (equivalent to RIBA Stage 0-1) included:

- Condition Survey of the Church
- Conservation Statement for the Church
- Context and Market Appraisal
- Options Appraisal for the Church and Church House

This was followed by an initial Business Plan (June 2024) which developed a business model for the project and a clear way forward towards project delivery.

Over the last 18 months the project has evolved, with the church house no longer being part of the current proposals. This business plan therefore provides an updated business model to reflect the current project proposals, to demonstrate viability and to be used in future funding applications.

## 2.0 Project Proposal

### 2.1 The development journey

A feasibility study and initial business plan was commissioned in 2023. The detailed options appraisal within the Feasibility Study investigated multiple options across both buildings and confirmed that there were viable options for the community taking ownership of the church and church house and recommended two routes forward:

1. Purchase only the Church – easier to fund and viable if volunteer run. This is a relatively 'quick-win' approach to saving and securing the building and poses the least risk.
2. Purchase the Church and Church House and work towards Option C2 with a phased approach to development in order to strengthen uses, fundraise and generate income through the intermediate house let in the short term. As the long-term ambition, option C2 is regarded as medium risk and allows for greatest future flexibility in terms of uses, new opportunities or constraints.

Initially the community pursued the acquisition of the church and church house and the business plan reflected this in a staged programme of purchase, repair and development work. However, since the production of the initial business plan, the Scottish Land Fund declined to support the purchase and the high costs and technical and servicing challenges of the church house make it difficult for the community to purchase it without their support.

A private donor has since agreed to provide the asking price funds for the church and the community are pursuing a church only option, similar to the church option C-1 in the previous studies. While the future acquisition of the church house is still an ambition, it is not considered realistic in the short term and is not included in the remainder of this business plan.

Kilmoluag Liosmor (previously the Lismore Church Futures Group), have presented and discussed the plans for the church with the wider community throughout the process, with the community supporting:

- The acquisition of the church and church house at a Public Meeting on 5<sup>th</sup> May 2024
- That the Trustees of Kilmoluag Liosmor forgo further interest in the Church House for the moment and proceed with negotiations with the Church of Scotland for the acquisition of the Church on 10<sup>th</sup> April 2025 (92% support)
- The Resolution for Kilmoluag Liosmor Trustees to instruct a solicitor to lodge a formal offer to acquire Lismore Parish Church on 19<sup>th</sup> June 2025 (93% support)

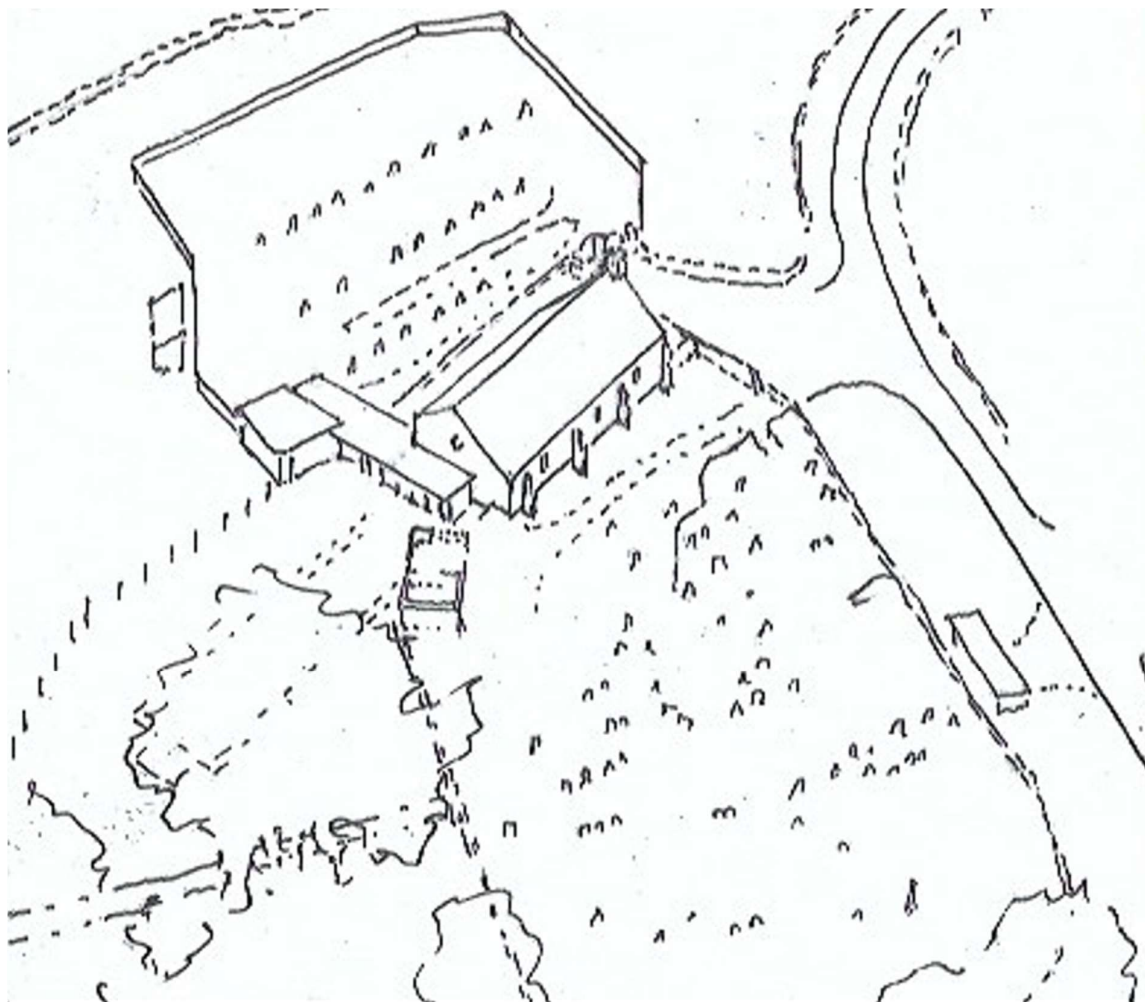
A formal offer has now been submitted and the solicitor for Kilmoluag Liosmor is commencing the Exchange of Missives following receipt of an Offer to Sell.

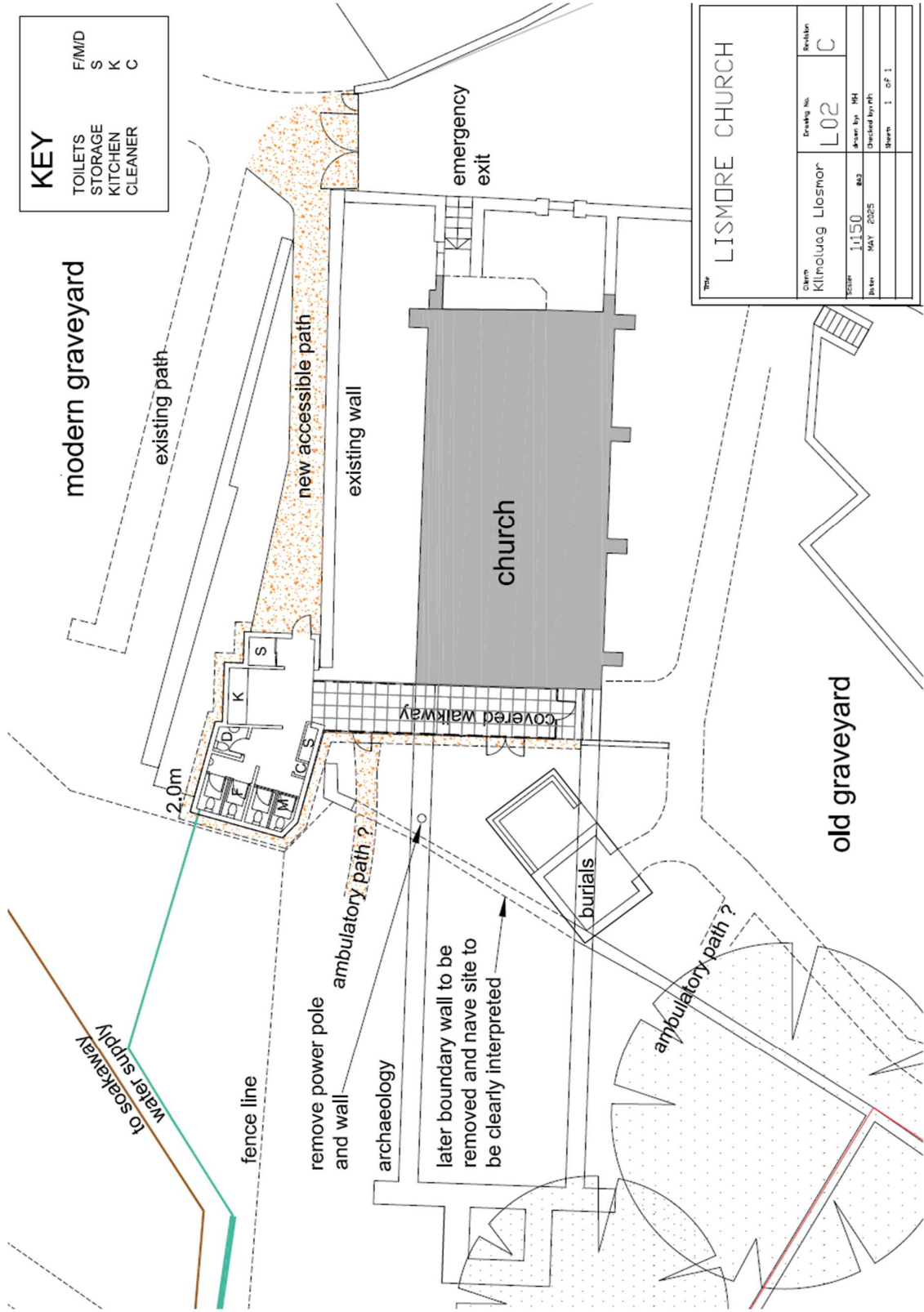
## 2.2 The proposed scheme

Kilmoluag Liosmor's vision for the project and building is to provide **'a welcoming space for spiritual refreshment, creativity and community involvement'**:

'Following on from the tradition initiated by the saint in the 6<sup>th</sup> Century, St Moluag's Cathedral on the tranquil Isle of Lismore in Scotland's Inner Hebrides has been a centre for spiritual uplift to islanders, the wider Argyll community and beyond, for eight centuries. Recognising and building on the unique historical significance of the site and providing a welcoming space for spiritual refreshment, creativity and community involvement, we seek to ensure this inspiring story continues forward into this century and beyond.'

The project focuses on the restoration of the historic fabric of the church, improved heating and services and a modest extension. The scheme retains the original fabric, protects the interior of the church as a flexible space and provides essential facilities (toilets, including disabled toilet, storage and a kitchen / tea prep area) in a small outbuilding, connected by a covered walkway. It also enables disabled access to the church for the first time.





The project results in a restored building and a flexible space within the church and allows for the building to operate completely independently of the church house.

## **2.3 Proposed Uses**

The previous Feasibility Study considered a wide range of uses for the church (and church house) and investigated the market potential for these. It went on to test the relative financial viability of these within the various design options in order to identify a recommended use mix.

Based on this research and following discussion and agreement with Kilmoluag Liosmor Trustees and the Lismore community, the following core uses for the church are proposed:

- Ongoing worship (congregation to rent space)
- Venue for life events (venue hire)
- Heritage interpretation (donation income)
- Training / workshops (venue hire and some inhouse provision)
- Performance and creative / artistic events or festivals (venue hire)
- Retreats and pilgrimages (package purchase and partner offer venue hire)
- Visitor retail (on site spend)
- Pilgrimage overnight accommodation (donation stays)

These uses have been developed and agreed based on the market review and in discussion with the community to ensure that they utilise the special heritage and spiritual qualities of the church and do not compete with the existing community hall on the island (or its potential future replacement). The potential income from these uses are addressed in the next section.

## 3.0 The Business Model

### 3.1 Market Summary

A detailed market appraisal is provided as an appendix, covering the resident and visitor markets, tourism trends and project specific markets relating to proposed uses. Key elements of note for the Business Plan from the market appraisal include:

- Lismore has a resident population of only 187, of which almost 60% are 55 or over, although it does draw on a local mainland population of almost 10,000 people.
- Scotland's visitor market is now close to pre-pandemic levels, with current post pandemic growth fuelled by overseas visitors. The top reason for choosing to visit Scotland (from the Argyll and the Isles sample) were the scenery and landscape (89%) and the history and culture (60%) both above the national average.
- Visits to churches in Scotland vary dramatically from the free entry St Giles' Cathedral in Edinburgh with 1,217,991 visits in 2019, to the paid entry Sweetheart Abbey with only 325 visits. Iona Abbey and Columba Centre had 63,884 (paid) visitors.
- Lismore has a fairly stable visitor market (based on ferry passengers), with an estimated 11,880 to 14,520 visitors to the island annually. Almost twice as many people arrive via the passenger Port Appin route as the car ferry from Oban – although the latter are perhaps likely to stay longer on the island.
- The Lismore Gaelic Heritage Centre is the main visitor attraction on the island and attracts over 13,000 people per year, of which around 4,000 visit the museum room.
- Tourism trends identified as particularly appropriate to the project include 'voluntourism', localism and authentic experiences and wellness tourism – all of which are areas demonstrating market growth.
- Other VisitScotland identified trends that the project should consider include artisan retail, demonstrating green credentials and appealing to families and young people (although the market profile for Lismore and church visits in general show a low family visit rate).
- The project specific markets investigated and summarised comprise:
  - Pilgrimage – there are over 20 official pilgrimage routes in Scotland, one of which is St Conan's Way, from Dalmally to Loch Awe and Oban, which could readily be extended to Lismore. Routes to and from Iona, via Oban, enable a short diversion to include St Moluag's Cathedral on Lismore.
  - Destination weddings – the wedding sector is seeing a post Covid boom and destination weddings continue to grow in popularity. There are over

500 weddings in Argyll and Bute per year. It is notable that the number of weddings costing less than £10,000 is increasing.

- Spiritual retreats and wellness tourism – almost a quarter (24%) of people from the UK and Ireland took a holiday in Scotland in 2022 specifically to protect their mental health from the impact of COVID-19. More recently, the role of the natural environment in addressing mindfulness and mental health is replacing traditional wellness spa experiences (water and massage therapies). VisitScotland identify wellbeing opportunities as including soft wellness travel (e.g. including meditation or nature walks), re-wilding (the body using nature, adventure, nutrition etc.) and digital / EMF detoxing.
- Cultural workshops and courses – this is a large, varied and uncoordinated sector with considerable competition from established organisations (particularly regarding heritage). Workshops and courses will need to have wider public interest covering nature, culture and craft / hobby courses.

Lismore is limited by its small island population, its reliance on ferries and ferry timetables (with day visits predominantly visiting without a car), the three mile distance to St Moluag's Cathedral from the arrival points and its small visitor numbers. However, it has strong appeal for:

- Heritage, art/craft and wellbeing
- Niche visits and more unique experiences
- Older people both in terms of visits and residents

Normally, a Business Plan for a visitor focused attraction would consider penetration rates into market segments, however for the Kilmoluag Liosmor project there is a lack of robust data on the existing Lismore visitor profile and the proposed uses are extremely varied. For the traditional visitor experience element, we can say that the penetration rates for:

- Day visitors will be low to medium
- Domestic tourists will be medium to high
- Overseas tourists will be high

However, in terms of applying numbers to these rates and providing penetration rates for the wider events, activities and more niche product offers would be spurious at this stage. The figures used below in sections 3.4 and 3.5 are based on professional judgement given the likely anticipated product and an understanding of the broader relevant market.

## 3.2 Project stages

Although there are a number of ways in which the project can be delivered, the following has been suggested and agreed as the most appropriate. It incorporates the 'drying out' period for the saturated masonry building fabric, improves the prospect of funding and provides a sufficient length of time for Kilmoluag Liosmor to operate the church in an initial interim form and develop uses and understand potential.

The project has four stages, with a potential aspirational fifth stage being the addition of the church house, should it still be available, at some time in the future. The stages for this business plan and current project comprise:

### Stage 1 – Purchase

- Pre purchase project development
- Purchase of church and associated costs

### Stage 2 – Project development / initial church operation

- Immediate urgent and essential repairs
- Initial temporary operation of church in current state
- Capital project development
- Early fabric testing and inspections

### Stage 3 – Full capital project delivery

- All works required for drying out, including new roof
- Drying out period (other works undertaken during this time as allowed)
- Capital works regarding services and facilities extension
- Church closure and main capital works (including final interpretive exhibition and fit out)

### Stage 4 – Full church operation

- Renovated church operation utilising new facilities

For the business plan it is important that stage 2 generates sufficient income to cover operating costs and avoids an early deficit, that stage 3 funding applications include core operating costs for the period when the church is closed and, most importantly, that stage 4 is financially viable as the end product.

## 3.3 Management of Development, Delivery and Operations

This section presents the recommended approach to governance, project management, operational staffing, operational volunteers and building closures. These recommendations are used in the income and expenditure model and the funding plan in the later stage of the report.

### Governance

The current SCIO is a suitable body to develop and deliver the project, it is also likely that it is sufficient to manage the ongoing operation of the church.

The main questions around governance relate to VAT and the need for a trading subsidiary. It is not expected that turnover will breach the current VAT threshold and therefore VAT registration will not be mandatory and a trading subsidiary will not be required for the commercial elements of operations. However, if Kilmoluag Liosmor voluntarily registers for VAT, there will be benefits regarding the reclaim of VAT on capital costs, reducing funding requirements (should the current ecclesiastical exemption end).

Legal and financial advice is built into the funding plan to address both the trading subsidiary and VAT as the project moves forward. At this stage it is assumed that the SCIO remains the operational body without a trading subsidiary and that Kilmoluag Liosmor is not registered for VAT, particularly while ecclesiastical exemption continues.

### **Project management**

Project management, including the developing the project, writing funding applications and managing contractors, is a major undertaking and will require professional support in order to deliver these effectively and indeed compete with others for funding. Over the four stages of the project, management is recommended as:

- Stage 1: Purchase – Kilmoluag Liosmor volunteer led (core subgroup) to purchase of the church (with professional legal support)
- Stage 2: Development – volunteer led with consultancy support for early funding applications up to development phase NLHF application and then a part time paid project manager through to NLHF delivery phase application and full funding
- Stage 3: Delivery – Part time fully funded project manager (consultant basis) to oversee capital works to completion
- Stage 4: Operation – project complete, no project management required

### **Operational staffing**

This is concerned with operating the church on a day-to-day basis and generating income. It will cover all aspects of running the venue. Over the four stages this is suggested as:

- Stage 1: Purchase – no operational staffing required leading to purchase
- Stage 2: Development / operation – Kilmoluag Liosmor volunteer led (an Operations Subgroup) for initial 'as is' use of the church
- Stage 3: Delivery – continuation of Operations Subgroup while church is open and no operational staffing required during periods of church closure
- Stage 4: Full operation – part time fully funded Operations Manager (employed) ideally for the first two years, starting six months prior, to grow demand and use. From year three to be either replaced by volunteers or additional revenue funding sought

## Volunteer support

A team of volunteers will be required to assist with operations, likely comprising:

- Stage 1: Purchase – current Kilmoluag Liosmor volunteer involvement
- Stage 2: Development / operation – three small teams / volunteer subgroups are required. They are best managed by small, focused groups, drawing in additional expertise, even from off-island, where feasible.
  - Capital Subgroup for project development and funding applications, perhaps involving up to four volunteers
  - Urgent Repairs Subgroup for identifying, securing funds for and contractor management of immediate and urgent repairs to the church, perhaps involving up to four volunteers
  - Operations Subgroup for event / activity coordination and delivery and venue cleaning, perhaps involving up to six volunteers
- Stage 3: Delivery – ongoing support by the Capital Subgroup volunteers (merged with Urgent Repair Subgroup for additional capacity) for project development, while the Operations Subgroup will continue to operate the church while open
- Stage 4: Operation – ongoing support by the Operations Subgroup (bolstered by the no longer required Capital Subgroup) for the first two years and potentially increasing volunteer numbers beyond if required. It is also likely that a 'Maintenance Subgroup' may be required at this time too. Operations and Maintenance Subgroups will likely continue to involve the same total number of volunteers involved going forwards

Note that there is a notable burden on Kilmoluag Liosmor and volunteers (although some members may be on two subgroups – however, each subgroup lead should be unique). The burden may ease when paid staff / consultants are on board but there will still be a requirement for volunteer support to help with day-to-day operations and in reality the paid posts will likely be dealing with increased demands relating to the project or use.

## Church closure

The proposed level of restoration and alteration works will mean that the church is closed during the main capital works period (in stage 3). It will be necessary to ensure that grant funding is in place to cover ongoing expenses during these times, e.g. insurance and electricity, given the lack of income. The length of closure time will need to be confirmed by the architect as the project and its detail develop. However, at this stage, it is assumed that the church enabling works for drying out are undertaken at a time of minimal impact to operations and that the church effectively remains open during these works and the subsequent drying out period and then is closed for an estimated 12 months during the main capital works to completion stage.

### 3.4 The Income Model

#### Stage 2 (and 3) – initial church operation

These assumptions are based on the first full year of operation following purchase and will cover the early initial years of operation and those years when the main project is in development. They are before any major conservation and adaptation work are completed on the church, although immediate urgent repairs are expected to also take place during this time, without impact on church operations. Similarly, the works required for 'drying out' are also expected to be undertaken during this time, but the church is expected to be useable while it is drying. They therefore cover years 1 to 5 in the business plan.

- **Ongoing worship** – the congregation will rent the church for Sunday worship at a rate of £40 per use generating a total of £2,080pa. Ideally this will be collected through a 'congregation group' standing order, although it could be collected directly from the congregation in attendance, the latter being more variable. A membership scheme could also be established, although note that this would not be eligible for gift aid.
- **Venue for life events** – additional community use for weddings and funerals may total four per year at a rate of £150 per funeral (No.3) and £300 per wedding (No.1) generating £750pa. Funeral donations will be directly through the congregation in attendance (making it clear that they are donating to a church restoration / maintenance fund) and the wedding donation in advance by the wedding party.
- **Heritage interpretation** – a small temporary interpretive display with donation box may attract around 3,000 visitors per year donating an average of £1 each generating £3,000 in donation income.
- **Fundraising events** – fundraising events to both generate income and test future use potential. These are suggested as including the annual Lismore flower festival, music events, local craft / art shows, island sale days (bakes, crafts, art, vintage), spiritual / wellbeing events and the St Moluag's day (25<sup>th</sup> June) weekend festival. Estimated at six per year generating £600 each and £3,600 in total over the year. Note that some of these could also be held in the hall, thus contributing to its use and income, rather than the church if more appropriate given the lack of onsite facilities (and those events in the church limited to, say, approximately a two-hour visit).
- **Gift Aid** – as all of the income generated will be donation, Kilmoluag Liosmor will be able to claim gift aid. It is recommended that the Gift Aid small donations scheme (GASDS) is used, which applies to donations of £30 or less and that larger donations are accompanied by a Gift Aid declaration. Note that the GASDS claim cannot be more than 10 times the Gift Aid claim. Assuming that some donations may be 'lost' in terms of gift aid, 80% of income is assumed to be gift aided through the Gift Aid and GASDS schemes generating an additional 25% income on this figure.

#### Stage 4 – full church operation

The figures below apply to when the church reopens following full capital works. This is assumed to be year seven in the business plan, following closure in year six for the restoration and extension works. The restoration and extension will lead to a 'step change' in terms of the offer and uses and will fully enable the building to fulfil its function as 'a welcoming space for spiritual refreshment, creativity and community involvement'. There will also be a part time venue manager in post for the first two years to develop and drive the events and activity programme, establishing Lismore as a destination for spiritual growth, wellness and creativity.

- **Ongoing worship** – the congregation will continue to rent the church for Sunday worship at an increased rate of £60 per use generating a total of £3,120pa (also accounts for inflation as do all the stage 4 figures below).
- **Venue for life events** – additional community use for weddings and funerals may total six per year at a rate of £180 per funeral (4) and £440 per wedding (2) generating £1,600pa.
- **Heritage interpretation** – the internationally significant heritage of the building and site will be shared through permanent, professionally designed and installed interpretation. With a donation box and online gifting this may attract around 4,000 visitors per year donating an average of £2 each generating £8,000 in donation income per year.
- **Explore Lismore tours** – it is suggested that discussions between Kilmoluag Liosmor and Explore Lismore take place to find the most workable and beneficial model for collaboration. At this stage it is suggested that £2-£3 per person is added to the Explore Lismore tour ticket price that goes directly to Kilmoluag Liosmor. This is assumed to overlap with the heritage interpretation figure above and at this stage is not included as additional income.
- **Visitor retail** – during peak visitor days, St Moluag's will operate a volunteer staffed retail area stocking church specific items created exclusively by local artists and branded merchandise. It is estimated that 50% of visitors will be 'caught' on staffed days, of which 30% will make a purchase with an average spend of £20 totalling £12,000pa. Note that additional sales may also be possible online and through partnerships with the Heritage Centre shop and Lismore Stores providing further resilience to the assumption.
- **Performance / creative / artistic events** – these will develop from the earlier fundraising events and with improved onsite facilities and a dedicated venue manager will grow in scale to six per year at an average venue hire rate of £1,000 totalling £6,000pa. Potential co-ordination of venues by the venue manager could strengthen collaborative work across the island groups, and be a significant benefit to the community as a whole. In practice, these are likely to be a mix of venue hire rates and ticket sales income depending upon the event / performer and different hire rates will apply depending on event. The figures assume that events may take place over multiple evenings, i.e. the £1,000 event income may cover two or three evening performances. Ideally, the annual programme will be underpinned by an anchor performing organisation.

- **Spiritual and wellness activities** – these may be at the heart of the post restoration St Moluag's offer and be the foundation of what puts St Moluag's 'on the map'. These are suggested as a variety of activities, workshops and courses developed by the venue manager and catering for residents, existing island visitors and attracting new visitors to Lismore specifically for wellness. They are likely to partner with other providers on the island (e.g. accommodation, the proposed wellness centre at Point and the Heritage Centre café) and may number:
  - Kilmoluag Liosmor delivered activities: 20 half-day / two-hour holiday courses for 10 people at £30 each (delivered by volunteers with all income to Kilmoluag Liosmor) at 80% occupancy (£4,800)
  - Partner delivered activities:
    - 12 one-day courses for six people at an average of £100 each
    - 8 two-day courses for six people at an average of £175 each

For the business model a 30% cut is taken for venue use for the one and two day courses, although in practice some may be delivered by Kilmoluag Liosmor volunteers and a larger portion of income could be achieved. The 30% cut model totals £4,680pa, plus the in-house half-day workshops provide an overall total of £9,480pa

- **Pilgrimages** – St Moluag's is on a site of nationally important religious significance and its appeal will only grow as the church is renovated and promoted. Kilmoluag Liosmor will offer guided experiences, promoted on the website, to pilgrims looking to make a special visit to the church. These are estimated at an additional ten groups per year at £100 per group for a two hour visit totalling £1,000pa. A variety of packages (bronze, silver and gold) may be developed and delivered with partners, e.g. including food, however, the amount to Kilmoluag Liosmor will remain the same.
- **'Champing'** – St Moluag's is the end point of the Dalriada Way and can provide small group overnight accommodation in the church. At an average of £60 per person per night, with an estimated 40 people per year, totals £2,400pa (note that although the focus will be on those completing the Dalriada Way, use is not solely restricted to walkers). Price is for accommodation only, any breakfast would be additional and most likely provided by the Heritage Centre café.
- **Gift Aid** – as with stage 2 gift aid can be added to income through the Gift Aid and Gift Aid small donations scheme (GASDS), the latter up to the limit of £2,000pa, largely applying to exhibition donations for GASDS and larger donations (e.g. wedding use) for standard gift aid.
- **Staff funding** – it is likely that the part time venue manager will be fully funded (£20,000 including oncosts per year) as part of the project costs for the two years following full opening. Beyond this time, it is assumed that the post will be funded through the St Moluag's operation, with any shortfall made up through revenue grant funding or fundraising. The business model assumes 50% funding for this post going forwards.

### 3.5 Expenditure Assumptions

This section presents the expenditure assumptions across the two main operational stages. They are presented by item with a figure for each stage with stage 2 as a minimal operation and stage 4 as aspirational, with substantially increased operating costs to reflect the level of ambition for St Moluag's.

**Management and staffing** – in stage 2 the operation will be managed by a volunteer subgroup. In stage 4, a part time venue manager (£20,000pa including on costs) will be in post, fully funded through the project funding for the first two years (and six months prior to opening) and 50% funded after this time.

**Volunteer costs** – a team of volunteers will be required across all stages of operation. In stage 2 this will be primarily helping with setting up and managing fundraising activities and events, cleaning and ensuring the church is open / closed. Through stage 4 this will increase to delivering summer activity sessions, as well as staffing the retail during the busier days and delivering pilgrimage tours. A budget is required to manage the volunteers, provide necessary training, mileage and rewards (e.g. thankyou social events). A budget of £500pa is applied across all stages.

**Cost of retail sales** – retail cost of sales for stage 4 is suggested as 50% on average, although this is likely to vary depending on the nature of goods, particularly local crafts where rates will need to be negotiated.

**Direct activity costs** – various direct costs will apply to events, activities, workshops and champing. These are estimated as:

- Fundraising events will have some costs involved beyond the 'donated' costs by event participants. Detailed event planning by the subgroup will be required to determine these prior to the event. At this stage in the business plan, fundraising event costs are assumed to be above the income levels gained, i.e. already removed from income.
- Spiritual and wellness activities for the in-house half day / holiday sessions direct costs (e.g. materials) at 20% of income (note that direct costs have already been removed before income totals for the facilitated / 'venue hire' full day / two day courses)
- Performance / creative / artistic events in stage 4 will have variable direct costs depending upon the nature of the performer and the type of event. In the business model all direct costs have already been removed before income totals, i.e. are on a 'venue hire' basis
- 'Champing' direct costs may be around 20% of income, although an additional cleaning / change over charge could be applied to cover these
- All other direct costs will be charged above income rates, e.g. for life events (i.e. already added and removed)

**Building repair (sink fund)** – a building repair sink fund is suggested from the completion of the renovation. This sink fund is a maintenance saving fund towards larger repairs and is recommended £2,500pa in stage 4 onwards. This will also cover future major repairs / replacements to the exhibition.

**Building maintenance** – ongoing maintenance will be required from the outset and may be substantial prior to church refurbishment. Following initial urgent / essential repairs and full church refurbishment this will reduce, however, a budget is still recommended. This is suggested as £1,500pa across all stages.

**Electricity** – a figure of £3,000pa is allocated for electricity in stage 2 increasing to £4,000pa in stage 4. Note that this may be reduced through appropriate design and inclusion of green energy / low carbon solutions.

**Insurances and licences** – building and contents insurance, based on current rates, is estimated at £1,600pa from stage 2 onwards. In addition, a sum of £400pa is added to cover all necessary Kilmoluag Liosmor insurance requirements (e.g. public liability and employer's liability) and all essential licences for operation, increasing to £1,000pa for stage 4.

**Marketing** – a marketing budget is applied across all stages, primarily regarding weddings and events as well as promoting tourist visits to the exhibition. This is suggested as £500pa in stage 2 and £2,000pa in stage 4 onwards.

**Office / admin costs** – any office / admin work will be undertaken 'at home' across all stages. Nevertheless a small admin budget applied across all stages, set at £250pa in stage 2 increasing to £750 in stage 4.

**Cleaning and consumables** – throughout all stages, cleaning of the church will be by volunteers with a budget for cleaning products at £100pa. For stage 4, cleaning of church toilets is suggested as by a paid cleaner at £20 per hour including cleaning products for one hour, twice weekly, totalling £2,080.

**Rates / water / septic tank** – business and water rates for the church will be zero rated (charity exemption) although a waste / septic tank emptying charge will be required in stage 4. An allocation of £500pa is applied for stage 4 for waste / septic tank emptying.

**Accountancy** – based on current Kilmoluag Liosmor costs, professional fees to cover accounting are suggested at £450 in stage 2, increasing to £1,000 in stage 4. These rates will require Kilmoluag Liosmor bookkeeping as at present supported by the venue manager in stage 4.

**Internet / booking / payment system** – an online donation / payment system such as SumUp Solo (currently £40 with 1.69% per transaction charge) will be installed from stage 2. In stage 4 this will likely be upgraded to include retail payments, while 'champing' may link to [champing.co.uk](http://champing.co.uk) or similar and the St Moluag's website will be developed to include online sales, donations, bookings etc. The cost of developing the website would be a project cost, but the domain and a simple holding website would be developed from stage 2 linking to a just giving page or similar at an annual cost of £200pa.

**Other / contingency** – an annual contingency allowance is included for unforeseen costs. This will be needed across all stages and is suggested as £500pa in stage 2 and £1,000 in stage 4 onwards

## 4.0 Income and Expenditure

### 4.1 Introduction

This section of the business plan provides worked up indicative income and expenditure projections with annual and cumulative profit and loss forecasts. It covers the anticipated full annual model and monthly figures for a single stabilised year of operation – Year 3 is used. It also applies a sensitivity analysis model to each set of figures. The sensitivity model applies a 20% reduction to all income but retains expenditure at 100% unless it is directly related to income (e.g. retail cost of sales).

The figures in this section use all the assumptions and data presented in the previous section along with the following additional assumptions:

- Any bank / investor loan repayments or charges have not been accounted for and the ability to afford these should be taken from the bottom line of the income and expenditure tables (sensitivity model).
- Inflation is applied at 2%pa to all income and expenditure figures.
- Target assumption figures are reached in first full year of operation for income and expenditure and compound growth of 2%pa is applied to all income from year two onwards – this is as a result of increased profile and use and potentially slight increases in hire charges.
- The figures exclude any depreciation on assets.
- All figures are net of VAT – i.e. relevant VAT has already been removed. As the project moves forward professional VAT advice may be needed to identify the most advantageous VAT position.
- The monthly income figures assume that the church operates all year round and is based on a division of the annual income / expenditure by twelve. The exception is donation income which follows an estimated visitor curve with a summer peak (monthly percentages are shown in the table). The monthly figures use year 3, i.e. relating to the more immediate stage 2 operation.
- It is expected that the church will be closed for most, if not all, of Year 6. The tables overleaf show income at zero for this year with annual operating costs covered through project funding.

In all the tables presented below, while the anticipated model is regarded as achievable and 'the target', it is the sensitivity model which should be regarded as the more realistic 'worst case' operation and should be used for business planning and testing viability. The real case scenario is most likely to lie somewhere between the two models.

## 4.2 Summary

The figures overleaf indicate a viable operation under both anticipated and sensitivity models.

### Stage 2 – immediate operation

On an annual basis, under the anticipated model, it is indicated that the operation will be profitable from year one, generating an average operating surplus of around £2,900 and creating a cumulative surplus of almost £15,000 by the end of year five.

Under the more realistic sensitivity model, the operation breaks even in year one generating an average annual surplus of around £440 and a cumulative surplus of almost £2,200. This is the worst case 'static' situation, operating the church 'as is' prior to the restoration project.

The monthly figures show profitability each month under the anticipated model and a small monthly loss (£25) under sensitivity for months December to March, although the previous year's carried over surplus (£428) outweighs the cumulative loss peak at March (£101).

### Stage 4 – post project operation

Under the anticipated model, it is indicated that the operation will be profitable generating an average operating surplus of around £14,000 and creating a cumulative surplus (including stage 2) of over £70,000 by the end of year ten.

Under the more realistic sensitivity model, the operation generates an average annual surplus of around £6,000 and a cumulative surplus of around £27,000. It must be noted that this phase benefits from a total of c.£60,000pa revenue funding for the venue manager. Ideally, as the operation continues, the part time venue manager salary will be funded entirely through the operation and income generated, however, at this stage 50% funding of this role is recommended to ensure profitability under sensitivity analysis.

As additional guidance, a building use summary is provided in Appendix C, this sets out the intensity of uses over the year and provides a view of an indicative typical summer month.

### Overall

The figures demonstrate viable financial models across both stages of the operation and allow for stage 2 to continue indefinitely (from an operational perspective) if required. If a midpoint is achieved between the target anticipated and the worst-case sensitivity models, the operation will produce an average annual surplus of just under £1,700pa in stage 2 and just over £10,000 in stage 4 and a potential cumulative total of around £50,000 for reinvestment in the building / project and other Kilmoluag Liosmor activities over the first ten years of operation, accounting for closures during major capital works.

### 4.3 Income and Expenditure Tables

ANTICIPATED MODEL										
Stage	TWO	TWO	TWO	TWO	TWO	THREE	FOUR	FOUR	FOUR	FOUR
Year	1	2	3	4	5	6	7	8	9	10
<b>Income</b>										
Ongoing worship	£2,080	£2,163	£2,250	£2,340	£2,433	£0	£3,120	£3,245	£3,375	£3,510
Life events	£750	£780	£811	£844	£877	£0	£1,600	£1,664	£1,731	£1,800
Heritage donations	£3,000	£3,120	£3,245	£3,375	£3,510	£0	£8,000	£8,320	£8,653	£8,999
Fundraising events	£3,600	£3,744	£3,894	£4,050	£4,211	£0	£0	£0	£0	£0
Performances / events	£0	£0	£0	£0	£0	£0	£6,000	£6,240	£6,490	£6,749
Gift aid	£1,886	£1,961	£2,040	£2,121	£2,206	£0	£0	£0	£0	£0
Spiritual / wellness activities	£0	£0	£0	£0	£0	£0	£9,480	£9,859	£10,254	£10,664
Retail	£0	£0	£0	£0	£0	£0	£12,000	£12,480	£12,979	£13,498
Pilgrimages	£0	£0	£0	£0	£0	£0	£1,000	£1,040	£1,082	£1,125
'Champing'	£0	£0	£0	£0	£0	£0	£2,400	£2,496	£2,596	£2,700
Staff funding	£0	£0	£0	£0	£0	£9,937	£20,000	£20,400	£10,404	£10,612
<b>Total income</b>	<b>£11,316</b>	<b>£11,769</b>	<b>£12,239</b>	<b>£12,729</b>	<b>£13,238</b>	<b>£9,937</b>	<b>£63,600</b>	<b>£65,744</b>	<b>£57,562</b>	<b>£59,656</b>
<b>Expenditure</b>										
Management / staff (inc on costs)	£0	£0	£0	£0	£0	£0	£20,000	£20,400	£20,808	£21,224
Volunteer costs	£500	£510	£520	£531	£541	£552	£563	£574	£586	£598
Cost of sales - retail	£0	£0	£0	£0	£0	£0	£6,000	£6,240	£6,490	£6,749
Direct activity / accom costs	£0	£0	£0	£0	£0	£0	£960	£998	£1,038	£1,080
Building repair (sink fund)	£0	£0	£0	£0	£0	£0	£2,500	£2,550	£2,601	£2,653
Building maintenance	£1,500	£1,530	£1,561	£1,592	£1,624	£1,656	£1,689	£1,723	£1,757	£1,793
Electricity	£3,000	£3,060	£3,121	£3,184	£3,247	£3,312	£4,000	£4,080	£4,162	£4,245
Insurance / licences	£2,000	£2,040	£2,081	£2,122	£2,165	£2,208	£2,600	£2,652	£2,705	£2,759
Marketing	£500	£510	£520	£531	£541	£552	£2,000	£2,040	£2,081	£2,122
Office / admin costs	£250	£255	£260	£265	£271	£276	£750	£765	£780	£796
Cleaning and consumables	£100	£102	£104	£106	£108	£110	£2,080	£2,122	£2,164	£2,207
Rates / water / septic tank	£0	£0	£0	£0	£0	£0	£500	£510	£520	£531
Accountancy	£450	£459	£468	£478	£487	£497	£1,000	£1,020	£1,040	£1,061
Internet + booking / payments	£200	£204	£208	£212	£216	£221	£225	£230	£234	£239
Other / contingency	£500	£510	£520	£531	£541	£552	£1,000	£1,020	£1,040	£1,061
<b>Total expenditure</b>	<b>£9,000</b>	<b>£9,180</b>	<b>£9,364</b>	<b>£9,551</b>	<b>£9,742</b>	<b>£9,937</b>	<b>£45,868</b>	<b>£46,924</b>	<b>£48,007</b>	<b>£49,118</b>
<b>Total annual P/L</b>	<b>£2,316</b>	<b>£2,589</b>	<b>£2,876</b>	<b>£3,178</b>	<b>£3,496</b>	<b>£0</b>	<b>£17,732</b>	<b>£18,820</b>	<b>£9,554</b>	<b>£10,538</b>
<i>Cumulative P/L</i>	<i>£2,316</i>	<i>£4,905</i>	<i>£7,780</i>	<i>£10,959</i>	<i>£14,455</i>	<i>£14,455</i>	<i>£32,187</i>	<i>£51,007</i>	<i>£60,561</i>	<i>£71,100</i>

NB: the green highlights denote the launch of the operation at each project stage.

<b>SENSITIVITY MODEL</b>										
Stage	TWO	TWO	TWO	TWO	TWO	THREE	FOUR	FOUR	FOUR	FOUR
Year	1	2	3	4	5	6	7	8	9	10
<b>Income</b>										
Ongoing worship	£1,664	£1,731	£1,800	£1,872	£1,947	£0	£2,496	£2,596	£2,700	£2,808
Life events	£600	£624	£649	£675	£702	£0	£1,280	£1,331	£1,384	£1,440
Heritage donations	£2,400	£2,496	£2,596	£2,700	£2,808	£0	£6,400	£6,656	£6,922	£7,199
Fundraising events	£2,880	£2,995	£3,115	£3,240	£3,369	£0	£0	£0	£0	£0
Performances / events	£0	£0	£0	£0	£0	£0	£4,800	£4,992	£5,192	£5,399
Gift aid	£1,509	£1,569	£1,632	£1,697	£1,765	£0	£0	£0	£0	£0
Spiritual / wellness activities	£0	£0	£0	£0	£0	£0	£7,584	£7,887	£8,203	£8,531
Retail	£0	£0	£0	£0	£0	£0	£9,600	£9,984	£10,383	£10,799
Pilgrimages	£0	£0	£0	£0	£0	£0	£800	£832	£865	£900
'Champing'	£0	£0	£0	£0	£0	£0	£1,920	£1,997	£2,077	£2,160
Staff funding	£0	£0	£0	£0	£0	£9,937	£20,000	£20,400	£10,404	£10,612
<b>Total income</b>	<b>£9,053</b>	<b>£9,415</b>	<b>£9,792</b>	<b>£10,183</b>	<b>£10,590</b>	<b>£9,937</b>	<b>£54,880</b>	<b>£56,675</b>	<b>£48,130</b>	<b>£49,847</b>
<b>Expenditure</b>										
Management / staff (inc on costs)	£0	£0	£0	£0	£0	£0	£20,000	£20,400	£20,808	£21,224
Volunteer costs	£500	£510	£520	£531	£541	£552	£563	£574	£586	£598
Cost of sales - retail	£0	£0	£0	£0	£0	£0	£4,800	£4,992	£5,192	£5,399
Direct activity / accom costs	£0	£0	£0	£0	£0	£0	£960	£998	£1,038	£1,080
Building repair (sink fund)	£0	£0	£0	£0	£0	£0	£2,500	£2,550	£2,601	£2,653
Building maintenance	£1,500	£1,530	£1,561	£1,592	£1,624	£1,656	£1,689	£1,723	£1,757	£1,793
Electricity	£3,000	£3,060	£3,121	£3,184	£3,247	£3,312	£4,000	£4,080	£4,162	£4,245
Insurance / licences	£2,000	£2,040	£2,081	£2,122	£2,165	£2,208	£2,600	£2,652	£2,705	£2,759
Marketing	£500	£510	£520	£531	£541	£552	£2,000	£2,040	£2,081	£2,122
Office / admin costs	£250	£255	£260	£265	£271	£276	£750	£765	£780	£796
Cleaning and consumables	£100	£102	£104	£106	£108	£110	£2,080	£2,122	£2,164	£2,207
Rates / water / septic tank	£0	£0	£0	£0	£0	£0	£500	£510	£520	£531
Accountancy	£450	£459	£468	£478	£487	£497	£1,000	£1,020	£1,040	£1,061
Internet + booking / payments	£200	£204	£208	£212	£216	£221	£225	£230	£234	£239
Other / contingency	£500	£510	£520	£531	£541	£552	£1,000	£1,020	£1,040	£1,061
<b>Total expenditure</b>	<b>£9,000</b>	<b>£9,180</b>	<b>£9,364</b>	<b>£9,551</b>	<b>£9,742</b>	<b>£9,937</b>	<b>£44,668</b>	<b>£45,676</b>	<b>£46,709</b>	<b>£47,768</b>
<b>Total annual P/L</b>	<b>£53</b>	<b>£235</b>	<b>£428</b>	<b>£632</b>	<b>£849</b>	<b>£0</b>	<b>£10,212</b>	<b>£10,999</b>	<b>£1,421</b>	<b>£2,079</b>
<i>Cumulative P/L</i>	£53	£288	£716	£1,348	£2,197	£2,197	£12,409	£23,408	£24,829	£26,908

NB: the green highlights denote the launch of the operation at each project stage.

MONTHLY ANTICIPATED MODEL – YEAR 3													
Year	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	FULL YEAR
<b>Income</b>	<b>5%</b>	<b>6%</b>	<b>6%</b>	<b>8%</b>	<b>9%</b>	<b>10%</b>	<b>12%</b>	<b>12%</b>	<b>10%</b>	<b>8%</b>	<b>8%</b>	<b>6%</b>	<b>100%</b>
Ongoing worship	£187	£187	£187	£187	£187	£187	£187	£187	£187	£187	£187	£187	£2,250
Life events	£68	£68	£68	£68	£68	£68	£68	£68	£68	£68	£68	£68	£811
Heritage donations	£162	£195	£195	£260	£292	£325	£389	£389	£325	£260	£260	£195	£3,245
Fundraising events	£325	£325	£325	£325	£325	£325	£325	£325	£325	£325	£325	£325	£3,894
Performances / events	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Gift aid	£170	£170	£170	£170	£170	£170	£170	£170	£170	£170	£170	£170	£2,040
Spiritual / wellness activities	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Retail	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Pilgrimages	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
'Champing'	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Staff funding	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
<b>Total income</b>	<b>£912</b>	<b>£944</b>	<b>£944</b>	<b>£1,009</b>	<b>£1,042</b>	<b>£1,074</b>	<b>£1,139</b>	<b>£1,139</b>	<b>£1,074</b>	<b>£1,009</b>	<b>£1,009</b>	<b>£944</b>	<b>£12,239</b>
<b>Expenditure</b>													
Management / staff (inc on costs)	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Volunteer costs	£43	£43	£43	£43	£43	£43	£43	£43	£43	£43	£43	£43	£520
Cost of sales - retail	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Direct activity / accom costs	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Building repair (sink fund)	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Building maintenance	£130	£130	£130	£130	£130	£130	£130	£130	£130	£130	£130	£130	£1,561
Electricity	£260	£260	£260	£260	£260	£260	£260	£260	£260	£260	£260	£260	£3,121
Insurance / licences	£173	£173	£173	£173	£173	£173	£173	£173	£173	£173	£173	£173	£2,081
Marketing	£43	£43	£43	£43	£43	£43	£43	£43	£43	£43	£43	£43	£520
Office / admin costs	£22	£22	£22	£22	£22	£22	£22	£22	£22	£22	£22	£22	£260
Cleaning and consumables	£9	£9	£9	£9	£9	£9	£9	£9	£9	£9	£9	£9	£104
Rates / water / septic tank	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Accountancy	£39	£39	£39	£39	£39	£39	£39	£39	£39	£39	£39	£39	£468
Internet + booking / payments	£17	£17	£17	£17	£17	£17	£17	£17	£17	£17	£17	£17	£208
Other / contingency	£43	£43	£43	£43	£43	£43	£43	£43	£43	£43	£43	£43	£520
<b>Total expenditure</b>	<b>£780</b>	<b>£780</b>	<b>£780</b>	<b>£780</b>	<b>£780</b>	<b>£780</b>	<b>£780</b>	<b>£780</b>	<b>£780</b>	<b>£780</b>	<b>£780</b>	<b>£780</b>	<b>£9,364</b>
<b>Total monthly P/L</b>	<b>£132</b>	<b>£164</b>	<b>£164</b>	<b>£229</b>	<b>£261</b>	<b>£294</b>	<b>£359</b>	<b>£359</b>	<b>£294</b>	<b>£229</b>	<b>£229</b>	<b>£164</b>	<b>£2,876</b>
<i>Cumulative P/L</i>	<i>£132</i>	<i>£296</i>	<i>£460</i>	<i>£689</i>	<i>£950</i>	<i>£1,244</i>	<i>£1,603</i>	<i>£1,961</i>	<i>£2,255</i>	<i>£2,484</i>	<i>£2,713</i>	<i>£2,877</i>	

<b>MONTHLY SENSITIVITY MODEL – YEAR 3</b>													
<b>Year</b>	<b>JAN</b>	<b>FEB</b>	<b>MAR</b>	<b>APR</b>	<b>MAY</b>	<b>JUN</b>	<b>JUL</b>	<b>AUG</b>	<b>SEP</b>	<b>OCT</b>	<b>NOV</b>	<b>DEC</b>	<b>FULL YEAR</b>
<b>Income</b>	<b>5%</b>	<b>6%</b>	<b>6%</b>	<b>8%</b>	<b>9%</b>	<b>10%</b>	<b>12%</b>	<b>12%</b>	<b>10%</b>	<b>8%</b>	<b>8%</b>	<b>6%</b>	<b>100%</b>
Ongoing worship	£150	£150	£150	£150	£150	£150	£150	£150	£150	£150	£150	£150	£1,800
Life events	£54	£54	£54	£54	£54	£54	£54	£54	£54	£54	£54	£54	£649
Heritage donations	£130	£156	£156	£208	£234	£260	£312	£312	£260	£208	£208	£156	£2,596
Fundraising events	£260	£260	£260	£260	£260	£260	£260	£260	£260	£260	£260	£260	£3,115
Performances / events	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Gift aid	£136	£136	£136	£136	£136	£136	£136	£136	£136	£136	£136	£136	£1,632
Spiritual / wellness activities	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Retail	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Pilgrimages	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
'Champing'	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Staff funding	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
<b>Total income</b>	<b>£729</b>	<b>£755</b>	<b>£755</b>	<b>£807</b>	<b>£833</b>	<b>£859</b>	<b>£911</b>	<b>£911</b>	<b>£859</b>	<b>£807</b>	<b>£807</b>	<b>£755</b>	<b>£9,792</b>
<b>Expenditure</b>													
Management / staff	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Volunteer costs	£43	£43	£43	£43	£43	£43	£43	£43	£43	£43	£43	£43	£520
Cost of sales - retail	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Direct activity / accom costs	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Building repair (sink fund)	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Building maintenance	£130	£130	£130	£130	£130	£130	£130	£130	£130	£130	£130	£130	£1,561
Electricity	£260	£260	£260	£260	£260	£260	£260	£260	£260	£260	£260	£260	£3,121
Insurance / licences	£173	£173	£173	£173	£173	£173	£173	£173	£173	£173	£173	£173	£2,081
Marketing	£43	£43	£43	£43	£43	£43	£43	£43	£43	£43	£43	£43	£520
Office / admin costs	£22	£22	£22	£22	£22	£22	£22	£22	£22	£22	£22	£22	£260
Cleaning and consumables	£9	£9	£9	£9	£9	£9	£9	£9	£9	£9	£9	£9	£104
Rates / water / septic tank	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Accountancy	£39	£39	£39	£39	£39	£39	£39	£39	£39	£39	£39	£39	£468
Internet + booking / payments	£17	£17	£17	£17	£17	£17	£17	£17	£17	£17	£17	£17	£208
Other / contingency	£43	£43	£43	£43	£43	£43	£43	£43	£43	£43	£43	£43	£520
<b>Total expenditure</b>	<b>£780</b>	<b>£780</b>	<b>£780</b>	<b>£780</b>	<b>£780</b>	<b>£780</b>	<b>£780</b>	<b>£780</b>	<b>£780</b>	<b>£780</b>	<b>£780</b>	<b>£780</b>	<b>£9,364</b>
<b>Total monthly P/L</b>	<b>-£51</b>	<b>-£25</b>	<b>-£25</b>	<b>£27</b>	<b>£53</b>	<b>£79</b>	<b>£131</b>	<b>£131</b>	<b>£79</b>	<b>£27</b>	<b>£27</b>	<b>-£25</b>	<b>£428</b>
<b>Cumulative P/L</b>	<b>-£51</b>	<b>-£76</b>	<b>-£101</b>	<b>-£74</b>	<b>-£21</b>	<b>£58</b>	<b>£189</b>	<b>£320</b>	<b>£399</b>	<b>£426</b>	<b>£453</b>	<b>£428</b>	

## 5.0 Impacts and Risks

### 5.1 Impacts and Benefits

The impacts and benefits of the project follow the new NLHF investment principles, as the Heritage Fund is likely to be a major funder of the main project. This will enable an early alignment of the project with the key funder's four priorities. These are followed by an early-stage economic impact assessment.

#### **Saving heritage**

Saving Scotland's heritage is the driver for this project. The category B listed church, evolved from the earlier cathedral and the even earlier Christian monastery set up by St Moluag, is of national if not international importance. Its sale by the Church of Scotland and potential loss as an open, accessible building would be a major loss to Scotland. This project will secure this important church's future and conserve it to the highest conservation standards.

The project will also ensure that the archaeology of the site is fully researched and preserved and that the history and relevance of the church is shared with both visitors and local people. The project will save the island's unique ecclesiastical heritage, will reveal its fascinating archaeology and share its significant stories.

#### **Protecting the environment**

The project will protect the environment by reusing a potentially vacant building and giving it a sustainable future at the heart of the community. The conservation and enhancement works will dramatically increase the environmental efficiencies in the church through improved power / heating systems. The project will link the church and former monastic site with the landscape giving people a greater understanding of the role of nature and the environment in ecclesiastical life from the time of St Moluag to the present. It will also reduce car travel enabling people on the island to attend worship, life events, activities and performances without having to leave the island.

#### **Increasing inclusion, access and participation**

The project will ensure that the historic church is open to all and free to enter (donations), with use reflecting the level of activities required to sustain the building's long-term future while retaining its spiritual character. The whole building will become fully DDA compliant and onsite facilities will enable greater and longer use to a wider audience.

A core objective of Kilmoluag Liosmor is 'the advancement of citizenship and civic virtue by raising awareness of the historical and cultural significance of Lios Mor and engendering Pride of Place; by promoting understanding of human impacts on landscape and environment; and by providing and promoting opportunities for active involvement in the protection of natural, cultural and built heritage'. With a focus on older people and the island's youth, but open to all, the programme of workshops, events and activities will advance the arts, heritage, culture and deliver lifelong learning and skills development increasing island cohesion, resilience, wellbeing and participation.

### **Improving organisational sustainability**

Kilmoluag Liosmor was primarily established to investigate and progress the community purchase of Lismore Church and provide it with a sustainable use. This will be achieved through the financially sustainable operation, employing a part time venue manager, and involving a strong cohort of dynamic volunteers. However, its objectives go much further and the project will, more importantly, improve island sustainability.

The fragile nature of island life will be improved by the focus on creative and wellbeing activities and events, by the attraction of visitors to Lismore and the improvement in the quality of life of island residents through the enhanced spiritual connection to place and the greater range and appeal of cultural activities on offer.

### **Economic impact**

Assessing economic impact is difficult at this stage in the project and should be regarded as an initial assessment only. It will also change (and grow) over time. To demonstrate the ambition of the project, year 10 is used to assess economic impact. The church would be vacant and have no income / 'turnover' without this project, therefore the economic impact assessment assumes that the current baseline is zero.

The economic impact assessment only applies to visitors, i.e. excludes local use and assumes that all visitors are overnight visitors to the area, although not necessarily to Lismore. It is based on the following estimate of visitor numbers to the various year 10 uses.

Standard / sightseers	4,000
Life events	150
Performances	240
Wellness activities	280
Pilgrimages	60
Champing	40
Total	4,770

Based on the Association of Independent Museums (AIM) economic impact toolkit, using the average daily overnight visitor spend of £81 for Argyll and the Isles, this produces a gross economic impact of these 4,770 visitors collectively spending more than £386,370 in the local economy per year.

However, deadweight, leakage, displacement and indirect and induced gain must all be considered – these are estimated and explained below using the AIM toolkit guidance and ratios.

Term	Explanation	Project Assumptions
<b>Reference case or baseline</b>	The position in terms of target outputs over a set period of time if the intervention did not take place (also known as the base case).	Zero
<b>Deadweight</b>	Benefits that would have occurred without the intervention.	Zero
<b>Gross benefits</b>	These are the total direct effects from the reference case and from the intervention option before account is taken of factors such as displacement, substitution, leakage and economic multipliers.	£386,370
<b>Gross off-site benefits</b>	These are the direct off-site effects from the reference case, minus the direct on-site spend, before account is taken of factors such as displacement, substitution, leakage and economic multipliers.	£349,370
<b>Dwell time</b>	The amount of time spent at the attraction on average per visitor (note that this will vary from less than an hour to two days)	Up to half day (50%) is used on average
<b>Displacement</b>	The proportion of project benefits accounted for by reduced benefits elsewhere in the target area.	Medium at 50% for sites that are a moderate attraction, drawing visitors to the area
<b>Leakage</b>	The proportion of benefits that go to those outside of the intervention's target area or group.	0% Based on HCA Guidance and GB, VS, DVS results
<b>Multiplier effects</b>	Further economic activity (jobs, expenditure or income) associated with additional local income, local supplier purchases and longer-term effects.	1.577 (Type II indirect and induced) based on HCA Guidance – use of composite sub-regional multiplier

Based on the above assumptions and excluding the impact associated with the construction / project delivery work, the estimated annual net additional local economic impact of the Kilmoluag Liosmor project at year 10 is an additional **£137,739pa** into the local economy. Using the standard £54,000 per FTE this equates to a net additional **2.55FTE** created or safeguarded beyond the church. Including the grant funded 0.25FTE post (at year 10), this is increased to 2.8FTE in total in terms of net additional FTEs created or safeguarded through the project. Note that some of this impact may be on the mainland close to Lismore rather than on the island.

A more detailed economic impact assessment that fully considers both construction costs, volunteer impacts, health and wellbeing benefits and a more detailed assessment of additional visitors drawn to Lismore as a result of the church will result in a considerably larger economic impact for the island.

## 5.2 Project Risks

Like all projects, the Lismore Church project comes with risks. The core risks are separated into those associated with developing and delivering the project and then those with its subsequent operation. They are not exhaustive and should be reconsidered and addressed as the project moves forwards.

The risk register overleaf is similarly divided into:

1. Development and Delivery
2. Operation (relating to initial 'as is' stage and full reopened operation)

For each identified risk in the register, the entries comprise:

- Risk number – specific to each risk
- Risk description – a short explanation of the risk
- Probability – a score of 1 to 5 regarding likelihood of risk occurring (one is least likely, five is most likely)
- Impact – a score of 1 to 5 regarding the impact of the risk (one is least impact, five is most) on the project or the operation
- Risk score – the multiplication of probability and impact
- Mitigation – the actions to take to avoid the risk occurring
- Contingency / Response – the actions to take if the risk occurs
- Lead – the individual or group responsible for the mitigation action

## Development and delivery

Risk number	Risk description	Probability	Impact	Risk score	Mitigation	Contingency / Response	Lead
DD1	Project Manager (PM) leaves or is unable to continue (funding, illness etc.) or difficulties initially recruiting	3	4	12	Plan appointment at least six months ahead of start Constant dialogue between PM and Kilmoluag Liosmor regarding staff retention	Seek replacement PM / consultancy role Source additional funds Consider Trustee adoption of role	Kilmoluag Liosmor / PM
DD2	Trustees lack the experience or skills to develop the project to an NHLF round one stage (or support the PM beyond) - due to illness, over commitment or additional skills requirements	2	5	10	Constantly review Trustee capacity and experience to ensure required capacity is present Develop / strengthen advisory group to provide specific industry knowledge as required	Recruit new / replacement Trustees as required (including possibly off island if required) Source and undertake Trustee training as identified and required	Kilmoluag Liosmor
DD3	Planning permission refusal or restrictions impacting upon operation	2	4	8	Involve HES / A&BC planning department at the earliest stage and continue involvement through to planning application (possible solution in church option B2 relating to internal facilities)	Revise design proposals, ensuring that the outline business plan is updated to reflect any changes and that the overall operation remains viable	Architect / Design Team
DD4	Lack of sufficient large capital grants, leaving a funding gap too large to achieve through a small grants fundraising campaign	4	5	20	Secure 'in-principle' funds from major grant sources early Produce a robust funding plan Ensure A&BC is fully supportive	To consider extending the development phase Consider employing a fundraising consultant	Kilmoluag Liosmor / PM
DD5	Fundraising targets are not met by deadline dates	3	4	12	Forward plan funding milestones and act early contracting additional fundraising expertise	Negotiate 'hold' period with early funders while the remainder is raised	Kilmoluag Liosmor / PM
DD6	Capital costs are higher than expected due to unforeseen building, site or ground conditions or continued global events	2	4	8	Identify all potential requirements, fully cost and ensure sufficient contingency is in place in capital budget	Raise additional finance or identify where costs can be saved elsewhere	Design Team / PM
DD7	Building costs are higher than expected due to rises in inflation	2	3	6	QS to adequately account for inflation costs and ensure sufficient contingency is in place in capital budget	Raise additional finance or identify where costs can be saved elsewhere	QS / PM

Risk number	Risk description	Probability	Impact	Risk score	Mitigation	Contingency / Response	Lead
DD8	Tenders for contractors (construction contractors) are over budget	2	4	8	Ensure initial development costs are accurate before tendering through contractor discussions and site visits Ensure QS project costs are sufficiently accurate and include contingency at 15% minimum	Re-tender, look for capital savings or find additional funds	QS / Design Team
DD9	Contractors (construction) demand additional costs for works	2	3	6	Produce fixed price contract and minimise changes (agree all changes in writing before continuing)	Ensure that a contingency is in place for additional costs to cover changes or additional works not in original scope	Architect
DD10	Project budget cuts result in unacceptable changes to the visitor product or business operation as capital is prioritised on building repairs and services	2	4	8	Accurately cost all capital elements Identify priority elements that cannot be reduced in scale or budget and ring-fence the budget for vulnerable areas	Raise additional finance or look to where acceptable costs can be saved elsewhere Lengthen capital works stage to secure additional funds	QS / Architect / Kilmoluag Liosmor
DD11	Archaeological / graveyard restrictions limit works or add costs	3	2	6	Ensure sufficient research, survey, consultation and analysis in development to justify works. Planned pre-contract work with an early Scheduled Monument Consent could assist in minimizing the risks of unforeseen archaeology.	Increase budgets / funding and alter works accordingly noting impacts on operations	Kilmoluag Liosmor / PM
DD12	Contractor insolvency during works	1	5	5	Undertake due diligence for contractor and ensure payment terms / performance bond cover any potential project losses	Contingency budget for re-tendering and review programme and costs	QS / Design Team
DD13	Volunteer (in kind) involvement is insufficient or not as required	3	4	12	Produce a volunteer work list with subgroups for specific task areas and start volunteer recruitment early – ensure momentum and avoid fatigue	Address through volunteer training or replacement Understand, review and address reasons for low involvement	Kilmoluag Liosmor / PM
DD14	Proposed uses subsequently become unnecessary, undesired or unworkable / unprofitable	1	5	5	Robust business plan Sufficient early and ongoing local community involvement	Investigate alternatives Consider scheme / business plan adjustments	Kilmoluag Liosmor / PM

## Operation

Risk number	Risk description	Probability	Impact	Risk score	Mitigation	Contingency / Response	Lead
Op1	Commercial dominance (i.e. key income uses) reduces heritage and community benefits (i.e. worship and quiet spiritual space)	1	4	4	Produce and regularly review operating plan to ensure that community and heritage are key drivers and core to offer	Major review of operation and objectives	Operations Manager / Kilmoluag Liosmor
Op2	Income generating elements (donations / hires) fail to deliver sufficient profit (note risk is higher in initial 'as is' stage)	3	5	15	Ensure professional and 'operator' input into their planning and delivery Ensure appropriate personnel responsible for their operation Monitor ongoing performance from the start	Research and understand reasons for underperformance and address accordingly Review and alter business model	Operations Manager / Kilmoluag Liosmor
Op3	Tourism / visitor decline results in poorer visitor numbers than anticipated	2	4	8	Review and update working business plan to include future scenario modelling and sensitivity analysis to ensure robust operating model with flexibility	Monitor numbers and continually adjust product and offer to cater for emerging, growth and profitable markets	Operations Manager
Op4	Increased operating expenditure (e.g. services, utilities, cost of sales) above anticipated budgets impacts on financial sustainability	2	3	6	Include most sustainable and financially viable approach to heating / power in build proposals Review and update business plan to include more detailed projections of operating costs to ensure accurate assumptions	Investigate further options to reduce operating costs	Operations Manager
Op5	Insufficient ongoing resources to properly manage and maintain the Church	2	4	8	Include a ring-fenced budget and resource allocation in the operating plan for sufficient management and maintenance	Supplement with further grant funding if required	Operations Manager / Kilmoluag Liosmor

Risk number	Risk description	Probability	Impact	Risk score	Mitigation	Contingency / Response	Lead
Op6	Lack of wider ongoing island support for the project and the uses of the church	2	4	8	Ongoing liaison and involvement with wider island community to ensure support and attendance and that uses serve their needs	Island wide involvement and realigning of uses with island needs to secure ongoing support and use	Kilmoluag Liosmor
Op7	Failure to recruit or retain Operations Manager	2	4	8	Clear and appealing job description and targeted advertising Headhunt key personnel and provide adequate motivation to stay Employ ahead of opening	Review and understand reasons and address – e.g. increase the salary and review the business plan	Kilmoluag Liosmor
Op8	Insufficient / poor or high turnover of volunteers impacts on quality of service and standards	2	4	8	Produce clear statement of requirements regarding what is expected of volunteers Have / implement an ongoing volunteer training plan	Address through volunteer training or replacement Understand and review reasons for poor turnover and address these	Operations Manager / Kilmoluag Liosmor
Op9	Other competitor facilities or venues develop on the island	1	3	3	Community involvement and awareness to ensure compatibility of new ventures	Work with competitors for joint promotion or events	Operations Manager / Kilmoluag Liosmor
Op10	The interpretation quickly becomes out of date or fails to 'wow' or engage with target audiences or generate sufficient donations	3	4	12	Seek professional interpretive planning and delivery Allow for sustainable maintenance and refreshing	Seek funding to repair and refresh interpretation	Operations Manager / Kilmoluag Liosmor
Op11	Service delivery partners (e.g. workshops, activities, events, retail) fail to deliver, underperform or leave	2	4	8	Ensure robust contracts Continued liaison and involvement re retention	Continued awareness of alternatives Adjustments to enhance performance / profit	Operations Manager / Kilmoluag Liosmor
Op12	Complete (unavoidable) breakdown of Kilmoluag Liosmor and operations to the point of insolvency (or unacceptable debt)	1	5	5	Strong governance structures and close management oversight Regular operational reviews by experienced Kilmoluag Liosmor personnel	Consider mothballing or transferring the church to another similar charitable organisation	Kilmoluag Liosmor

## 6.0 Funding Plan

This section of the business plan provides outline costs for the project and investigates sources of potential funding culminating in a funding plan. The funding plan is split into the project stages identified earlier and includes costs associated with urgent and immediate repairs and those for delivering the full project. In both cases capital costs have been provided by a QS at an early project stage and have since been increased with inflation up to September 2025 values.

### 6.1 Stage 1

#### Costs

	Notes	Cost
Kilmoluag Liosmor team	KL volunteer team to lead on the purchase – setting up a purchase subgroup	£zero
Site purchase	Full purchase of the church (£25,000) - Full value purchase price	£25,000
Legal costs	To cover KL conveyancing / legal costs (c.£5,000)	£5,000
<b>Total</b>		<b>£30,000</b>

Total cost for phase one is **£30,000** excluding VAT

#### Funding

The funding for stage 1 is in place and is provided by a supportive island benefactor. Note that the purchase price is agreed and the purchase is currently in progress.

### 6.2 Stage 2

#### Costs

The stage 2 project costs are at a development stage and are indicative but realistic. They are based upon professional judgement and experience of detailed project costs for similar projects with capital costing undertaken by a QS.

As the project evolves through further development, a professional team will be required to produce more detailed proposals for the project. It is assumed that ecclesiastical exemption from VAT will continue beyond April 2026, however, it is suggested that a VAT position report is required to establish the most advantageous VAT position and the extent to which VAT will be recoverable on the capital costs should the ecclesiastical exemption scheme not continue. The costs provided below exclude VAT.

The costs and funding plan below cover all key anticipated elements during stage 2 and are split in to two parts:

- a) Immediate and urgent repairs
- b) Capital project development

**Stage 2a costs: Immediate and urgent repairs and initial use**

	Notes	Cost
Church preparation development	Kilmoluag Liosmor volunteer team to lead on the essential preparations to enable wider use of the church and to undertake immediate / urgent works – set up subgroups and apply for repair funding	£zero
Church repairs	The immediate (£1,000) and urgent works (£11,000) to the church, plus inflation and contingency	£15,000
Interim interpretive exhibition	The professional production of a small interim exhibition (free standing graphic panels) to tell the story of the church and the project and most crucially to encourage donations prior to the full exhibition delivered in stage 3	£20,000
<b>Total</b>		<b>£35,000</b>
<p><b>Cost note:</b> the interpretive exhibition could be anything from £5,000 to £40,000. Crucially, it needs to be of sufficient quality and impact to generate donations, at this stage a total cost of £20,000 is suggested to cover planning, design, production and installation.</p>		

Total cost for stage 2a is **£35,000** excluding VAT

**Stage 2b costs: Full capital project development**

	Notes	Rates	Cost
Design team / Site surveys	Design team to develop project to RIBA 3 plus necessary building surveys, assessments and permissions (NB. Total fees surveys c.£208,000)	Items	£73,000
Further specialist	Tender, selection, production of: - Interpretive design team / plan - Activity plan consultant / plan - Updated full business plan - Legal / VAT advice - Archaeological scoping study - Contingency	Items £15,000 £15,000 £12,500 £5,000 £7,500 £5,000	£60,000
KL training and research	Event management, health and safety, first aid etc	£5,000	£5,000
Project development manager	Part time (0.4FTE) to develop and manage the project through to full funding and delivery (18 months) – to be in post following successful development stage NLHF application	Salary plus 20% on costs	£30,000
<b>Total</b>			<b>£168,000</b>
<p><b>Cost note 1:</b> The costs suggested here are to develop the full project to a sufficient level of detail where it can be delivered. The supporting documents identified are essential and are required by key funders to minimise risk. They will include:</p> <ul style="list-style-type: none"> <li>An interpretive design team to produce an interpretive plan which will detail and cost the permanent exhibition for visitors – this will be a similar level of detail as the RIBA 3 architect plans but for the interpretation and with a clear narrative for the story to be told and the audiences to be targeted</li> </ul>			

<ul style="list-style-type: none"> <li>An activity plan consultant will produce an activity plan this will add substantial detail to the initial ideas in this business plan relating to all the performances, activities, events, wellbeing sessions, pilgrimages etc, essentially all the activity that will take place in the church. This will need to demonstrate that Kilmoluag Liosmor are reaching new audiences, are inclusive and making a step change in terms of its offer to the community and visitors</li> </ul>
<p><b>Cost note 2:</b> Legal fees are likely to be more if it transpires that Kilmoluag Liosmor is required to purchase part of the cemetery grounds, owned by Argyll and Bute Council, and / or requires a Deed of Servitude / acquisition of the Nave site in the western glebe from the agricultural tenant.</p>

Total cost for stage 2b is **£168,000** excluding VAT

## Funding

### Stage 2a funding: Immediate and urgent repairs

Repairs and interim exhibition – target **£35,000**

Fund	Notes / detail	Estimated target
<b>National Churches Trust</b>	The Medium Grants programme for 50% of cost of repair	£7,500
<b>William Grant Foundation</b>	Tailored Support Fund (TSF), maximum: £15,000 with examples noted as: emergency repairs / urgent capital works; to prevent deterioration whilst developing longer term plans for a building; to enable a 'meanwhile use' or testing of proposed longer-term use(s); and other costs involved in enabling meanwhile uses;	£7,500
<b>NLHF</b>	Through the £10,000 to £250,000 grant programme, primarily contributing to the interim exhibition	£20,000
<i>Church of Scotland</i>	<i>Ideally, Kilmoluag Liosmor should secure the funds from Church of Scotland for the urgent / immediate repairs prior to conclusion of missives</i>	£15,000
<i>Other options</i>	<p><i>For this stage other options for repairs include:</i></p> <ul style="list-style-type: none"> <li><i>B&amp;Q Foundation</i></li> <li><i>Baird Trust</i></li> <li><i>Foyle Foundation - Small Grants Scheme</i></li> <li><i>Garfield Weston Foundation - Capital Projects</i></li> <li><i>Pilgrim Trust - Preservation / Conservation Grants</i></li> <li><i>Robert Barr's Charitable Trust</i></li> <li><i>Screwfix Foundation</i></li> <li><i>The Benefact Trust</i></li> <li><i>The Graham Trust</i></li> <li><i>The Hugh Fraser Foundation</i></li> <li><i>The Hugh Stenhouse Foundation</i></li> <li><i>The Joseph Rank Trust</i></li> <li><i>The Robertson Trust - Wee Grants</i></li> </ul>	Variable
<b>Total</b>		<b>£35,000</b>

### Stage 2b funding: Project development

Planning and development – target £168,000

Fund	Notes / detail	Estimated target
<b>NLHF</b>	Development stage funding leading to delivery stage application (requires successful Expression of Interest and development stage application)	£83,000
<b>AHF</b>	Project Development Grant (PDG), Maximum: £45,000 to cover some of the costs of developing and co-ordinating a project and taking it towards the start of work on site. <a href="https://ahfund.org.uk/grants/scotland/">https://ahfund.org.uk/grants/scotland/</a>	£35,000
<b>Trusts</b>	Small grant making trusts specialising in early-stage project development e.g. particularly Barcapel Foundation, Pilgrim Trust, Fore Trust, Claremont Trust (but also others as noted in stage 2a and 3 funding)	£40,000
<b>Argyll &amp; Bute Council / HIE</b>	Demonstrating support for the project	£5,000
<b>Community fundraising</b>	Kilmoluag Liosmor project fundraising (private and business donations) events and activities	£5,000
<b>Total</b>		<b>£168,000</b>

### 6.3 Stage 3

#### Costs

The stage 3 project costs cover the delivery of the capital works, as well as the revenue costs associated with setting up and initially staffing the building. They include the works necessary for stripping the walls to allow drying out, the drying out period (assumes that some additional works will be able to take place during this time) and the final set of capital works to complete the project. Note that all funds for stage 3 will need to be in place before it begins.

	Notes	Rates	Cost
Project development Manager	Continued part time (0.4FTE) to deliver the project through to opening (36 months allowing for delays / contingency)	Salary plus on costs	£60,000
Capital costs	Based on QS costs (ex VAT) excluding archaeology, fees and interpretation (option C-1) – includes island weighting and 20% contingency	c.QS cost	£1,200,000
Design team fees	Based on QS costs (remaining 65%) including building warrants and related fees	items	£135,000
Closure fees	To cover the essential costs associated with church closure / continued operating costs for a 12 month works period without income generation	Items	£10,000

	Notes	Rates	Cost
Archaeology	Watching briefs, investigation works and survey allowance	Items	£20,000
Interpretation	Design and installation of flexible / portable high quality engaging interpretive exhibition	Items	£100,000
Venue Manager	Part time (0.5FTE) post over first 30 months (inc. 6 months pre-opening)	Salary incl. oncosts	£54,400
Marketing	£15,000 pre-opening for website upgrade and leaflet design / print	Items	£15,000
Volunteer training and costs	Continued as stage 2 plus visitor welcome (over two years)	Items	£10,000
Contingency	At 15% of non-capital costs / fees - includes salaries	15%	£40,400
<b>Total</b>			<b>£1,648,800</b>

Total cost for stage 3 is rounded to **£1,650,000** excluding VAT

### Funding

The stage 3 project costs estimated above will require a major programme of grant applications and will require full project backing by all relevant agencies; i.e. HES, HIE, Argyll and Bute Council and, most importantly, NLHF. The project appeals to funders in that it:

- o Helps deliver community cohesion, generate community capacity and foster community pride
- o Provides employment and training opportunities as well as volunteer training
- o Delivers notable local economic impact and wider tourism generation to Lismore and the local area
- o Secures and enhances a very visible and historically significant building and prevents the building's deterioration
- o Shares the island's rich cultural heritage with people of all ages
- o Provides opportunities for increased environmental efficiencies
- o Links with and adds to the wider island's community and visitor provision

Suggested sources of funding for the main capital phase are identified below. Note that none of the funding sources have been contacted regarding the project.

**Delivery and operation – target £1,650,000**

<b>Fund</b>	<b>Notes</b>	<b>Target</b>
National Lottery Heritage Fund	Grants for heritage (£250,000+) for projects that address the fund's four investment principles: <ol style="list-style-type: none"> <li>1. Saving heritage</li> <li>2. Protecting the environment</li> <li>3. Inclusion, access and participation</li> <li>4. Organisational sustainability</li> </ol> <a href="https://www.heritagefund.org.uk/funding/national-lottery-heritage-grants-250k-10m">https://www.heritagefund.org.uk/funding/national-lottery-heritage-grants-250k-10m</a> It is recommended that NLHF, although likely the major funder, has an intervention rate of less than 50%	£800,000
Historic Environment Scotland	The large grants programme (£100,000 to £500,000) to support the cost of capital works using traditional materials and skills which will help to deliver a sustainable future for a physical historic environment asset – usually 40% of total eligible conservation repair costs <a href="https://www.historicenvironment.scot/media/10122/heritage-programme-guidance-v2024.pdf">https://www.historicenvironment.scot/media/10122/heritage-programme-guidance-v2024.pdf</a>	£400,000
Scottish Landfill Communities Fund	A variety of / multiple approved bodies can be contacted – under Object E: “Where it is for the protection of the environment, the maintenance, repair or restoration of a building or other structure or a site of archaeological interest (including their landscape context) in Scotland which- <ol style="list-style-type: none"> <li>1. is a place of religious worship or of historic, archaeological or architectural interest;</li> <li>2. is open to the public; and</li> <li>3. is situated in the vicinity of a landfill site or transfer station”</li> </ol> Note that the church is 10.38 miles from the nearest Landfill / Transfer station just beyond the 10-mile limit but within the 12-mile zone for consideration (LCFG would need to discuss with SEPA) <a href="https://www.sepa.org.uk/environment/waste/scottish-landfill-communities-fund/">https://www.sepa.org.uk/environment/waste/scottish-landfill-communities-fund/</a>	£50,000 (multiple years or providers)
TNL - Community Fund (Scotland) - Community Action	Funding for communities in Scotland. Projects that will help people connect more with each other and are open, inclusive and led by their community. Applications are accepted on a rolling basis up to £250,000. Note that this will need to be a discrete project element distinct from the NLHF request.	£100,000
Argyll and Bute Council	Capital match fund through capital funding programmes e.g. Community Renewal Fund or similar <a href="https://www.argyll-bute.gov.uk/my-community/grants-and-funding/contact-communities-and-partnership-team">https://www.argyll-bute.gov.uk/my-community/grants-and-funding/contact-communities-and-partnership-team</a>	£50,000

Highlands and Islands Enterprise	Capital costs, net zero, community empowerment as well as training and employment <a href="https://www.hie.co.uk/support/browse-all-support-services/?currentPageId=1879&amp;page=1&amp;showAllResults=false">https://www.hie.co.uk/support/browse-all-support-services/?currentPageId=1879&amp;page=1&amp;showAllResults=false</a> (e.g. Green Grant Fund)	£50,000
Grant Making Trusts	A wide variety of small grant making trusts, with the following noted as applicable to the project: <ul style="list-style-type: none"> <li>• ABCAN</li> <li>• AVIVA Community Fund</li> <li>• Baird Trust</li> <li>• Barcapel Foundation</li> <li>• Benefact Trust</li> <li>• Bernard Sunley Charitable Foundation</li> <li>• Charles Hayward Foundation – Heritage and Conservation Grants</li> <li>• Clore Duffield Foundation</li> <li>• Crown Estate Scotland Community Capacity Grants Programme</li> <li>• Cruden Foundation Limited</li> <li>• Dulverton Trust (currently closed due to backlog of applications)</li> <li>• Foyle Foundation - Main Grants Scheme</li> <li>• Garfield Weston Foundation</li> <li>• Green Hall Foundation</li> <li>• Hugh Fraser Foundation</li> <li>• I B Trust, Idlewild Trust</li> <li>• Joseph Rank Trust</li> <li>• Laing Family Trusts</li> <li>• Mrs M A Lascelles Charitable Trust</li> <li>• Norwood and Newton Settlement,</li> <li>• Pilgrim Trust - Preservation and Conservation Grants</li> <li>• Robertson Trust – Community Spaces Fund, Wee Grants and others</li> <li>• The Fore</li> <li>• The Gordon and Ena Baxter Foundation,</li> <li>• The Graham Trust</li> <li>• The HB Allen Charitable Trust</li> <li>• The Leche Trust</li> <li>• The Turtleton Charitable Trust</li> <li>• The Weir Charitable Trust</li> <li>• The Wolfson Foundation</li> <li>• Trusthouse Charitable Foundation</li> <li>• WA Cargill Fund</li> </ul>	£100,000
Community Fundraising	Kilmoluag Liosmor fundraising (private and business donations) including Glensanda and high-worth individuals	£100,000
<b>Total</b>		<b>£1,650,000</b>

## 7.0 Project Timetable

### 7.1 Getting underway

The project timetable below sets out the main tasks over the next four years. This covers stages 1 and 2 through to an NLHF delivery phase pass and full project funding. Note that these are only the key tasks, there will be many more additional minor tasks required by Kilmoluag Liosmor as the project and operation develops.

Year	2026				2027				2028			
Year link to operations	YR 1				YR 2				YR 3			
Quarter	1	2	3	4	1	2	3	4	1	2	3	4
<b>Stage 1</b>												
1. Agree / adopt business plan												
2. Liaise with community												
3. Complete on purchase												
4. Develop Kilmoluag Liosmor subgroups												
<b>Stage 2</b>												
5. Ensure all insurances / policies are in place												
6. Agree rates / payment model for worship												
7. Church tidy / preparation for use												
8. Apply for / secure repair funding												
9. Apply for / secure temp exhibition funding												
10. Develop revenue fundraising / event prog.												
11. Undertake urgent / immediate repairs												
12. Commission / install temporary interpretation												
13. Initial capital project funder enquiries												
14. Planning pre-application												
15. Apply AHF development grant												
16. NLHF expression of interest												
17. HES expression of interest												
18. Develop capital fundraising plan and begin												
19. Consider consultancy support for NLHF app.												
20. Supporting development phase applications												
21. Secure development phase funding												
22. NLHF development phase application												
23. Appoint project development officer												
24. Tender / appoint design team + consultants												
25. Briefs for wider consultants												
26. Tender / commission wider consultants												
27. Develop project to RIBA 3 and planning												
28. SMC / LB and full planning consents												
29. Secure delivery phase funding												
30. HES full application												
31. NLHF delivery phase application												
32. Seek any final funding shortfall												
33. NHLF decision / permission to start												

## 7.2 Longer Milestones

Beyond the initial programme, the key longer-term milestones are identified as:

	2029	2030	2031	2032	2033	2034	2035
1. Developed to RIBA 4 and building warrant	Jan-Mar						
2. Drying out works	Apr-Jun						
3. Drying out period	Jun	to	Jun				
4. Allowable other works							
5. Remaining capital works			Apr-Sep				
6. Install exhibition			Sep-Dec				
7. Appoint venue manager			Sep				
8. Stage 4 fully operational							
9. NLHF funded activity							

## 8.0 Action Plan

### 8.1 Next Steps

The priority ten next steps to be undertaken over the next twelve months are for Kilmoluag Liosmor to:

1. Agree / adopt business plan
2. Liaise with the community and confirm the decisions to purchase the church, its proposed uses and the forward plan / timescale
3. Complete on the purchase of the church (attempt to include contribution / funds for urgent / immediate repairs)
4. Develop the Kilmoluag Liosmor subgroups and identify more detailed key tasks and responsibilities for each subgroup
5. Operational subgroup to ensure that all insurances and operating policies / procedures are in place and prepare for opening / use
6. Kilmoluag Liosmor to agree rates and payment model for worship
7. Urgent repairs subgroup to apply for urgent / immediate repair funding, secure and move forward with works
8. Capital subgroup to secure temporary exhibition funding, secure funds, tender and appoint interpretive designers and install exhibition (with donation methods)
9. Capital subgroup to undertake initial capital funder enquiries, planning pre-application, expressions of interest for NLHF and HES and apply for AHF development funding
10. Capital subgroup to develop capital fundraising plan and commence

## 8.2 Further Considerations

As the project moves forward there are elements that should be considered or are worthy of highlighting. These are:

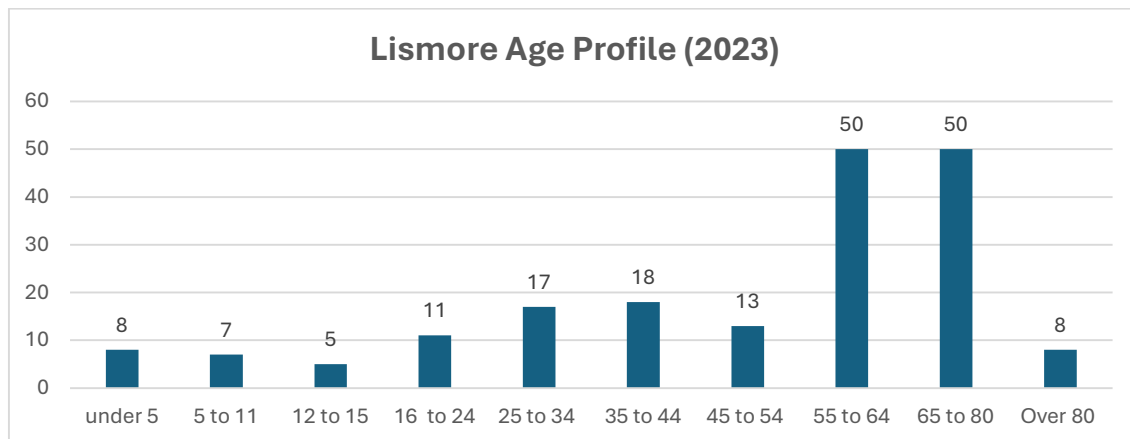
- Delivering the main capital project is heavily reliant on NLHF funding. There are no other major relevant funders at present. While NLHF funding is applicable, it is highly competitive and Kilmoluag Liosmor needs to consider what it will do should the application be unsuccessful. The most likely scenario would be to break the works down into 'bite-size' elements and secure smaller funds for piecemeal work over a longer timescale.
- To be successful in securing capital funding for the main project, Kilmoluag Liosmor will need to demonstrate that the funding will deliver a real 'step change' in terms of the offer and the benefits delivered (i.e. a step change from stage 2 interim operation to stage 4 full operation). Going forwards, Kilmoluag Liosmor will need to be very clear on what this step change is and demonstrate how it will be delivered. It is likely to involve celebrating national heritage significance, delivering community wellbeing and creating a spiritual connection, but this will need to have substance and must also be clearly delivering on island needs.
- The route to delivery through this business plan assumes that Kilmoluag Liosmor can get to a successful NLHF development phase application without further project funding or professional help. While this is possible, both professional help and further project development ahead of the NLHF development phase application will increase the chances of success. This will, however, require additional funding early in the process. Note that the reason for the approach recommended is to match NLHF funding with other funds to reduce their intervention rate and maximise funder compatibility, as well as to focus on the immediate priorities of the urgent repairs and income generation through use. Ideally, and if possible, the AHF grant could be used to help develop the project and application to NLHF development phase grant with additional small grant making trusts plugging the gap that this leaves for meeting development phase costs (noting that in this scenario the target for small grant making trusts will be sizeable). Alternatively, private donations or fundraising could cover these early project development costs.
- VAT is assumed to be reclaimable through the ecclesiastical exemption. If this ends, a VAT position report will be required to identify the most beneficial VAT position and the need for a trading subsidiary in relation to the capital works and the operation.
- Inflation is included in the business model and all previous capital costs have been brought up to date, however, inflation has not been added to the capital costs going forward and will need to be considered as the project develops.

## Appendix A – Market Appraisal

### Local demographics

The population of Lismore at the 2011 Census was recorded as 192. It has since decreased to 187 (2023). Lismore has a significantly higher proportion (31%) of residents aged 65 or over (compared to Coll 14%, Gigha 19% and Colonsay 25% - 2011 Census) and a significantly lower percentage of the population (11%) aged 0-15 (Coll 23% , Gigha 23% ).

It is interesting to note that Lismore also has a very low proportion of residents aged 45-54, reflecting the lack of families with teenage children. As the graph below shows, a considerable proportion of residents (almost 60%) are aged 55 or over. This data, and national trends, suggest the population on Lismore may decline further placing pressure on the viability of key services, e.g. school, visiting doctor, ferries, shop and businesses.



It has been noted that a key factor in the population demographic is the availability of homes, particularly affordable homes, an issue which is now being addressed by the Community Trust at Achnacroish.

Although the population of Lismore is small, the island can draw on a much larger local mainland population. There is significant collaboration and interaction with the c.1,000 full time residents in the immediate mainland locality of the Appin and Duror / Kentallen area and close links with the 8,000+ residents of Oban.

### Tourism market

#### The National Picture

VisitScotland national tourism data for 2019 shows that tourism was growing in Scotland, fuelled by a growth in domestic trips by Scottish residents. In 2019, there were just over 17.5 million overnight tourism trips undertaken in Scotland, comprising 14.1 million domestic and 3.5 million overseas visits. In total, these tourist visitors stayed 74.7 million nights and spent £5,865 million.

Covid-19 resulted in a resetting of tourism globally, including Scotland, and although not all comparisons are possible, due to changes in survey methodology in 2020 and 2022, there has been a clear shift from domestic to international tourism.

In 2024, international visitors made 4.4 million trips to Scotland with 30.8 million nights and £3.9 billion spent overall. When compared with the same period in 2023, the volume of international trips and value of spend had increased while the volume of nights had decreased (i.e. visitors were staying for a shorter time).

Total spend was 51% greater versus 2019 (in nominal terms) and 7% greater versus 2023 (in nominal terms). Taking inflation into account, total spend was 22% greater versus 2019 and 5% greater versus 2023. The average duration of overseas trips to Scotland during the reporting period was 7.0 nights, with an average spend per night of £125 and average spend per trip of £880. The North American market showed the largest increase in visits compared to 2023, while the European market showed the largest increase in spend.

For domestic tourists during 2024, residents of Great Britain took 10.6 million overnight trips in Scotland, with 29.5 million nights and £3.3 billion spend. When compared to 2023, trips and nights had both decreased while value of spend had slightly increased.

The average duration of domestic Scotland trips during 2024 was 2.8 nights with an average spend per night of £113 and average spend per trip of £315. Visits to friends and relatives made up the largest proportion of domestic overnight trips in Scotland during 2024, accounting for 34% of trips. Holiday trips produced the highest proportion of nights and spend (both at 42%).

While overnight tourism in Scotland pre-Covid was fuelled by a growth in the domestic market, particularly visitors from Scotland, since 2022 most growth has been the result of the overseas market, which now outperforms the domestic market both in terms of nights and spend (although not trips).

Tourism day visits, also changed methodology in 2020 and 2022, however the trends are similar. There were 76.8 million tourism day visits in Scotland in 2024, a decrease of 15% on 2023, with a spend of c.£4 billion (an average spend of £52 per visit). Food and drink are the largest expense (young independents driving growth), cities and large towns dominate destinations (64% of visits), again driven by young independents, and the West of Scotland received the most visits (47%).

Most day visits are to see friends and relatives (33%), with 20% going to an attraction. The main trend is a growth in younger and older independents, which is increasing the average distance travelled and length of visit (75% now travel more than 20 miles). Only one in three trips include a child and most are couples and single people, the latter seeing growth across all life stages.

Of importance to Kilmoluag Liosmor, only 5% of visits and spend were to seaside / coastal destinations.

## Regional data – Argyll and the Isles

(Argyll and Bute council area, VisitScotland 2024)

There are a total of 490,000 overnight visits to the region, made predominantly by domestic visitors. The figures below provide and compare the regional annual averages over three year periods and therefore still include early Covid recovery years. The current annual figures will be higher than those stated.

Visits breakdown	Visits	Nights	Spend
	2022-24 average (000s)	2022-24 average (000s)	2022-24 average (£millions)
Domestic overnight	407	1,485	120
International overnight	83	547	45
<b>Total overnight</b>	<b>490</b>	<b>2,030</b>	<b>165</b>

Key findings from the 2023 Scotland Visitor Survey for Argyll and the Isles (overnight visitors) include:

- 55% of overnight visitor days were domestic and 45% were international
- Most domestic visitors (39%) were from the rest of the UK with 16% from Scotland
- Most international visitors were long haul (28%) with 22% from North America and 6% from Australasia (and 16% from Europe)
- 69% of overnight visitors were repeat and 14% were on a trip of a lifetime (and 22% on a special holiday / short break)
- The average group size was 2.6 people and 12% had children in their party
- Most were older independents (52%) followed by retirement age (31%) with only 11% families and 6% pre-nesters
- The average length of stay was 3.5 nights in Argyll and the Isles out of an average 11 night stay in Scotland
- 15% of visitors stayed in a single coastal location (i.e. did not stay elsewhere)
- The top reason for choosing to visit Scotland (from the Argyll and the Isles sample) were the scenery and landscape (89%) and the history and culture (60%) and outdoor activities available (31%), all above the national average
- My or my family's Scottish ancestry was the seventh most popular reason for visits, cited by 16% of people (the same for Scotland and Argyll and the Isles)
- Most people stayed in serviced accommodation (55%) with 31% staying in hotels, motels or inns
- The top attractions or activities undertaken in Argyll and the Isles were a castle or fort (46%), shopping (30%), viewed architecture and buildings (28%) and a visitor or heritage centre (26%)

Visitor attractions provide a useful context for Kilmoluag Liosmor in terms of sector performance and overall market share and area appeal.

Scotland is still recovering from Covid in terms of visits to attractions, with recovery slowed by the cost-of-living crisis and rising prices. Using the annual Visitor Attraction Monitor, visitor figures nationally for 2024 were 49,708,483, split 31,859,344 to free attractions and 17,849,139 to paid attractions. Although this is an overall growth of 3.9% on 2023 figures, they still significantly lag behind the 2019 figure of 65,214,963.

Figures are continuing the upward trend of recovery and 2025 is expected to see a further increase.

The current analysis uses 2019 data as this is considered to be the most accurate for 2026 and beyond. Kilmoluag Liosmor is within the (very) broad ALLFV geographic area, figures can be broken down as:

Category	Total visits	National total	%
ALLFV	6,260,031	65,214,692	10%
Islands	2,417,366	65,214,692	4%
Places of worship / spiritual attractions	2,499,760	65,214,692	4%

In terms of adult / child split for visitors, children were notably less likely to visit islands and places of worship attractions than attractions overall.

- ALLFV – 86/14 (adult/child split)
- Islands – 89/11 (adult/child split)
- Places of worship / spiritual attractions – 90/10 (adult/child split)

Regarding the origin of visitors, the profile differs significantly between island / ALLFV attractions and places of worship.

- ALLFV – Local 22%, Other Scotland 26%, other UK 18%, overseas 26%
- Islands – Local 19%, Other Scotland 25%, other UK 32%, overseas 24%
- Places of worship / spiritual attractions – Local 3%, Other Scotland 11%, other UK 19%, overseas 67%

A selection of key comparator ecclesiastical sites are presented below with 2019 visitor figures, which add up to over 2.7million visits.

Attraction	Visits	Owner	Council	Free / Paid
St Giles' Cathedral	1,217,991	RO	Edinburgh City	Free
Glasgow Cathedral	537,415	HES	Glasgow City	Free
St Magnus Cathedral	198,516	Local Authority	Orkney Islands	Free
St Mungo Museum	159,157	Local Authority	Glasgow City	Free
Dunkeld Cathedral	88,000	RO	Perth & Kinross	Free
Church of the Holy Rude	70,228	Charity / Trust	Stirling	Free
Iona Abbey & Columba Centre	63,884	HES	Argyll & Bute	Paid
Melrose Abbey	61,325	HES	Scottish Borders	Paid
Greyfriars' Kirk	57,399	RO	Edinburgh City	Free
St Andrew's Cathedral	54,511	HES	Fife	Paid
Elgin Cathedral	37,979	HES	Moray	Paid
Jedburgh Abby	29,484	HES	Scottish Borders	Paid
Samye Ling Monastery	29,026	Charity / Trust	D&G	Free
Dunfermline Abbey/Palace	22,860	HES	Fife	Paid
Dryburgh Abbey	19,590	HES	Scottish Borders	Paid
Inchcolm Abbey	19,221	HES	Fife	Paid
Dunblane Cathedral	16,620	HES	Stirling	Free
St John's Kirk	12,057	RO	Perth & Kinross	Free
St Ronan's Wells VC	5,366	Charity / Trust	Scottish Borders	Free
Dundrennan Abbey	3,531	HES	D&G	Paid
St Serfs	2,892	HES	Perth & Kinross	Free
St Mary's Parish Church	2,393	RO	East Lothian	Free

Seton Collegiate Church	1,795	HES	East Lothian	Paid
Crossraguel Abbey	1,229	HES	South Ayrshire	Paid
Glenluce Abbey	919	HES	D&G	Paid
St Peter's Heritage Centre	746	Charity / Trust	Aberdeen City	Paid
Dalmeny Kirk	337	RO	Edinburgh City	Free
Sweetheart Abbey	325	HES	D&G	Paid

RO - Religious Organisation

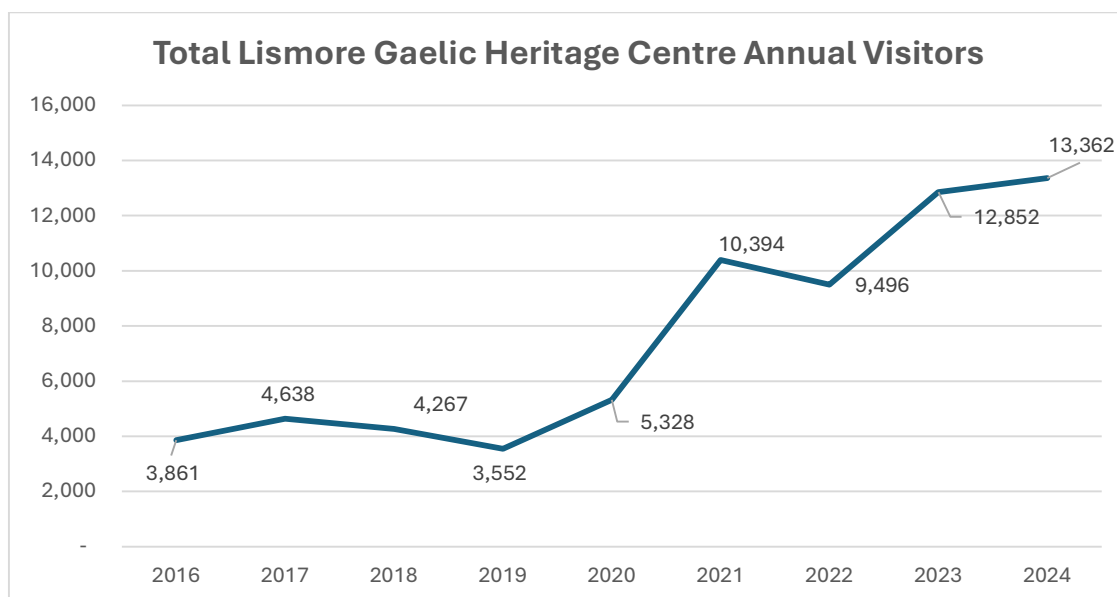
## Tourism on Lismore

### Local visitor attractions

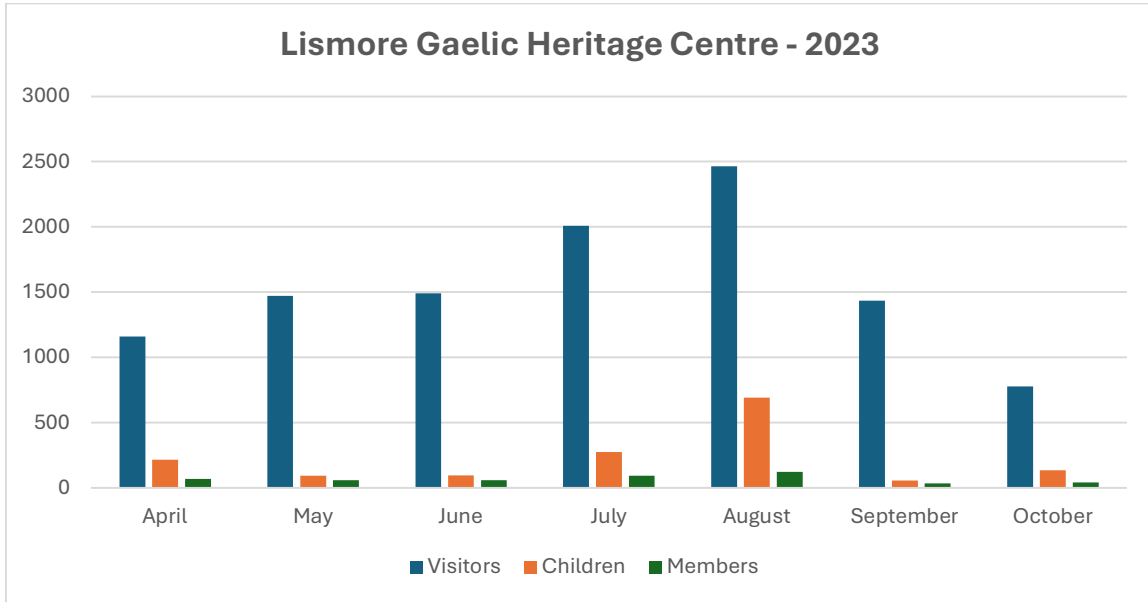
The Lismore Gaelic Heritage Centre is the main visitor attraction on the island and the only site that monitors visitor numbers. The table below provides annual total visitors to the centre when open to the wider public between April and October. Although the graph appears to show a dramatic rise in visitor numbers, key aspects to note are:

- The figures for 2016 to 2019 were for the museum room only
- In 2017, entry changed from a charged admission fee to a donation scheme – this has been operating since then
- In 2020, Covid-19 lockdowns closed the centre for part of the year

As a Covid requirement, contact details were recorded for entry to the Heritage Centre and café. Since Covid, numbers are recorded by a volunteer on the welcome desk noting people as visitors, children and members separately. The figures suggest over 13,000 visits to the centre currently, of which perhaps around 4,000 people visit the museum room. It is thought by staff that a very large proportion of visitors use the café, possibly as high as 90%.



As noted, the figures are split across visitors, children and members and are also available as monthly totals. These are presented below for 2023 and show a July and August peak, with a very strong peak in August for children. It also shows that around 12% of visitors are children.

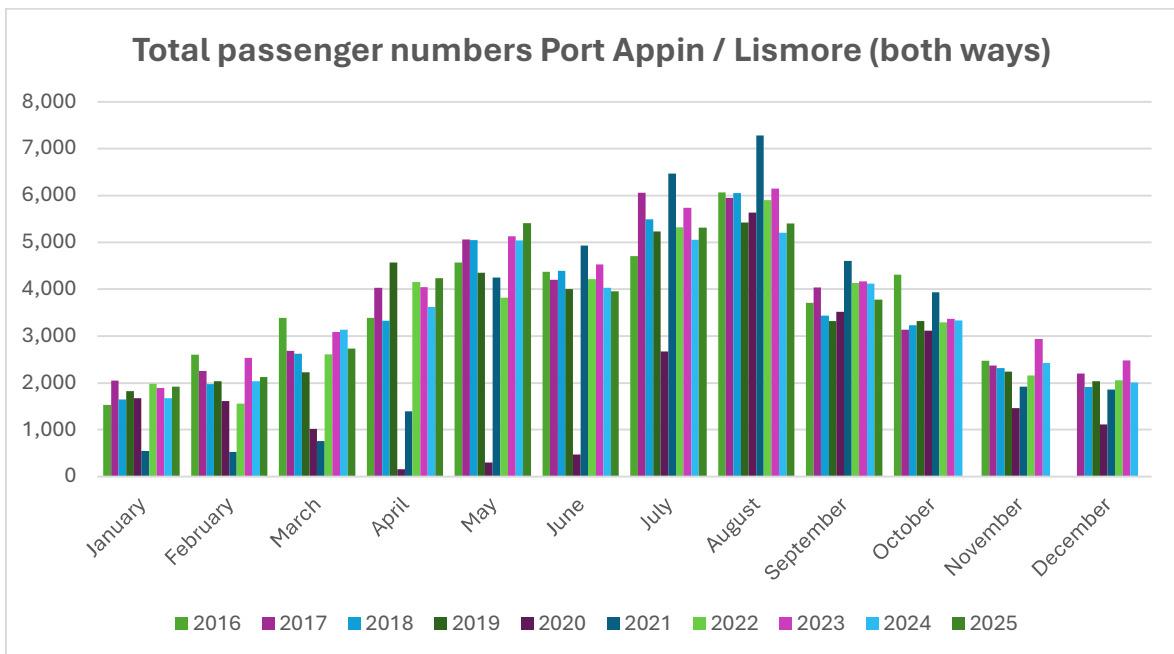


Local traffic data

There are no manual or automatic traffic count points on Lismore or at Port Appin.

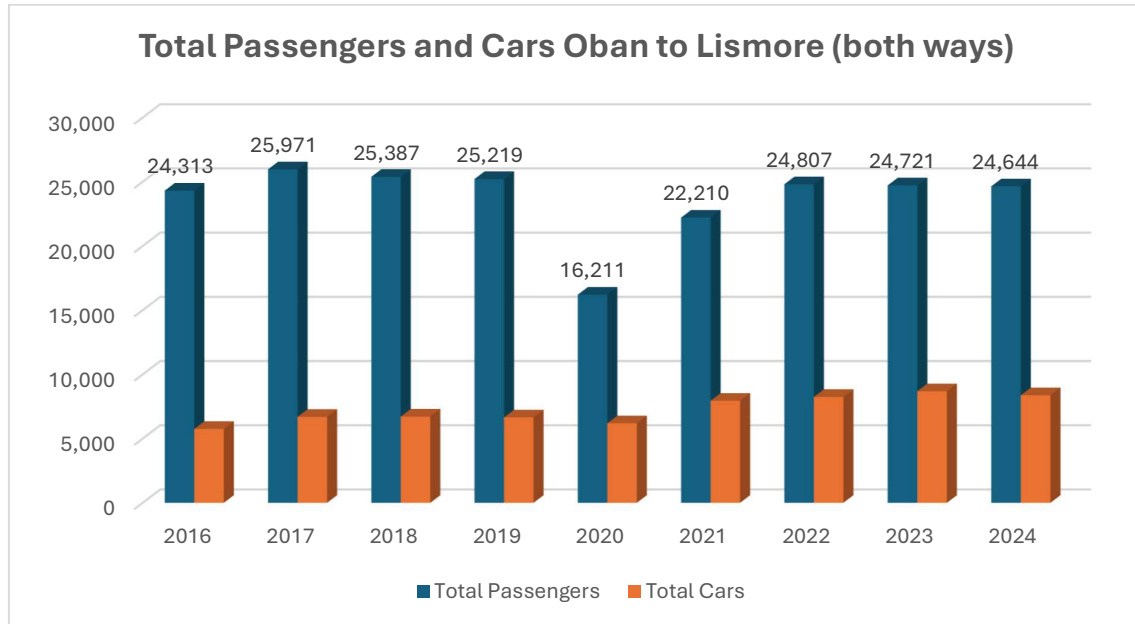
Ferry data

Often the most accurate way of measuring visitors to islands is by analysing the ferry data, although for Lismore this is complicated by there being two entry points; the Argyll & Bute Council passenger and cycle only ferry to Point, and the Calmac car ferry to Achnacroish.

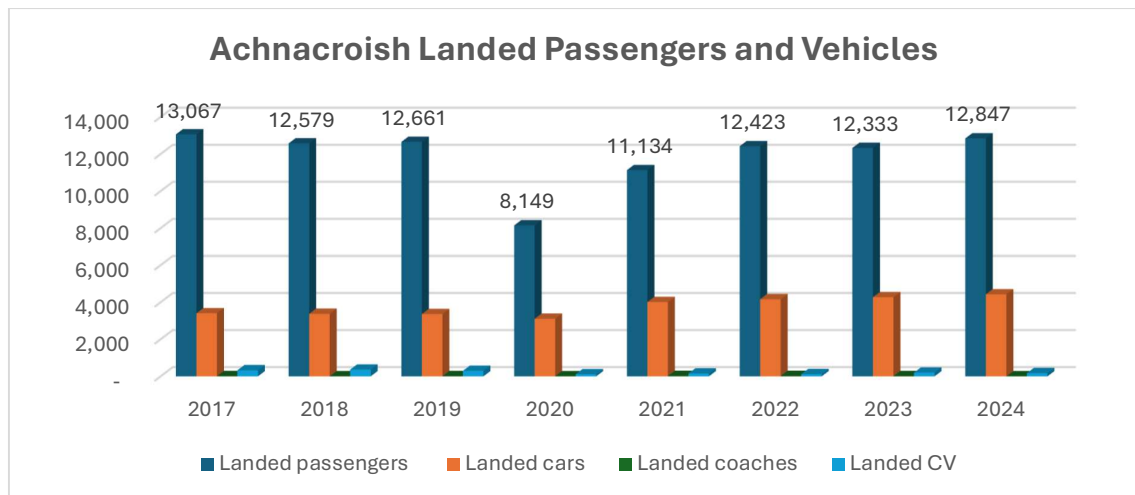


Source: Argyll and Bute Council 2025

Excluding years 2020/2021, there are on average around 41,800 passenger journeys per year between Port Appin and Lismore (each way). Assuming that most people get a return ticket, this equates to around 20,900 return journeys per year. To date, figures for 2025 (January to September) appear to show a similar year to 2024.



Source: Calmac 2025



Source: Calmac 2025

Excluding years 2020/2021 the number of passengers on the Oban to Lismore Calmac route average around 24,500 per year (2017-2022). Again assuming that all are return journeys provides a total of 12,250 return passenger journeys per year. The data for landed passengers for the same period is slightly higher at 12,652. With the exception of the Covid years (2020/21), the data shows a stable picture for the number of passengers and trends for slightly increasing cars to the island (although stable for 2022-2024), variable but low commercial vehicles and a very low number of coaches / buses, totalling only six in 2024. The two ferry companies combined provide a total of approximately 33,000 return passenger journeys per

year to Lismore. Anecdotally, a notable proportion of visitors to the island are cyclists, many on a day visit cycling a loop from Oban, although there is no data to support this. Many also bring bikes on and off the ferry at Point during day visits.

The Port Appin monthly totals show a base of around 2,000 passenger journeys (both ways) per month in the winter, rising to 3-4,000 in the shoulder seasons and peaking at around 6,000 in July and August. Assuming that the winter journeys are predominantly resident / work journeys, this suggests perhaps a 40/60 split between visitors and residents / workers, and an average of around 13,200 visitors to Lismore by ferry each year. While the increased summer resident trips / work journeys and winter visitor trips will largely cancel each other out, there will still be a significant margin of error (perhaps +/- 10%) in the calculation. This provides a visitor number range of 11,880 to 14,520 visitors to Lismore annually.

These figures broadly correlate with the Heritage Centre visitor numbers and suggest that for 2022 at least 65% of visitors to the island visited the Heritage Centre (and perhaps up to 30% visitor the museum), not accounting for multiple / repeat visits, which would reduce these visit rates.

## Tourism trends

In 2014 VisitScotland introduced a market segmentation model designed to help optimize marketing spend and target communications at the right consumers within the UK. This segmentation model, still used today, identified ten market groups and highlighted five as providing the greatest return for investment for Scotland:

- Adventure Seekers
- Curious Travellers
- Engaged Sightseers
- Food-Loving Culturalists
- Natural Advocates

The segments most closely aligned to a new tourism development at the Church are curious travellers and engaged sightseers, while the wider Lismore destination will also appeal to natural advocates. There is considerable profile and characteristic data for each segment available in the VisitScotland document '*An Overview of Our Target Segments*' and only a brief summary of the priority segments is presented here<sup>1</sup>.

Curious Travellers: 'Curious Travellers like to live life to the full and enjoy traveling as a hobby. They have an overwhelming desire to explore new destinations and discover new things. A holiday will often broaden their minds, educate and revitalise them'.

- A real spread of ages, concentrating on the middle to upper age bands with 43% in the 25-44 age group
- Affluent

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<sup>1</sup> For more detail and comprehensive overview of characteristics and profile download <http://www.visitscotland.org/pdf/External%20Segmentation%20Paper%20Full%20Document2.pdf>

- 81% from England, many from London and the South with 9% of holiday nights in Scotland
- Mainly adult only households with only 25% having children at home

Engaged Sightseers: 'A love of holidays drives Engaged Sightseers to plan numerous breaks in a year. They enjoy general sightseeing and touring, taking in historical places as well as scenery and nature. They relish engaging with friendly locals and seeking out an authentic experience'.

- An older age profile than other segments; typically over 45 and with the highest proportion falling into the over 65 age group of all the segments (27%). 57% are over 55 years old and 37% are retired
- Mid affluence (below average)
- 79% from England, many from the North with 15% of holiday nights in Scotland

Natural Advocates: 'Passionate about Scotland as it offers everything they want from a holiday; breath-taking scenery, a connection with nature and the chance to get away from it all. A holiday in Scotland will really help them to unwind, recharge and enjoy quiet time'.

- Mid affluence
- The majority fall into 35-54s
- 35% are from Scotland, with many from Northern Scotland, Central Scotland and Northern England
- Slightly more likely to be retired (18%) and have grandchildren (26%)

Recent research, largely undertaken by VisitScotland, provides useful insights on current tourism trends. These include:

**Voluntourism.** This group is interested in rich and diverse cultures, travelling in a sustainable manner, the green credentials of the places they visit, and in giving back and learning / sharing new skills during their leisure time. This group includes:

- Solo travellers
- Adventure tourists
- Career breakers

Recent, post-Covid, research by VisitScotland into voluntourism notes that 'voluntourism or working holidays are likely to remain an area of interest for a small number of consumers, however as the global community heals from the trauma of COVID-19, informal volunteering will become front of mind for many. Businesses should consider how they:

- Offer visitors opportunities to offset the carbon footprint of their travel or highlight how this is managed as a business
- Develop products involving authentic experiences such as chatting to an older resident about local history and heritage
- Provide opportunities for active outdoor pursuits blended with voluntary work such as beach cleans

The research suggests that the demand for responsible tourism is driven by millennial and GenZ travellers looking for short-term volunteering opportunities as part of holiday experiences. The report suggests that the greatest opportunities are in short term informal volunteering linked to local community projects, skills sharing (including formal courses) and green clean ups.

While most travel volunteering is very short term (one or two days and informal), 'voluntourism' on a larger scale is traditionally more organised, for longer periods of time and associated with gap year students – although note that there are numerous articles questioning the benefits of many of these overseas opportunities. However, there is evidence of increasing demand from older generations post-retirement or between jobs for these longer formalised 'career breaker' volunteers (although no statistics on market demand are available).

**Localism and authentic experiences.** This group is interested in the unique identity of a destination, crave living like a local, and creating memories discovering their own authentic Scotland. The offer should focus on the history, heritage and culture of the destination, promote local skills and craftsmanship, showcase local art or music, be at the heart of the community and respect the locals and their resources. They include:

- Hametown Tourists
- Visiting Friends and Relatives
- Safe solo travellers

**Wellness tourism.** This group is interested in engaging with Scotland's scenery and landscape, is looking for breaks that include wellness activities, and is interested in trying something new with family and friends, exercising together and spending time outdoors. They include:

- Aging population
- Workcation / bleisure (business-leisure)
- Families and multigenerational groups

The project also needs to consider how it can deliver on some or all of the following current trends identified by VisitScotland:

- **Artisan retail and food and drink:** Consumers are looking to reconnect with the processes and products they use and the people producing them, both at home and as part of planned trips. Supporting small businesses forced to close during lockdown has encouraged digital adoption in these SMEs (Small to Medium Enterprises) and increased access to their products.
- **Transformational tourism:** Driven by the mainstreaming of wellness, betterment and mindfulness, visitors want their trips to have meaning, challenge, connection and impact.
- **Demonstrate green credentials:** Sustainability and a search for destinations that practice green principles are key concepts. Visitors are also looking for opportunities to contribute to projects that preserve culture or the environment as a way to 'give something back'.

- **Appeal to families:** Recent research indicates that great family experiences include opportunities for 'togetherness', a chance for children to play outdoors and be active and 'shared activities'.
- **Appeal to young people:** Recent research suggests that offers that would encourage young people to visit heritage sites include hands-on activities and a greater variety of events. The top three things young people would like heritage attractions to offer are: Virtual tours, Virtual events and social media Q&As.

While tourism trends are always evolving and new trends emerging, there are a number of consistent themes over the past decade and it will be important that the project embraces these. These include the importance of people delivering authentic experiences, of deeper community engagement, of personalised unique destinations and memories and of the rise of the more environmentally and socially conscious traveller. VisitScotland highlight the decade of enduring trends as a [download](#). The five take out messages are arguably all appropriate to Simpsons:

1. Align with transformational tourism; a connection to community, meaningful travel and learning
2. Consider wellness as a central and holistic approach to brand and product development not just an add on
3. Promote the ways holidays and short breaks can boost mood, improve physical and mental health and provide engaging, meaningful in person experiences
4. Showcase your sustainable business practices and track progress and how actions can make a difference. Actively encourage visitors to make individual sustainable choices and promote our collective action
5. Spaces, products and services need to cater for all types of visitors, of all generations, family types, group set up and provide flexibility to cater for all needs

## Project specific markets

### Pilgrimage

The British Pilgrimage Trust defines 'Pilgrimage' (n.) as: A journey with purpose on foot to holy / wholesome / special places, and lists over 20 official pilgrimage routes in Scotland:

- |   |                             |  |
|---|-----------------------------|--|
| 1. Borders Abbeys Way                             | 8. St Andrew's Way          | 15. St Ninian's Way                        |
| 2. Dalriada Way ( <i>not currently promoted</i> ) | 9. St Columba's Way         | 16. St Wilfrid's Way (Hexham to Edinburgh) |
| 3. Edinburgh Cathedral Pilgrimage in a Day        | 10. St Conan's Pilgrims Way | 17. The Deeside Way                        |
| 4. Fife Pilgrims Way                              | 11. St Cuthbert's Way       | 18. The Forth to Farne Way                 |
| 5. Northern Pilgrims' Way                         | 12. St Duthac's Way         | 19. The Ladywell Way                       |
| 6. Rosslyn Chapel Way                             | 13. St Magnus' Way          | 20. Three Saints Way                       |
| 7. St Andrew's Circuit                            | 14. St Margaret's Way       | 21. Whithorn Way                           |

The Dalriada Way is no longer in operation, currently lacking a 'champion'. It ran from Tarbert to Lismore, covering 100 miles over 8-10 days, and ended at Lismore Parish Church. The establishment and growth of new routes such as the Fife Pilgrim's Way demonstrates the interest in this sector. Pilgrimage is a key marketing hook for Argyll with Wild About Argyll with part of its website dedicated to pilgrimage <https://www.wildaboutargyll.co.uk/see-and-do/castles-heritage/pilgrims/> with highlights including Davaar Island, Kilmartin, Saint Columba's Footprints, Cowal Pilgrim Trails, St Conan's and of course Iona Abbey.

### **Destination weddings**

Destination weddings continue to grow in popularity. Following the lull during Covid, the wedding sector saw a boom period with 30,033 marriages in Scotland in 2022, 24% higher than in 2021 and the highest number since 2012. These have now returned to pre-pandemic levels, with 2023 seeing 26,753 marriages in Scotland.

These included 7,691 Humanist marriages along with 4,629 other non-Christian marriage ceremonies, producing a total of 12,320 Humanist and other non-Christian marriages recorded in 2023, an increase of 1,772 on 2022.

The Church of Scotland conducted 1,459 marriages with the Roman Catholic Church conducting 723 and civil marriage ceremonies forming the remainder with 12,251 recorded.

A total of 719 Civil Partnerships took place in 2023. Following the 2021 law change to allow mixed sex couples to enter into a Civil Partnership, this has continued in popularity with 590 mixed-sex Civil Partnership taking place in 2023 versus 529 in 2022. The same sex breakdown was 73 for male and 56 for female.

Using data for 2019, approximately 20% of weddings in Scotland are by non-residents of Scotland, including a total of 950 couples from overseas.

Looking specifically at Argyll and Bute, Council's registrars conducted nearly 500 marriages and more than 20 civil partnerships in 2023, as well as five vow renewals and one naming ceremony. Registrars have witnessed a large rise in civil ceremonies throughout Argyll and Bute in recent years, as well as an increased number of people eloping to the area to get married.

Although traditionally popular Scottish wedding venues, such as castles, romantic barns and rural churches, continue to dominate, over recent years there has been a growing trend towards more unusual venues, such as industrial-style buildings and breweries.

The average costs of weddings vary considerably depending upon the survey viewed. The Scottish Wedding Census noted that the average cost of a Scottish wedding in 2015/16 was £29,904 rising to £31,167 in 2016, while the Scottish wedding directory survey noted that a 2019 Scottish wedding cost £35,674 on average and is now more likely to take place in autumn rather than summer. Interestingly, a more detailed look at wedding costs show that, between 2020 and 2022, the proportion of weddings costing less than £10,000 increased, the proportion costing between

£10,000 and £20,000 decreased and the proportion above £20,000 remained fairly constant.

The most recent comprehensive survey by Bridebook suggest that the average cost of a wedding in 2025 in Scotland was £18,617. It also confirmed that Gen-Z are spending less and driving more lower cost weddings, but also that there has been a growth in mid-range and higher-cost weddings (after adjusting for inflation).

- 30% of Gen Z spend less than £10k on their wedding, vs. 25% for non-Gen Z
- 22% of Gen Z spend over £25k on their wedding, vs. 27% for non-Gen Z
- The top 10% of weddings in 2025 cost more than £38,000 (vs. £30,000+ in 2021)
- The top 25% of weddings in 2025 cost more than £27,000 (vs. £21,800 in 2021)

It should also be noted that in addition to the appeal of St Moluag's Cathedral, Lismore's stunning island scenery is also a key draw. The client team notes that scenery was the main motivator for 84% of destination weddings in Argyll and Bute in 2018. (Source: *Tying the knot in Scotland: Examining Scotland as a destination wedding venue – VisitScotland Insight Dept Dec 2019*).

### **Spiritual retreats and wellness tourism**

Research by the client team notes that wider spiritualism is also a growth area for Scotland, indeed VisitScotland has produced a Chakra map of Scotland linking potential holidays with body energy points. Further VisitScotland research has shown that protecting mental health and a need for change and connection are key motivators for holidaying in Scotland. Almost a quarter (24%) of people from the UK and Ireland took a holiday in Scotland in 2022 specifically to protect their mental health from the impact of COVID-19. Consumer spend in Scotland on wellness is £6.6 billion – 3.9% of Scotland's total economy (*The economic opportunities of the wellness economy for Scotland - Additional Research with Context Economic and Social Research May 2021*).

Lismore's slow island pace, its sense of remoteness and its combination of nature, history and welcoming spirit provides a strong sense of connection and enrichment that appeals to today's travellers.

An insight report by VisitScotland notes that wellness tourism has different connotations for different people. For some it will be the direct definition, with yoga retreats and spa breaks, while for others it might be more esoteric physical activities like walking or mountaineering. Underpinning the trend are findings such as:

- A quarter of UK domestic visitors to Scotland in July-December 2020 “wanted something to protect (their) mental health from the impact of COVID”. (visitscotland.org)
- Those domestic visitors taking wellness trips spend on average 178% more than an average domestic visitor (Global Wellness Institute 2017).
- In 2020, sales of yoga and Pilates equipment increased by 1,269% (Home gym equipment sales UK 2020 / Statista)

Traditionally, wellness has meant spa experiences and relaxation (water and massage therapies), however, more recently the role of the natural environment in addressing mindfulness and mental health. Wellness tourism can be a primary or secondary driver in a trip, often driven by the need for time-out and recovery, with products including:

- Opportunities to engage with the nature, landscapes and seascapes
- Personalised breaks including wellness activities
- Local, sustainable food

VisitScotland suggest the following wellbeing tourism opportunities or ideas:

- Soft Wellness Travel: Accommodation incorporating slow or soft wellness approaches into their agenda with the additions of Tai Chi, yoga, meditation, nature walks and healthy cooking classes.
- Re-Wilding: Retreats which focus on rewilding the human body using a combination of nature, adventure, exercise, play, rest, nutrition and mindfulness – whilst enjoying some of the world's most unique venues, handpicked for their outstanding eco-design set within the stunning natural surroundings.
- Digital and EMF Detoxing: Providing retreats where it's easy to switch off, where there's no WIFI or mobile reception, or where they actively encourage you to limit your screen time. Other wellness retreats offer dedicated detox breaks which make it easy to break your social media or screen habit surrounded by like-minded people to re-engage with people and connect on a more personal level.

The VisitScotland wellness tourism markets are identified as:

- Aging population: preventing illness and maximising wellbeing through wellness activities and holidays is of particular interest to those looking to 'age well' and remain healthy in their later years.
- Workcation/bleisure visitors: visitors looking to take ownership of their own mental wellbeing through wellness sabbaticals or the incorporation of holistic activities as part of a wider trip.
- Families: the aging population as a key driver, but the mindfulness movement is a catalyst for younger travellers too. The broad range of activities related to wellness offer opportunities for family travel and multigenerational groups; trying something new, exercising together and spending time outdoors.

Being close to water is also a major element of wellbeing and, potentially, wellness tourism. The VisitScotland report *Health benefits of being near water* provides an excellent overview of the benefits and opportunities.

Just as wellness can mean different things to different people, the offer or experience provided by spiritual and wellness retreats can vary considerably. They may include practising meditation daily (indoors or outdoors), yoga sessions, meditative walks, detox programs, various workshops, or wellness treatments, while

others may include outdoor activities such as SUP or swimming, horse riding, hiking or cycling. Some have a more spiritual and religious focus and include prayer and the structure of monastic life.

Spiritual and wellness retreats are located throughout Scotland, those listed below provide a flavour of the range of the most popular retreats currently on offer:

- Astro Crystal Astrology / Crystal healing retreats (Callander)
- Life Purpose retreat (Callander)
- Mindfulness in Nature and Forest Therapy retreat (Invermoriston)
- Mindfulness meditation programme Toadhall (Aberdeenshire)
- Nature breath (Cairngorms)
- Pluscarden Abbey spiritual retreat (monastic life)
- Transformational Women's retreat (South Queensferry)
- Yoga retreats (Dunglass, Dollar and Isle of Skye – mindfulness yoga sound bath women's retreat)

Although there is no market data available on demand, the Facebook group 'Spiritual events in Scotland' has over 5,000 members and actively promotes networking and the encouragement of greater spiritual community in Scotland. <https://www.facebook.com/groups/977984912272241/>. It demonstrates the variety, scope and popularity of the sector.

### **Workshops and courses**

The workshops and courses sector is extremely varied, ranging from workshops that may only last a few hours to residential courses lasting weeks, and providing a comprehensive overview of the sector is a major study in itself.

Even just looking at heritage and cultural courses, the sector is extensive and largely uncoordinated in its promotion. Workshops and courses are most often promoted and delivered by dedicated venues and organisations like Historic Environment Scotland's Engine Shed in Stirling, which specialises in building conservation, as does the Scottish Traditional Skills Training Centre in Turriff, The Scottish Lime Centre in Charlestown and the traditional skills training programme by the Perth and Kinross Heritage Trust.

Larger dedicated training centres like Gartmore House provide an extremely wide range of courses including craft and activity holidays (e.g. knitting, patchwork and art courses) as well as archaeology workshops and courses. Although the sector is largely uncoordinated in its promotion of events operated by individual organisations, there is some shared promotion of heritage craft activities through sites such as Craft Courses and Craft Scotland, the latter listing 38 heritage craft workshops and courses in Scotland between January and March 2024.

In terms of wider cultural courses, popular options include singing, creative writing, poetry, art, music and photography and are located in venues throughout Scotland. Many of these are also connected to artist residencies or larger residency establishments, maximising the use of spaces and facilities. An interesting facility close to Lismore is the Rockfield Centre in Oban. Purchased by the Oban

Communities Trust to provide a cultural hub delivering four themes: Arts and Culture; History and Heritage; Community Wellbeing; and Education and Enterprise. Interestingly the centre is also home to the Young Archaeologists Club.

The archaeology workshop / training sector (an area particularly appropriate for Lismore) is large and varied but there is also considerable competition, from well-established providers such as Gartmore House and major organisations such as NTS, Archaeology Scotland, archaeological units, UHI and Universities. It is also worth noting that many of the public archaeology workshops are free to users, funded through project grants.

From the rapid review undertaken, it is clear that if courses and workshops are to be income generating, they cannot be focused purely on heritage and will need to have wider public interest covering nature, culture and craft / hobby courses.

## Appendix B – Island Facility Audit

The following table provides a summary of the facilities located on Lismore (on-island only). They are in alphabetical order under the categories: attractions / visitor destinations; community facilities; accommodation; businesses; services; events; and future projects.

Facility	Notes / description
<b>Attractions / visitor destinations</b>	
Achinduin Castle	Substantial MacDougall castle from around 1300 overlooking Bernera
Barr Mor	Highest point on Lismore at 127m with Bronze Age kerb cairn and cist at the summit – 360 degree views, ridge walk
Castle Coeffin	Spectacular 13 <sup>th</sup> century MacDougall castle
Heritage Centre	Impressive Heritage Centre covering the island's history with accredited museum, cottars' cottage, archive, toilets, café and shop – open Easter / April through October 11 – 4 daily; hosting a variety of events throughout the year
Port Ramsay	Pretty coastal cottages and sheltered anchorage
Salen	19 <sup>th</sup> century lime kilns and imposing limestone cliffs
Secret Garden	Baile Geamhraidh, in Scotland's Garden Scheme, open all year by appointment; organic produce and refreshments available
South End	Southern point of the island with views to the 1833 Stevenson lighthouse on its islet
St Moluag's Cathedral	Ancient heart of the island on the site of St Moluag's 6 <sup>th</sup> century cell (Chancel of 13 <sup>th</sup> century church still in use)
Tir Fuir Broch	2,000 year old broch, panoramic views
Walking trails	19 promoted trails on Walk Lismore ranging from short easy walks to longer more challenging ones – includes the circular 6-mile St Moluag's Trail
<b>Community facilities</b>	
Community / Public Hall	Providing main hall (with stage), meeting room and small kitchenette (no food prep area) – used for badminton, hall hires, parties and music plus visiting Doctor's Surgery; electric vehicle charging point
Island groups	Public Hall, Community Trust, Community Transport, Parish Church, Heritage Centre, Community Council
The David White Library	Research library of around 400 English and 200 Gaelic books relevant to Argyll and the Highlands and Islands
Lismore stores	Shop and post office, general stores and Off Licence; business run by the Community Trust
<b>Accommodation</b>	
Achuaran House	Self-catering sleeps 8
Ballimackilichan Croft	Self-catering
Balure Farmhouse	Self-catering sleeps 6

Larkrise	Self-catering sleeps 4
Lismore Holiday Homes	Two adjacent self-catering properties sleep 8 in total
2 Point Steadings	Self-catering
Port Moluag House	Self-catering sleeps 2
Sailean Bothy	Self-catering sleeps 4
Stay with Sarah	Private room in guest house – sleeps 2 (Airbnb)
Stokers' Cottage	Self-catering sleeps 4
Strathlorn	Self-catering sleeps 6
The Lismore bunkhouse and campsite	Accommodation sleeps 12 plus space for two campervans and tents
The Smiddy	Self-catering sleeps 2-5
Tigh an Uilt	Self-catering sleeps 2
Tirlaggan	Three adjacent self-catering properties sleep 10 in total
Tobar nan lasgair	Self-catering sleeps 8
<b>Businesses</b>	
Baile Geamhraidh	Providing beef, eggs, plants and seaweed foraging tours
CamelArt	Catherine Davies, produces cards, tea towels, mugs etc sold in the old phone kiosks, in the Heritage Centre, Lismore Stores and online
CELM shop	Located in the Heritage Centre selling souvenirs including local crafts / produce
Davy Garret	Piping lessons
Explore Lismore Island tours	Land Rover explorer tours including shepherding and paddle boarding
Foodstuffs	Include: Slainte sauces; Lismore oysters / PR Oysters; Lismore Mussels and Lismore prawns; Dutch bakery
Greig Gilchrist	Art gallery / shop, wood carving and resin creations with open studio at Achinduin
Island shop and PO	Community run selling essential local conveniences
Isle of Lismore Café	Fully licensed café in the Heritage Centre
Lismore bike hire	Located at both island ferry ports – staffed in the summer and by arrangement in the winter, includes e-bikes
Lismore Luminations	Handmade luxury candle business
Mairi Campbell	Musician, runs fiddle workshops in her studio at Carnie Cottage
Mogwail Design	Home and fashion accessories sold online and in open studio
Sadie Gilchrist	Wedding flowers / floral arrangements
Seahorse / China Betty	Quirky design brand, making customised, personalised items (online and from Port Castle croft)
The Sailean Project	Grass fed Highland beef, lamb and chicken using rotational grazing
<b>Services</b>	
Church	St Moluag's Cathedral / Lismore Parish Church – currently in process of disposal by Church of Scotland; community

	acquisition / transformation being investigated. Lismore Parish now combined with Appin with regular services held every Sunday at 12.30
Community bus	2023 all-electric 7-seater minibus for use on the island and to the mainland
Emergency services	Volunteer ambulance and fire brigade
Ferry port – pedestrian / cycle	At Point to Port Appin (Argyll and Bute Council ferry) with waiting room, bin and welcome sign & information board – and toilet at Port Appin
Ferry port – vehicles	Achnacroish to Oban (Calmac) with waiting room, toilets, bins and welcome sign
Island website / Facebook	Managed by a local group (not constituted in any way)
Phone boxes: information / shop	Ex-BT red phone boxes at Point and Achnacroish with free Map and Guide, selling souvenirs (honesty box) and a summer bakery
Primary school	Located at Achnacroish (includes children's outdoor play) – 12 pupils (2025)
<b>Events</b>	
Flower festival	June – in Lismore Parish Church
Heritage Centre	Events programme throughout the year (mostly in winter)
Lismore agricultural show	Mid July – residents and visitors
Lismore sports and raft race; Dance	End July – residents and those with a connection to the island
New Year Dance	2 <sup>nd</sup> January – post-Festivities dance in Public Hall
Taproot	Series of Sunday afternoon events held twice per month at the Heritage Centre on Sunday afternoons in the autumn / winter - a mixture of talks and musical sessions utilizing both local talent and off islanders. Started as 'end of season' cultural events - literary at first, then music became a major factor. Initially in the Hall, Church and Heritage Centre; now all at the Heritage Centre
<b>Projects in development</b>	<b>(excluding current projects covered below)</b>
Glamping pods	Planning approved for six at Achinduin, infrastructure ongoing
Point Farm wellbeing retreat	Private wellness retreat enterprise by Ron Livingstone including a substantial 'hall' and support spaces on the west cliff-side of Point ferry car park. Planning has been granted and the short stretch of access road is due for construction in 2026. The project will include some electric vehicle charging points that can be used by the community (low cost) and visitors (higher cost)

## Appendix C – Future Use Intensity Summary

The tables below consider the main church space use under the full operation, following the delivery of the full project, excluding unstaffed, general visitor access (which may be every day when not in alternative use).

The indicative full annual hours and the typical summer month are based on the assumptions in this business model. The main drain on volunteer resources will be the 'in-church' staffing of retail sales on busy days and Kilmoluag Liosmor will need to determine the resource / income benefits of this in order to define the number of volunteer staffed retail days / times needed during the summer season.

Business model use	Annual	Monthly	Weekly	Hours	Total annual use hours
<b>Sunday worship</b>			1	2.5	130
<b>Life events</b>		0.5		2.5	15
<b>Visitor access</b>	Open every day when not alternative use				
<b>Visitor retail</b>	tbc but will require a volunteer for busy days when operating				
<b>Performances / events</b> (primarily evenings)		0.5		8	48
<b>Spiritual / wellness - half day</b> (delivered in-house)	20			3	60
<b>Spiritual / wellness - one day</b> (delivered by partners)		1		6	72
<b>Spiritual / wellness - two day</b> (delivered by partners)	8			12	96
<b>Pilgrimages</b>	10			2	20
<b>Champing</b> (assumes 2 people average stay)	20				
<b>Total annual hours of use</b>					441

### Typical summer month

Sunday worship	Sunday mornings
Life events	One at most
Visitor access	Daily
Visitor retail	Tbc
Performances / events	One evening event (perhaps over two evenings)
Spiritual / wellness - half day	Two to three sessions
Spiritual / wellness - one day	One session (delivered by partners / others)
Spiritual / wellness - two day	One session (delivered by partners / others)
Pilgrimages	One to two visits
Champing	Three nights