



**moray**  
council

# Moray Community Wealth Building Strategy 2024





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# 1. Foreword from chair

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Community Wealth Building (CWB) is a pioneering approach to economic development that looks to build an economy that focuses on the wellbeing of local people, communities and businesses. The success of the CWB approach has already been demonstrated in multiple local authorities across Scotland and the UK, most notably North Ayrshire and Preston. With the Scottish Government having committed to CWB by embedding it within policies such as the National Planning Framework 4 (NPF4) and the National Strategy for Economic Transformation (NSET), we must grab the opportunity it offers in developing a wellbeing economy in Moray.

The impacts of COVID-19 and the cost of living crisis are causing prominent stress on our businesses, public services and communities. Now is the time to rethink our current economic approaches towards one which puts an emphasis on the retention of wealth and skills within our local communities.

Working together, our network of Anchor partners will use their collective power to deliver positive economic and social outcomes for our local communities. The five pillars which underpin this strategy are; Spending, Workforce, Inclusive Ownership, Land & Property and Finance. The aims, objectives and actions identified under each pillar have been informed by engagement with key partners and in consultation with the community to ensure this is an approach that is catered towards Moray.

In this strategy we have tried to showcase existing projects in Moray that are driving forward Community Wealth Building as well as celebrating case studies from other local authorities and groups from across the UK.

To ensure the successful implementation of this strategy, the delivery of the action plan will be reported to the Anchor Network, Moray Economic Partnership and the Economic Development & Infrastructure Committee at Moray Council on an annual basis and monitored regularly by officers within Moray Council.

It gives me great pleasure to be Chair of the Moray Anchor Network and support the implementation of the Moray Community Wealth Building Strategy.



Councillor James Allan.

## 2. Introduction

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### 2.1 What is Community Wealth Building?

Community Wealth Building (CWB) is a place based approach that looks to alter local economic thinking by focusing on retaining and recirculating wealth within local communities. Since its emergence, CWB has been a significant and growing movement with a number of councils across the UK embedding this economic approach to build an inclusive economy that delivers increased opportunity for local people.

CWB is based around five core principles that are designed to enable and unleash the potential of the local economy. A visual representation of these pillars is highlighted below.



## **2.2 Anchor Institutions**

Anchor Institutions such as local authorities, health and social care bodies, further and higher education bodies and enterprise agencies are central to the success of CWB. Anchor Institutions, are typically large established organisations, rooted in local communities, which can improve local economic and social wellbeing through their procurement, jobs and use of land and assets. Not only is the public sector key to the success of CWB, but the private, third sector and community organisations all play a vital role in the implementation of CWB policies.

A Moray Anchor Network has been established, consisting of cross sector partners, including Moray Council, NHS Grampian, Health and Social Care Moray, UHI Moray, Highlands and Islands Enterprise, Cairngorm National Park Authority, Crown Estate Scotland, tsiMORAY, Ekopia Resource Exchange, Moray Chamber of Commerce, Federation of Small Business and Scottish Fire and Rescue Service.

The Moray Community Wealth Building Strategy has been developed by engaging with partners through the Moray Anchor Network and Community Planning process.

## 3. Policy Rationale

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### 3.1 Scottish Government

The Scottish Government has adopted the CWB approach to economic development as a key practical means by which they can achieve their wellbeing economy objectives outlined in the National Strategy for Economic Transformation (NSET).<sup>1</sup>

The Scottish Government has brought forward a CWB Bill for consultation in early 2023.<sup>2</sup> The bill will be targeted towards delivering inclusive growth, through promoting fair work, tackling inequality, and creating sustainable communities that foster wellbeing. This legislation will attempt to address blockages identified in the implementation of CWB and support further embedding of this approach, building on the good practice already underway.

#### National Planning Framework 4

CWB is identified as a central policy for developing productive places within National Planning Framework 4 (NPF4), with the approach seen as key in supporting delivery of national outcomes around fair work, business, economy, poverty, and communities. Building community wealth should be founded on an assessment of local assets in partnership with communities. The CWB policy within NPF4 promotes economic development that focuses on community and place benefits to support local employment and supply chains. It also endorses community ownership of local assets. This strategy will serve as the driver for building community wealth through development proposals, encouraging increased investment in local communities; promoting use of local supply chains and, supporting the creation of local jobs to help Moray attract and retain the best talent.



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<sup>1</sup> <https://www.gov.scot/policies/cities-regions/community-wealth-building/>

<sup>2</sup> <https://edas.org.uk/2022/06/15/scotland-the-brace-community-wealth-building-makes-national-progress/>

## **Fair Work**

The Scottish Government has the ambition of becoming a Fair Work Nation by 2025. In December 2022, Scottish Government released an action plan to promote fair and inclusive workplaces across Scotland. This action plan recognises that Fair Work is central to delivery of the workforce pillar in CWB, and will be referred upon in the implementation of the Moray CWB Strategy.

The aims behind this action plan include; ensuring workers have effective voice channels, increasing the number of people earning the Real Living Wage and number of Living Wage accredited employers, implement anti-racist employment strategy and reduce the gender pay gap.

### **3.2 Moray**

Community Wealth Building is an approach that will influence the priorities of various Moray strategies including the Local Outcome Improvement Plan, Corporate Plan, Moray Economic Strategy, Social Enterprise Strategy, Apprenticeship Strategy, Local Development Plan and Climate Change Strategy. These strategies will be referenced throughout the Community Wealth Aims section of this document.



## 4. Moray Profile

Moray benefits from a wealth of natural assets, low crime rates and healthy communities. However, there are pockets of inequality, deprivation and poverty within Moray's communities. In order to deliver a CWB strategy that works for Moray, it is important to evaluate the main underlying strengths and challenges in Moray. The following statistics are largely for 2021 / 22:



### Childcare

Inadequate provision of pre-school and wraparound childcare in Moray.



### Female Entrepreneurship

Female Self Employment rate of 8.6%, one of the highest rates in Scotland.



### Gender Pay Gap

Gender pay gap of 22.1% higher than the Scottish average of 11.1%.



### Social Economy

Thriving third sector with 147 Social Enterprises.



### Low Wage Economy

Average weekly full time wage of £598.80 – which is the fifth lowest in Scotland and is 6% lower than Scottish average and 8% lower than the local average. (Aberdeen, Aberdeenshire, Moray and Highlands).



### Moray Growth Deal

£100m deal that is delivering Pioneering projects that can embed Community Wealth Building in their delivery.



### Underemployment

Underemployment rate of 9.3% exceeding the Scottish average of 8.5%.



### Just Transition

£500 million ten-year commitment that will support projects in the North East and Moray which contribute towards the region's transition to net zero.



### Skills Availability

Economically active skilled young people are in lower proportions than Scottish average.



### Economic Activity

Economic activity rate of 79.1%, higher than the Scottish average of 77.2%.



### Ageing population

By 2039 the working age population in Scotland is projected to increase by 1% but in Moray it is projected to fall by 3%.



### Visitor Economy

The Visitor economy generated £96.17m in economic impact and supported 1,840 FTE's during 2021.

# 5. Community Wealth Building Vision

This strategy sets out a ten year plan to support existing activities and create new policies that ensure wealth stays within the hands of our local communities. An action plan to deliver this strategy is located in the appendix of this document.

The vision of

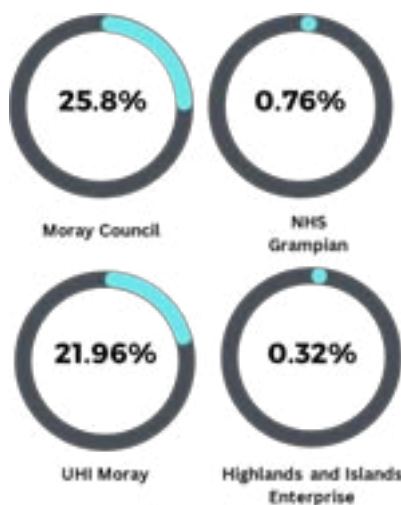
**“creating a fair and equal society where our communities have a greater stake in Moray’s economy”**

will provide a focus on priorities around People, Place and Planet. The Wellbeing economy principles will underpin the strategy for CWB with a focus on creating an economy that is inclusive, fair and kind to our environment.

## 5.1 Spending

**AIM** | Embed a local first approach to procurement within Moray where more wealth is retained locally, benefitting our local workforce and reducing our carbon footprint.

### Spend with Moray Based Suppliers 21/22



### Moray Council Statistics for contracts awarded in 21/22



## Procurement Analysis

With a substantial annual spend figure of over £415 million<sup>3</sup>, Anchor bodies in Moray have a powerful influence on the growth of the local economy. Current 21/22 local spend statistics for Moray Council, HIE, NHS Grampian, and UHI Moray are highlighted in the infographic above. From the previous year, Moray Council has increased its spend in excess of 2%. The value of local spend from HIE and NHS Grampian has remained broadly consistent from the previous year. Spend data for UHI Moray was not provided for 2020/21, so a comparison is not possible. It is important to note that location of spend is linked to the invoice address of the supplier being paid. Therefore, the organisation could have an office/site/employees within a specific local authority area but the invoice address could be outwith that area.

The aspiration for Moray is to grow local procurement spend annually, across all public anchors who have a presence in the area. An aspiration for Moray Council is to grow local spend from the five year rolling average of 23.96% to 27% within five years and then to 30% over the ten year period the strategy. This ambition should be feasible for Moray Council, based on previous performance and the success of other comparable Councils in achieving similar levels of growth in recent years. This will be measured over this longer period of time to account for the development work needed in the local supply chain. Procurement methods and the drive for savings in Public Sector organisations has resulted in lower levels of local spend for certain commodities, however there are also examples such as Moray Council's Fresh Meat Catering contract that followed a CWB approach supporting local producers and suppliers and delivering best value. Continuing financial constraints across the public sector will continue to drive the need for savings, but this must be balanced with the benefits that a CWB approach brings.

Noting the importance of adopting a CWB approach to aid economic recovery from COVID, Moray Council approved the development of a CWB strategy for Moray. It was agreed that the initial CWB focus in Moray would be in reducing leakage from the local economy through public procurement spend. Provision of 1-2-1 consultancy support was included as part of this recovery package, to assist local small businesses in the preparation of tender bids.

Further activity aimed at increasing the proportion of local procurement spend has also seen a local Supplier Development Forum reinvigorated, consisting of procurement officers from Moray Council, Highlands and Islands Enterprise, and NHS Grampian alongside other key stakeholders. This group has met to explore how best to raise awareness of local procurement opportunities and coordinate support available to access these.

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<sup>3</sup> For year 21/22

## Service Models

The public sector has a variety of service models which include outsourcing, shared service, collaborative and cooperative models of delivery. The reasons for one type of delivery over another can be many and varied depending on political ideology or simply the scale of service provision and geography of delivery, all decisions are taken to ultimately provide best value at the time. While design of service models should not be thought about in isolation, a CWB approach should consider the wellbeing economy, fair work and retaining local wealth. As highlighted by Centre for Local Economic Strategies (CLES), “Insourcing can deliver real benefits through better governance, better service integration, more sustainable operations, and ultimately higher quality service provision for end users.”<sup>4</sup> This is backed up by a report conducted by ASPE which notes that “Services have been insourced as part of a local authority drive for quality service provision and value for money”<sup>5</sup> the same report also noted the local economic impacts of insourcing in developing stronger local supply chains and local employment. There will always be occasions where outsourcing or shared services make sense e.g. Moray Council has shared services with Aberdeen and Aberdeenshire for Archaeology Services and mortuary services which would not be viable if delivered locally, however when making such decisions CWB should be at the heart of the approach to safeguard community wellbeing.

Commitment from local anchors is needed to assess the level of spend with consultants for services such as legal advice, economic analysis, design, and project management to assess whether these services may be suitable for insourcing or shared service where appropriate and feasible to do so and may give rise to more shared services across the public sector in Moray being delivered from Moray.

## Objectives

1. Expand delivery of community benefit in public procurements
2. Grow the percentage of local procurement spend with Moray based suppliers
3. Increase Anchor spend with community led and third sector businesses.
4. Support delivery of Fair Work First through anchor spend
5. Ensure CWB approach informs decisions on service models
6. Embed CWB approach in strategic activity of Anchor Partners

## Moray Strategy linkages

- Moray Economic Strategy
- Moray Council Corporate Plan
- Moray Procurement Strategy
- HIE Procurement Strategy
- HIE Strategy 2019-2022
- UHI Procurement Strategy
- Crown Estate 2021- 23 Climate Change Action Plan
- Crown Estate Scotland Procurement Strategy 2020 - 2023
- Moray Council Routemap Net Zero
- Moray Council Woodland & Forestry Strategy
- Local Development Plan
- NHS Grampian Plan for the Future 2022-28

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<sup>4</sup> <https://cles.org.uk/what-is-community-wealth-building/the-principles-of-community-wealth-building/plural-ownership-of-the-economy/insourcing/>

<sup>5</sup> Insourcing: A guide bringing local authority services back in house

# Case Studies

## Preston

Since implementing a CWB approach in 2013 that focused on progressive procurement, social value, democratising the economy and implementing the Preston real living wage, spending behaviour within public bodies has been transformed; and, new tools for a fairer economy have been developed.

The public impact of the community wealth building efforts in Preston was significant, in 2016, three years after the initiative started, public service spending in the local community had gone up by GBP74 million in Preston and by GBP200 million in the wider Lancashire area.<sup>6</sup>

## Wigan's Ethical Homecare Framework <sup>7</sup>

In 2020, Wigan launched their vision for CWB to create a fairer local economy that works for all the people of the borough. Wigan's area of focus included The Wigan Pound, good jobs, housing, green jobs and working with businesses.

One of the key CWB focused projects was the Wigan Ethical Homecare Framework, which wanted to deliver a transformational and ethical model of home based care that was delivered by local people who benefitted from fair employment practices. The system prior to this was delivered by providers who were disconnected from local communities with a poorly compensated workforce.

To ensure the framework was successful and collaborative, the council worked with the providers to co-create a model that was affordable and sustainable as well as being mindful of profit for local enterprises.

Overall, the Wigan's Ethical Homecare Framework has driven up employment standards, reformed the economy of the care sector in the Borough and supported the development of more than 100 social enterprises.

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<sup>6</sup> The Preston Model of Community Wealth Building in the UK, Centre for Public Impact

<sup>7</sup> Ethical Home Care case study

## 5.2 Workforce

### AIM

Through investing in our current and future workforce, we want to remove barriers to employment by providing learning and skills development opportunities, increase access to career pathways and ensure our workforce are paid a fair wage.

### Key Statistics



**Lowest paid female workforce in Scotland**

### Low Wage Economy

Despite high employment rates, Moray suffers from a low wage economy with our average full time wage being £598.80, falling 6% below the Scottish average.<sup>8</sup> The makeup of our economy is a main contributing factor to this low wage rate. Moray has a high level of manufacturing employment which accounts for 17.1% of jobs in the area compared to just 7.1% in Scotland. In particular, manufacture of food products and beverages alone account for 10% of jobs in Moray.<sup>9</sup>

### Skill Shortage

By 2039, the working age population in Scotland is projected to increase by 1% but in Moray it is projected to fall by 3%. With economically active young people being in lower proportions in Moray than the Scottish average means that access to skilled and available workforce is restricted. This skill shortage is a huge struggle for employers as it hinders growth and sustainability.

### Underemployment

Whilst we have a low unemployment rate of 3.4%<sup>10</sup>, our rate of underemployment of 9.3% is high compared to the Scottish average of 8.5%<sup>11</sup>. Underemployment is defined as a person aged 16 and over who is in employment and would like to work longer hours in their existing job, work an additional job, or find a different job with more hours.

<sup>8</sup> NOMIS

<sup>9</sup> Moray Economic Strategy

<sup>10</sup> NOMIS

<sup>11</sup> SLAED Indicators Framework Report 2021-22

Work needs to be done to upskill our current workforce, in order for them to maximise their potential and achieve the job and working hours they desire. Bodies such as DYW Moray and the Moray Pathways partnership are already delivering multiple programmes to upskill local people facing employment barriers.

### **Gender Pay Gap**

The gender pay gap remains a significant issue in Moray, with 2021 statistics highlighting the rate being at 22.7% which is higher than the Scottish average of 10%. Statistics also highlighted that women who live in Moray are the lowest paid in Scotland, earning £477.50 per week while men earn £648.30 per week. Many women are also out of work, or in low-paid and part time forms of work. The reasons for this are numerous – from caring responsibilities to childcare availability. However, taking a community wealth building approach to gender justice will require an integrated approach and innovative thinking.

### **Childcare**

A survey conducted with Moray parents in 2022 through the Parent Employability Project, received 507 responses and showed that 87% of the parents surveyed were not satisfied with their childcare solution. Due to the lack of available and affordable childcare in Moray, women are disproportionately making sacrifices in their careers to meet caring responsibilities, resulting in financial insecurity, instability and a significant skills shortage for Moray employers.

In a report published in 2022, the Institute for Fiscal Studies (IFS) estimated that if female employees worked as much in full time roles as their male counterparts, the gender pay gap would reduce by a third. Addressing the gender pay gap matters for fairness between genders. But as many families depend on a woman's income, lower wages for female workers places them and their children at greater disadvantage and puts them at increased risk of poverty.

Local anchors and larger employers could adopt a CWB approach to assist in mitigating the childcare issue by developing parent friendly employment policies and shift patterns, direct provision of child care or assistance with child places, engaging with the childcare sector to provide support that will benefit the employee and the employer in terms of retention and recruitment. Similarly, it is essential that private and third sector nursery settings remain viable in terms of premises, staffing, training and development opportunities associated with the fair work principles and land and property of CWB.

### **Workforce Objectives**

1. Increase the number of people in Moray benefitting from Fair Work practices.
2. Help to minimise the systemic barriers to people working such as childcare, transport and digital connectivity.
3. Maximise opportunities for providing skills development and training opportunities for the local workforce including through local development.

## Strategy Linkages

- Moray Pathways Delivery Plan
- Local Outcomes Improvement Plan
- Moray Economic Strategy
- Moray Council Corporate Strategy
- Moray Council Climate Change Strategy
- Moray Council Early Years Strategy
- Moray Local Development Plan 2020
- HIE Strategy 2019-2022
- Skills Development Scotland Strategic plan 2022-27
- NHS Grampian workforce plan 2022-27

## Case Studies

### Moray Pathways

Moray Pathways is the local employability partnership in Moray. Through Moray Pathways, a programme of employability activities have been launched, through collaboration with local partners, in support of the Economic Recovery Plan.

The Moray Pathways Employability and Training Hub at the Inkwel in Elgin opened in June 2021 through collaboration between Moray Council, Department for Work and Pensions (DWP), Skills Development Scotland (SDS) and Elgin Youth Development Group (EYDG). The following outputs were delivered during the first year of the project:

- 500 individuals were engaged and supported by Moray Pathways Network partner organisations
- 124 people progressed into employment opportunities
- 218 training sessions delivered
- 36 partner organisations from the Moray Pathways network delivered support and training provision within the hub
- 51 digital support sessions took place in the hub on a 1:1 basis



## North Ayrshire

In May 2020, North Ayrshire became the first council in Scotland to develop a CWB Strategy, with the aim of creating a fairer local economy. In the strategy it sets out how the council will work in partnership with local communities, businesses and wider regional anchor institutions to create a fairer local economy that will tackle poverty and inequality and embed a new economic model focused on wellbeing and inclusion.<sup>12</sup> North Ayrshire has made significant impacts on the local workforce as a result of implementing CWB measures. Some key outputs of the strategy are:

- Became a Living Wage employer five months earlier than planned.
- Reduction of 33% on the percentage of people earning less than living wage
- Delivery of one of the largest Kickstart programmes in Scotland to support economic recovery and tackle youth unemployment;
- Development of a £500,000 Green Jobs Fund with support from North Ayrshire Ventures Trust (NAVT) to deliver a green economic recovery.

## Sleepy Hollow Wraparound Childcare <sup>13</sup>

Sleepy Hollow Group (SHG) is Northern Ireland's leading and largest childcare provision. Addressing the need by the Department of Education that schools provide the school estate for wraparound and holiday care, SHG works with various schools across NI to provide this wraparound care.

Following a social economy model, SHG operational model is that they pay a rental income to each school, based on the number of children attending and in return the schools re-invest the money back into the school estate. To support families in need, SHG subsidise some childcare placements confidentially as referred by each school.

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<sup>12</sup> North Ayrshire, Scotlands First Community Wealth Building Council, Scottish Hub for Regeneration and Development

<sup>13</sup> Sleepy Hollow Wraparound School Aged Childcare

## 5.3 Inclusive ownership

### AIM

upport small businesses, community organisations, social enterprises, and co-operatives to have a greater stake in the economy, with increased ownership and control of assets, to retain and circulate wealth within our communities



Moray has smaller businesses and slower rates of business growth than the national average. Data sourced from ONS, BEIS and IPO has ranked Moray 372/374 out of all UK local authorities for business dynamism due to low R&D rates and low business density.

Micro enterprises with less than 10 employees form 88% of all Moray businesses. Despite a dip in business start-ups during the pandemic, Business Gateway have seen this trend reversed with 123 new businesses supported in 2021/22, up from 91 the previous year.

The 3 year business survival rate from 2018 to 2021 is 65.5%, which is an increase from 58.7% from the previous year.<sup>14</sup> This highlights the post pandemic business recovery where businesses were unable to handle the debt burden from the bounce back loans and the reduction in town centre footfall.

In Moray, there are 147 social enterprises with particular hotspots in Forres and Findhorn. HIE and tsiMORAY have led the development of a new Social Enterprise for Moray Strategy. This strategy aims to support and grow the Social Economy in Moray, helping to maximise the environmental, social and economic benefits of the transition to net zero and CWB.

<sup>14</sup> SLAED Indicators Framework 2021/22

## SCVO Third Sector Statistics<sup>15</sup>

	17/18	20/21	Change
Registered charities	464	547	+17%
Income	25,076,164	39,160,272	+56%
Expenditure	21,323,631	29,656,118	+39%
Paid Staff	660	1000	+34%
Trustees	2,716	2804	+3%

As highlighted in the table above the Third Sector has grown in scale and output within Moray over the past 5 years, resulting in a 56% increase in the level of income directly generated by local charities. This has also seen the birth of over 80 new registered charities in Moray. The sector now directly employs an additional 340 people, compared with 5 years ago, increasing the importance of Moray's social economy in sustaining the local labour market.

However, as also demonstrated by the data, the number of volunteer trustees supporting the third sector has remained broadly static over this time period. This reflects reported challenges within charitable organisations at attracting and retaining volunteers. In many instances, this has resulted in fewer volunteer trustees being appointed to the board of charities, placing increased risk upon the long term viability of organisations as existing volunteers are stretched and become burned out.

There is a need for public anchors to recognise the value of the third sector in providing essential social care and support services within the local community. Alongside the increased spend objective set out above, this could include encouraging or incentivising an increase in volunteer and pro-bono activity among public sector employees. For example, provision of a specified number of volunteer hours or days on an annual basis, for employees to undertake volunteer services, and allowing third sector organisations to tap into specialist knowledge and skills available within anchor organisations. This would not only help recognise the value of the local third sector, but help sustain its current scale and levels of growth.

### **Inclusive Ownership Objectives**

1. Develop existing business support programmes to support the growth of inclusive forms of business ownership.
2. Ensure major projects delivered by Moray Anchor Network Partners adopt a community wealth building approach
3. Maximise leverage of external funding sources to support community led and public sector projects.
4. Increase capacity amongst third sector organisations.

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<sup>15</sup> SCVO State of the Sector 2022

### **Moray Strategy linkages**

- Moray Economic strategy
- Moray Local Development Plan 2020
- Moray Council Corporate Plan
- Moray Council Climate Change Strategy
- Moray Council Woodland & Forestry Strategy
- Moray Social Enterprise Strategy
- HIE Operating Strategy
- Cairngorms National Park Local Development Plan 2020
- Crown Estate Scotland Corporate plan 2020-23
- Moray Council Routemap Net Zero
- HIE Strategy 2019-2022
- TSI Moray Outcomes framework
- Local Development Plan

## **Case Studies**

### **Moray Business Enterprise Hub**

The Business Enterprise Hub, a Moray Growth Deal project, is designed to promote inclusive economic development in Moray (and the wider region), primarily by supporting the scale-up of existing small and micro-businesses from all sectors present in the region, as well as providing support to start-ups, university spin-outs and inward investors.

The Hub will offer hot-desking facilities and pre-incubation space for new and growing businesses, as well as access to meeting rooms, studios, digital equipment and space for research and development.

There will be a co-ordinated offer of education, training and research support which will be agile and responsive to the needs of local businesses, and focussed on increasing resilience and growth.

## 5.4 Land and property

### AIM

There will be a co-ordinated offer of education, training and research support which will be agile and responsive to the needs of local businesses, and focussed on increasing resilience and growth.

### Key Statistics



**1/3**  
households are  
in fuel poverty  
SCOTLAND - 24%



**11%**  
TOWN CENTRE VACANCY  
RATE  
SCOTLAND - 12%

**57.4%**  
COUNCIL HOUSING  
EFFICIENCY RATE  
SCOTLAND - 86.4%



### Fuel Poverty

There is a significant issue of fuel poverty in Moray influenced by low wages and inefficient housing. A household is considered to be in fuel poverty if total fuel costs are more than 10% of the household's adjusted net income (after housing costs). The most recent Scottish House Condition Survey (SHCS) in 2019, which is used by the Scottish Government to measure progress on fuel poverty, estimates Moray had a fuel poverty rate of 32% compared to the Scottish average of 24%.

19% of Moray households compared to the average in Scotland of 12% are also estimated to suffer with extreme fuel poverty (where households would have to spend 20% or more of adjusted net income to pay for fuel costs). Inefficient housing is contributing to the fuel poverty rate with 2020-21 figures highlighting that only 57.4% of council housing stock is energy efficient – the lowest rate of all Councils in Scotland. Addressing this issue, the Moray Local Heat and Energy Efficiency Strategy (LHEES) will look to implement actions to address the heat efficiency of Moray Council stock. The 2019-24 Moray Local Housing Strategy highlights that there is a continual acute shortage of affordable housing, driven mainly by Moray's low average earnings. This is despite significant numbers of new build properties for social rent delivered through the Strategic Housing Investment Plan. The Moray Growth Deal Housing Mix Delivery project aims to address some of these challenges by looking to support delivery of up to 300 affordable homes and a number of private dwellings.

## **Community Asset Transfer**

As noted in the Community Asset Transfer (CAT) Annual Report, Moray Council has long recognised the important role that the transfer of property can play in empowering communities and strengthening their resilience. The Council's Community Support Unit provides support to community groups at all stages of the CAT process. Where appropriate, the Council will use the transfer of assets to give more control to communities, helping to inspire them to find local solutions to community needs and become more sustainable in the long term. Since 2017, 17 CAT's have been approved, with 11 of those having been completed.

## **Land and Property Objectives**

1. Facilitate and support community use and management of public assets to support the needs of the community.
2. Assist local communities to take ownership or otherwise acquire control of vacant or underused public assets.
3. Embed community benefit requirements into local planning policy.

## **Strategy Linkages:**

- Moray Council Corporate Plan
- Moray Council Climate Change Strategy
- Moray Council Local Housing Strategy 2019 – 2024
- Moray Council Learning Estate Strategy
- Moray Council Active Travel Strategy
- Moray Council Woodland & Forestry Strategy
- Moray Council Open Space Strategy
- Moray Council Local Housing Strategy 2019 – 2024
- Moray Town Centre Improvement Plans
- Elgin City Centre Masterplan
- Local Development Plan
- HIE Operating Strategy
- HIE Strategy 2019-2022
- TSI Moray Outcomes framework
- Crown Estate 2021- 23 Climate Change Action Plan
- Crown Estate Scotland Corporate plan 2020-23
- Cairngorms National Park Local Development Plan 2020
- Cairngorms National Park Partnership Plan 2022-27
- NHS Grampian Plan for the Future 2022-2028

# Case Studies

## **Marine Park, Lossiemouth**

Since 2011, Action Marine Park were looking to develop and reinvigorate Lossiemouth's Marine Park and bring it back to use within the community. In 2018 the CAT was completed to transfer Marine Park from Moray Councils ownership to the hands of the community. Around the same time, the group sourced funding from the Moray Leader Programme, Sport Scotland, EB Planning (Landfill) and the Robertson Trust to develop the Marine Park Pavilion, which was previously demolished in the 1990s.

The project was completed in 2020, and offers tennis courts, sports pitches and a bowling green. The pavilion will benefit and meet the needs of existing user groups, as well as providing space for indoor community events. Action Marine Park have many more plans to enhance the park, which will be easier to achieve now the Pavilion is in place.

## **Crown Estate Scotland and Portgordon Community Trust<sup>16</sup>**

Portgordon Community Trust (PCT) have been working on an agreement with Crown Estate Scotland (CES) to take control of underused assets in the village. This agreement will see the harbour itself – and potentially other property within the village – pass into the hands of the local community, so that local people can press ahead with their own plans for the regeneration and development of their village. In June 2021 Crown Estate Scotland (CES) took a significant step towards helping the community realise their vision for the area, with the purchase of the former Richmond Arms in Portgordon. In February of this year, with the help of funding from the Scottish Land Fund (SLF), PCT purchased the building from CES and have now developed the space to allow the building to be opened to the community and start providing a community hub service, with support from SLF, CES and Highlands & Islands Enterprise (HIE).

The Memorandum of Understanding (MOU) is the culmination of several years of work which saw PCT and the wider community carry out a Planning for Real exercise in 2017, and CES employ consultants to develop options for greater community involvement in managing the harbour.

As part of the MOU, a Harbour Management Action Group was formed with representatives from CES, HIE, PCT and Moray Council, who work together to facilitate communication and greater understanding of their respective interests in and obligations relating to the management, and subsequent ownership of the Portgordon Harbour estate.

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<sup>16</sup> Crown Estate Scotland Annual Report 2022

### **Tomintoul & Glenlivet Development Trust (TGDT)**

Development trusts in Moray are looking to address shortfall in affordable housing in local communities. To address this issue within their community, Tomintoul & Glenlivet Development Trust (TGDT) with support from Communities Housing Trust, created a community-led housing project of 12 affordable homes.

The homes are a mix of affordable rent and discounted sale. The development also tackles fuel poverty and social isolation, as the homes are designed around a communal space, and include individual EV charging points, PV panels on each home to generate electricity, and are highly insulated.<sup>17</sup>

This project was funded by Scottish Land Fund, the Scottish Government's Rural & Islands Housing Fund, Social Investment Scotland, Highlands & Islands Enterprise, the Community And Renewable Energy Scheme (CARES) and Dorenell Windfarm Community Benefit Fund.

### **Islington Affordable workspaces<sup>18</sup>**

Concerned with small businesses being increasingly priced out of the borough due to high property costs, Islington council have secured affordable workspace through developer obligations. In lieu of paying rent, operators charge affordable rents and deliver a range of services that benefit the local community and businesses, such as:

- Employment and skills initiatives
- Business advice and support
- Mentoring and networking
- Cluster development
- Community engagement

The impact of one of the spaces SPACE4 – a Cooperative co-working space has seen:

- 106 regular workspace users
- 932 hours of expert business advice
- 50% of workspace offered free of charge
- 207 weeks of apprenticeship training given to 45 apprenticeship seekers.
- Social value output of £843,900 in 20/21

For the programme as a whole, the workspaces have delivered over £1.24 million equivalent of social value output up until March 2022.

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<sup>17</sup> <https://www.scottishhousingnews.com/articles/community-led-affordable-homes-in-tomintoul-open-to-applications>

<sup>18</sup> <https://www.islington.gov.uk/business/support-information-for-business/affordable-workspace>



## 5.5 Finance

### AIM

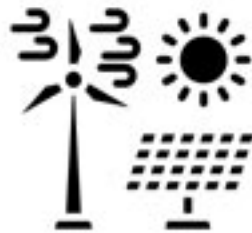
Capitalize on opportunities for public and community investment in local development proposals.

**£100m  
Investment in  
Moray**



**Established  
Credit Union**

**Just  
Transition  
Funding**



### Credit Union

Moray Firth Credit Union is a not for profit, democratically run financial cooperative with branches in Forres, Elgin and Buckie who offer safe, accessible savings and fair, affordable low-interest loans to their members.

In order to support the growth of the credit union increased promotional backing is needed to encourage local employers to sign up to the Credit Unions workplace savings scheme.

### Moray Funders Forum

Launched in May 2021, the Moray Funders Forum was established in partnership between Adam Family Foundation, The Gordon & Ena Baxter Foundation and TsiMORAY.

With 14 grant-making funds represented, Moray Funders' Forum members have the aim of improving the impact of local grant-giving in Moray. The forum aims to ensure the right organisations gain access to resources and meet the changing needs within the Moray community. In addition to information sharing and hearing from community practitioners, members will use the forum to encourage greater investment in Moray by national funding bodies.

## **Moray Growth Deal**

The Moray Growth Deal (MGD) will deliver transformational investment to drive economic growth across the region by investing over £100 million in eight strategic projects that will maximise Moray's future economic competitiveness. The Deal will build on the existing strengths of Moray's culture, tourism, and world-renowned manufacturing sectors, while also addressing transport and housing challenges to facilitate economic growth that's sustainable, fair and inclusive.

A Community Wealth Building approach will be embedded within the Moray Growth Deal programme. An action plan will be developed for each Moray Growth Deal project to ensure the projects maximise local benefit and retain investment in the local economy.

## **Just Transition Funding**

Moray's economy is expected to undergo a transformation in the years ahead through the transition away from carbon intensive industries, towards renewables and the development of new sustainable careers. Over the next ten years this will be accelerated through funding from the Scottish Government's £500m Just Transition Fund. Moray is one of only three local authorities which can access this investment.

## **Finance objectives**

1. Support investment into Moray Firth Credit Union
2. Increase the number of impactful Participatory Budgeting (PB) decisions conducted by Anchor partners.
3. Encourage public and private sector investments into Moray that support local supply chains, skills development and community projects.
4. Explore alternative forms of finance including the creation of a 'Moray Fund' to raise funding for public and community projects.

## **Moray Strategy Linkages**

- Moray Council Corporate plan
- Moray Outcome Improvement Plan
- Moray Local Development Plan 2020
- Moray Council Climate Change Strategy
- Crown Estate 2021- 23 Climate Change Action Plan
- Cairngorms National Park Local Development Plan 2020

# Case Studies

## Ekopia investments<sup>19</sup>

Ekopia Social Investments Limited is a community benefit co-operative based in Findhorn. Ekopia has a vision invest in social enterprises and sustainable community development. The aim behind the fund is to support projects that have a social and economic purpose.

Ekopia has been involved in the development and support of affordable housing projects in the Findhorn area for the past ten years. They have raised and invested a total of £568,152, as of Dec 2021, supporting inspiring and dedicated organisations. Completed housing projects include:

- **Park Ecovillage Trust** – 10 affordable units built in the past ten years, with total investment standing at £371,105 as of end-December 2021.
- **Station House Cooperative** – In 2008 Station House Co-operative Ltd was formed for the purpose of purchasing the historic Station House, a seven unit property in Findhorn village. The purchase of Station House was completed in November 2008, and the work undertaken has enabled £30,000 to be available to support the provision of low cost rents at this property.
- **New Findhorn Directions Ltd** – EEkopia has provided funding for 8 affordable units to be built in 2021 for New Findhorn Directions, who are an organisation that provides accommodation, infrastructure and other site services in the Findhorn Ecovillage.

Other investments made by Ekopia have included; Moray Art Centre; Phoenix Community Store and Café and Drumduan School.

## West Berkshire Council Climate Change Bond

Launched in July 2020 West Berkshire Council Climate Change Bond is the first Community Municipal Investment in the UK. This Climate Bond will help deliver on the West Berkshire Environmental Strategy. Since its launch, a £520k Solar PV project, habitat restoration and afforestation for flood alleviation projects, active travel infrastructure improvements, and street lighting upgrades have all been started.<sup>20</sup>

The bond has allowed local people to invest in the council's climate ambitions whilst gaining a return on their investment. Current statistics highlight that 23% of the total invested amounts came from district residents. On average, each local resident invested more than twice as much money as a non-resident.

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<sup>19</sup> Ekopia 2022 AGM report

<sup>20</sup> West Berkshire: Climate Change Bond

## 6. Delivery

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The successful delivery of the CWB strategy in Moray will be reliant upon the commitment of local anchor partners. The newly created Moray Anchor Network will report into Community Planning through Moray Economic Partnership and progress on the strategy will be reported annually to Moray Council and the Community Planning Partnership with additional updates or reports when needed.

To ensure this strategy and action plan is successful, support is needed from corporate and community planning level to embed a culture where community benefits are seen as significant considerations across all anchor activities.

Annual reporting will ensure accountability and identify areas for improvement. The Strategy and Action Plan will be continuously monitored by the officers within the Economic Growth & Regeneration section of Moray Council with support from Strategic Planning & Development section who will provide a strategic overview, assisting with the coordination of the Moray Anchor Network and reporting annually to Economic Development & Infrastructure Committee and Moray Economic Partnership. The Key Performance Indicators for this strategy which will be reviewed to evidence the effectiveness of the actions are highlighted below;

- Percentage of Anchor procurement spend with Moray based businesses.
- Percentage of Anchor procurement spend with the third sector.
- Proportion of people earning less than the Living Wage.
- Median earnings in pounds for employees living in Moray.
- Gender pay gap.
- Number of Foundation, Modern and Graduate Apprenticeships.
- Number of Community Asset transfer requests approved & completed.
- Percentage of contracts commenced during the year which deliver community benefit in Moray.

Whilst these are a quantifiable measure of the CWB priorities, we will know we are successful when we see our communities thriving and our local businesses booming.

## 7. Communication

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Recognising that CWB is still a new term for the population of Moray, a communication plan and promotional campaign will be embedded within the Moray Economic Partnership (MEP) Communications plan across all five pillars of CWB, highlighting the need for and impact of the approach and how it will be tailored specifically to Moray. This will include meaningful engagement with all MEP and CPP stakeholders and Moray Growth Deal project managers, to ensure alignment of delivery. The communications activities will be delivered using existing resource across the partnership.

Within the Communications plan, we will identify and celebrate pre-existing activities aligned to CWB in Moray, such as Forres Area Community Trust, Moray Reach Out, Outfit Moray and Moray Firth Credit Union. These communications will be used to highlight the added value in terms of local market development, increased employment opportunities, and improved community capacity.

# Appendix - Moray CWB Action Plan

CWB Objectives	Actions	Timescale	Lead	Key Partners
<b>Spending</b>				
<b>Expand delivery of community benefit in public procurements</b>	Establishment and launch of Community Identified Benefits List within Moray Council.	Ongoing	Moray Council Community Support Unit (CSU), Business Gateway Moray, MC Procurement	tsiMORAY, Community Councils
	Work with anchor partners to embed voluntary community benefits where relevant and proportionate in procurement activities below £4m.	Ongoing	Business Gateway Moray	tsiMORAY, HIE, NHS Grampian, UHI Moray, MC Procurement, EG&R, CSU
<b>Grow the percentage of procurement spend with Moray based suppliers from each anchor partner</b>	Establish working group with neighbouring public agencies in Highland, Aberdeenshire and Aberdeen to identify best practice and shared learnings to grow regional spend.	Ongoing	EG&R	MC procurement
	Refresh the Supplier Development Forum strategy to analyse the barriers to local enterprises bidding for local contracts and identify best methods grow local spend.	Ongoing	Business Gateway Moray	HIE, NHS Grampian, UHI Moray, MC Procurement, CSU, tsiMORAY
	Identify needs for CWB training for staff within Moray Council and other Anchor partners.	On Hold	EG&R	MC Procurement team, HIE, NHS Grampian, UHI Moray.

CWB Objectives	Actions	Timescale	Lead	Key Partners
<b>Spending</b>				
	Explore feasibility of the establishment of a local Business Database to increase awareness amongst Anchors of the local business base.	Unable To Resource	Business Gateway Moray	Moray Chamber, FSB.
	Work with all project managers to embed a local spend action plan within major projects or contracts.	On Hold	Business Gateway Moray	UHI Moray, DHI, Moray Council
	Maximise local supplier access to dedicated training sessions through Supplier Development Programme to upskill local suppliers on how to tender.	Ongoing	Business Gateway Moray	
	Provide support to local business to get business tender ready.	Ongoing	Business Gateway Moray	
<b>Increase Anchor spend with community led and third sector businesses.</b>	Annual procurement workshop with Moray Social Enterprise Network with attendance from procurement representatives from Moray Council.	Ongoing	tsiMORAY & EG&R	MC Procurement
	Encourage social enterprises to avail from procurement support offered by dedicated support bodies.	Ongoing	tsiMORAY	Business Gateway Moray

CWB Objectives	Actions	Timescale	Lead	Key Partners
<b>Spending</b>				
<b>Support delivery of Fair Work First through anchor spend</b>	Work with contracts managers and procurement teams to embed scoring of CWB criteria including Fair Work Criteria within Anchor procurements where relevant and proportionate to do so.	On Hold	Business Gateway Moray	MC Procurement Team, HIE, UHI Moray, NHS Grampian.
<b>Embed CWB approach in strategic activity of Anchor Partners</b>	Annual report collating number of strategic policies or decisions influenced by CWB approach.	On Hold	Moray Anchor Network	Moray Anchor Network
<b>Workforce</b>				
<b>Increase the number of people in Moray benefitting from Fair Work practices.</b>	Fair Work promotional campaign to champion local business that are embedding Fair Work practices into their business.	On Hold	EG&R	Chamber, FSB, HIE, Developing Young Workforce (DYW)
	Provide ongoing business support to businesses and organisations in Moray to adopt Fair Work practices and approaches. (To get ready to for grant applications)	On Hold	Business Gateway Moray	DYW, HIE
	Undertake an in-depth review of the causes of the Gender Pay Gap and create an action plan to address to the underlying issues.	On Hold	MEP	HIE, UHI Moray, Chamber, tsiMORAY. (Short life working group)



CWB Objectives	Actions	Timescale	Lead	Key Partners
<b>Workforce</b>				
<b>Help to minimise the systemic barriers to people working such as childcare, transport and digital connectivity.</b>	Identify new models of childcare for Moray to address shortfalls in wrap around care. 0-5	Ongoing	MEP	Scottish Government, Moray Council HIE Moray UHI, Care Commission
	Take a CWB approach to providing use of public assets.	Ongoing	EG&R	HIE, tsiMORAY, EC&O
	Support development of M.Connect service and other community travel projects to ensure all communities are able to access transport when required.	Ongoing Until 2030	Environmental & Commercial Services	tsiMORAY, EG&R
	Review current digital infrastructure and rollout of R100 programme to identify gaps in provision. Then develop campaign and action plan to raise awareness among households and businesses of Scottish Broadband Voucher Scheme and other opportunities for improving connectivity.	On Hold	Strategic Planning & Development (SP&D)	
<b>Maximise opportunities for providing skills development and training opportunities for the local workforce including through local development.</b>	Embed the requirement for skills development and training programmes within developer obligations and community benefit statements, linked to delivery of NPF4 Policy 25. Supplementary planning guidance will be developed to support this.	Ongoing	Moray Local Employability Partnership, SP&D	EG&R

CWB Objectives	Actions	Timescale	Lead	Key Partners
<b>Workforce</b>				
	Increase the provision of professional development courses and skills academies to upskill the local workforce.	On Hold	UHI Moray	EG&R, HIE.
	Provide training and skills required to support Moray's shift towards Net Zero.	On Hold	UHI Moray	SP&D, EG&R, HIE, tsiMORAY, climate action network
<b>Inclusive Ownership</b>				
<b>Develop existing business support programmes to support the growth of inclusive forms of business ownership.</b>	Support promotion and awareness raising of Just Transition Fund to local business community and third sector	Ongoing	tsiMORAY, Business Gateway Moray	EG&R, Chamber, FSB.
	Deliver business support programmes for businesses in Moray.	Ongoing	Business Gateway Moray, HIE	EG&R, Chamber
	Raise awareness of employee ownership and co-operative business models.	Ongoing	Business Gateway Moray	Cooperative Development Scotland, Chamber, TSI Moray
	Support increased promotion of the Moray Loves Local Campaign	Ongoing	EG&R	Business Gateway Moray
<b>Ensure major projects delivered by Moray Anchor Network Partners adopt a community wealth building approach</b>	Support Moray Anchor Network project managers with embedding a CWB approach within the business plans for major capital and infrastructure projects including Moray Growth Deal, Levelling Up, long term town plan and schools.	On Hold	EGR, SP&D	

CWB Objectives	Actions	Timescale	Lead	Key Partners
<b>Inclusive Ownership</b>				
<b>Maximise leverage of external funding sources to support community led and public sector projects.</b>	Provide ongoing promotion of external funding opportunities through existing Anchor communication channels.	Ongoing	MC Corporate Comms, EG&R, SP&D	ALL
	Assist with developing and submitting funding applications on behalf of community organisations where the local authority is designated as lead applicant, where appropriate and resources allow.	On Hold	EG&R	HIE, tsiMORAY
<b>Increase capacity amongst third sector organizations.</b>	Support and promote Corporate Social Responsibility, pro-bono and volunteering schemes to increase capacity of third sector.	Ongoing	tsiMORAY	CSU
	Encourage Anchor partners to offer an annual volunteering allowance for employees to expand volunteering capacity in support of the third sector.	Ongoing	ALL	ALL
<b>Land and Property</b>				
<b>Facilitate and support community use and management of public assets to support the needs of the community.</b>	Maximise the use of outdoor space for community benefit such as green spaces, woodlands, community food growing, biodiversity activities, play areas, renewable energy etc	Ongoing	SP&D	tsiMORAY, CSU
	Promote the availability of vacant, underused public assets.	Ongoing	EG&R	Elgin BID, Chamber, FSB, SP&D

CWB Objectives	Actions	Timescale	Lead	Key Partners
<b>Land and Property</b>				
<b>Assist local communities to take ownership or otherwise acquire control of vacant or underused public assets.</b>	Reduce any identified barriers and support communities to have the adequate knowledge and skills to take on the ownership / management of public assets	Ongoing	CSU	tsiMORAY
	Promotional campaign to celebrate the success of CAT's in Moray to raise awareness and stimulate further interest.	Ongoing	CSU	tsiMORAY
<b>Embed community benefit requirements into local planning policy.</b>	Implement CWB planning guidance for all upcoming major developments including wind farms to support skills development, local supply chains and community development.	Ongoing	SP&D	
	Maximise local impact of Developer Obligations to provide community infrastructure, linked to NPF4 Policy.	Ongoing	SP&D	
<b>Finance</b>				
<b>Support investment into Moray Firth Credit Union.</b>	Support the engagement with large employers including anchor partners in the region to encourage the uptake of the Credit Union Workplace Savings scheme.	Ongoing	Business Gateway Moray	HIE, Chamber. tsiMORAY
	Raise awareness of small business loans that can be offered through the Moray Firth Credit Union.	Ongoing	Business Gateway Moray	Chamber, FSB.

CWB Objectives	Actions	Timescale	Lead	Key Partners
<b>Finance</b>				
<b>Increase the number of impactful Participatory Budgeting (PB) decisions conducted by Anchor partners.</b>	Deliver against the Scottish Government target of ensuring at least 1% of all funding decisions are conducted by PB.	On Hold	Moray Council	CSU, EG&R
	Increase the number of local funding programmes awarded by PB, for example Just Transition.	On Hold	tsiMORAY	CSU
<b>Encourage public and private sector investments into Moray that support local supply chains, skills development and community projects.</b>	Develop CWB supplementary planning guidance that will ensure future developments in Moray deliver on supporting local jobs and the local community.	Ongoing	SP&D	
	Deliver targeted investment programmes providing employment land and housing in rural / deprived areas through delivery of the Local Development Plan and NPF4 Policy.	Ongoing	SP&D	
<b>Explore alternative forms of finance including the creation of a 'Moray Fund' to raise funding for public and community projects.</b>	Increase awareness of and support the growth of Community Benefit Societies in Moray.	Ongoing	tsiMORAY	Business Gateway Moray
	Explore And Research The Use Of Community Municipal Investment Funding For Renewable Energy Projects	On Hold	SP&D	EG&R
	Explore The Feasibility Of Public Sector Investment Into Existing Renewable Energy Schemes	On Hold	SP&D	