

INSIGHT

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The Big Interview

Adaptability is key to surviving and thriving in these uncertain times says **Mark Mitchell** p2

Cracking The Code

What are the implications of the new **Communications Code** for landowners? p10

Diversification

Meet the farmers who are expanding their holiday cottage business with **AMC funding** p15



Mark Mitchell moves into role of Managing Partner

It's 2019 and for the first time in 25 years Bell Ingram has a new face at the helm. Mark Mitchell, Rural Leader and Perth Show Director, is born and bred Bell Ingram. He cut his teeth at the firm as a trainee in 1993 and has worked his way through various senior management roles, latterly as Partner in charge of Estate Agency and Health and Safety, prior to being appointed Managing Partner in April.

Graham Lumby, now the Firm's Chairman, has seen Bell Ingram through from buy out to a thriving business from a turnover of £1.7 million to £6 million, opening five new offices and more than doubling staff numbers. He will continue to take a proactive role in the firm.

"The future is bright," says Mark. "The firm is in a good place thanks to Graham's stewardship but there are exciting and challenging times ahead."

With a staff of over 110 and offices spanning Bonar Bridge in the Highlands to Northwich in Cheshire the business is growing and adapting to changing markets and responding to new opportunities.

"Our mapping team are at the forefront of new technology developing their own software to meet the ever-changing needs of our clients. We have introduced a head of farm sales role giving the firm a renewed agricultural focus, our utilities teams continue to secure tenders from the corporate and government agencies

providing a variety of specialist services. Forestry remains a huge opportunity for growth with investors capitalising on benefits, and our architectural team have a great profile of late with their projects being showcased on national TV."

But what does this mean for Mark's vision for the business? "It's not the biggest, or the strongest, but the most adaptable who will see their way through the turbulent times that are to come," explains Mark. "Our size and diversity of resource enable us to react quickly to new opportunities in the evolving rural landscapes we operate."

As is the nature of professional services it is the people within the company that drive business growth, secure clients and are the foundation of our reputation. "Since taking on the role of Managing Partner I have been heartened by the positive feedback from clients and other professionals as to the quality of our service, and overwhelmingly on the calibre of our people. Our people are fundamental to our success and as we move forward they will be at the forefront in everything we do. Investing in our professionals is and always

will be a priority as it underpins our desire to be the best and to always provide a quality service.

"However not enough people know about us. While we have been growing and nurturing our human resource historically we have not been shouting about it. We need to do more on this front and we are taking a good look at our practices and how we can communicate that better".

"To our clients we are a reliable, safe pair of hands, we take their business seriously and our low staff turnover allows us to build relationships rather than sending out a new trainee every couple of years. Most of our new business is through positive client referrals, which is fantastic, but we want more people to know the benefits of doing business with Bell Ingram."

When asked what the future holds Mark concludes: "The challenging times landowners are experiencing necessitate that we be resilient and inventive. It is an opportunity to demonstrate our value and expertise, which will organically grow the business in years to come." ■



Welcome



It is my pleasure to welcome you to the Spring/Summer Edition of Bell Ingram's new look Insight magazine.

Packed full of expert analysis, market scrutiny and fascinating case studies, it is designed to be a road map for rural businesses, identifying the key issues and helping navigate new legislation and the ongoing uncertainty surrounding Brexit.

There's still no escaping the 'B' word, but despite the political turmoil there is still plenty of room

for optimism. Our Head of Farm Sales Stewart Hamilton explains why he is feeling positive about longer term farm values, while Head of Agency Sales Carl Warden reports that Brexit is failing to put the brakes on the Prime property market.

New legislation continues to present a wide range of challenges for our clients. Utilities and Renewables expert Neal Salomon has been looking at the implications of the first round of Communications Code decisions, while Land Agent Catherine Smith has advice for landlords navigating their way through the raft of new legislation around energy efficiency, maintenance and testing standards, and the Private Residential Tenancy (PRT).

Successful diversification is increasingly important to modern farm and estate management and we talk to one farming family who are expanding their holiday cottage business with help from an AMC loan. This was facilitated by AMC agent and Bell Ingram's Head of Valuations Sarah Tyson who originally met the family at last year's Royal Highland Show.

Forestry comes under the spotlight in this edition with Head of Forestry Phil Dean explaining why there's never been a better time to embark on a career in the sector; while our student forester Angus Dingwall blogs about his placement. Associate Jim Adam also offers a fascinating insight into the issues faced by woodland managers operating within national park boundaries.

Elsewhere, Bell Ingram Design has been making the headlines with appearances on BBC Landward and Scotland's Home of the Year Show. Both projects couldn't be more different and are an excellent showcase for the services offered by this talented team.

And finally ... Bell Ingram will be out and about at all Scotland's main agri shows. Just look out for our distinctive blue gilets and say hello!

Graham Lumby

Chairman

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news in brief



• Despite the "silky skills" of Neal Salomon (pictured above centre) his Barnnton Coaches side was beaten 2-1 by the Barnnton 1st squad, but great fun was had by everyone who took part.

Charity champions

Bell Ingram's charity champions are boosting the coffers of two great causes.

Partner Neal Salomon's football tournament raised a whopping £3000 for Alder Hey children's hospital. This is a charity close to Neal and wife Sarah's heart as their daughter received heart surgery there as a baby.

Meanwhile, seven intrepid runners are lacing up their trainers to compete in Cancer Research UK's 5K Race For Life in Dundee. Mark Mitchell, Thomas Rust, Donna Bonthrone, Angie Allan, Moira Webley, Catherine Smith and Johan Purves from the Perth office have been in training since March.

Promotions and appointments

Bell Ingram has made a host of promotions and new appointments over the last 12 months.

Murray Fleming, Charlotte Gilfillan and Sam McDonald stepped up to Associate in their respective areas of Design, Land and Estate Management, and Compliance, while Hugh Maclean became senior associate specialising in renewables and utilities.

Elsewhere, Phil Dean was appointed from Corroul Estate to head up Bell Ingram's Forestry service.

Growth has also continued with Nicolle Hamilton joining as Marketing Manager. She works across the company's 11 offices supported by new PR and Marketing Co-ordinator Alison Lowson.

• From left to right, Sam McDonald, Murray Fleming, Charlotte Gilfillan and Hugh Maclean.



Dates for your diary

Want to know how Bell Ingram can benefit your business plan? Come and visit our team of experts at our **Royal Highland Show stand** (Main Ring, Avenue One) from June 20-23. We will also be at the **GWCT Scottish Game Fair** at Scone Palace from July 5-7 where we are sponsoring the Wildlife Estates Scotland Award at Scottish Land & Estates stand. Elsewhere the team will be out and about at all Scotland's main agri shows and events. Just look out for our distinctive blue gilets!



Going the extra mile

Champagne corks were popping in Northumberland and Perth in celebration of our 2018 Customer Service Award.

Johanna Wiseman, Sales & Lettings Negotiator, Perth Agency Team, and Jason Oakley, Associate, Utilities & Renewables in our Morpeth office, jointly took top honours after excellent customer feedback.

Managing Partner Mark Mitchell said: "Our clients are at the heart of everything we do, and we are extremely proud of the high level of personal service we can provide. Jason and Johanna consistently go the extra mile and this is reflected in the positive comments from customers and clients."

• Johanna Wiseman, Jason Oakley.



A room with a ewe!

When it comes to farm and estate diversification, our land managers don't just "talk the talk" ... they "walk the walk" as well!

Associate Katie Roberts and her husband Mark recently developed an exciting tourism business on the family farm at Easter Craigduckie in the heart of the Dunfermline countryside.

Inspired by friends wanting to help during lambing time, and funded by the Fife LEADER Project, they now offer accommodation in two luxury, traditional style shepherds' huts.

Katie said: "Guests can visit Craigduckie to escape the hustle and bustle of everyday life or bring their wellies and explore, spend time together and make unforgettable memories. We are really looking forward to sharing this crazy farming life with our guests."

The luxurious shepherds huts are situated overlooking Loch Fitty and finished to an exceptionally high standard. Each hut can provide accommodation for up to two adults and two children with a full-size double bed and bunkbeds. The glamping experience is made even more glamorous with the private WC, shower and kitchen area with fridge, hob and oven.

More information at www.craigduckie.co.uk

New face in Highlands

Associate Charlotte Gilfillan is moving north from Forfar to grow and strengthen Bell Ingram's team in the Highlands.

Charlotte joined Bell Ingram in 2009, having previously worked for a number of private sporting estates. A fully qualified surveyor and RICS Registered Valuer, Charlotte specialises in all aspects of Rural Estate Management across Scotland, with a particular interest in sporting and deer management.

Rob Whitson, Partner in charge of the Highlands, said: "I am delighted to welcome Charlotte to our team in the Highlands. She will provide expert and strategic guidance to our clients within the ever-changing land sector."

The benefits of brash harvesting

Taking advantage of the demand for biomass fuel in Scotland through **brash harvesting** is becoming increasingly popular due to a range of benefits.



Charlotte Gilfillan
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Traditionally, brash has been a by-product from felling operations, acting as a mat for machinery before being either raked into rows, buried or burnt on site afterwards.

An increase in demand for biomass fuel has now created a market for brash harvesting, giving owners the opportunity to maximise revenues.

The brash is harvested and chipped on site and currently contractors will pay (site dependent) between £0.50 to £1 per tonne with an average of 50 to 60 tonnes per hectare being harvested.

The potential income from a site is limited, but there are a number of other important savings and benefits that can be gained from harvesting the brash. These include:

- **Reduction in requirements for ground preparation.**
- **Reduced cover for browsing mammals, such as rabbits.**
- **Easier access on site for future management.**
- **In areas where the site is also benefitting other users, like a commercial shooting operation or tourism, removal of the brash**

allows for improved access.

While this is an opportunity that can be explored before felling commences, in some instances it may be better to wait to see the ground conditions after harvesting. It is important to note that it will not be possible on all sites or for all species. Those on steep slopes and wetter areas will need to retain most of the brash to allow the machines access without causing unnecessary damage to the ground underneath. Spruce will work best given the volume of brash that is generated. ■

Why invest in nature?

Assistant Land Agents Daragh Connon, Thomas Rust and Michelle Stephen are encouraging businesses to see the benefits of the natural world. The talented trio has entered Scottish Natural Heritage's short film competition by producing three videos inspired by Scotland's nature. The competition for young people aged 16-30 aims to give businesses and policymakers a better understanding of how they rely on and have an impact on nature, to make sure that Scotland's environment can thrive. The winners will be announced in June.



• From left to right, Daragh Connon, Michelle Stephen and Thomas Rust.

All change in Oban

Our Oban team is making a short 'flit' to new premises at 5 Albany Street this June. The move signals an exciting new chapter as we strengthen our commitment to the Western

Isles and wider mainland region. The operation comprises Associate Andrew Fuller, Jackie Moore (Residential Lettings Manager), Mairi Kennedy (Lettings and Property

Management) and Laura MacCallum (Property Sales Assistant). Andrew said: "We are focused on developing Oban into the region's premium rural Estate Agency."

Future's bright for next generation of Foresters

There has never been a more exciting time to embark on a career in Forestry.

It's essential that the sector continues to develop the next generation of talent by continuing to offer high quality work placements.

That's the message from Phil Dean who heads up Bell Ingram's Perth-based Forestry service.

The company currently has 20-year-old Forestry student Angus Dingwall on a year-long work placement as part of its partnership with the Scottish School of Forestry at Inverness College UHI.

Phil Dean said: "Encouragingly, the sector is on an upward trajectory and young people embarking on a career in Forestry are doing so at a very exciting time as the conditions for growth and success in the industry are excellent.

"Students who are learning Forestry skills are in extremely high demand and Bell Ingram is committed to nurturing the next generation of foresters. We hope that our current placement student will in turn play his part in encouraging the next crop of students."

Phil's own route into Forestry was somewhat unorthodox. After studying Economics at University he enjoyed a successful career in IT before the 'dot.com' bubble burst and he retrained at the National School of Forestry at Newton Rigg in Penrith.

After graduating he spent five years working for Euroforest, initially as a Harvesting



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Contract Manager, before being promoted to the role of Area Manager for Tayside and Central Scotland. Latterly, Phil has spent almost a decade managing Corrou Estate, where he started as Estate Manager before taking on the role of Chief Executive.

He continued: "Forestry is a fascinating profession and I would encourage young people to give it a try. There are lots of opportunities to get good quality work experience which does two things - gives you a better feel for different roles within the sector and, ultimately, makes you more employable."

Phil took over as Partner in charge of Forestry Management after the retirement of Richard Till earlier this year.

Phil added: "I am joining Bell Ingram at an exceptionally exciting time. Under Richard's leadership our Forestry service has just enjoyed a record year and I'm hoping to build on this success to grow this important part of Bell Ingram's portfolio of services for the years ahead."

The Forestry service at Bell Ingram has a dedicated team of seven, split between Forestry and Mapping specialisms, with further

forestry expertise spread across Bell Ingram's 11 UK offices.

Phil Dean concluded: "Conditions for growth and success in the Forestry sector have never been better. Currently we are seeing lots of encouragement at government level to plant woodland for environmental and carbon reasons. Investors are responding to this encouragement and we are advising clients how to maximise the potential benefits of woodlands and achieve the best possible outcome. Bell Ingram's up-to-the-minute knowledge of timber markets, forestry grants and legislation ensures that our clients get the most appropriate advice and never miss out on important opportunities.

"Elsewhere Brexit is difficult to get away from at the moment and while nobody can predict what's going to happen I think it presents an opportunity. From an investment perspective Forestry has always been seen as a relatively safe risk. Brexit, if anything, strengthens that argument for clients looking to invest in a low risk way. I would encourage those considering their options to seek professional advice to help navigate the post-Brexit investment landscape."

► If you require advice on any aspect of Forestry Management contact Phil Dean on **01738 621 121** or **phil.dean@bellingham.co.uk**



**By Angus
Dingwall**
Assistant Forester,
Rural Land
Management

My name is Angus Dingwall and I am currently studying for an HND in Forestry Management at the Scottish School of Forestry in Inverness.

I decided to take this three-year course as I have worked outdoors on estates in various capacities on local shoots and farms from an early age. I always enjoyed being out and about and wanted this to continue, so Forestry seemed like a great opportunity.

As the name suggests, the second year - known as the mid-year placement - involves getting practical work experience in the field and I was very fortunate to be offered a position in Bell Ingram's Forestry Department.

For the last eight months I've been working as an Assistant Forest Manager, most recently under the supervision of new Head of Forestry Phil Dean.

Although I'm based at the company's Perth HQ, my placement has involved travelling extensively throughout Scotland gaining some really useful experience on forestry sites managed by the company.

For a student like myself, hands-on experience is very important and from site visits to 'desk work' I've learned so much during my time at Bell Ingram.

Not only have I supervised harvesting operations near Lintrathen, I've also overseen planting operations on a large-scale woodland creation scheme at Kyle of Lochalsh near Skye.

Other duties have consisted of supervising forestry road construction, completing grants, and learning and familiarising myself with QGIS mapping and much more.

One important experience was working on a woodland

creation scheme at Inverchaolain Estate near Dunoon. This involved identifying and marking out specific areas of archaeological interest, so they were not planted upon and will be visible for many years after the trees have grown. Here I was taught about the different kinds of vegetation which can be seen upon several archaeological monuments to identify the historic remains. I also learned a lot about the history of these sites and why it is important not to spoil them.

For 30% of my time at Bell Ingram I am working on an estate in Angus, focusing on the practical side of forestry. Here my duties have been weeding, beat up surveys (seeing if young trees within newly planted compartments have died, which could be due to deer browsing, pine weevils and more), planting trees, chainsaw work, pruning oak forests, wildlife inspections for harvesting, and directing drainage operations.



My top tips for anyone who would like to work in the Forestry Industry:

- Try to get some practical work experience out on estates. It doesn't have to be forestry specific but as long as it's out on the land it will help your profile.
- Geography is always key qualification to have, as it shows you have interest in the land and the environment. I was lucky I took it in the end.
- Make sure you have a suitable car for forests roads even though that may be difficult if you are a student. Unfortunately, I found out the hard way! ■

Cutting edge of forestry mapping

Head of Mapping Chris Duncan has designed a ground-breaking **Cloud-based system** which allows access to Bell Ingram's forest management records from virtually anywhere and on any device.

The way maps have been prepared has changed significantly over the 11 years I have been in Forestry. When I first started as a graduate, I worked with maps that had been produced by hand with coloured pencils, whereas now there is the general presumption that maps will be prepared using Geographic Information System (GIS). This is further reinforced by almost every forestry manager job advert including a requirement for GIS knowledge and experience.

Using GIS to prepare maps is fairly straightforward but using GIS to record and store forest information in a consistent and structured manner is more complicated, particularly when dealing with multiple forests and multiple users.

Forest data sets are made up of a series of 'one to many' relationships between the different layers of information. Without a dedicated system and procedure for recording all the information, it requires a high level of data understanding and discipline of the user to manage the data in a logical way.

Bell Ingram has used GIS and digital mapping in Forestry for many years. Several years ago, it became abundantly clear that storing individual datasets for each property was not a sensible approach. We manage many forests from multiple offices across Scotland so we required a more integrated approach. The



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solution I have developed is a Cloud-based geodatabase built on the open-source software PostgreSQL and QGIS.

Bell Ingram's system allows all its foresters to have secure access to the forest database from any office or any other internet-connected location. The company is also able to publish information online, via a secure service, allowing our clients to access their own forest records.

In order to maintain data quality within a complex system and make it easy and simple for the foresters to use, I have developed an extension for QGIS (known as a plugin), which condenses all the functions required for data management into a single toolbar. This allows the user to access all the forest data and GIS layers at the click of a button. Editing is carried out through a transactional system so the user does not have to access the main system in order to make changes, and there is no risk of accidentally corrupting the data. This approach means minimal work for the users in order to get maximum benefit from the system.

Forestry is a long-term processes and forward planning is essential. The UKFS and Certification Schemes impose strict restricting requirements on forest composition. In the past, calculating changes over time and visualising the future composition of the forest was a very involved process, with the long-term forest plan production forecast potentially taking hours to complete every time felling or restocking plans changed. However, the integrated nature of our system makes calculating statistics and future composition plans, including 3D visualisation, automatic and every change to the database propagates through the layers, giving an up-to-date view of the forest making preparation of plans much quicker and simpler.

Our system is not just limited to the office, mobile technology has transformed in recent years, and our forestry system makes use of this. QField is the Android app for QGIS and our approach allows a copy of the forest records to be downloaded to a device and taken out into the forest. Any updates to records made in the forest can then be uploaded back into the database on their return to the office.

Our approach to modernise woodland mapping using modern techniques and open-source software enables us to be at the cutting edge of mapping, using modern equipment to maximise our efficiency and reducing costs so our clients get the best value for money.

► If you require advice on any aspect of Mapping or GIS Services please contact Chris Duncan on **01738 621 121** or email **chris.duncan@bellingham.co.uk** ■



• Stand of Scots pine with regeneration emerging and holding pockets of Twinflower.

There's a lot at stake for foresters operating in National Parks



Jim Adam
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Balancing commercial timber harvesting with environmental constraints can throw up unique challenges for forest managers who are operating on sites contained within national park boundaries.

Close collaboration with local and national government agencies is the key to growing and harvesting good quality timber in areas of special sensitivity says Bell Ingram's Jim Adam, who believes that working with stakeholders is "paramount" to the success of such operations.

It's an approach that's paid dividends for Jim and his team who have managed a commercial woodland on the Cairngorms National Park, near

Granttown-on-Spey, since 2011.

During that time the forest has won a number of plaudits including a Scotland's Finest Woods Award. The site also hosted a seminar attended by representatives from the forest industry and environmental agencies to demonstrate good harvesting practices in relation to biodiversity.

Jim explained: "Although timber production is the main objective, all harvesting operations have to take account of the rare flora and fauna species (specifically Twin Flower and Pine Hoverfly) within the woodland, as thinning intensity and coup sizes may have a dramatic effect on their survival. Close consultation with SNH, RSPB, Plantlife Scotland and the Cairngorms National Park is paramount in co-ordinating management and harvesting techniques and timing of operations."

Recent collaboration with the National Park Authority and the Access Officer has also enabled forestry managers to reinstate paths through the woodland after harvesting operations, and install new signage, gates and information on routes which form part of a wider path network.

Bell Ingram has also been innovative in its approach by using cattle to reduce ground vegetation and encourage natural regeneration on felled areas.

Jim concluded: "The site is an attractive woodland of Long-Established Plantation origin and its survival is essential to the local economy, landscape and its rich biodiversity where some of the country's rare species thrive. Quality native pine timber has been harvested from the woodland for nearly 150 years, and with appropriate management this is set to continue in perpetuity. The



Images from top:

- Mature pine seed trees with naturally regenerated understorey.
- Twin Flower.
- Recent restocking with native broadleaves and Scots Pine grown from seed collected on site.

quality of timber produced is exceptional and highly sought after by local mills.

"Management practices represent a very good example of matching appropriate species choice to the site to produce quality timber in harmony with its habitat and not to be pressurised into maximising volume by conversion to non-native alternative species. Our management principles are backed by SNH, RSPB and the National Park Authority."

► For advice on any aspect of forest management contact Jim Adam on **01224 621 300** or email **jim.adam@bellingham.co.uk** ■

First Communications Code decisions are a blow for landowners



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Landowners should expect a rough ride in the future as the impact of a new code covering the use of telecommunications equipment on land is being felt.

With government commitments to a continuing rollout of more and faster telecommunications coverage, including the forthcoming 5G services, the introduction of the new Code in December 2017 was seen as essential as means to foster greater investment by operators.

Under the Code, telecommunications operators benefit from further powers to install equipment and new rights to upgrade and share apparatus - widely considered to be at the disadvantage of landowners who have previously benefitted from relatively generous land payments.

The 18 months since the introduction of the Electronic Communications Code has seen a general lack of activity in terms of new deals or lease renewals as the telecoms operators seek to exercise their new, stronger powers and the landowners continue to resist the move.

Key decisions in the first cases to challenge the Code are showing clear outcomes in favour of the operators - which is likely to have serious financial implications for landowners.

Code is likely to have serious financial implications for landowners.

The first of the cases - Cornerstone Telecommunications Infrastructure Ltd v The University of London [2018] - concerned particularly the rights of an operator to take access to land for surveys, which is not explicitly included within the rights afforded by the Code and therefore the landowner had refused a request for access.

The outcome of the case was decided in the operator's favour, with the judge noting that the intention of the Code was to facilitate and to ease the rollout of communications networks and that this must have included an implicit right to undertake surveys. This closes a potential loop-hole that a landowner may have looked to benefit from in negotiating with a telecommunications company.

That first case has been followed by a raft of other cases, each of which has followed suit and found strongly in favour of the operators. Probably the most important of these from a landowner's perspective is the case of EE Limited and Hutchinson 3G UK Limited v The Mayor and Burgesses of the London Borough of Islington [2019]. This case was the first to determine and value the consideration due to a site provider and related to a rooftop installation in London, although its commentary on valuation is equally as applicable in a rural setting.

The rent for the site had been provisionally agreed (under the old code) at £21,000 per year but the Tribunal found in the operators favour, valuing

the consideration under the new code at a nominal payment of £50. The stark contrast between the negligible consideration decided upon and the provisional rent that had previously been agreed sends a clear message to landowners who should exercise caution before entering into any legal action against an operator seeking powers over their land.

It is yet to be seen how future cases are decided but it seems likely from the tone of the judgments to date, that future decisions to clarify other elements of the Code are more likely to be decided in the favour of the operator than the landowner.

As the interpretation of the Code continues to become more clearly defined by the decisions of the courts it is now more important than ever that those dealing with telecommunications matters take the best possible advice from experts.

Bell Ingram has a team of specialist expert valuers that can assist in all telecommunications matters. The team has acted as expert witnesses in recent cases involving telecommunications valuations and has advised on national rates to be adopted for national fibre optic networks.

Headquartered in Perth, Bell Ingram manages over 500,000 hectares across the UK on behalf of public, private and corporate clients.

It has built a name as one of the UK's leading providers of land management services for the utilities and infrastructure sector.

► To find out more contact Neal Salomon on tel. **01606 523 030** or email neal.salomon@bellingham.co.uk

SSE's telecoms upgrade brings raft of planning challenges



By Catherine Newton
Planning Consultant,
Bell Ingrams Design

Work has now started on the installation of new SSE telecoms equipment at Glendale on Skye for which Bell Ingrams Design has provided planning advice and secured the necessary planning consent.

This is the first in a programme of essential works to upgrade the SSE network connections between electricity sub stations throughout the UK.

The firm has provided advice on the requirement for consents and obtained planning permission for 10 sites to date, on both existing sub-station and new rural sites stretching from the Isle of Harris to Hampshire.

Works have included towers, poles, control cabins and access tracks, which by necessity are often in remote and exposed locations. This requires careful siting and



reasoned justifications in order for the local planning authority to be able to support the principle of the development.

However, weather and geography aren't the only factors which present significant challenges when installing telecoms equipment throughout the UK.

There are also variations in the requirements for planning consents in different locations, as well as differences between permitted development rights in Scotland and England for telecoms equipment.

The same size and design of ground-based mast permitted in Havant for example may require express planning consent on the Isle of Skye because of this size, design or sensitive location such as a national scenic area and depending on the permitted development rights afforded to the applicant.

The planning application fee can also vary depending on what equipment is being proposed and where, with some Local Planning Authorities even apply different fees for the same proposals.

It is therefore always as well to take advice on any telecoms development proposed to provide certainty on what consents, supporting information and fees are required in order to avoid undue delays with your project.

► Contact Catherine Newton, Bell Ingrams Design, for further advice. Tel. **01738 621 121** or email catherine.newton@bellingham.co.uk

Telecoms masts - A Scottish rural perspective



By Charlotte Gilfillan
Associate, Rural Land
Management

Rural Scotland currently experiences some of the worst mobile phone coverage in the UK, with only 41% of rural areas able to access 4G. There is increasing pressure to address the lack of digital connectivity to rural communities, with an Ofcom target of 74% geographical coverage in Scotland by 2022. Improving

coverage is essential to support the growth of businesses and the tourism industry, and retain young people.

Undoubtedly the landscape and geography of Scotland causes technological issues when looking to expand networks to reach those communities most in need and there have been recent calls to identify suitable alternatives to masts. However, in lieu of that technology, current and potential mast sites only increase in importance when

aspiring to these targets.

Landowners have long since recognised the necessity and benefits of increasing rural mobile coverage and have supported it, however given the loss of income they are now facing under the New Code Agreements, the incentive to continue that support is being undermined. Many landowners rely on the rental income generated by mast sites to manage their land accordingly, which results in a range of economic, social and

environmental benefits.

Perhaps a better use of the Operators' time and resources would be spent working with landowners to agree how coverage could be improved, without the need for a significant reduction in vital income, as opposed to forcing nominal rents through the courts and creating further conflict.

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6 rules for success

Could your **hydro scheme** be under-performing?



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A boom in small-scale hydro schemes was sparked first by the Renewables Obligation Order of 2002 and subsequently the Feed-in Tariff scheme which started in 2010.

Unfortunately, the conflict between a

desire to commission these schemes as quickly and 'capital-cost-effectively' as possible and the logic of making them efficient, reliable and simple to maintain, has left a legacy of systems that are far from optimised.

More worryingly still, an underperforming hydro scheme can mean not only a reduction in electricity output and revenue ... but even a danger to life.

As Renewable Consultant I have been involved in scores of hydro projects in

various capacities over the past 16 years, most recently working with LFI Silva Investments to optimise the 340kw Tombuie Hydro scheme which came with their recent purchase of Bolfracks Estate in Highland Perthshire.

During that time I've witnessed all manner of deficiencies resulting from cost-cutting, inexperience or simply a lack of foresight.

To improve the revenues, reliability and safety of such schemes, we suggest SIX rules that owners of older schemes should be aware of:



'Smarter' tech increases outputs

1 The control technology used to manage a scheme (ie. turning it off and on, and modulating valve openings as flows fluctuate), may be basic and/or incorrectly set. Similarly, the systems that manage the generator voltage, matching it to the grid and controlling the power factor, may be sub-optimal compared to state-of-the-art digital control and Automatic Voltage Regulator (AVR) systems. The good news is that equipment has become 'smarter' over the past decade, and more sophisticated versions are now affordable.

'Pigging' should be easy

2 Penstock pipes are often installed without a straightforward means of 'pigging' them, (ie. cleaning out the organic growth and silt that builds up over the years and impedes flows, reducing the turbine's output at all water levels). However, pigging arrangements can be retrofitted ensuring output is maximised.

Better screens cut costs

3 Intake screens may be unsuitable for their location or application, allowing leaves and other debris to restrict intakes, possibly requiring more cleaning and maintenance than managers are able to achieve. Installing more appropriate screens will increase flows, boost revenue and cut maintenance costs.

Safety standards change

4 Expectations of safety-by-design (ie. the concept of minimising hazards early in the design process, with an emphasis on employee health and safety throughout the

lifecycle of materials and processes) may have been lower when the scheme was conceived. The degree of physical and financial risk to owners and insurers may today be considered unreasonable or unacceptable. A thorough independent audit can identify issues and offer affordable solutions.

Re-examine your habits

5 Successful operation is dependent on the people running it. Habits acquired over the years by operators or maintenance staff may not be conducive to the optimal operation of the scheme. An objective study of the prevailing *modus operandum* can reveal ways that annual output and revenue may be improved.

Make use of expert advice

6 Hydro scheme owners looking to maximise their revenues are well-advised to undertake an independent review. Bell Ingram can carry out a thorough audit of a scheme's components and output record, and have a detailed discussion with its operators. We will then produce a report with recommendations and an action plan. Most of the remedies proposed will involve some capital expense so the report will provide feasibility calculations to assist in prioritisation. Bell Ingram will then provide as much assistance as required to implement the agreed measures.

➤ If you would like to discuss opportunities for improving your hydro scheme, contact Joe Fergusson at joe.fergusson@bellingham.co.uk or 07711 552693. ■

• Small scale hydro power systems (top right) are scaled down versions of the much larger hydro generating stations (main picture) we see using big dams and reservoirs to supply power.

How will Brexit affect UK agricultural land values?



With no clearly defined outcomes yet in place, we remain in a state of Brexit limbo.

With (at the time of writing) the Conservative Party pre-occupied with its post-May leadership contest, it is likely that parliament will look again at the best way forward for taking the UK out of Europe. Assuming this actually happens, it presents some interesting questions for those wishing to sell/buy, particularly since our financial system is so heavily intertwined with both the EU and the rest of the world.

One of the questions regularly asked always seems to relate to high historical land values. As a trainee in 2006, one of the first big pieces of news I was party to, was the first farm in Scotland to break the £5,000/acre barrier. The general consensus was one of disbelief and an agreement that prices would go no further. Fast forward 12 years and we are seeing triple this amount for top quality arable land in Angus, with Perthshire, the Borders, East Lothian and Fife not far behind. Aberdeenshire demand is strengthening after a few quieter years and it appears that farmer optimism has returned.

Forestry has continued to perform well with the Scottish Government's target to plant 10,000 hectares of new forestry annually,

having a big effect on underpinning values, with significant premiums paid for easily accessible marginal land. Whilst it is unlikely that current demand for timber will be sustained in the longer term, it is likely that we will see a drop in the amount of mature forestry over the next 10-15 years which continues to drive investor interest.

So then, what is likely to happen in 2019 and beyond? One can only learn from one's mistakes and taking an objective view of the past 30 years, it appears that the trend has continued steadily upwards, regardless of interest rates, financial meltdowns or global commodity trends.

Borrowing £1 million today at an assumed rate of 3% at £10,000/acre, the annual cost to repay the debt would amount to £66,550 per annum if taken over 20 years. Using this as a baseline and looking at 2006 then further back to 1990 makes for interesting reading. Taking the annual budget of £66,550 per annum would have covered the purchase of circa 150 acres in 2006 assuming an interest rate of 6.5% and land at £5,000/acre. In 1990, it would have stretched to 190 acres, even with interest rates at circa 17% and land at only £2,000/acre.

This simply highlights that yes, while borrowing money has never been cheaper, the increase in land values has meant that for the same output, today's farmer can only purchase approximately half the amount of land compared to his father's generation.

As such, and given the volatility in every aspect of global trade, financial markets

and commodity fluctuations, the increase in land values must be purely landowner driven. Sentiment alone pushes neighbouring farmers to pull out all the stops to buy a neighbouring property. Rates of return, yields on investment and levels of gearing all get forgotten when the competition begins. It is for this reason, combined with favourable agricultural property reliefs available when passing the farm to the next generation, that I see no reason for land values to decline, regardless of the outcome of Brexit. The continuation of the weak pound, slow economic UK growth and steady inflation are unlikely to raise the cost of borrowing in the short to medium term which should continue to maintain demand.

Another reason to remain optimistic about longer term farmland values relates directly to the political direction being taken in the EU. Germany is currently pushing for 10% of all land to be used for ecological purposes along with a co-decision with France to try and ban Glyphosate in 2022. Renewed enthusiasm relating to environmental land uses will only help to strengthen the market for the best land with more marginal and upland land being targeted for future subsidy payments, assuming the UK government pushes ahead with the plans currently being mooted.

There remains every chance that leaving the EU may continue to push land prices higher, such is the discount payable over here compared to mainland Europe. This will however, be highly dependent on the withdrawal agreement and any future restrictions on sales to foreign investors. ■

It's as easy as A.M.C.

Today's farmers have to look beyond traditional income streams. With the help of **AMC funding** one farming family is creating a business model which should thrive in these times of economic uncertainty.





It all started at the Royal Highland Show

• Clockwise from left: **Angus Hamilton, his partner Gayle, Geraldine Hamilton, Hew Hamilton and Sarah Tyson; sitting area at The Wing; open plan living at Craigengar with mezzanine; Orlege End exterior; Steadings Cottage; cozy fireplace at Craigengar.**



Crosswoodhill Farm is a real family business.

Situated at the foot of the Pentland Hills, it is owned and operated by Hew and Geraldine Hamilton, their son Angus and daughter Caroline, and has been in the family for generations.

But at Crosswoodhill Farm there is far more than just a working farm.

For almost 30 years its thriving holiday cottage business has made it a hotspot for visitors drawn to the idyllic setting and convenient location near Edinburgh.

In fact, Crosswoodhill Farm Holiday Cottages has won more Scottish Thistle Awards than any other self-catering accommodation business since the awards started, and most recently was one of three regional finalists in the Best Self-Catering Experience section.

The popularity of staying in a range of 3 to 5 STAR accommodation on a working farm has seen the business expand from a single holiday let in 1992 to its current portfolio of four luxury properties with exciting plans in the pipeline for future expansion.

These plans centre around neighbouring Crosswoodburn and Colzium Farms which the Hamilton family bought in 2018 after securing AMC funding.

"It is vital that farming businesses today don't rely solely on traditional income streams," said Sarah Tyson, Bell Ingram's Head

of Valuations and the AMC agent who secured the finance for the Hamilton family after meeting them at last year's Royal Highland Show.

"Farming now isn't just about sheep and cows - managing those and selling them well. It's managing all the resources at your disposal and looking at them as business assets.

"By expanding their acreage and developing a number of diverse enterprises at Crosswoodhill Farm and beyond, the Hamilton family are creating a business that should thrive in these times of economic uncertainty."

Angus Hamilton continued: "We were aware that Crosswoodburn and Colzium were likely to come onto the market at some point, but we didn't have a masterplan. However, when the next door farm comes up for sale you would be foolish not to give it serious consideration and explore what the fit might be. Going through that process we saw a good opportunity to purchase it at a reasonable price and use the existing farming operation as a springboard for further development.

"We met Sarah on the AMC stand at the Royal Highland Show just a few weeks after Crosswoodburn came onto the market. Although we did talk to other lenders, we felt that AMC was competitive and more likely to understand our situation and what we wanted to do.

He added: "If you deal with a high street bank you wouldn't

necessarily get the cultural understanding that you get with AMC ... and that is important to farming families like ours."

Fast forward 12 months and the Hamilton family are drawing up ambitious plans using award-winning architects to rescue the quadrangle of derelict farm buildings at Crosswoodburn. They plan to link them into self-catering accommodation with the "wow factor" for up to 20 guests.

The project is being driven by the indefatigable Geraldine Hamilton who juggles part-time nursing with managing Crosswoodhill Farm Holiday Cottages.

The new property will be inspired by the lessons Geraldine has learnt during her three decades of running the holiday cottage business.

Geraldine explained: "The holiday lets started in 1992 when we moved out of the Wing and into the main Crosswoodhill Farmhouse when Hew's mum died. This left the problem of what to do with the Wing. Hew, who had been born in Crosswoodhill, didn't really like the idea of strangers next door so it was quite an uphill battle to get him to agree that we would try self-catering.

"We got very few guests that first year, but we persevered and it grew from there. The guests used an entrance round the back and I don't think Hew even saw them. He also really appreciated the revenue and so when it came to the next holiday project there wasn't quite the same resistance."



continued on p18

It all started at the Royal Highland Show

Two further properties, Steading Cottage and Orlege End, were rescued from near dereliction before the stunning new-build 5 STAR Craigenar Lodge was added to their property portfolio in 2010.

Geraldine believes a key secret of her success is giving guests the experience of staying on working farm. The location is so close to Edinburgh yet with wide open spaces is matched with luxury accommodation and thoughtful touches.

"People just love waking up on the hill. I remember a couple on their honeymoon telling me how they looked out of their patio door to see a newly born calf with its mother. We can offer that magical experience," she added.

There is still plenty of farming done at Crosswoodhill Farm. It is kept in hand and operated by Hew Hamilton who, along with John Robertson, masterminds the Blackface sheep flock and cattle operation.

The recent acquisition of Crosswoodburn and Colzium Farms means that the Hamilton family is now perfectly placed to review the future direction of their operation. The extra land will help spread costs, keep stock closer to home and allow an expansion of sheep numbers as well as providing a new home for Angus.

Sarah Tyson said: "This is a classic example of AMC funding being used for the 'once in a lifetime' purchase opportunity when the farm next door comes on the market."

This is complemented by the family's associated recycling and resource management company - Levenseat - now in its 33rd year which is managed by Angus and has seen significant growth in the last number of years.

Angus said: "At Edinburgh University I studied general agriculture and one of the courses was Natural Resource Management, but at the time waste and recycling wasn't seen as a big topic. In more recent years my old tutor has been bringing those students out to Levenseat to carry out case studies; it's great to give something back and think that I was in their shoes 20 years previously. It's a complete change of perception that waste is now more widely recognised as a resource."



There's little doubt that Crosswoodburn and Colzium will help the Hamilton family go forward and their enthusiasm will ensure their vision is achieved.

Angus concluded: "It's a key part of our strategy to now take stock, review the overall family enterprise and identify the most balanced approach to create a clear vision going forward."

More information about Crosswoodhill Holiday Cottages at www.crosswoodhill.co.uk ■

AMC: Straight-forward finance for farmers

The Agricultural Mortgage Corporation (AMC) is the preferred lender for loans to farmers, landowners and rural businesses.

AMC has been providing medium to long term finance solutions since 1928.

And Bell Ingram, one of the UK's largest firms of independent land agents, is an AMC Agent, with Sarah Tyson leading a team which can cover most of Scotland, from Orkney to the Borders.

With their extensive knowledge of farming and countryside businesses, Sarah and her colleagues are specialist rural Chartered Surveyors who will discuss your proposal in depth and then work with you to help progress from application through valuation to getting the loan funds in your account.

Explained Sarah Tyson: "Loans can be used for many purposes: while land purchase on the open market is an obvious one, many land transactions are negotiated privately between neighbours or family members. An AMC loan can be the catalyst which helps a farm business and its members get a sound footing for the future." Loans are available for up to 30 years and the loan itself can be transferred (subject to terms and conditions) to the next generation.

Sarah continued: "Farms and rural businesses are becoming more aware of the need to look at all their outgoings and refinancing existing loans and other finance or hire purchase is an obvious one. AMC offers competitive rates with a 'lend and leave' policy allowing borrowers to concentrate on their business. There are no compulsory annual reviews or annual charges with standard AMC loans.

"Many customers are taking advantage of a fixed interest rate to avoid the risk of increased interest rates and give more certainty to cashflow. This helps particularly for capital expenditure such as building improvements or farm diversification projects - AMC clients have covered everything from solar panels to holiday cottages to wedding venues!"

At Bell Ingram our AMC agents take on board the straightforward approach to finance for rural businesses working with applicants to secure funding which fits the many aspects of modern rural life.

➤ So whatever Brexit may bring, if you would like to investigate AMC finance call Sarah Tyson for confidential advice on **07710 308614** or email sarah.tyson@bellingham.co.uk ■

Vicarious Liability - No time for Complacency

The Wildlife and Natural Environment (Scotland) Act 2011 (WANE Act) came into force on January 1, 2012, along with a new vicarious liability offence for certain wildlife crimes.

Seven years later and the dust has settled, but has the legislation been effective? In terms of raptor persecution, the number of poisoning incidents over the last five years has remained relatively low and has been consistently falling. The 'Wildlife Crime in Scotland: 2017 Annual Report' which was published in December 2018, reported that the number of poisoning incidents had decreased by a third last year, with only three incidents involving birds of prey. Raptor persecution offences also fell by 56% in this period from 25 in 2015-16 to 11 in 2016-17.

The number of vicarious liability prosecutions since 2012 has been unexpectedly small, with only two convictions and two acquittals. The first conviction was in 2014 and when a landowner of a principally farming operation, was found guilty of vicariously poisoning a buzzard by a gamekeeper. The Procurator Fiscal was satisfied that the landowner was not aware of the crime, but stated that he had a responsibility to ensure that his gamekeeper was acting within the parameters of the law. The second conviction was in 2015 when a self-employed game farmer admitted liability for the crimes committed by his gamekeeper, who had used an illegal gin trap to catch and injure a buzzard.

With a limited number of successful prosecutions, it could be argued that the legislation is not as big a threat to landowners as first anticipated. However,



given the current political climate, with potential for licensing of grouse moors, the creation of the Grouse Moor Management Review Group and pressure from charities and campaign groups, now is not the time for complacency. Landowners and agents should ensure that they have comprehensive evidence available to demonstrate that they have recognised their responsibilities and taken all reasonable measures to discharge them.

Bell Ingram became the first land management firm to produce and launch guidelines designed to help protect landowners who may become vicariously liable for wildlife crimes under the WANE Act. We offer a fully bespoke Due Diligence service which includes assessing potential risks to a landowner on their farm or Estate and then developing policies and procedures to help mitigate these risks. It is important to note though that just simply putting these in place is not enough to warrant a defence, you have to prove that they are actively managed.

Remember, doing nothing is not an option.

➤ Charlotte Gilfillan is based at Bell Ingram's Bonar Bridge office. For advice on any aspect of land management contact her on **01863 766 683** or charlotte.gilfillan@bellingham.co.uk ■

What is meant by Vicarious Liability?

Vicarious Liability is a concept whereby criminal liability can be extended to others who have not themselves committed a crime. In the context of the WANE Act, vicarious liability extends to those who have the legal right to kill or take wild birds or anyone who manages or controls the exercise of that right.

A landowner or manager could be found liable for the crimes committed by an employee, agent or contractor under their management or control, irrespective of whether the perpetrator of the crime is actually prosecuted.

This landmark legislation was a result of increasing political pressure for the Scottish Government to address raptor persecution. It felt that previous measures to condemn such actions and increase awareness had not been effective and that the net would need to be widened to include landowners and agents. The justification from the Scottish Government was that landowners would ultimately benefit from the persecution of raptors and that gamekeepers were expected to partake in this by virtue of their employment.

Ironically, the concept of vicarious liability was not actually included in the draft WANE Bill but following alleged reports of 16 illegal bird poisonings in the first half of 2010, the then Scottish Environment Minister, Roseanna Cunningham, decided to include it. In the past, ignorance of the crime being committed was a defence, but in the future the landowner would have to demonstrate they had taken all reasonable steps and exercised all due diligence to prevent the offence being committed. With the threat of large fines, possible prison sentences and withholding of farm subsidies, there is no question that the spotlight remains firmly on landowners and their agents. ■

There is no question that the spotlight remains firmly on landowners and their agents.



Michelle's Double Life

Michelle Stephen BSc (Hons) balances her career as a **Assistant Land Agent** at Bell Ingram's Aberdeen office with her responsibilities as a Shepherdess on her 86-acre farm in rural Aberdeenshire. She says: "When clients realise you're a farmer yourself, they trust you to carry out the work."

My route into farming

My only farming experience was rearing my neighbours' orphan lambs, but two years ago my partner and I bought an 86-acre farm with a farmhouse in Udny. This might sound like a huge investment but it has helped strengthen MY business plan as my partner has a separate sheep enterprise. I now have 400 breeding ewes, seven tups and a Kelpie/Collie cross called Flossie.

My qualifications

Having studied for a Diploma in Agriculture, a BSc Hons in Rural Resource Management and a PgDip in Rural Estate and Land Management, I'm now currently working towards becoming a qualified RICS chartered surveyor based in Bell Ingram's Aberdeen office.

Juggling two jobs

My boss [James Petty] once told a client that when I wasn't working at Bell Ingram you'd find me chasing sheep and jumping fences ... and he's not far wrong there! Luckily, he has a farming background himself and is very understanding when I text to say I might be late in as 400 ewes and their lambs have escaped onto the disused railway line near us and I'll be in once they're back in the field. He also wrote the supporting letters for my grant scheme application and without this support it would be impossible to run the sheep and my full-time job together.

My holidays are used for lambing, shearing, scanning and buying in store lambs. In fact, my last "proper" holiday was a sheep dog training course in the Borders where I met Julie Hill who is a huge inspiration both as a fantastic shepherdess and sheepdog trainer.



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Through working at Bell Ingram I have found that understanding what your clients do and taking an interest in their business is a huge asset. Once they realise you are a farmer yourself and are familiar with the industry, they trust you to carry out the work.

Barriers to new farmers

The main obstacles I found while trying to get into the agricultural industry were: funding, time, access to equipment, land at a reasonable price, and good markets for selling livestock. Land can be very expensive where I stay and trying to make ends meet can be quite challenging while ensuring you're saving money to buy somewhere yourself. We found the Agricultural Mortgage Corporation (AMC) were great to deal with to secure funding to buy the farm, they were much more approachable than ordinary banks.

Grant funding boost

I was one of the few successful applicants to receive a Young Farmers Start Up Grant of €70,000 which allowed me to buy a new handling system, trailer, weigh crate, electric fencing equipment, stock recorder, polytunnel and ewes. These will improve my operation's efficiency as I've been lugging heavy gates into a neighbour's borrowed trailer, setting up the sheep handling system before packing up and heading to the next location, and recording births and deaths on paper before submitting onto a spreadsheet.

It was quite a stressful process gathering all

the evidence together for the grant scheme, so I employed an agricultural consultant who had much more experience with the correct wording for these applications and between us we submitted the huge document.

The Department took months to make their decision, and this can be quite challenging for new entrants' businesses as they require you to have a Short Limited Duration Tenancy (SLDT) without any certainty that the application will be successful. There were also times when I saw offers on machinery but was unable to buy in case I jeopardised the grant (I wasn't allowed to buy the equipment detailed in the grant until I had the funding approved). There is an expectation that you either have savings to pay for the tenancy or an overdraft, but these are quite big risks for a new entrant and their business. I was very fortunate to have the support of my full-time job to see me through these hard months until the grant scheme had been approved.

Taskforce tactics

I think the Women in Agriculture movement is playing an important role by highlighting the farming talents of women in the sector. It demonstrates that women have always been there helping/supporting/leading the agricultural industry. It's certainly given us more of a voice.

I have first-hand experience of the challenges faced by women in the agriculture sector, and many of the Taskforce's early findings struck a chord, particularly the challenge of juggling my career as an assistant land agent at Bell Ingram with my work as a shepherdess.

Often at the mart or local NFU meetings, I can be the youngest or maybe the lone female, but this doesn't deter me much as I have a keen interest in agriculture and know where I want my business to go and enjoy hearing about other people's experiences to maybe put into practice at home.

Grab every opportunity

If you are keen enough to enter the agricultural industry you need to be determined to make it work. There are plenty of opportunities out there if you look in the right way.

My friend (a contract shepherdess) and I successfully applied to the Gregor Trust Award to be sponsored to attend the Oxford Farming Conference earlier this year as fully funded scholars. The OFC was a fantastic experience, extremely informative and helped me understand where agriculture is going to be heading in the next few years and the options available to all sectors. It's a great networking opportunity and is very inspiring.

► Michelle is based in Bell Ingram's Aberdeen office. Contact her on **01224 621 300** or email **michelle.stephen@bellingham.co.uk** ■

Michelle pictured
with her dog Flossie



More than 105,000 residential properties are lying empty across the country, according to statistics from the National Records of Scotland. This is at the same time as increasing numbers of households living in private rented accommodation is being evidenced, with 5% of households in 1999 and 15% of households in 2016 living in the sector.

A cross party Local Government and Communities Committee, which is currently undertaking an inquiry into the issue of empty homes, held its first evidence session in May, when members heard submissions from Scottish Land and Estates, the Scottish Empty Homes Partnership (SHEP), Rural Housing Scotland and Shelter Scotland.

Historical depopulation and economic trends in rural areas were the main reasons used to explain the high number of empty homes in rural areas. Further to this, the cost of bringing properties up to the required standards for private letting, increased second/holiday home ownership, and changes to working practices and tenure on rural estates and farms were some more practical reasons given to explain the high number of vacant homes in rural areas.

While some of the local council schemes that could be utilised to bring empty homes back into the housing market were briefly explained, committee convenor James Dornan MSP pledged: "The committee is determined to learn of any other workable solutions which can bring these properties back into use and reduce this blight on cities, towns and villages across the country."

Yet while thousands of homes lie unoccupied, people living and working in Scotland's rural areas are facing an impending housing crisis as the number of private properties available to rent is falling. While the introduction of legislation around

Empty houses everywhere, but not a drop to rent?

Advice for landlords navigating their way through the raft of new legislation around energy efficiency, maintenance and testing standards, and the Private Residential Tenancy (PRT)

the new Private Residential Tenancy (PRT), energy efficiency and maintenance, and testing standards might have delivered greater security and benefits for tenants in private rented accommodation, it has also presented significant financial challenges for rural landlords.

The Private Housing (Tenancies)(Scotland) Act 2016 reformed the 30-year-old private rented sector tenancy by introducing the Private Residential Tenancy (PRT) for new tenancies commencing from December 1, 2017. The PRT provides the tenant with more security of tenure while reducing the flexibility for the landlord to take the property back in hand. This flexibility is absolutely key for some farms and estates that have ever changing requirements for housing for employees and retired workers.

In a nutshell it means that a landlord is no longer be able to ask a tenant to leave simply because the fixed term has ended. This has resulted in some landlords choosing to leave properties unoccupied rather than risk not having available accommodation for future key workers. Another potential issue for rural landlords is the upcoming change to Energy Performance Certificate (EPC) standards. Although staggered, from March 2025 all let properties must have a minimum rating of band D, which will almost certainly require expensive improvement work to most, if not all, traditional rural properties. While future-proofing the rural housing stock is certainly desirable it can present a significant challenge when imposed with a



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deadline for completion for all properties.

Most significantly, the Scottish Government announced late last year that farmhouses and other housing in agricultural tenancies will no longer be exempt from the standards that apply to other rented private housing. Currently houses within these tenancies only have to meet the basic 'Tolerable Standard' but by March 2027, the higher 'Repairing Standard' will apply.

The pressure to achieve the Repairing Standard criteria for properties in agricultural tenancies by 2027 may further drive estates away from letting houses privately, as funds that had been earmarked for getting privately rented properties EPC compliant by 2025 may now need to be diverted to upgrading farmhouses forming part of agricultural tenancies.

Against this backdrop of tighter legislation and rising costs, it's not surprising that many rural landlords are considering their options. In some cases this means diversifying into holiday lets but I am also seeing estates moving out of the rental business altogether and selling their property portfolio, especially in situations where residential properties lie on the



peripheral areas of the estate. In some more concerning cases, Landlords are choosing to make houses uninhabitable, reducing liabilities for them lying empty when funds do not allow for the required improvements.

Worryingly, all these options have the same outcome of depriving the countryside of a locally-based workforce to drive the rural economy. And despite the obvious positives that come from stricter legislation around renting property privately, it may leave the rural areas of Scotland worse off in the long run.

Bell Ingram can provide help and guidance to navigate the raft of new legislation. There is no one solution that will work for all estates or farms and a full assessment of the surplus residential properties should be completed before making any decisions on the best way to move forward.

*Land agent Catherine Smith is part of the Rural Land Management team, undertaking a variety of work which includes all aspects of rural estate management and residential property management and lettings. If you require advice on Repairing Standard or any other aspect of rural housing contact Catherine Smith on **01738 621 121** or **catherine.smith@bellingham.co.uk** ■

Bringing farmhouses up to Repairing Standard

The Repairing Standard, which has applied to other private rented housing since 2006, covers the legal and contractual obligations of private landlords in Scotland to ensure that a property meets a minimum physical standard.

Landlords must carry out a pre-tenancy check of their property to identify work required to meet the Repairing Standard and notify tenants of any such work. Landlords also have a duty to repair and maintain their property from the tenancy start date and throughout the tenancy. This includes a duty to make good any damage caused by doing this work. On becoming aware of a defect, landlords must complete the work within a reasonable time.

From March 2027 all farmhouses let as part of an agricultural tenancy

must meet the repairing standard, which is currently as follows:

- the property must be wind and water tight and in all other respects reasonably fit for people to live in.
- the structure and exterior (including drains, gutters and external pipes) must be in a reasonable state of repair and in proper working order.
- installations for supplying water, gas and electricity and for sanitation, space heating and heating water must be in a reasonable state of repair and in proper working order.
- any fixtures, fittings and appliances that the landlord provides under the tenancy must be in a reasonable state of repair and in proper working order.
- any furnishings that the landlord provides under the

tenancy must be capable of being used safely for the purpose for which they are designed.

- the property must have a satisfactory way of detecting fires and for giving warning in the event of a fire or suspected fire.
- the property must have satisfactory provision for giving warning if carbon monoxide is present in a concentration that is hazardous to health.
- The property must meet the tolerable standard.

There are further changes being made to the Repairing Standard, which will be effective from 1 March 2024. The standard from then is extending to:

- Include a requirement for safely accessible food storage and food preparation space;
- Specify that there must be a fixed heating system;
- Specify that where the house is a flat in a tenement, the tenant is able to safely access and use any common parts

of the tenement, such as common closes;

- Specify that where the house is a flat in a tenement, common doors must be secure and fitted with satisfactory locks, including a requirement that locks must allow users to open them from the inside without a key so that they do not inhibit exit in the event of a fire;
- Specify that electrical installations must include a residual current device (a device to reduce the risk of electrocution and fire by breaking the circuit in the event of a fault);
- Extend the existing duty to ensure that gas and electrical installations are in a reasonable state of repair and in proper working order, to any other type of fuel;
- Specify that the house should be free of lead pipes from the boundary stopcock to the kitchen tap, and that if this cannot be confirmed, a water quality test must be carried out. ■



Brexit uncertainty fails to slow the Prime property market

Brexit uncertainty has failed to put the brakes on the Scottish property market.

The official UK Price Index for the Scottish market has seen positive annual growth over the last 33 consecutive months.

And bolstered by record-breaking demand from buyers in the Prime property sector (£400,000 plus), the number of transactions increased by 2% at the end of last year.

Edinburgh is still the jewel in the Scotland's housing market accounting for 37% of Prime and 61% of million-pound transactions, and an annual growth of 7% is forecast.



Although the capital has seen a dip in house prices during the first five months of 2019, it still remains the most expensive place to buy a home in Scotland, with an average sale price of £258,822.

Elsewhere, this demand shows no sign of slowing down and Prime properties being marketed by Bell Ingram Scotland-wide continue to generate a great deal of interest and uptake from buyers both at home and overseas:

- On the market at offers over £490,000, Number One Rosemount in Blairgowrie (pictured) is a beautifully engineered and architecturally designed award winning home with bespoke features and mature grounds which include a garden studio.
- Pitlowie Cottage between Perth and Dundee is priced at offers over £625,000.

This unique property comes with over nine acres of land and features bespoke timber features, and balconies and viewpoints from every angle.

- At offers over £1.1 million, Delford House in Kinnaird, Perthshire, is a late Georgian home with a coach house, heated outdoor swimming pool and 1.9 acres of grounds with beautiful views.
- There's been a great deal of overseas interest in Glenborrodale Castle on the Ardnamurchan peninsula. Rightmove's most viewed property of 2018, it is priced at offers over £3.75 million.
- Hitting the market for the second time, Chesterhill House near Newport-on-Tay caused an internet succession when it was marketed at offers over £200,000 in 2018 (the same price as a one-bedroomed flat in London). Due to a change in the buyer's circumstances it's back on the market with a higher asking price of £500,000 which reflects both the remedial work and the addition of

Gate Lodge and additional property to the sale portfolio.

The Scottish property market still has room for growth and with supply falling short of demand it seems likely that competition will continue to drive up values. This prediction is supported by the five-year compound forecast which sees the mainstream market (below £400,000) up by 18.2% and the prime market (above £400,000) up by 14.2%.

Meanwhile, developers are reaping the rewards of the housing stock shortage. New build properties are filling the supply gaps where 'second hand' properties are lacking, and buyers are snapping up high value new properties almost as soon as they hit the market.

This trend is particularly evident in Perthshire, Kinross-shire and Fife where Bell Ingram has been working with a number of innovative developers to market a range of stunning properties, many with state-of-the-art 'eco' features. For example:

- All four eco properties at Inchrye Steading near Lindores, ranging in price from £369,000 to £599,000, were under offer within a fortnight of going live.
- A new build next to Croft Moraig stone

circle in Aberfeldy, priced at offers over £495,000, was quickly under offer.

- Two detached townhouses close to Loch Level National Nature Reserve were each sold at a fixed price of £289,950, to one local and one buyer from Shetland.
- Three out of five contemporary homes at Cairneybank, Kinross-shire, have been sold to a mix of local and overseas buyers with prices from £435,000.
- A very successful development of 14 eco homes at Mains of Mawcarse, Milnathort, saw steady sales over two years and is now sold out.
- Two individually designed contemporary homes at Manse Court, Crook of Devon have seen a lot of interest with one quickly under offer at a fixed price of £470,000.

For more information or to enquire about Bell Ingram's free valuation service please get in touch with Carl and his team on **01738 621 121** or email carl.warden@bellingram.co.uk

Is LBTT pricing buyers out of the market?

by Carl Warden
Partner, Estate Agency

Scotland needs to be brought into line with the rest of the UK as Land and Buildings Transaction Tax (LBTT) continues to stifle the Prime property market as potential buyers are put off by high fees on purchases over £325,000.

LBTT was introduced in Scotland in April 2015 in place of UK Stamp Duty Land Tax (SDLT) and means that people buying a home in Scotland pay LBTT linked to a sliding scale aligned to the cost of the property.

However the rate is vastly different from that in place in England with Scottish properties sold in the £325,000 to £750,000 band attracting a 10% levy, while a similar banding in the rest of the UK is fixed at 5%.

More worryingly still, the LBTT target for 2017/2018 fell £12M short of the £569M projection at £557M. And more recently LBTT revenue dropped sharply in February, tumbling 14% in the 10% banding compared to the same period in 2017/2018.

This slump in revenue figures must call into question whether the Scottish Government's 2018/19 target of £643M LBTT is even achievable.

For the first time since the recession in 2008, agents are having to actively look for stock with LBTT undoubtedly pricing people out of the market.

The government will tell you that LBTT targets are being met but, in reality, the goalposts have been moved to make them easier to hit.

Around 50% of sales in Scotland are below the £145,000 mark, where LBTT isn't applicable, but, as you go up the market, things start to slow down, as people realise the huge amount extra they have to pay to buy a property.

It's not all doom and gloom though. Bell Ingram is well placed to advise clients on the best course of action for selling their home in this difficult climate and have a list of people who are looking for quality Scottish properties.

● Number One Rosemount is a stunning property



Innovative solution to rural property renovation

One landowner found a highly unusual - but extremely effective - solution to renovating a rundown rural property.

Airlie Estate, managed by Bell Ingram, recently offered bargain hunters searching for a perfect country holiday

home the opportunity to snap up picturesque Glen Moy farmhouse on a long-term lease for just £1 a year!

The four-bedroomed 'fixer-upper', located near Kirriemuir in the heart of the beautiful Angus Glens, was marketed as an exciting renovation project



perfectly suited to those who love a challenge.

Not surprisingly the story was picked up by national and international media and the Estate is currently in discussions with a suitable tenant who, in exchange for the agreed renovation programme, will be guaranteed a long-term lease to use the 100-year-old property as a second/holiday home.

So what will the lucky tenant be getting for their £1?

The farmhouse is laid out over two floors, and with four bedrooms and two bright and spacious reception rooms it has the potential to make an ideal holiday home.

The back entrance leads to a porch which allows access to the open plan kitchen/living area and adjoining utility room. This then leads to the hallway with access to the family bathroom and shower room.

Glen Moy has a large garden to the front and side, blending in seamlessly with the beautiful countryside. The garden ends where the Burn of Glen Moy rushes down to join the River South Esk at nearby Cortachy Castle.

In a nod to the farmhouse's original role, to the rear of the building there are large farm sheds and pens which are used by Airlie Estate's sheep enterprise. ■



* Glen Moy farmhouse presents an ideal restoration project for an imaginative tenant



Don't be put off by the red tape! Returns can be good on rental property

It's not surprising that UK landlords are looking north to take advantage of Scotland's strong rental market.

Recent figures compiled by the Landbay Rental Index show that Scotland has the highest year-on-year rental growth at 1.74%.



Jackie Moore
Residential
Lettings Manager
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The same statistics also reveal that the average rent in Scotland is £750, slightly less than the UK average, discounting London (£773). Edinburgh City has the highest rental growth of any geographical area in

the UK, with growth of 5.44% year-on-year.

Bell Ingram's Jackie Moore said: "Fears that Scotland's letting 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."

Jackie, who is based in the company's Oban office, is encouraging potential landlords to take advantage of the high demand for rental property, particularly in the north west where she is based.

She continued: "Potential landlords shouldn't be put off by the increase in red tape ... for those owning rental property the returns can be good.

"There is a record demand for rental property in Oban town centre at the moment. For every flat or house that comes onto the market I can guarantee at least six applicants registering interest.

"If you are thinking of getting into the rental market, or you are looking to increase the income from your existing property portfolio, professional advice is money well spent. Be aware of the new legislation and work with an expert to guide you through the process."

➤ To make an enquiry, arrange a viewing or request a free market appraisal of your own property call Jackie Moore on **01631 567798** or email **jackie.moore@bellingram.co.uk** ■

Highly qualified team

Jackie Moore is the latest member of Bell Ingram's Residential Lettings and Property Management team to achieve a top property qualification.

She joins colleagues Johanna Wiseman, Malcolm Taylor, Mark Mitchell, James Petty and Catherine Smith to receive the prestigious Propertymark Qualifications Level 6 Award in Residential Letting and Property Management Scotland.

The Award, which is a nationally recognised industry qualification, meets the Association of Residential Letting Agents' (ARLA) Propertymark membership requirements for those looking to join the Association

as a member agent.

Jackie said: "It was important for me to secure this recognised qualification as a letting agent. It is not only a personal achievement but also a mark of professionalism and trust. It provides reassurance to tenants dealing with Bell Ingram that the agency adheres to the highest professional standards, and that employees are qualified and knowledgeable letting agents."

ARLA Propertymark is the UK's foremost professional body for letting agents. It aims to promote better regulation and higher practice standards in the UK private rented sector. Bell Ingram is among a growing number of agents across the UK working with ARLA Propertymark and the

Propertymark Qualifications to become qualified and raise standards within the industry.

Tailored to your needs

As specialists in Residential Lettings and Property Management Bell Ingram is focused on the priorities and needs of Landlords and Tenants. Our experienced and committed team provides a personal service that is tailored to your needs. We manage a diverse portfolio of residential town and country property for a variety of clients. Our service includes:

- Inspection of the property and preparation of letting particulars.
- Organising payment of deposit into an approved Deposit Scheme.

- Up to date advice on current regulations and legislation.
- Instruction of domestic Energy Performance Certificates (EPCs).
- A full screening service for potential tenants.
- Lease preparation, advice on rental terms and provision of Records of Condition.
- Advertising and marketing your property including internet advertising on two websites (Bell Ingram and OnTheMarket).
- Regular property inspections.
- Accounting.
- Tenant point of contact.
- Full management service.

Demolish, Restore or Re-use?



Bruce Stephens
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Craig Dunain: How a derelict psychiatric hospital in Inverness became one of the city's most sought-after addresses

When a 150-ton crane lowered the first of two roofs onto one of the iconic towers at Great Glen House (pictured), it was a milestone moment in the ongoing transformation of the former Craig Dunain psychiatric hospital in Inverness into a development of stylish apartments and townhouses.

But while preservation purists might lobby for buildings like this to be returned entirely to their former glory, the sheer cost of restoring all their architectural elements is often prohibitively expensive.

The concept of "adaptive reuse" - ie. re-purposing old buildings for new uses - can provide an attractive alternative for both developers and communities alike, allowing treasured landmarks to retain their historic integrity, while at the same time changing the building's use entirely and introducing the 21st century technology demanded by modern occupants.

Balancing the preservation of Craig Dunain's historic interest within a budgetary framework was the challenge faced by Bell Ingram Design when the firm was appointed to deliver a full architectural and planning service by developer Robertson Homes.

After lying empty for almost two decades it suffered a final insult when large parts - including the historic chapel - were destroyed by fire in September 2007 causing more than £5 million of damage.

Considering the sheer scale of the devastation, restoring this B-listed gem to its original state was never going to be a financially realistic option ... but demolition was equally unthinkable.

Drawing on Bell Ingram's experience of working on the conversion of another 19th century psychiatric hospital building in Dundee, the solution was a practical and viable scheme which would preserve and

enhance the architectural and historic interest of the building.

While the chapel could not be saved, its ornate carved doorway has been preserved and will provide a route from the car parking through to the landscaped gardens.

Years of neglect and decay meant that the sash and case windows couldn't be salvaged but you'd never believe the replacement spiral balanced timber windows aren't original.

The stonework has also been repointed and a specialist cleaning system used to "wash" the walls at around 150 degrees to restore the beautiful colour without damaging the stone.

The roof of the building was remarkably intact - a testament to the skills of the Victorian craftsmen who worked here - and the original chimneys and spires have all been restored as Craig Dunain rises from the ashes.

Bruce Stephens, Director, Bell Ingram Design, said: "Projects like this are so satisfying because you are watching a building that's become redundant, either through age or technology, come back to life by giving it a brand-new purpose and securing its future for subsequent generations. There's no point conserving buildings like Craig Dunain if no-one's going to use them because they'll just fall back into disrepair.

"Whether it's working out problems caused by the original construction methods or calculating how to support a ceiling while you remove a single rotten beam, repurposing these old buildings always throws up unique challenges and technical issues that you need to resolve. It's not like putting together a kit house which does not usually have the same complexity.

"However, developments like Craig Dunain give you a real appreciation of the skills that were involved in the original

construction, particularly in terms of masonry and joinery. The craftsmanship here in Inverness is fantastic and the quality of materials is really exceptional - hard stone unlike the softer sandstone you often find in post 1920s construction.

"These days you would never construct a stone building of this quality with all the decorative turrets, towers and spires that you see on the Great Glen Hall because the cost would be so prohibitive. That's why this kind of development is so attractive to buyers who are getting the very best of both worlds ... a brand-new home finished to modern standards inside a Victorian stone shell."

➤ To find out more about the services offered by Bell Ingram Design contact Bruce Stephens tel. **01738 621 121** or email **bruce.stephens@bellingham.co.uk**

Find out more about Robertson Homes' developments at **www.robertsonhomes.co.uk**

Resuscitating NHS buildings

Re-imagining former NHS properties into desirable, modern homes has become something of a speciality for Bell Ingram Design.

When developer Duncarse brought the firm onto its ambitious project to transform Dundee's Liff Hospital in 2005, no-one could have predicted the enormous level of interest in the development of an ex-psychiatric unit operated by NHS Tayside.

Scores of buyers queued to reserve properties in the hospital building (renamed Gowrie House) and the wider West Green Park development, with more than £2.5 million worth of new homes sold in just two days, all without even having to advertise.



• Beautiful Inverness interior

This experience led to Robertson Homes appointing Bell Ingram Design to deliver a full architectural and planning service to its Great Glen project which is currently breathing new life into the former Craig Dunain psychiatric hospital in Inverness.

Bruce Stephens said: "Although both conversions sound broadly similar 'on paper' the challenges could not have been more different. NHS staff had barely moved out of Liff Hospital when work began, while Craig Dunain had been unoccupied for almost 20 years. Many of Liff's highly desirable original features (including sash and case windows, high ceilings, coving, ceiling roses and extra-deep skirting) were still intact at Liff, while the opposite was true at Craig Dunain.

"Ultimately, the success of these two projects rested on the preservation and enhancement of the buildings' architectural and historic interest, and what both developers have achieved is not only historically important but also tremendously exciting for architecturally progressive cities like Dundee and Inverness.

"Going forward both Liff and Craig Dunain have become roadmaps for other developers looking to re-purpose historic buildings into residential premises."

Whether it's Escape to the Chateau DIY or George Clarke's Amazing Spaces, home makeover shows have never been more popular with the Great British viewing public.

As Seen On TV



• Rosehall is thought to be the only property outside France and Switzerland to contain a genuine Chanel designed interior, including what is reputed to be Scotland's first bidet. While the new location for the bidet, which still remains, has not yet been agreed, it will undoubtedly be given pride of place.



Bell Ingram has been involved in two such high profile TV programmes this year, with our Head of Design Iain Cram filming with Arlene Stuart for BBC Landward at Rosehall House, and Director of Design Bruce Stephens starring in Scotland's Home of the Year show.

Bell Ingram Design is working with Rosehall Estate to return Rosehall House near Lairg in Sutherland to its former glory.

Although built in 1822 for Richard Dunning, the 2nd Lord Ashburton, it is most renowned as the romantic hideaway of Coco Chanel during her decade long affair with the 2nd Duke of Westminster, Hugh Grosvenor.

The Duke allowed Chanel free reign to decorate the 25-room Georgian mansion that lies at the heart of the Estate and, until relatively recently, it boasted the designer's classic minimalist style along with hand blocked French wallpapers.

After a lengthy decline, the building was placed on the Scottish Civic Trust's Buildings at Risk Register, but traces of the original Chanel schemes still survive.

The Bell Ingram Design team has prepared a restoration scheme for the main fabric of the building, and are now looking forward to the challenge of bringing it back

to life, while preserving and reinstating the influence of Chanel as far as possible.

Iain Cram said: "In the 1920s Rosehall House was owned by the Duke of Westminster and during his affair with Coco Chanel they spent summers here in what for them was a romantic getaway.

"The Duke was one of the wealthiest men in the country and indulged the fashion designer during their 10-year liaison. And there's little doubt he let Coco have her way with the house's interior.

"We know that the house was in good condition by 1928 so we can only assume that between 1926 and 1928 she got her hands on it and converted the décor. Certainly, one of the main reception rooms downstairs was decorated with a very fine pinstripe beige wallpaper which would not have been particularly typical of the 1920s and would have been quite cutting edge in its day. Up here in Sutherland this would have been a little bit 'out there'."

Upstairs there are further

examples of Coco's unique taste just waiting to be found.

Iain continued: "The hand-blocked French wallpaper imported at the time and used in one of the bedrooms is attributed to Coco Chanel. Not what people expect but entirely in keeping with the style of décor in her other apartments in France and Switzerland.

"Despite of her love of the interior I think it was the couple's love of fishing that brought them here primarily. There are records of Coco Chanel catching 21 salmon in one day here.

"There are plenty of photographs of her in her time here adopting the tweeds of the Duke of Westminster and taking his clothes and adapting them to her use. The theory would be that this inspired the extensive use of tweed in her collections.

"Rosehall House is currently on the market so hopefully someone will see its potential and buy it. Ideally, I'd like to see it converted into a hotel and wouldn't it be lovely to have that Coco Chanel interior restored?"

Moving from historical restoration to ultra-modern design, Bruce Stephens wowed judges on Scotland's Home of the Year show earlier this year with the stunning contemporary home he designed and built for his family near Coupar Angus in Perthshire.

Architect Bruce, Bell Ingram's Director of Design, starred in the first regional heat of the series which aired on the new BBC Scotland channel.

The heats take place over seven 30-minute episodes building to the one-hour final in which Scotland's Home of the Year is decided.

Bruce's striking four-bedroom, three-bathroom property was featured alongside homes in Stanley and Kirriemuir as judges Kate Spiers (lifestyle blogger), Anna Campbell-Jones (interior designer) and Michael Angus (architect) kicked off their search for stand-out design and impressive interiors.

The trio were particularly impressed by Bruce's top floor balcony with its hot tub, sauna and views across the beautiful east Perthshire countryside.

The eye-catching cantilever frontage was described as "brave and exciting" and there was praise for the "elegantly proportioned rooms" and "sense of personalisation" for each family member.

Said Bruce: "I like natural materials so the timber cladding will dull down and go grey because I've left it untreated. I also wanted to make a feature as you come up to the house and I think the 'chameleon' cladding - the cantilever bit that sticks up out front - does just that.

"On the ground floor everything



is virtually open plan and it goes all the way into the kids' playroom above so whenever they are upstairs they are still part of the big main space."

➤ To find out more about the services offered by Bell Ingram Design contact Iain Cram tel. **01738 621 121** or email **iain.cram@bellingham.co.uk**

• Opposite, clockwise from left: Director of Design Iain Cram with Landward's Arlene Stuart at Rosehall House; what is reputed to be Scotland's first bidet; one of the reception rooms at Rosehall. This page, Bruce Stephens' stunning new-build near Coupar Angus which was featured in Scotland's Home of the Year Show.

AMC: Straightforward finance for farmers

The Agricultural Mortgage Corporation (AMC) is the preferred lender for loans to farmers, landowners and rural businesses.

Providing medium to long term finance solutions since 1928, AMC has an extensive network of professional land agents across Britain helping to ensure the rural sector prospers.

Bell Ingram, one of the UK's largest firms of independent land agents, is an AMC Agent, with Sarah Tyson leading a team which can cover most of Scotland, from Orkney to the Borders.

With their extensive knowledge of farming and countryside businesses, Sarah and her team of specialist rural Chartered Surveyors will discuss your proposal in depth and then work with you to help progress from application through valuation to getting the loan funds in your account.

Explained Sarah Tyson: "Loans can be used for many purposes: while land

purchase on the open market is an obvious one, many land transactions are negotiated privately between neighbours or family members. An AMC loan can be the catalyst which helps a farm business and its members get a sound footing for the future."

Loans are available for up to 30 years and the loan itself can be transferred (subject to terms and conditions) to the next generation.

Sarah continued: "Farms and rural businesses are becoming more aware of the need to look at all their outgoings and refinancing existing loans or hire purchase is an obvious one. AMC offers competitive rates with a 'lend and leave' policy allowing borrowers to concentrate on their business. There are no compulsory annual reviews or annual charges with standard AMC loans.

"Many customers are taking advantage of a fixed interest rate to avoid the risk of increased interest rates and give more certainty to cashflow. This helps particularly for capital expenditure such as building improvements or farm diversification projects – AMC clients have covered everything from solar panels to holiday cottages to wedding venues!"

At Bell Ingram our AMC agents take on board the straightforward approach to finance for rural businesses working with applicants to secure funding which fits the many aspects of modern rural life.

So whatever Brexit may bring, if you would like to investigate AMC finance call Sarah Tyson for confidential advice on 07710 308614.

AMC Loans can support a range of business purposes:

- Buying land
- New buildings and fixed equipment
- Restructuring borrowing
- Paying out a retiring partner
- Building improvements
- Purchasing a tenant's interest
- Diversification
- Working capital

At Bell Ingram our AMC team will meet you to:

- Discuss your proposal in depth
- Ensure they understand your business
- Consider strengths and opportunities
- Consider the benefits of an AMC loan for you
- Explain the options: fixed or variable interest and repayment or interest only loans



Your AMC agents for straightforward farm finance

A name you can trust, covering the whole of Scotland



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