

# INSIGHT

[bellingram.co.uk](http://bellingram.co.uk)

## *High Flyer*

How **drone technology** is changing forest and land management p8

## *Milestone Moment*

Bell Ingram **celebrates 120 years** at forefront of the rural sector p2&6

## *Special Agents*

Developing the **next generation** of rural professional p15

## *Emergency Response*

How **GIS** is transforming natural disaster relief p29







## 120 years of success

by Mark Mitchell, Managing Partner

**B**ell Ingram reaches a significant milestone on November 13 when we celebrate our 120th anniversary.

This landmark occasion will be marked in style with special receptions for clients, contacts and colleagues in our Perth headquarters at Durn on the banks of the River Tay and across the company's UK offices.

When Henry J. Bell hung a brass plaque outside his office on Charlotte Street in Perth

in 1899 and officially opened H.J. Bell & Co., his main client was Abercairny Estate, a classic, Victorian sporting and agricultural estate in Perthshire.

Over the subsequent decades, both the profession and the economy as a whole have undergone significant evolution, with two World Wars, periods of dramatic downturns and unprecedented growth.

Although Bell Ingram has not been immune to these variances, by focusing on our

clients' needs and responding accordingly, we have emerged as a business with a deeper understanding of how best to provide added value to our clients.

While our roots have remained firmly in rural land management, the company has expanded into the fields of design, forestry management, mapping and GIS, utilities and renewables, microgeneration, tourism and leisure, and estate agency (the latter the result of the 1971 merger with leading Edinburgh estate agents C.W. Ingram & Co.).

Much of what we do at Bell Ingram would still be familiar to H.J. Bell, but I wonder what he would make of the incredible advances in technology that see modern land agents utilising everything from unmanned drones to real time GIS data.

Ultimately I believe that it's our desire to innovate and improve, and offer our clients access to these more specialist services that is at the root of our continued success.

I'm also delighted to report that it's not just our 120th anniversary that's a major cause for celebration this year. New premises in Oban and Beaulieu, opened in August and November respectively, reaffirm our commitment to both new and existing clients as we grow and strengthen our presence in these important market places.

We will also launch a brand new website before Christmas to better reflect the full range of services that we offer. I urge you to pay a visit to [www.bellingram.co.uk](http://www.bellingram.co.uk) in the near future to see what all the



excitement is about.

As we head into the next decade, Bell Ingram not only continues to thrive as a leader in the rural sector, but as an employer that puts its employees at the heart of its success. Here's to the next 120 years! ■



# Welcome



*The decade started with a global economic downturn and will end with a year dominated by the twists and turns of Brexit.*

*As we enter the final weeks of the 2010s, and prepare to usher in a new decade, the only thing that seems certain is uncertainty!*

*I do not wish to dwell too much on the subject, other than to say that these really are unpredictable times and the rural sector will be dealing with the Brexit fall-out for a long time to come.*

On a brighter note, there's still plenty to be positive about, and in this Autumn/Winter edition of Insight magazine we will be looking forward at the issues and innovations that seem likely to define the new decade.

Technology continues to advance at a dizzying speed and Bell Ingram's mapping department has been keeping on top of recent developments. Spatial Data Manager Mayuku Morgan offers a fascinating insight into how Geographic Information System (GIS) tools are playing an important part in modern disaster response, while at the other end of the spectrum, her colleague Marcus Humphrey explains why Apps and Sat Navs are no substitute for the dying art of map reading!

Sticking with the theme of new technology, Jamie Cousland reveals how drones have become an essential part of the toolkit for modern forestry managers, and reveals how aerial imagery recently proved invaluable when designing timber extraction routes during a felling operation at a Bell Ingram managed forest in Stirlingshire.

The pace of change continues unabated in other areas as well, and we have been busy analysing the recent property trends. Carl Warden looks at how new homes sales have benefitted from the continued shortage of traditional stock, and examines the continuing impact of LBTT on the market.

Farmland prices are continuing to hold up, but for how long? Malcolm Taylor and Sarah Tyson discuss the role of AMC funding in planning for an uncertain future.

New legislation presents a wide range of opportunities and challenges for our clients. Managing Partner Mark Mitchell has been looking at the implications of Lord Bew's Review of farm funding, while Land Agent Catherine Smith has advice for landlords navigating their way through the maze of new legislation around energy efficiency.

Successful diversification is increasingly important to modern farm and estate management and we spotlight one farming business who turned a problem into an opportunity by working with Bell Ingram Design to create a visitor centre and safe access for the 70,000 people who visit the Devil's Pulpit beauty spot at Finnich Glen in Stirlingshire.

Finally, with a shortage of rural professionals entering the sector, our partner in charge of training, Sarah Tyson explains why there's never been a better time to embark on a career in land management.

Graham Lumby Chairman

## ● Editorial contacts for Insight

Nicolle Hamilton, Marketing Manager [nicolle.hamilton@bellingham.co.uk](mailto:nicolle.hamilton@bellingham.co.uk)  
Tel. 01738 621 121 or 07792 235343

Alison Lowson, PR & Marketing Co-ordinator [alison.lowson@bellingham.co.uk](mailto:alison.lowson@bellingham.co.uk)  
Tel. 01738 621 121 or 07584 093354

● Design by Stuart Cameron

● Additional photography by David Lozowy Photography

## Contents

- 6 Milestone Moment** – 120 years of Scottish land ownership and land agency.
- 7 Natural Capital** – An eco-friendly solution to waste water treatment.
- 8 Tech Talk** – Drones have become an essential part of the forestry toolkit.
- 10 Farm Finance** – AMC's attractive 'lend and leave' policy continues to woo farmers.
- 12 Landlord Latest** - EPC shake-up turns up the heat for rental properties.
- 15 Careers Advice** - There's never been a better time to embark on a career in land management.
- 16 Investing In Our Future** - Meet the next generation of Bell Ingram land agents.
- 18 Choosing an Estate Agent?** Make sure you get the real DEAL.
- 19 Property Market Trends** - New homes sales on the rise with traditional stock in short supply.
- 20 Dream Commute** – Oban's Andrew Fuller sings the praises of Scotland's West Coast.
- 21 Time to Move?** Our choice of six of the best island properties.
- 23 History Lesson** – The challenge of marketing and developing sites with historical connections.
- 24 Bell Ingram Briefings:** Bew Review, LBTT, Basic Payment Scheme and Making Tax Digital all under the spotlight.
- 26 Expert Opinion** - Why Apps and Sat Navs are no substitute for the dying art of map reading.
- 27 Fungus Bogeyman** – Identifying the potentially catastrophic signs of tree failure.
- 29 Typhoon Hagabis** - GIS tools are playing an important part in modern disaster response.
- 30 Diversification** – Bell Ingram Design is helping a Stirlingshire farming family turn a problem into an opportunity.

\*Insight magazine is prepared for general information only. While care is taken in its compilation, neither Bell Ingram LLP nor its employees or officers accept any liability for the contents or their application to any individual circumstances. Readers are strongly recommended to contact Bell Ingram to obtain advice appropriate to their needs.



## Michelle's a Scotch lamb champ

Bell Ingram's **Michelle Stephen** cooked up a storm at the Scotch Lamb Workshop held at the Edinburgh Food & Drink School in Kirkliston recently.

She was one of a group of specially selected Scotch Lamb Champions – farmers who are working in the Scottish sheep industry or in supporting businesses – chosen to support a six-week marketing campaign aimed at inspiring consumers to buy Scotch lamb.



As well as her working as an Assistant Land Agent in Bell Ingram's Aberdeen office, Michelle and her partner Gary Bruce farm Meikle Tillyvee – an 86-acre farm in Udn, Aberdeenshire, where they look after 670 breeding ewes, 400 store lambs, eleven tups and two hard-working collies.

# news

## in brief

### Laura's star turn

**Laura MacCallum** from our Oban office was a finalist in the Rising Star category at the 2019 Propertymark Qualifications Awards. The Property Sales Assistant rubbed shoulders with industry leaders at the glittering ceremony in the House of Lords.



## It's a record breaker!

Gleneagles Estate, which is managed by Bell Ingram, is celebrating after the tallest Leylandii tree in Scotland was discovered on its land during a routine tree survey.

The Leyland Cypress (X Cuprocyparis leylandii) has measured in at a mighty 34 metres (112 feet), beating the previous title

holder, Scone Palace, who held the record at 33 metres.

Leylandii are fast growing trees and have been known to increase in size by as much as a metre a year. The tallest in the UK is actually a hedge at The National Pinetum in Bedbury, Kent and stands at 39.6m (130ft). However, tree experts believe that we have not yet seen the ultimate height for a Leylandii yet and that they will keep growing.

The record breaking tree has been authenticated and published in The Tree Register, a charity that collates and updates a database of notable trees throughout Britain and Ireland.

**Martin Haldane** of Gleneagles said: "This achievement of an old friend is very exciting and we are delighted that this specimen has been found and recognised. However, this isn't the first time Gleneagles Estate has grown a champion tree. In 1985 The Tree Register recorded a number of record breakers including a Lawson Cypress and Swedish Whitebeam."



**Martin Haldane** of Gleneagles (left) and **Chris Duncan** (Bell Ingram's Head of Mapping) pictured beside the champion Leyland Cypress tree at Gleneagles Estate.

## Careers advice

Bell Ingram attended the highly regarded Harper Adams Careers Fair. **Borzo Taheri** and **Evangelina Homer** from our Northwich team discussed opportunities with students from all year groups including those seeking placements.







## Lotta bottle

Bell Ingram's branded water bottles and coffee mugs have been turning up in some far-flung locations this year.

Globetrotting former Forestry intern **Angus Dingwall** has been travelling in South America before resuming his studies in Forestry Management at the Scottish School of Forestry in Inverness. He sent this awesome snap from Machu Picchu.

Meanwhile, Partner **Malcom Taylor** quenched his thirst on a trip to Uluru (or Ayres Rock) on a recent jaunt Down Under.



## Great effort

Bell Ingram's charity champions boosted the coffers of two worthy cancer charities recently. Oban's **Andrew Fuller** raised £550 by completing Cancer Research's 300

Miles Challenge, racking up the distance on his bike around Mull, Milan and Paris! Meanwhile, Ayr's **Cathryn Burrows** 'Braved The Shave' for Macmillan raising a whopping £480 for the cancer charity.



## Bell Ingram strengthens our presence in Oban and the Highlands with two new offices

**Bell Ingram is celebrating the opening of two new offices.**

The firm unveiled new premises in Oban town centre this summer, and our Highland team is all set to relocate to Beaulieu in November.

Head of our Oban operation, **Andrew Fuller**, said: "Bell Ingram's Oban office has offered a full range of estate agency, land management and design services to clients along the west coast of Scotland, the west Highlands and the islands for 10 years.

"This latest move signals an exciting new chapter for the company as we underline our commitment to Oban and strengthen our ambition to become the region's premium rural estate agency.



Oban is an ambitious town with enormous potential, and we are excited to be a part of its future."

Andrew is supported by a highly qualified and

knowledgeable team comprising: **Jackie Moore** (Residential Lettings Manager), **Mairi Kennedy** (Lettings and Property Management) and **Laura MacCallum** (Property Sales Assistant).

Elsewhere, Bell Ingram's Highland team is moving to bigger premises in Beaulieu High Street's former Bank of Scotland building after outgrowing its current offices in Inverness and Bonar Bridge.

Partner for the Highlands, **Rob Whitson**, has been working with **Murray Fleming**, from Bell Ingram Design, to create a flexible workspace to support the division's next growth phase.

Rob Whitson said: "Our ambition is to drive economic growth and this move to Beaulieu will give us much greater visibility, a welcoming space for customers, as well as putting ourselves in the centre of the Highlands. We are very much looking forward to welcoming our clients, old and new, to our new office in the near future."

**Mark Mitchell**, Managing Partner of Bell Ingram, added: "The opening of these new offices in Oban and Beaulieu reaffirms Bell Ingram's commitment to both new and existing clients as we grow and strengthen our presence in these important marketplaces."



● From left to right: Mairi Kennedy, Jackie Moore, Laura MacCallum and Andrew Fuller



# Celebrating 120 years

● 1899: H.J. Bell's letter announcing the formation of the company.



18 Charlotte Street, Perth,  
13th November, 1899.

Sir,

*I beg to inform you that I have commenced the business of Civil Engineer, Surveyor, and Valuator, at the above address.*

*I was a pupil with Mr. James Ritchie, C.E., Perth, for over four years, and have since had nine years practical experience of similar work in the Midland Counties of England.*

*I shall be glad to be honoured with your support, and to undertake any work in connection with the preparation of Estate Plans, Surveys, making of Roads, construction and improvement of Farm Houses and Buildings, Land Drainage, Private Water Supplies, also Town Sewage and Water Works, &c. Any work that you may be able to place in my hands, shall have my best and prompt personal attention.*

*I am, Sir,*

*Your obedient Servant,  
H. J. BELL.*

Highlands was owned by only 15 people.

Over the last 120 years, the extent of the very large estates has declined with, for example, the break up of the vast Sutherland Estates and also Lord Leverhulme's Estate on Lewis and Harris. The average size of estates is now much smaller and there has been a significant decrease in the number of owners holding estates larger than 5,000 acres. In fact, it has been estimated that fewer than 500 people own half of all privately-owned land in Scotland. That is one of the highest concentrations of land ownership in Europe.

The last 20 years in particular has presented some very specific challenges and opportunities in terms of the new Scottish Parliament, land reform, National Parks, information technology and climate change. However, Bell Ingram is ideally placed to adapt to the continuing pace of change. The company has expanded considerably since those early days in Charlotte Street and our team now embraces all aspects of rural land and business management with expertise spanning forestry, GIS mapping, estate agency and architecture.

What will the next 120 years hold? It is an exciting, maybe even frightening prospect, but the good land agent will have to keep up with whatever it holds, and one suspects that the speed of change over the next 120 years will certainly be now slower than the last 120. ■



● 2019: Professional staff at Bell Ingram's May Conference.

## Timeline

### Victorian beginnings

Henry J. Bell began practicing on 13th November 1899 at 18 Charlotte Street, Perth. The notification letter (pictured) outlines the nature of work that Bell would willingly undertake, ranging from preparing Estate Plans to Civil Engineering work. The notice clearly illustrates his marketing style. It further indicates the style of writing at the time with the finishing phrase of 'Your Obedient Servant'.

### Cecil W. Ingram

Cecil W. Ingram founded his Surveyors practice at 90 Princes Street, Edinburgh, in 1934, having previously been a partner in that office with Knight, Frank Rutley. In 1951 the firm became C.W. Ingram and Sons when his sons Paul and John joined the practice as partners. The practice specialised in the sale, purchase and valuation of landed estates, farms, hotels and country houses, latterly moving to 7 Walker Street in the capital in 1964.

### The Merger

Announced in the press as 'Two Major Scots Firms to Merge', the merger between H.J. Bell & Co. and C.W. Ingram & Co. Estate Agents in Edinburgh occurred on 31st March 1971. In a handwritten letter to John Darling Jnr, then Bell Ingram Chairman, following their merger discussions, John Ingram points out their willingness for the merger to be formed and starts planning the strategic 'plan of attack' for the publicity campaign and how best to tackle the forthcoming property season of Spring 1971.

### Durn

H. J. Bell & Co. moved from 18 Charlotte Street to Durn in 1962. This magnificent riverside mansion was originally built for Surgeon Major Frederick Robert Wilson around 1880, and during its long history also housed the Royal Air Force Volunteer Reserve and the Inland Revenue.

### Bell Ingram today

Bell Ingram has a team 130 professional staff working across 11 UK offices (Perth, Aberdeen, Ambleside, Ayr, Beaulieu, Forfar, Inverness, Morpeth, Northwich, Oban and Thirsk). 2019 saw a new face at the helm when Mark Mitchell moved into the Managing Partner role and Graham Lumby assumed the position of Chairman. Graham's tenure as Managing Partner saw the firm through from buy-out to a thriving business with a turnover of £1.7 million to £6 million, opening five new offices and more than doubling staff numbers.

**B**ell Ingram has witnessed and adapted to significant change since Henry J. Bell established the company in 1899. This has included devastating global conflict, periods of acute financial uncertainty and great advances in technology.

One hundred and twenty years ago, the country was in the final years of the Victorian era. People had not yet felt the strain of World War and the motor car had only just been invented. Train and steamer had, however, opened up the Highlands. The landed estates were in their heyday and sporting opportunities were being developed. Large scale private land ownership continued to thrive relatively unchanged through most of the 19th century.

It is interesting to note that an official survey of land ownership in the United Kingdom carried out by the Government in 1872-73 discovered that only 7,000 people owned 80% of the entire country. However, the situation was even more extreme in Scotland where 659 people owned 80% of the land area, 118 people owned 50% of the land area, and over half of the



# Reed bed system is a capital idea

## Alternative approach eliminates the need for hard infrastructure



**Borzo Taheri**

Assistant Land  
Agent

borzo.taheri@  
bellingram.co.uk

The term 'natural capital' has become somewhat of a buzz word among policy makers, and under Michael Gove's new era of "public money for public goods" our understanding is that it will become ever more relevant to farmers and landowners wishing to claim support under any post-Brexit new subsidy regime.

So, what defines natural capital and what are the assets associated with it?

Natural capital is a concept that unites the environment and economy as one, acting as allies for a sustainable future. It consists of the world's physical and biological resources, including air, water, soil and woodlands to name a few. And it is through these resources working in sync with each other, that ecosystem goods and services (such as clean water), are delivered providing a positive benefit to society.

Working alongside one of our long-standing clients, Bell Ingram is currently helping to deliver a natural capital project that will effectively use a natural resource - reed beds - in the treatment of waste water.

Our client's existing waste water treatment works had been identified as running at full capacity and a further treatment plant was required to meet new effluent quality requirements.

The traditional approach to resolving this issue would have been through hard infrastructure, requiring the acquisition of

agricultural land outside the existing plant, and the construction of an additional treatment facility.

Instead, the client proposed an alternative approach to identify whether any of the local features in the natural environment could eliminate the need for a secondary treatment plant and use natural methods of filtering the waste water through the construction of a reed bed.

From the onset, Bell Ingram worked in conjunction with the client to identify a suitable location for the construction of a natural reed bed to filter the incoming treated effluent.

A 70-acre site adjacent to the treatment plant and associated with an adjoining wetland reserve was identified, and Bell Ingram was instructed to undertake a comprehensive survey of the land to assess suitability and feasibility and provide a valuation to facilitate the purchase.

The project is now well underway, with terms for the purchase of the land nearing completion and preparations being made for the design of the reed bed.

Ultimately the goal of the reed bed will be to act as a filtration system to treat the waste water and avoid the construction of an additional treatment plant. However, the benefits will be two-fold with the reed bed land being leased back to the wetland reserve to increase their wetland habitat and maximise the ecological benefits.

► Here at Bell Ingram we have a detailed understanding of natural capital with a focus on valuation principles that can be applied to such projects. For more information, contact **Borzo Taheri** on **01606 523 030** or email **borzo.taheri@bellingram.co.uk** ■







# Hitting new heights with drone technology in forestry



**Jamie Cousland**  
**Forest Manager**

[james.cousland@bellingham.co.uk](mailto:james.cousland@bellingham.co.uk)

**D**rone technology has become an essential part of the tool kit for modern forestry managers, bringing huge benefits to the sector.

As little as a decade ago, drones, or to give them their proper title, Unmanned Aerial Vehicles (UAVs), were a relative rarity, and not just in forestry. Obtaining aerial imagery was a matter reserved for specialist companies with specialist UAVs, and the vast majority of us turned to Google or Bing for satellite imagery.

Of course, the ease of access to Google and Bing means they are still the most consulted sources for aerial imagery, but for a forester like myself, having the ability to obtain my own up-to-date aerial images of forests, is proving hugely valuable.

Admittedly, I did question just

how useful a drone would be to Bell Ingram's forestry department. How much use would we get out of it? Would it be worth the considerable cost of the drone itself and the training? These concerns can be summed up by asking: was purchasing a drone and obtaining training to use it a good idea? The answer is an enormous, resounding, yes.

I only completed my drone training in late August, but even in the short time since then I have since used Bell Ingram's drone on many occasions for a multitude of purposes.

For example, aerial imagery has proved hugely useful when designing timber extraction routes. At the end of a felling operation at a Bell Ingram managed forest in Stirlingshire, my colleague and I wished to obtain a good understanding of the routes forwarders had been taking to extract timber to the edge of the site. This task would have taken perhaps two hours on foot, but a mere 10 minutes in the air. Clearly, this was a job for the drone.

By taking a panoramic video,

covering the extent of the felled area from 50m above ground level, I was able to clearly determine the routes that had been used for extracting timber. This information will prove useful for planning future felling and restocking operations, as we can advise forwarder drivers of the best routes to take so as to avoid watercourses and other sensitive areas.

Obtaining aerial imagery has also been extremely helpful

when selling a forest. When designing a sales brochure recently, it would have been difficult to obtain photographs that portrayed the size and species make-up of a 360ha forest without using a drone. Happily, Bell Ingram's DJI Mavic Air captures video and photos in 4k quality. Furthermore, the images captured allow us to examine stocking levels in the sites' sub-compartments, which in turn give a good estimation





**Drone technology** has become an essential part of the tool kit for modern forestry managers, bringing huge benefits to the sector.

of the amount of timber, which allows an accurate valuation.

Valuations are another task made far easier with use of a drone. Bell Ingram was recently asked to value a 365ha forest in Perthshire by a community group looking to buy the site. Bell Ingram was tasked with estimating the amount and value of standing timber, as well as providing a plan for felling, restocking and general

management.

The drone was able to effectively capture images of the more remote and inaccessible parts of this large, hilly site. These images, along with the compartment records of the forest provided by Forestry and Land Scotland, made an accurate assessment of the amount of standing timber possible.

Given the size of the site, the use of a drone saved a great

deal of time and energy. The drone was able to survey an area of forest in a matter of hours that would have taken days on foot. The aerial images it captured could be analysed to assess stocking densities, plant health, and how much of the site had been blown down by the wind. Conversely, completing the same work on foot without use of the drone, would have taken several days and the site features and wind damage captured by the aerial photographs would have

simply been details scrawled on a paper map.

I've only been using a drone professionally for a matter of months but have already found it incredibly useful. To use the old cliché of "it's worth its weight in gold", would as usual be inaccurate (the DJI Mavic Air retails for far, far less than 430g of gold), but the use of drone technology adds another hugely valuable skillset and service to Bell Ingram's forestry department. ■



# *Brexit* concerns spark increased demand for reviews & finance

Against the Brexit backdrop, long-term financial issues continue to be at the forefront of farming community concerns.

In these times of uncertainty, farmers are seeking security to ride out the peaks and troughs of what can be a volatile market.

Bell Ingram is seeing a steady demand in clients and their advisors looking to refinance existing borrowings or looking to secure long-term finance.

Malcolm Taylor, Head of Land Management for Bell Ingram, has seen an increase in valuation instructions from private clients and their advisors.

He reports: "There is no hiding the fact that many businesses are looking at their structures to see how best to

adapt to future uncertainty. We are regularly discussing farming businesses with lawyers and accountants and have been valuing a wide range of properties recently.

"We are also seeing an increasing number of tentative enquiries regarding the sale of land, especially with the value of prime Angus land holding up. There is no avoiding the issue that stock farms are feeling the pinch with the poor market for fat cattle, and the market for lambs is also overshadowed by the Brexit uncertainty over tariffs.

"Clients are looking for financial certainty in purchasing new land, building new or improving existing buildings. The AMC is still able to offer 30-year fixed rate borrowing as well as a range of fixed rate

and flexible facilities for existing and new clients. Farmers and their advisors are definitely looking at existing borrowings and taking steps to ensure that the underlying financial structure of the farming business is as secure as possible. The 'lend and leave' policy of AMC can be particularly attractive."

Sarah Tyson, who leads the Bell Ingram AMC agents' team across Scotland, says the range of enquiries for AMC funding is getting wider and includes those farmers who may not currently own their farm.

She continues: "With changing Scottish farm and tenancy legislation, a number of landlords are doing deals which enable tenants to buy some or all of their holding. This is a perfect opportunity to make use of AMC funding, as the







purchasing tenant then has the land needed to provide the collateral for a loan.

"Generational change is also a feature, with sons and daughters getting involved and often diversifying into wider rural businesses, from liverys to holiday lets. AMC can lend to these enterprises, or those purchasing a farm for the first time,

as well as existing farming businesses and a fixed rate loan can be ideal in helping new farmers budget for the future."

The Bell Ingram team of agents are happy to discuss your requirements or answer any questions, even visiting farms for an informal initial discussion in complete confidence. Contact your local office for more details. ■



## Rural finance? Think A.M.C.

Whether you are considering expansion, diversification, re-structuring or purchase, the Agricultural Mortgage Corporation (AMC) can help you with your borrowing needs.

AMC has been providing long-term loans to the agricultural industry for over 90 years, through both good times and through periods of uncertainty.

While other lenders' support for the sector may vary, their bank managers come and go and their reviews become more frequent, the AMC message is clear: they consistently offer long-term loans with no annual reviews, giving you the confidence and time to get on with managing your business.

### The Bell Ingram team of agents has assisted clients with loans to:

- Buy whole farms.
- Buy bare land.
- Rearrange existing debt to secure more competitive interest rates.
- Fund diversification projects - from holiday cottages to kennels to renewable energy.
- Assist farm tenants in buying their property.
- Erect new or improve existing farm buildings.
- Update and extend farm cottages to provide an income stream.

### Finance that works for your business

- Terms of up to 30 years.
- Long-term fixed or variable rates.
- Repayment or interest-only options.
- No annual reviews.
- Loans that can be passed onto the next generation.

### Talk to us in confidence today:

**Sarah Tyson 07710 308614**  
sarah.tyson@bellingham.co.uk

**Malcolm Taylor 07715 609325**  
malcolm.taylor@bellingham.co.uk

**James Petty 07974 934 301**  
James.petty@bellingham.co.uk





*EPC shake-up  
turns up the  
heat for*

# *Scottish landlords*

Deadlines now confirmed for meeting the required **energy efficiency standard** for residential private rented property.



**Catherine Smith**  
Land Agent, Rural  
Land Management  
catherinesmith@  
bellingham.co.uk



The Scottish Government's commitment to improving the energy efficiency of private rented accommodation may prove costly for landlords who are already wrestling with a raft of new regulation.

The Energy Efficiency (Private Rented Property) (Scotland) Regulations 2019 programme looks set to have major implications for landlords with rural properties, where EPC ratings are generally quite low given the age and traditional construction methods involved.

Draft guidelines have been laid before parliament already, so we can expect to see a further update either late this year or the beginning of 2020 with finalised proposals.

In the meantime, the deadlines for meeting the required energy efficiency standard for residential private rented property have been confirmed

because of the possible negative impact on the fabric or structure of the building.

### **Consent exemption**

The landlord has not been able to undertake improvements to the property as the tenant/third party is refusing consent or access; or they have granted consent or access but subject to a condition the landlord cannot comply with. This exemption would be valid until a change of tenancy or for a period of five years.

### **Cost cap exemption**

The cost cap will apply where the costs for the improvements exceed:

- £5,000 to reach an EPC E from 1 April 2020 for new lets or by 31 March 2022 for all tenancies.
- an additional £5,000 to reach an EPC D from 1 April 2022 for new lets or by 31 March 2025 for all tenancies.

Date	EPC Standard	Properties in Scope
From 1st April 2020	E	Change in tenancy
By 31st March 2022	E	All tenancies
From 1st April 2022	D	Change in tenancy
By 31st March 2025	D	All tenancies

The landlord would still be expected to make relevant energy efficient improvements up to the cost cap. This exemption can be backdated for up to six months prior

to the introduction of the Regulations, meaning all evidence of expenditure should be kept should the £5,000 likely be exceeded.

### **Temporary exemptions in certain circumstances**

This allows for circumstances where there are changes to the landlord of the property or changes to the circumstances which exist between the landlord and tenant and are generally only valid for six months.

While we are still awaiting clarification and confirmation that these exemptions will be approved in the form they have been presented, it is certainly worth bearing this in mind when planning improvement works over the next few months.

It is proposed the exemptions would mostly be valid for five years and landlords should contact the local authority in which the property is situated to obtain the exemption. The proposed exemptions can be grouped as follows:

### **Works to be undertaken**

All relevant energy efficiency improvements have been undertaken or there are no relevant energy improvements that can be made to the property. Confirmation of this, from a relevant person or an independent installer, must be obtained in writing which states the measures recommended are not appropriate

➤ If you require further information about the regulations or the proposed exemptions contact Catherine Smith on **01307 462516** or email [catherine.smith@bellingham.co.uk](mailto:catherine.smith@bellingham.co.uk)

➤ For information about bringing your property up to the required standard contact Stephen Reilly (Building Surveyor, Bell Ingram Design) on **01307 462 516** or [stephen.reilly@bellingham.co.uk](mailto:stephen.reilly@bellingham.co.uk)

## **Available help**

### **EPC report:**

Landlords with properties currently sitting at F and G ratings can request a visit from an EPC assessor to produce a report on the property. This will outline recommended measures, the cost of any work and information on different support that might be available.

### **Loans & incentives:**

For older properties needing more substantial investment, landlords can apply for a HEEPS Equity Loan or a Resource Efficient Scotland SME Loan. There are also incentives for renewable technology for electricity generation.



There's little doubt that improved energy efficiency delivers tangible benefits for both landlords and tenants alike (by cutting running costs, reducing moisture issues and increasing resale value).

But these are already challenging times for private landlords who are still digesting the implications of the Private Housing (Tenancies) (Scotland) Act 2016 and the new Private Residential Tenancies rules that came into force on 1 December 2017.

Policymakers must ensure that these new rules do not adversely affect the private rented sector by preventing landlords from providing high-quality homes.



# Scotland shakes up landlord registration rules



**Catherine Smith**  
Land Agent, Rural  
Land Management  
catherine.smith@  
bellingham.co.uk

Changes to the information that landlords are legally required to provide to register or renew their application to the National Landlord Register came into force on 16 September 2019.

The Scottish Government announced the move to strengthen the application as some landlords are failing to comply with the legal requirements of letting homes to tenants. The process now reflects the increased emphasis on housing standards and the quality of property management.

Previously, a landlord only had to state their name and address; the address(es) of the property to be let in the local authority area; details of the letting agent (if any) and how to contact them.

But, from now on, landlords applying for or renewing their registration will need to answer questions relating to: the Tolerable and Repairing Standards; fire and carbon monoxide safety; gas and electrical safety; private water supplies and legionella risk assessment; Energy Performance Certificates (EPCs); insurance and common repairs on tenement property.

Copies of the relevant documentation will also need to be provided in order to validate the application. These new rules will apply to all registrations and renewals going forward and landlords with existing registrations do not need to provide the additional information until the renewal date. As before, registrations remain valid for three years and must be renewed even there is no change to the tenant in the property

Once registered with the local authority, all private landlords receive a unique Landlord Registration Number. As before, this must be displayed on any property adverts. Where an application

for registration has been submitted but not yet approved, landlords must continue to include the words "landlord registration pending" on all adverts. It's worth ensuring compliance as fines are now in force if you break the rules.

It is the responsibility of the local authority to enforce landlord registration in the area. Civil offences where, for example, the landlord has provided false information or failed to inform the council of post-registration changes can incur a fine up to £1,000.

It's a criminal offence if you rent out your property without registering with a local council, with fines of up to £50,000, and disqualification from renting for up to five years, being imposed. It is worth noting that if you are a landlord with properties in more than one local authority area you must register with each local authority separately. ■

It's a criminal offence if you rent out your property without registering with a local council, with fines of up to **£50,000**

While Bell Ingram welcomes these additional requirements for landlords to confirm that their properties are safe, healthy and free from things that could cause serious harm to their tenants, we also recognise that these new rules are more onerous on the individual landlord.

If you are thinking of getting into the rental market, our advice is to be aware of the new requirements and work with an expert to guide you through the process.

For help and guidance contact **Catherine Smith** on **01307 462516** or email [catherine.smith@bellingham.co.uk](mailto:catherine.smith@bellingham.co.uk)



# Wanted: Rural Professionals!

Despite much talk of the need for quality of life, it seems that many people are still happy to jump on the city bandwagon, endure hideous commutes and work in uninspiring boxes all day long – just to earn a few more quid.

But what about those of us who aren't tied to the city life? Sure, I still have an office and I have to go to my work every day, but I regularly get out and about visiting properties, working with others enthused about their rural lives.

What seems a bit of a mystery at the moment is the lack of those looking to join our rural teams. From foresters to land agents, there is a definite shortage of talented people available when vacancies arise, so those already in these jobs need to shout about why we love what we do and encourage others, at whatever level, to come and join us.

A shortage of people coming into our professions is often down to a lack of awareness of the opportunities in the countryside beyond owning and/or



**Sarah Tyson**  
Head of Valuations  
and Partner in charge  
of training  
sarah.tyson@  
bellingham.co.uk

running your own farm. In these days of larger farms, there are even fewer jobs in pure agriculture, but rural businesses now have to have a commercial edge and they are not afraid to pay for expert advice to ensure they achieve it, using specialists who can really relate to their business.

For farmers' sons and daughters, a career within a diverse rural business can boost both income and ideas, while still retaining 'boots on the ground' practicality. Many of our staff have farming connections, but it is surprising how many fell into their careers almost by accident. We need to share our enthusiasm about working in the sector to ensure the next generation comes along to enjoy the benefits of a life which isn't tied to an office desk.

## So why work in the rural sphere? Here's some of the feedback gathered from colleagues:

- I love seeing the variety of properties we deal with – from a forest to a castle to a well-run commercial farm.
- It's great to meet a team of people with such enthusiasm for a new project, work with them and help secure a future for a family, a property and a community.
- What could be better than travelling through the Highlands on an empty road on a sunny day – beaches, hills and dolphins!
- There's a buzz from agreeing the final terms of a deal – it's just great not to have to wear a suit to achieve that!
- My job lets me help clients to help the environment – from red squirrel schemes to planting new woodlands.
- To see the final pieces of the jigsaw come together for a major electricity line project was really rewarding.
- Being on our stand at the Royal Highland Show was a great way to meet all our different clients and colleagues as well as catching up on the best in the business – from combines to cows.



Firms like Bell Ingram have a diverse range of positions and our staff have come in from a variety of routes. Our engagement with those on vocational courses is key – from taking land agents and foresters for their "sandwich year" to gain practical experience, to being involved with the colleges or professional bodies as Examiners. But nowadays, many people make a change of career and those with life experience can also bring valuable skills to their new route. The mixture of young people and more experienced assistants also helps broaden our outlook for in-house training sessions.

So, if you have youngsters considering their future, encourage them to check out rural surveying, forestry, or town and country planning. Whether it is a formal college/university course backed up by professional training, or a Modern Apprenticeship – all provide an opportunity to 'earn and learn' on a rural career path. ■

The message is: **don't be afraid to get your boots on and get into our world!**



# *Meet the Next Generation of Land Agents*

At Bell Ingram, we believe that people are our greatest asset. This is why we are always working hard to **attract, develop** and **retain** the best young talent and ensure they have the right skills.





**S**pread across our 11 offices in Scotland and the North of England, the company currently has nine Assistant Land Agents in various stages of training, all working towards professional RICS qualifications.

The group recently got together at a training day in Perth run by Finance Partner Gordon Thoms and Partner in charge of training, Sarah Tyson. Topics covered included client accounting, banking rules, business planning, anti-money laundering as well as coaching geared towards helping pass upcoming professional exams. In addition to RICS qualifications many will also do Agricultural Valuers exams with the CAAV.

● Main picture: **Sarah Tyson** (centre) with, from left to right, **Thomas Rust, Sean Williams, Evangelina Homer, Borzo Taheri, Matthew Imrie, Michelle Stephen, Daragh Connors** and **Ben Hewlett**.

● Inset: the Assistant Land Agents pictured with **Gordon Thoms** and **Sarah Tyson**.







# Choosing an estate agent? Make sure you get the real **DEAL**

Estate agents or online-only wannabes offer cut-price commission rates to tempt sellers, and the press bombards the public with alarming commentary on falling prices and the Brexit effect. But selling a home still only boils down to two questions - how much can I get and how quickly can I get it?

These inescapable questions are often masked by written and spoken nonsense. So we should cut to the chase; how much, how soon are the only questions sellers need to consider. So how does a seller try to ensure a speedy sale and the highest price? Here is a simple three-point plan called

## DEAL:

**D** stands for desire. First your home should be looking as desirable as it is possible for you to make it. Remember, buyers have a choice and sometimes can't look beyond mess - especially if there is a lot of mess to

look beyond. So de-clutter, de-personalise, clean, sparkle, paint and polish - not just on day one of your sales campaign but every day until you have a signed contract. Your home has become a commodity and is in competition with other commodities. Make sure yours is looking, feeling and smelling better.

**E&A** stand for estate agent. This is the person who is going to fight for you. This is the person who has - or should have - sold hundreds of properties, many just like yours. This is the person who knows the local market backwards, knows the value of your home, knows the likely buyers and who will be relentless in getting you the very best deal from the very best buyer. Your estate agent should also be a wizard at getting deals across the line. Remember, the real work only starts once you have an agreeable offer. Getting to completion is a long and sometimes tortuous road. Make sure you see eye-to-eye with them and then, above all, listen and

take advice on making your home as desirable as possible - this applies to fixing a reasonable asking price as much as to the visual delights of your home.

**L** stands for lawyer. Sellers may be surprised to learn that the average property sale in the UK now takes an astonishing 17 weeks. We don't need to go into all the lamentable reasons why it takes this long. But suffice it to say it is a ridiculous state of affairs. So choosing the right lawyer is vitally important. You need one who will work with your estate agent, one who will agitate, push and cajole the sale through to completion. You most certainly don't want a lawyer or conveyancing administrator who will wait around and let the whole thing take its slow meandering course. Done well, a transaction can be finalised in 8 weeks. That's still too long but it's a start.

So there you have it. Get the **DEAL** right and you are well on the way to achieving a top price in the shortest time. ■



# Property Market Trends



**Carl Warden**

Head of Estate  
Agency

carl.warden@  
bellingham.co.uk

From Highland castles to Georgian Country houses, from eco new builds to beachfront mansions, Bell Ingram's estate agency team has presented a host of stunning, premier properties to the market throughout the course of 2019.

The last 12 months have been defined by positive activity in the £250,000 and above category. This return of confidence looks set to continue and we are seeing an increase in volumes for higher value homes, particularly in rural and coastal locations such as Argyll and Bute, Inverness-shire, and Perthshire.

New homes sales have benefitted from the shortage of traditional stock. Bell Ingram represents some of Scotland's most exciting house-builders and has been working closely with Kinross-

based eco developer The Good House Company to market its stunning developments across Fife.

These environmentally-friendly homes, which are located in Lindores and Strathmiglo, are in high demand from buyers seeking sophisticated, rural living alongside all the advantages of the latest eco-friendly technology. Great transport links to Edinburgh, Dundee and Perth are another big attraction, as are the bespoke features and ultra-modern efficiencies.

The design of The Good House Company's Strathmiglo development, for example, reflects its rural setting, with slate roofs, locally sourced stonework and private gardens creating a traditional countryside ambience. These homes also incorporate all the contemporary features needed for optimum comfort and convenience, including NEFF appliances, solid oak flooring, feature staircases, wood burning stoves, underfloor heating, Sonos surround sound, and triple glazed windows

which 'lock in' heat and promote solar gain.

Elsewhere, the demand for equestrian property has remained strong and steady throughout the year, with sellers receiving good prices. A charming, 18th century, four-bedroomed steading with paddock, garden and orchard recently sold for £25,000 over the asking price, and a number of similar properties currently listed with Bell Ingram are attracting significant interest.

As the demand for building plots continues to increase across the country, Bell Ingram has a variety of solutions geared towards everyone from self-build enthusiasts looking for affordable land in stunning locations, to would-be crofters seeking a change of pace on Scotland's west coast.

Working closely with our colleagues at Bell Ingram Design, we can provide a 'one-stop-shop' service for clients. From the initial purchase stage right through to the construction of your dream property, our team of estate

● The Good House Company's Strathmiglo development pictured above and below.

agents, architects, planners, building surveyors and tourism consultants can guide you through every step of the process.

Meanwhile, fears that Scotland's rental market would collapse under the raft of new legislation have proved unfounded. While there's no doubt that changes to the law to improve tenants' rights have presented significant challenges, landlords and agents are still making money from property and the best in the market are adapting and thriving.

So, if you are thinking of getting into the rental market, or you are looking to increase the income from your existing property portfolio, Bell Ingram's experienced and committed Residential Lettings and Property Management team offers a personal service that is tailored to the needs of Landlords and Tenants.

At Bell Ingram we pride ourselves on a highly personal approach, outstanding service and attention to detail. The reputation of our Estate Agency team is built on a deep understanding of the property sector in Scotland and the North of England, and our ability to deliver effective solutions tailored to the needs of our clients.

As we go forward into the last quarter of the year, the market remains extremely competitive for estate agents and it's the ability of our teams, our presentation of property and our track record that makes Bell Ingram stand out from the crowd. ■





# Agent by land, sea and air



**Andrew Fuller**  
Associate, Estate  
Agency  
andrew.fuller@  
bellingham.co.uk

There can't be many estate agents who regularly spot eagles, otters, seals, deer, basking sharks and porpoises on their way to work. But that's just one of the perks of the job when you are based on Scotland's stunning west coast.

After 14 years of managing high-end development projects in the United Arab Emirates (UAE) I decided to swap a fast-paced life in one of the Middle East's most important economic powerhouses for something completely different.

I'm now extremely fortunate to manage Bell Ingram's Oban office which is just a short ferry ride from my home on the Isle of Mull where extraordinary wildlife and scenery come as standard.

Island living has always held a powerful attraction for city dwellers looking for a change of pace, a sense of community and a chance to carve out their own patch of paradise.

But, if you think that life on a Scottish island means enduring basic facilities and terrible weather, then it's time to think again.

Modern islanders enjoy excellent primary and secondary schools, reliable public transport and state-of-the-art medical centres. World class music and arts festivals regularly attract international names, and thanks to our incredible natural larder there is a tempting range of dining, drinking and shopping opportunities.

With all this on offer, it's not surprising that Bell Ingram is seeing a strong demand from buyers looking for commercial opportunities, as well as homes, along the west coast of Scotland, the west Highlands and the islands. Smaller islands like Coll and Tiree, especially, are seeing a surge in popularity as people look to sidestep the larger islands like Mull and Skye with their

high number of summer visitors.

This demand has been compounded by the incredible popularity of the North Coast 500 - recently taken over by Scotland's biggest landowner Anders Hoch Povlsen - which has been responsible for boosting visitor numbers to Scotland's North Coast by a whopping 26% in its first two years alone. Scotland's 'Route 66' has also been credited with enticing visitors to venture further afield, swapping mainland roads for the joys of island hopping.

And, if Brexit continues to fuel the trend for British holidaymakers swerving foreign destinations in favour of UK 'staycations', it looks like there will be some exciting opportunities to develop tourism businesses, particularly good quality holiday accommodation which can be in short supply on many smaller islands.

If you would like to find out more about buying property or land along the west coast, west Highlands and the islands, contact Bell Ingram's Oban Office on **01631 566 122**.





People buy Island homes for many reasons – somewhere to escape to themselves, as a source of income or a lifestyle investment. Whatever your reasons Bell Ingram has a variety of great homes for sale on Islay, Coll, Lismore and Mull.

With prices ranging from just **£190,000** up to **£500,000+** there's something for everyone. Check out the locations below to see what farms, cottages, beach houses and lodges are available.

### **Coullabus Farmhouse and Cottage, Islay, o/o £595,000**

This is a superb opportunity for those looking to adopt a lifestyle change and reap the benefits of an island life. Previously operated as a dairy farm, the main farmhouse offers family accommodation over two levels, with an adjacent, tastefully converted detached cottage which is perfectly suited as either guest accommodation, or as a holiday rental property.



### **Highland Corrie, Coll, o/o £365,000**

Highland Corrie, set in a peaceful location on the fringe of the village of Arinagour, is a lovely, detached seven-bedroom home offering comfortable accommodation over two levels. Given its significant size and number of bedrooms, the property is perfectly suited to the bed and breakfast market, with the lower ground floor perfect to rent as a separate suite or used as private family accommodation.

### **Glenegedale Moor Croft 1, Islay, o/o £150,000**

A substantial croft on the picturesque Isle of Islay. The property extends to 84.28 acres benefitting from planning permission in principle. The site is conveniently located five miles north of Port Ellen and five miles south of Bowmore, and the rural situation presents buyers with a wonderful lifestyle opportunity, with many outdoor activities on offer and easy access to the sandy beaches and dunes of Knockangle.

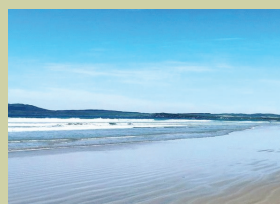


### **Braeside House, Mull, o/o £350,000**

This beautifully presented, detached property was architect designed for our clients to provide a wonderful living space across four levels. With its desirable location in the colourful harbour town of Tobermory, Braeside House would make a delightful family home or it could be operated as a holiday home or bed and breakfast, offering significant income potential.

### **Land south east of Fonn Aline, Mull, o/o £120,000**

A building plot extending to 1.23 acres on the idyllic Isle of Mull. The plot, which has planning permission in principal for a 1.5 storey dwelling house, is set back from the road and accessed via a vehicle track. Situated in an elevated position with spectacular views across Salen Bay, the land is conveniently situated between Craignure and Tobermory and only a short distance from Salen village offering amenities such as a grocery store with post office, church, hotel and bar, fuel station, coffee shops and restaurants.



### **Plots x 3, north of Glenmachrie, Islay, £70,000**

Three prime island building plots in an elevated position north of Glenmachrie with panoramic sea views over Laggan Bay towards Ireland. Each plot has planning permission in principle for the construction of a 1½ storey dwelling. The development (which consists of five plots in total) is accessed from the road by private track, with defined access leading to each plot. All plots are within easy commuting distance from the popular coastal villages of Port Ellen and Bowmore.

## *Further Information*

● **Mull:** The colourful harbour town of Tobermory was the location for smash hit CBeebies series Balamory and its picture postcard scenery still attracts visitors in their thousands every year. The rest of the island is equally impressive and world famous for its wildlife including whales, dolphin, Golden eagles and otters. Iona, Staffa and the Treshnish Isles are just a short boat ride from Mull.  
[www.visitscotland.co.uk](http://www.visitscotland.co.uk)

● **Coll:** 10km west of Mull, the Hebridean Island of Coll measures just 13 miles long and three miles at its widest. With its golden sands and a mild climate warmed by the Gulf Stream, it's small wonder that it's a popular holiday destination people looking for a different pace of life. Coll is one of the best places in the UK for star gazing. In fact, Coll is the first official Dark Sky island in Scotland, and one of only two in the UK.  
[www.visitcoll.co.uk](http://www.visitcoll.co.uk)

● **Islay:** A stunning island on Scotland's 'whisky coast', Islay is probably best known for its peaty, smoky whiskies and has no less than NINE working whisky distilleries. Even if you are not particularly partial to a dram, Islay's scenery, wildlife and seafood all combine to make it a popular destination. It's not called the 'Queen of the Hebrides' for nothing!  
[www.islayinfo.com](http://www.islayinfo.com)

● **Lismore:** Lismore, or Lios Mòr - meaning the 'Great Garden' in Gaelic - is a 10-mile long Inner Hebridean island near Oban. With a population of just 170 people, Lismore has been inhabited since Neolithic times, but remains one of the least explored of the Inner Hebrides. The small and friendly community has a church, primary school, public hall and an the award-winning Gaelic Heritage Museum.  
[www.isleoflismore.com](http://www.isleoflismore.com)

► For more information, or to request a viewing of any of these properties, contact Andrew Fuller, tel. **01631 566 122** or email [andrew.fuller@bellingham.co.uk](mailto:andrew.fuller@bellingham.co.uk)



# Five Gorgeous Castles & Country House

Our round-up of **Scotland's most exquisite properties** includes an 18th century mansion with links to the Battle of Culloden and an A listed castle with its own private island.

## **Glenborrodale Castle,** Acharacle, o/o £3.75M

A listed, five storey Scots baronial mansion in grounds of about 132.99 acres including the Isle of Risga, with panoramic views over Loch Sunart, and the Isles of Carna and Oronsay. Additional buildings include a gate lodge, detached coach-house, gym, boathouse and jetty. Carl Warden, tel. 01738 621 121, carl.warden@bellingram.co.uk

## **House of Craigie,** Ayrshire, o/o £1.95M

The cornerstone of this exquisite, B listed, eight-bedroom country house bears the date 'APRYLE 8 1746' just eight days before the Battle of Culloden. The property features an indoor swimming pool, eight acres, tennis court and five courtyard cottages. Jillian McCulloch, tel. 01292 886 544, jillian.mcculloch@bellingram.co.uk

## **Delford House,** Perthshire, o/o £1.1M

Splendid country living in a beautifully finished late Georgian home with a detached coach-house, a heated swimming pool and a large conservatory. Set in mature gardens, grounds and paddock of about 1.9 acres in total, and elevated views. Carl Warden, tel. 01738 621 121, carl.warden@bellingram.co.uk

## **South Kinaldy House,** St Andrews, o/o £685,000 Dating from 1803, this lovely



Glenborrodale Castle



House of Craigie



Delford House



South Kinaldy House



Kinlochlaich House

B listed stone country home has five en-suite bedrooms and has been ecologically and sensitively renovated to include feature cart arch windows. The design and layout make it ideal for family living and entertaining. Carl Warden, tel.

01738 621 121, carl.warden@bellingram.co.uk

## **Kinlochlaich House,** Appin, o/o £475,000

Kinlochlaich House is a B listed, Georgian Gothic style house dating from about 1800.

Located on the south facing slopes of the Appin hills, in just over an acre of mature gardens, the property incorporates three apartments offering commercial potential. **Carl Warden**, tel. 01738 621 121, carl.warden@bellingram.co.uk



# Putting a price on history



● James Graham,  
1st Marquis of  
Montrose fought  
his last battle at  
Carbisdale.

It's more than square footage that must be taken into account by agents when valuing, marketing and developing property sites with historical connections.

Launched onto the market by Bell Ingram at offers over £70,000, Carbisdale Battlefield, near Bonar Bridge in Sutherland, is a perfect example of this rule.

Comprising 53-acres of stunning heather moor, pine woodland and open burns, the site offers forestry opportunities or, subject to the necessary planning consents, it could be developed for residential use.

However, Carbisdale's historical significance in the Wars of the Three Kingdoms means it also has the potential to be developed as a tourist attraction.

With over two decades of experience selling premier properties, Bell Ingram's Head

of Estate Agency Carl Warden has handled the sales of many unconventional sites and properties.

He explains: "You can put a value on pastureland, woodland and scrubland, but historical significance is more difficult to quantify.

"If a site can be developed in a commercial way, potential buyers will be concentrating on the bottom line. That means you must always have the commercial potential and the financial returns in mind when you are appraising a site that has historical interest.

"Typically, if someone who owned a neighbouring piece of land asked to buy a plot, you can double or triple the market price because it is worth more to that individual. And for something with significant historical value, it is much the same, you are looking at

double or triple the value – but ultimately it is the market that will decide."

Bell Ingram is currently working on the sale of the more conventional Rosehall Mansion, which Coco Chanel and her lover the Duke of Westminster used as their Highland bolthole near Lairg in Sutherland.

Carl continues: "These sorts of historical buildings can be a challenge to restore but they can also offer some beautiful original details – the likes of which can't be replicated in new-build homes."

"If you were looking at Rosehall from a purely economic point of view, the figures might not stack up because it needs a lot of work to restore it to its former glory. But the Coco Chanel connection adds a caché, which means there is an opportunity for branding it as an exclusive hotel."

That sentiment is echoed by Bell Ingram's Director of Design, Iain Cram, whose role encompasses identifying the development potential of such sites.

As well as Rosehall Mansion, Iain is working on a number of historical projects including Stirlingshire beauty spot Finnich Glen which was used for filming *The Eagle*, a film about a lost Roman legion released in 2011, and in *Detective Pikachu*, released this year. It's popularity exploded in 2014 when episode six of the first *Outlander* series aired, featuring Finnich Glen as the scene of the Liar's Spring.

Bell Ingram Design has just lodged a planning application for a 150-space car park, visitor centre/restaurant, and a network of paths, bridges and viewing platforms at the Glen.

Iain Cram says: The project started as a client with a problem – 70,000 people walking across his land and the need to make it safe and get the cars off the country roads.

"For sites like this you have to focus your development around what you want to protect. Our brief was to create a visitor experience that would allow people to get in and out safely with the minimum of fuss and the least possible amount of damage to the environment." ■

## Carbisdale: The £70k battlefield

Carbisdale is significant as the last battle of James Graham, the 1st Marquis of Montrose, in support of the Royalist cause.

Known as the Great Montrose, his spectacular victories, which took his opponents by surprise, are remembered in military history for their tactical brilliance.

However, following his defeat at Philiphaugh in 1645, Montrose fled abroad only to be re-appointed Lord-Lieutenant of Scotland by Charles II and return to Scotland in 1650.

In March 1650 he landed in Orkney then moved south to try to raise an army of Highlanders. However, he failed, and on April 27, 1650, his small force was defeated at the Battle of Carbisdale.

The battle was a decisive victory for the Covenanter forces arrayed against Royalist Montrose, with his forces routed almost without firing a shot.

Montrose himself escaped the field but he was handed over to the Covenanters a few days later and taken to Edinburgh to hear his sentence, then hung, drawn and quartered on May 21, 1650.

Carbisdale also marks the end of the internal struggles within Scotland as part of the Wars of the Three Kingdoms. Their subsequent agreement with Charles II meant the Covenanters came into open conflict with Oliver Cromwell and the Protectorate instead, rather than Royalist supporters in their own lands.

Joanne Stennett, from Bell Ingram's Highland office, says: "This is a unique opportunity to own your piece of Scottish history in the form of Carbisdale Battlefield."

► For more information or to arrange a viewing, contact **Joanne Stennett** on **01463 717799** or joanne.stennett@bellingram.co.uk



# Lord Bew's multi-million pound cash windfall to Scottish farmers.

## Euro exchange rate set for farm payments.

By Mark Mitchell, Managing Partner

Should the UK Government follow Bew's recommendations, Scottish farmers will receive an extra £51.4 million over the next two years, in addition to the £160m allocated in the Spending Round in September.

The Lord Bew Review of farm funding, commissioned by the UK Government, seeks to draw a line under the long-running concern of Scottish farmers that a proportion of the Common Agricultural Policy funding – 'convergence funding' – was wrongly allocated in 2013.

It is hoped that the funding announced in September will be used to support the vulnerable sector as the industry adjusts to the challenges and opportunities ahead.

The Review has developed the "Bew formula" based on the proportion of land in England, Scotland, Wales and Northern Ireland which met the EU's criteria (on a Member State level) to qualify for a convergence funding uplift. The Bew

formula provides additional funding for land with low per-hectare payment rates. This land is predominantly in upland areas and is predominantly in Scotland.

The Scottish Government will ultimately decide how the Convergence monies will be allocated our farmers – a decision which in itself will no doubt cause disagreement. Agricultural funding between different parts of the UK until now has been influenced almost entirely by the objectives of the Common Agricultural Policy. Once the UK leaves the European Union, it will be the complete responsibility of the devolved governments to make decisions on how best to support farmers, and, due to the diverse geography of the UK, it matters very much how agriculture funding is divided between the devolved administrations.

For some Brexit is seen as an opportunity to draw a line under concerns associated with the methodologies and decisions of the past and agree a sustainable solution for a long-term agricultural funding settlement.

## Tax revenue remains dependent on the purchase of additional dwellings

By Carl Warden, Head of Agency

Transactions over £325,000 make up only 10% of the residential sales in Scotland, yet they contribute 75% of the tax revenue.

That's why Additional Dwelling Supplement\* (ADS) has proved to be such a revenue bonanza for the Scottish Government, contributing over a quarter of the total revenue in the last two tax years.

And with stable levels of tax revenue, topped up by generous levels of ADS (set at 4% in Scotland compared to 3% in the rest of the UK), it is unlikely policymakers will consider a change in rates.

Land and Buildings Transaction Tax (LBTT) forecasts assume a continuation of current market conditions. While demand for prime Scottish properties remains strong, Holyrood should be mindful of the impact of more political uncertainty on prices and supply, especially in Edinburgh, which contributes heavily to the tax revenue.

- The first year of LBTT 2015/16, the government target was £235m, but only £202m was generated.
- 2016/17 saw the introduction of ADS and this generated a quarter of the total revenue, £290m which fell £28m short of target.
- 2017/18 saw £351m against a target of £353m.
- 2018/19 saw £364m against a target of £360m, the first-time income was ahead.
- 2019/20: Time will tell against a target of £405m.

\*ADS is an additional amount of Land and Buildings Transaction Tax (LBTT) payable on the purchase of a second residence in Scotland, e.g. a second home or a buy-to-let property. This additional amount of LBTT was only introduced relatively recently, in 2016.

Scottish farmers will receive an extra **£51.4 million** over the next two years, in addition to the **£160m** allocated in the Spending Round in September.





## Basic Payment Scheme update

By Catherine Smith, Land Agent

It has been confirmed that there are no changes to the 2020 Basic Payment Scheme\* (BPS) rules in Scotland, and farmers and crofters should continue to adhere to all the requirements as they have done since the new scheme was introduced in 2015.

While there has been confusion regarding the requirement to adhere to the greening elements in 2020, there are no changes to any of the greening elements, and all, including crop diversification rules will still apply.

With cropping plans now being drawn up for the 2020 harvest, it is paramount that greening requirements remain of high importance when making decisions.

As way of reminder, broadly speaking the greening requirements cover permanent grassland, crop diversification and Ecological Focus Areas (EFAs). While there are some exemptions to the rules, which can become quite complex depending on your individual situation, the vast majority of farms in Scotland will need to comply to some degree with the greening obligations, or face losing their greening payment which makes up 30% of the Basic Scheme payment.

The 2019 BPS exchange rate has been confirmed by the Rural Payments Agency (RPA). The euro exchange rate for calculating BPS 2019 payments made in sterling will be €1 = £0.89092. This is slightly down on 2018 (€1 = £0.89281) and 2017 (€1 = £0.89470).

\* The Basic Payment Scheme (BPS) is the result of reforms to the Common Agricultural Policy in 2015. It is the biggest of the European Union's grants and payments for direct income support for farmers.

## Making Tax Digital (MTD) for VAT

By David Robertson

Making Tax Digital (MTD) is the UK Government's new initiative to digitalise the VAT return process for small and medium sized businesses.

Launched with the aim of creating a tax system that is more efficient, more effective and easier for businesses to use, it affects businesses with a VAT taxable turnover of over £85,000.

To follow the Making Tax Digital rules for VAT, you must keep digital VAT records from 1 April 2019, sign up for Making Tax Digital for VAT, and submit VAT returns using compatible software.

It's worth remembering that you won't be automatically enrolled in MTD. If it affects you then you need to sign up for it on the HMRC website [www.gov.uk/guidance/sign-up-for-making-tax-digital-for-vat](http://www.gov.uk/guidance/sign-up-for-making-tax-digital-for-vat)

The flip-side of this 'digital revolution' is that many SME's are facing large bills for new software to allow them to negotiate the new MTD landscape.

However, if you prefer not to do your own returns, there is an alternative. With clients from Sutherland to Sussex Bell Ingram offers an expert and affordable service.

Our Client Accounting Department handles the large majority of

accounting functions including: bookkeeping, rent collection, rendering invoices to customers and related credit control, payment of supplier invoices, preparation and submission of VAT returns together with handling VAT inspections, payment of wages and related PAYE submissions, handling any HMRC PAYE inspections, periodic financial reporting (periods required decided by the client) including bank transaction details and management accounts, through to end-of-year accounts and related income tax computations, preparation and submission of self assessment tax returns in respect of sole traders, partnerships, trusts, and limited companies.

We also look after the finances for charities and not-for-profit organisations.

Our team is happy to provide a full financial function or any part or parts thereof depending on what the client wishes. We will also visit potential clients to discuss how we may assist.

For more information about MTD or any other financial query contact **David Roberston** on **01738 621 121** or [david.robertson@bellingham.co.uk](mailto:david.robertson@bellingham.co.uk)

## Fire and smoke alarms: changes to the law in Scotland

New smoke alarm rules will apply to all homes in Scotland from 2021.

The changes to Housing (Scotland) Act are being made in the wake of the 2017 Grenfell Tower blaze in London in which 71 people died.

The most rigorous standards are already applied to new-build homes and private rented properties. But when the law is updated the requirement for ceiling-mounted smoke and heat alarms will be applied to all homes in Scotland.

Housing Minister Kevin Stewart is urging people to make the changes sooner than the 2021 deadline.

Mr Stewart said: "We are committed to achieving improved fire safety in homes

across Scotland and we are clear that one death from residential fires is one too many.

"These new regulations ensure that everyone will benefit from the same high level of protection – whether they own their home or rent from a social or private landlord."

He added: "Although the standards come into force in February 2021 we hope most people will recognise the additional safety benefits and take action sooner."

### The new regulations require:

- One smoke alarm installed in the room most frequently used for general daytime living purposes.

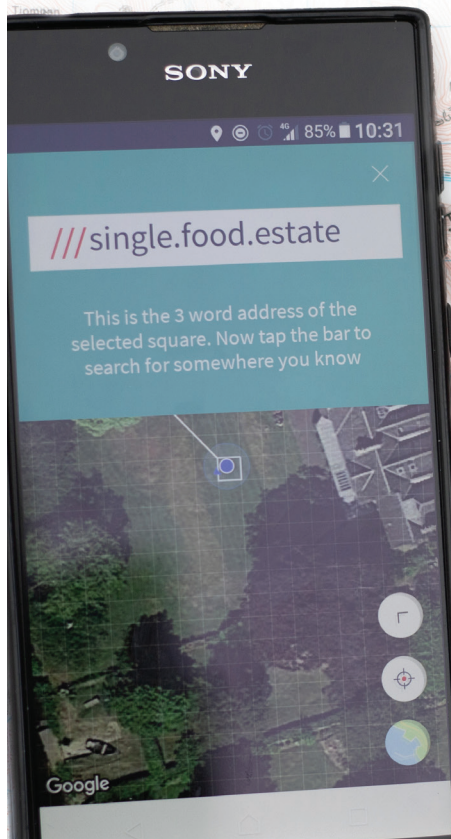
- One smoke alarm in every circulation space on each storey, such as hallways and landings.
- One heat alarm installed in every kitchen.

All alarms should be ceiling mounted and interlinked. There is also a requirement for carbon monoxide detectors to be fitted where there is a carbon-fuelled appliance (such as boilers, fires (including open fires), heaters and stoves) or a flue.

► More information available on the Scottish Government website [www.gov.scot/publications/fire-and-smoke-alarms-in-scottish-homes/](http://www.gov.scot/publications/fire-and-smoke-alarms-in-scottish-homes/)







# Don't rely on the app... take your map!



**Marcus Humphrey**

**Spatial Data  
Manager**

marcus.humphrey@  
bellingram.co.uk

**Y**ou can't have escaped the ongoing publicity surrounding a smartphone app called What3words.

It's been hailed as a lifesaver by 35 English and Welsh emergency services who have signed up to the system which promises to save valuable time in rescue situations by pinpointing your exact location.

The app, which gives a 3x3 square metre of the globe a unique three-word code, was inspired by company founder Chris Sheldrick's postal-related problems growing up in rural Hertfordshire.

But is modern technology really a substitute for good, old-fashioned map reading skills? Or is the positive media hype surrounding W3w potentially putting lives at risk by failing to take into account the limitations of the average person's smartphone?

W3w can only tell you where you are in real time if you have GPS signal. Yet most smartphones only have a GPS accuracy of five metres in good signal and up to 20 metres in bad signal.

Astonishingly just 67% of the UK has complete 4G coverage from the four major networks, and 8% of the country has no coverage at all. And, more worryingly still, Scotland has the worst 4G signal in the UK with only 41% of rural areas able to access 4G (although the Scottish Government is looking to improve coverage to 95% by 2022).

All this goes to show that phone coverage needs to get better so that people don't stumble into unnecessary danger by trying to find signal to give a three-letter word, when there are other options.

Phone GPS needs to improve to match the W3w technology, as W3w potential can only be properly realised by professional pieces of GPS equipment, which can now achieve up to 1cm accuracy.

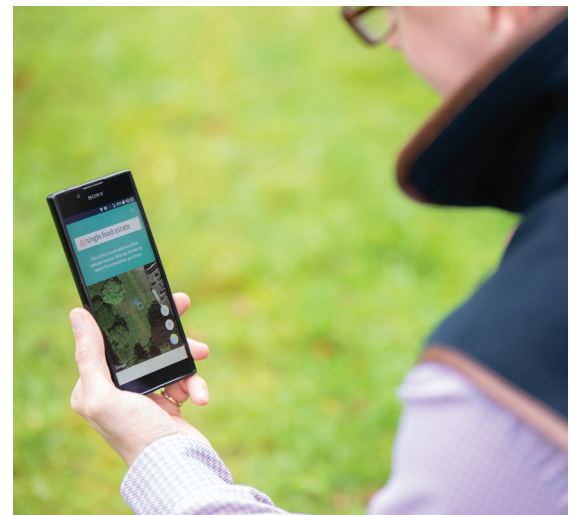
Even the best map reader can get lost, but it does show that as a society we have lost the skill of map reading and remembering "along the corridor and up the stairs".

You should always be prepared and not be purely relying on technology and remember that if you get lost that you should be looking to get help and try and find someone rather than trying to find signal.

Technology has taken away a skill that

can be far more accurate than W3w and there is already OS Locate which can give you the grid reference as accurate as W3w would be on your phone. W3w isn't anything new and technology has got a long way to come to get up to a standard needed for W3w to be the front runner in the race for telling you where you are.

➤ If you require advice on any aspect of Mapping or GIS contact **Bell Ingram's Mapping team** on **01738 621 121** or email [marcus.humphrey@bellingram.co.uk](mailto:marcus.humphrey@bellingram.co.uk) ■







● Mayuko pictured on the AGI stand at the GeoDATA event in 2016.

# Mapping out your career journey



**Mayuko Morgan**  
Spatial Data Manager  
mayuko.morgan@bellingham.co.uk

When Mayuko Morgan embarked on a new career in Geographic Information Systems (GIS), she received help and encouragement from the Association for Geographic Information (AGI), which is the professional body for the Geospatial Industry in the UK. Now she is returning the favour by supporting both students and early career professionals as an AGI volunteer. Here Mayuko tells us more about her role as an Early Career Network (ECN) and AGI Scotland (AGI-S) committee member ...

## Conference connection

I first came into contact with AGI six years ago at a conference when I spoke to a very helpful woman (who would later become AGI chair) at their stand about my search for organisations who would collaborate on my dissertation for my GIS Master's Degree.

She helped me to spread my request to a list of potential collaborators. Her help gave me the confidence to approach other organisations on my own until I found a charity organisation that I could work with. It was this help and advice that triggered my desire to help AGI as a volunteer.

## My AGI involvement

Volunteers are essential to the work of AGI, which aims to educate and support participants in the industry, both existing and new, in order to maximise the benefits delivered by geographic information. It has regional committees and sub-committees, and I am involved with two of its sub-committees - ECN and AGI-S

## Early Career Network

My ECN work began after I met one of its founders and other committee members at a conference in London. During the conference, he introduced to me to delegates and spoke with passion about launching a new sub-committee to support students and early career professionals. I kept in touch

and he kindly gave me mock interview prior to my successful interview with Bell Ingram's mapping department!

## AGI Scotland link

This involvement with ECN created a link with AGI-S, who were keen to take ECN on board and invited me to join their committee. As an AGI-S committee member, I have helped run their stand at various events, delivered talks (twice promoting ECN), discussed the current issues in industry with attendees, and contributed with event planning at our regular meetings.

## Milestone moment

Organising the first AGI-S careers event in early May 2019 was a hugely rewarding experience. I learnt a great deal about event planning, marketing,

project management, team leading and problem solving in a short period of time. It was a steep learning curve and I couldn't have done it without the support of the AGI-S committee which consists of people from a variety of sectors, with a wide range of skill sets and breadth of experience, who all helped and guided me to the right direction. After the success of 2019's event, I am currently busy organising two events for the next year.

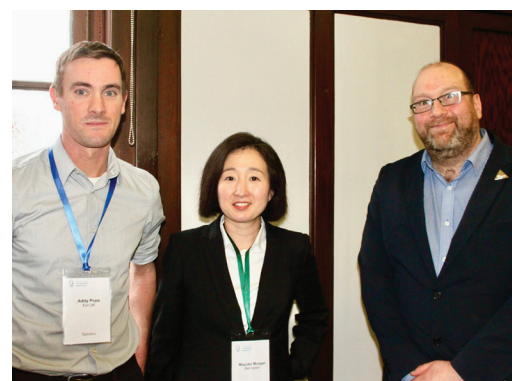
## Employer support is vital

I feel very fortunate to work at Bell Ingram, who encourage professional development outside work and support their employees to have a good work and life balance. My continued involvement with AGI would have never happened without backing from my colleagues, who see the value in being a part of AGI and ECN.

## Get involved!

Committee membership gives me an opportunity to gain both work-relevant skills and new skills that can't be gained otherwise. I have made business connections and friends in the industry; people who have given their time and knowledge generously, not just to me, but to professional communities, individuals and students too. We are getting something truly valuable for return - so I wholeheartedly recommend it.

● Mayuko delivered a joint session 'GIS for the Next Generation' at the AGI Scotland Annual Conference in 2018. She is pictured with Addy Pope from Esri UK ([www.esriuk.com](http://www.esriuk.com)) and Iain Paten from Improvement Service ([www.improvementservice.org.uk](http://www.improvementservice.org.uk)) who are both passionate about promoting GIS to higher education.





# On high alert for tree failure



**Francis Guyver**

**Forestry  
Manager**

francis.guyver@  
bellingham.co.uk

This is the time of year for mushrooms. Although this may excite those of you who have an interest in cooking, there is a whole different meaning for those of us who own trees ... liability! Even more so if your trees line roads or footpaths or are within landing distance of buildings. Wood decay fungi are just one cause of tree failure but can be the most obvious sign that a tree is not doing too well.

As a tree inspector, it is my job to look for all symptoms of tree decline, note, comment and communicate my findings to the tree owner. Indeed, finding fruiting bodies of fungi on trees is the more fun part of this activity. As I walk through dense undergrowth cursing brambles and snags for ruining my fifth pair of new trousers this year muttering "this is the life!", I endeavour to thoroughly and routinely check each tree for symptoms of decline, as tree failure

can be potentially catastrophic.

However, pathogenic wood decay fungi are not the only biological hazard to consider. Perhaps the immediate outcome is not as drastic as a tree falling on your car, but have implications such as demolishing habitat, reducing timber value or lead to a statutory plant health notice. Chalara dieback of ash is currently grabbing the headlines, but others exist; Phytophthora infection of larch, Dothistroma needle blight in pine, spruce bark beetle and pine weevil do not receive much commentary but are very significant to the forestry /timber industry.

As climate change develops, there is a clear increased frequency of these tree diseases cropping up. By looking at any Forest Research map that details disease outbreaks, there is a growing trend. Critters are moving north, expanding their sphere of destruction as winters stay mild and become wetter. What can be done about this spread? Very little. But if a woodland is managed well, remedial actions can mitigate financial impacts of tree disease and resilience can be developed. ■



**Bell Ingram** are rural land and business specialists with expertise spanning land management, forestry, GIS mapping, estate agency and architecture.

Established in 1899, Bell Ingram has a team of 130 professional staff working across 11 UK offices (Perth, Aberdeen, Ambleside, Ayr, Bonar Bridge, Forfar, Inverness, Morpeth, Northwich, Oban and Thirsk).

Our people are at the heart of the business delivering consistently high standards of professional service across all departments.

Our reputation is built on a deep understanding of the rural land sector and our ability to deliver effective solutions tailored to the needs of our clients.

Maintaining great relationships is key to our success. At Bell Ingram we pride ourselves on a highly personal approach, outstanding service and attention to detail. Our high levels of staff retention also mean that our clients can be sure of dealing with highly qualified and experienced people.

Much of our work comes through recommendations from satisfied clients and referrals from business partners. It's a terrific compliment that people are happy to recommend us and is testament to the brilliant work that our staff do.

## Head Office

Durn  
Isla Road  
Perth, PH2 7HF  
**Tel: 01738 621 121**  
**Email:** enquiries@  
bellingham.co.uk

## Aberdeen

2 Albert Street,  
Aberdeen, AB25 1XQ  
**Tel: 01224 621 300**  
**Email:** aberdeen@  
bellingham.co.uk

## Ambleside

Low Nook, University of  
Cumbria  
Rydal Road, Ambleside  
Cumbria, LA22 9BB  
**Tel: 01539 896 101**  
**Email:** ambleside@  
bellingham.co.uk

## Ayr

33 Sandgate,  
Ayr, KA7 1BG  
**Tel: 01292 886 544**  
**Email:** ayr@bellingham.co.uk

## Forfar

Manor Street  
Forfar, DD8 1EX  
**Tel: 01307 462 516**  
**Email:** forfar@bellingham.  
co.uk

## Highlands

Bell Ingram  
5 High Street  
Beauly, IV4 7BS  
**Tel: 01463 717799**  
**Email:** enquiries@  
bellingham.co.uk

## Mayfair

Cashel House, 15 Thayer  
Street  
London, W1U 3JT  
**Tel: 0870 112 7099**  
**Email:** info@mayfairoffice.  
co.uk

## Morpeth

Ellington Business Centre  
Lynemouth Road, Ellington  
Morpeth, NE61 5HB  
**Tel: 01670 862 235**  
**Email:** morpeth@  
bellingham.co.uk

## Northwich

Blakemere Village, Chester  
Road  
Sandiway, Northwich  
Cheshire, CW8 2EB  
**Tel: 01606 523 030**  
**Email:** northwich@  
bellingham.co.uk

## Oban

5 Albany Street  
Oban, PA34 4AR  
**Tel: 01631 566122**  
**Email:** oban@bellingham.  
co.uk

## Thirsk

Thirsk Rural Business Centre  
Blakey Lane, Thirsk  
North Yorkshire, YO7 3AB  
**Tel: 01845 522 095**  
**Email:** thirsk@bellingham.  
co.uk





# How GIS is transforming natural disaster relief



**Mayuko Morgan**  
Spatial Data Manager  
mayuko.morgan@bellingham.co.uk

**T**yphoon Hagabis hit the headlines during the 2019 Rugby World Cup when the storm brought heavy rain and winds of 225km/h (140mph) to Japan.

Tragically killing 72 people and leaving thousands of residents without water and power, Hagabis demonstrated how the function of our society, economy and community can be abruptly disrupted when disaster strikes.

It also underlined how the severity of impact can vary depending on the scale of disruption and where it hits - and how we deal with an "unexpected and catastrophic" event.

Living with natural disasters like Typhoon Hagabis was just a normal part of life in the country where I was brought up. In Japan, school children regularly participate in earthquake drills, where they are instructed to retreat under desks when the alarm bells ring. Almost every household keeps an emergency kit in the cupboard.

Of course, typhoons are not the only natural disaster that affects Japan - earthquakes, floods, landslides, volcanos, tsunamis and heavy snows are all a risk.

Therefore, it should come as no surprise that the use of Geographic Information System (GIS) in disaster response is widely recognised there. When there is an urgent need to capture, visualise, analyse and share location-based information, GIS comes into play.

For example, when a magnitude 9 earthquake struck north-eastern Japan on 11th March 2011, tens of thousands of relief workers, governmental agencies and foreign military personal joined in the recovery efforts.

It is a little known fact that geospatial tools developed by companies outside Japan played a vital role in assisting relief workers get to where they were needed, identifying evacuation routes, co-ordinating recovery efforts and then aiding damage assessment and designing and rebuilding safer infrastructure.

However, we should also give credit to those who do NOT have expert knowledge - GIS volunteers. The role of participatory GIS during the 2011 earthquake in the aftermath is well documented. Approximately 300 GIS volunteers helped setting up WebGIS and actively gathered information to help identify evacuation and transportation routes, rescue needs, and measure the extent of damage caused.

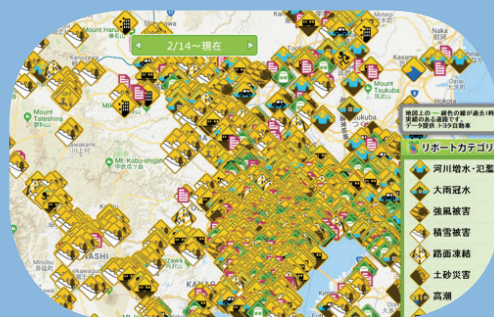
Citizen-led mapping projects are indeed widespread, and a well recognised concept. Involvement of volunteers in humanitarian mapping projects, such as the OpenStreetMap humanitarian mapping project continues and indeed, thrives.

Although being struck by a massive earthquake or typhoon is a remote possibility for UK residents, the risk of emergencies occurring is very real and can affect any of us, at any time.

With some media outlets predicting another 'Beast From The East' storm coming our way this winter, isn't this a good time to think about what GIS can do to help us in the time of emergency? Also, what is the role of local authorities, local businesses and organisations and first responders? Can GIS volunteers create crowd sourcing maps for sharing information like the last example here?

The possibility of GIS is almost limitless. Not only for the large-scale distribution of data and co-ordination of resources, but also for the peace of mind for those caught up in whatever catastrophe it may be.

Here's a few examples of the systems used during the snow disaster that hit part of Japan four years ago. ■



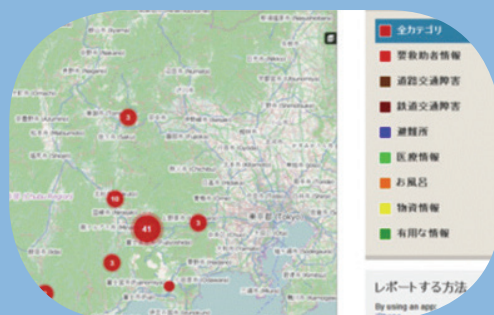
**1. Weather news combines with map showing high risk areas**

● Each icon represents a different type of risk; including floods, heavy rain, high wind, heavy snow, landslides, high tides. It also shows where traffic disruption occurs.



**2. Google crisis response map**

● It shows live traffic information which was updated every hour and that can be overlaid with a weather map.



**3. Crowd sourced disaster information**

● Users can upload and view emergency related information ranging from the number of people urgently awaiting rescue, traffic disruption, evacuation centres, medical facilities and emergency supply availability.

● Mayuko Morgan is a Spatial Data Manager at Bell Ingram. She is also an AGI Scotland Committee Member and an Early Career Network Scotland Representative.



● Bell Ingram's  
Director of  
Design, Iain Cram,  
interviewed by Polly  
Bartlett at Finnich  
Glen for STV News  
recently.



# Devils in the Detail for Bell Ingram Design

By Alison Lowson

**B**ell Ingram Design are turning a problem into an opportunity for a Stirlingshire landowner by creating a visitor centre and safe access to a potentially hazardous beauty spot.

Once known only to locals and a handful of canyoning enthusiasts, Finnich Glen (also called the Devil's Pulpit) has become a popular tourist attraction with visitors descending a precarious stone stairway to see the stunning gorge.

Finnich Glen has also proved popular with film and TV companies, including Outlander when showrunners used the

site as location for the fictional Liar's Spring in 2014.

Unfortunately, the high footfall has started to threaten the very landscape that attracted people in the first place, as visitors park on nearby verges, trample fences, and leave litter (and worse!).

It quickly became apparent that a solution had to be found, and landowner David Young called on the expertise of Bell Ingram Design after successfully working with the team on a number of projects previously.

The vision for a car park, visitor centre, plus a network of paths and viewing platforms has

been under discussion for a number of years and, after a public consultation process, Bell Ingram Design submitted a detailed planning application to Stirling Council at the end of September.

Iain Cram, Director of Bell Ingram Design, explains: "Our brief was to create a visitor experience that would allow people to get in and out safely with the minimum of fuss and the least possible amount of damage to the environment.

"With upwards of 70,000 people now visiting Finnich Glen each year - a number that looks likely increase - parking has always been a top priority,

and our plans centre around the creation of a 150-space car park which will eliminate the danger caused by people abandoning their cars along the grass verges."

Iain's blueprint also includes a restaurant, visitor centre, toilet facilities, and a network of paths, bridges and viewing platforms which intricately thread their way across the stunning landscape giving safe and secure access to the site.

Iain continues: "Visitor safety has always been of paramount importance so that's why we have designed smart, sound paths and bridges which allow people to enjoy the views





visitor experience alive with striking design touches, such as mellowed timber, brushed metal work, industrial style rivets and rope-look handrails.

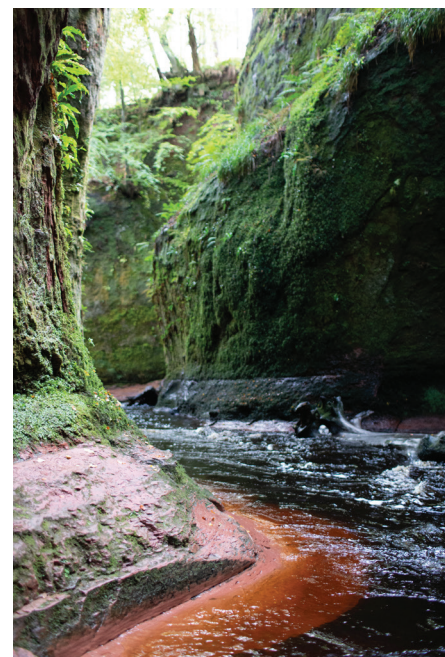
Iain adds: "Visually it is a very dramatic landscape and our design is calculated to compliment and enhance the otherworldly quality that is created by the angular rock walls, lush plant life and the 'red' peaty water."

If approved by Stirling Council, Iain expects building work to commence on site by Summer 2021.

He concludes: "Finnich Glen is a truly stunning site of natural beauty and since its use in Outlander, visitor numbers have sky-rocketed, with people travelling from across America and Europe.

"By engaging with locals and key stakeholders to help shape our work at this exciting site, we believe our plans will make the area much safer while improving the site logistically." ■

**70,000**  
**people visit**  
**Finnich Glen**  
**each year**



## History

Finnich Glen, also referred to as the Devil's Pulpit, is a 100-foot deep gorge near Drymen and Loch Lomond. It can be reached by descending a 200-year old staircase into the Glen. Various stories and legends surround the pulpit. Some say that it is where the Devil addresses his followers, others that it was once the site of witch executions, and some will tell you that it was once used by Druids for holding secret meetings.

without going dangerously close to the edge of what is a 100ft gorge.

"Mountain rescue has seen a spike in the number of call-outs as people get stuck in the Glen. With this in mind we've included an emergency access stair for the mountain rescue team. This will give them fast access into the gorge, while at the same time avoiding damage to the plant life on the rock walls."

Bell Ingram Design took its cues from Jules Verne's 20,000 Leagues Under The Sea and Captain Nemo, and Edgar Rice Burroughs' Land That Time Forgot, to create a

## Movie Location

Five years ago the spot was visited mainly by locals and a few canyoning enthusiasts. It was used for filming The Eagle, a film about a lost Roman legion released in 2011, and in Detective Pikachu, released this year. But its popularity started to take off in 2014 when episode six of the first Outlander series aired, featuring Finnich Glen as the scene of the Liar's Spring.



● Visitors are causing a traffic hazard by parking on verges.



# Next generation finance

Available from 5 to 30 years, our Standard Loan can be passed to the next generation so should anything happen to you, it won't need repaying right away. And with no annual reviews\*, you're free to get on with what you do best.



Talk to Sarah Tyson, Bell Ingram

07710 308614 | [sarah.tyson@bellingram.co.uk](mailto:sarah.tyson@bellingram.co.uk)



YOUR LOCAL  
**AMC**  
AGENT

\*Subject to AMC credit criteria and your obligations to AMC continuing to be met.

The Agricultural Mortgage Corporation plc. AMC loans available for business purposes only, provided on a secured loan basis. Minimum AMC Standard Loan £25,001. To meet customer requirements, lending criteria will vary. Lending is subject to status.

We adhere to The Standards of Lending Practice which are monitored and enforced by the LSB:  
[www.lendingstandardsboard.org.uk](http://www.lendingstandardsboard.org.uk)