Rural SEN 12 October 2026

The role of rural social enterprises in tackling depopulation

Notes

Attendees

Sam Jabir (InspirAlba), Ailsa Clark (InspirAlba), Rose-marie de Loor (Applecross Community Company), Leslie Gill, Edward Fitsell, Ronnie, Hayley, Steven Coutts, Diane Cameron, Morven Taylor, Wanlockhead Community Centre, Shona Morrison, Alex Smith, Sally Reynolds, Rohan - Uig Trust, Susan Thomson, Becca Nelson, Jacqueline McGuigan, Colin Buchanan, Christine Fairbairn, McLuckie Kirsty, Kristine Mackenzie, Stephen Balfour, Alan Robertson, Aileen MacVicar, Katie Horler, Brown Olivia, Doug Blackie, Anne Cleave (NWMC), Anna Pasko, Karen Fitzsimmons, Emilia Pietka-Nykaza, Jessica Boughey (Community Support (INV and South)), Aimee Spence (Social Enterprise Scotland), Rhona Knox, Anna Dako, Pamela, David Bryan, Theona Morrison, Roderick Low, Steven Hunter, Professor Lorna J Philip

The fifth Rural Social Enterprise Network meeting of 2026 hosted by the Rural Social Enterprise Hub was held on Monday, 12th of October 2026 from 11am to 12:30, online via Teams. This session focused on the role of rural social enterprises in tackling depopulation and was attended by 43 people. Speakers included Rose-marie de Loor from Applecross Community Company and Anne Cleave from North West Mull Woodland Company.

Growing population and strengthening the local economy – Rose-marie de Loor (Applecross Community Company)

Rose-marie, a director and treasurer of Applecross Community Company (ACC), opened by explaining that housing alone is not enough to attract and retain economically active people in a community. Applecross is a remote peninsula of around 260 residents, up from 230 over the last decade. It is regularly cut off in winter when the Bealach na Bà and coastal road are snowed in. In summer the peninsula is inundated with NC500 visitors, which takes a heavy toll on fragile infrastructure. Major investment is also happening in the south, with Kishorn Port aiming to create 1,500 jobs over the next 15 to 20 years. Rose-marie stressed that residents, tourism and these developments are interconnected, and that funders and policy makers need to plan for the peninsula as a whole.

ACC was founded in 2008, and its development has always been driven by community need. It began by buying the local filling station when it was at risk of closing, and runs it at a profit through its trading company. The community also runs AppleNet, its own broadband network, which deliberately breaks even so that all profit goes back into keeping the network resilient. The Apple Juice hydro scheme raised £850,000 in six weeks and began generating in 2014. As the community buys back shares, its annual donation to ACC has grown from £15,000 to £60,000. ACC also bought a Sitka spruce woodland, which it is restoring to Atlantic rainforest, and profits from the felling during COVID paid off the loan on its affordable houses.

Affordable housing remains a pressing need. ACC has built three affordable homes, is creating two apartments in a church building being refitted as a skills and employment hub, and is developing 14 affordable houses and six business units on land bought from the Applecross Trust. Rose-marie

explained that ACC uses its own income to attract grant funding, and over the last five years every pound has attracted £15 to £16 in grants. Other projects include community transport and school buses, an electric bike scheme, and allotments and a community garden.

Some infrastructure is beyond what the community can deliver itself, so ACC works to influence external agencies. Applecross still has only single-phase power, which rules out industrial kitchens, laundries and larger housing developments. The community made a short film, Energy Rich, Power Poor, and has been working with the Scottish Government, the Highland Council and Highlands and Islands Enterprise to get the peninsula included in SSEN's 2028 to 2033 business plan. Even so, three-phase power is not expected until around 2035. Broadband and poor roads are also concerns, and Rose-marie urged planners to consider boat transport as well as roads when developments like Kishorn create new jobs.

She identified the shift to remote working during COVID, made possible by the community's broadband, as a game changer. It has diversified the local economy and attracted new residents. Scottish policy support for community-led development and community wealth building has also helped. The key hurdles are the high cost of being at the end of the line for energy and broadband, being overlooked in the just transition because of sparse population, and the slow pace of development. She was clear that the slow pace is not down to the community, which is vibrant and highly skilled. Partners such as Albyn Housing Society and Highlands and Islands Enterprise have chosen to let the community lead because it moves faster. Piecing together funding packages from many separate grants, each with its own objectives and timeframes, is a further challenge.

Rose-marie finished with two housing examples. The three affordable homes were delivered quickly during COVID and have been fully tenanted since 2022. In contrast, the larger "hydro field" development shows how long things can take. It has involved a year-long master plan rooted in local culture and traditional housing patterns, land purchase with Scottish Land Fund support, community consultation, and design funding from five different organisations. Planning and building warrant applications have been submitted, and the community hopes to break ground in early 2027.

Presentation Video – Rose-marie de Loor (Applecross Community Company)

Presentation Slides

Bringing an island back to life: The Ulva story – Anne Cleave (North West Mull Woodland Company)

Anne Cleave, chair of the North West Mull Woodland Company, delivered the second presentation, sharing their experience with the community buy out of Isle of Ulva. North West Mull Woodland Company was formed around 2000 to manage community woodland. Like Applecross, it developed a hydro scheme, which provides income the company depends on. In 2018 the company bought the Isle of Ulva, a small island off Mull. When the community bought it, only five people lived there.

Since the buyout, six properties have been fully renovated, the population has grown from five to 17, and there are thriving businesses on the island, including the very successful Boathouse café. However, all work depends on grants. Under the terms of the Scottish Government funding for the purchase, anything generated on Ulva must be reinvested there, and there is still not enough income to do what is needed.

Infrastructure is now the biggest challenge. There are no cars or roads on Ulva, only tracks. The only regular transport is a small passenger ferry carrying up to 12 people. The company is applying for a grant to build its own barge. The water supply runs through a narrow pipe that cannot meet modern demand from residents and the growing number of visitors. Two properties still rely on old septic tanks that cannot be emptied because there is no way of getting the waste back to Mull, so a four-bedroom house cannot yet be let. SEPA is also challenging the company over sewage from the Boathouse being discharged into the Sound of Ulva. Until these problems are solved with major grant funding, the population cannot grow. Anne also noted that Ulva residents pay council tax to Argyll and Bute Council but see little direct benefit from it.

Capacity is a further issue. Membership is limited to residents of north-west Mull, Ulva and Gometra, a large but very sparsely populated area. Almost everyone eligible has already served on the board, and constitutional rules on rotation make it hard to find directors. The board now has five members, four of whom work full time, so Anne does much of the work as a full-time volunteer alongside a small staff team. Much staff time goes into finding grants for Ulva, leaving the company's crofts and woodland on Mull neglected. Income from wood fuel has also stopped, because disease meant timber had to be felled and left for two years. Anne added that in a small island community, getting the right mix of residents is also a real challenge.

Anne was candid that she felt the buyout had become a heavy burden on the community. Her advice to anyone considering a community land buyout was to look at it very seriously and to understand the long-term costs and responsibilities involved: "buy out, but beware."

Presentation Video – Anne Cleave (North West Mull Woodland Company)

Key Discussion Points

Participants raised the high cost of heating in communities with only single-phase power. Rose-marie explained that Applecross's new homes will use electric heating, solar panels and a community-owned battery. SSEN caps the community hydro scheme's exports, so only 50 of its 90 kilowatts can be sold, and an extra turbine cannot be connected. The community is exploring supplying the new homes directly instead. Participants saw grid caps that waste community-generated power as a clear issue for policy makers.

On funding, Rose-marie said funders are usually flexible when told about delays early. However, reshaping each bid to fit different grant objectives takes a great deal of volunteer time. She stressed the value of feasibility studies before buying land. Six local businesses already need the planned business units and helped shape their design.

Capacity was a recurring theme. Applecross has a skilled volunteer board, but Rose-marie was clear that paid staff and a professional bookkeeper are essential, funded largely through the community's own income. ACC plans succession carefully and approaches potential directors well in advance. North West Mull faces a harder situation, as almost everyone eligible has already served on the board. Participants valued the honesty of both accounts compared with the "rose-tinted" view often given in case studies. They suggested graduate apprentices, university placements and peer links with other communities as ways to add capacity.

Anne explained that Ulva's repopulation plans are on hold until its infrastructure is fixed. Housing a family on the island would bring children back to the local school and restore council support for the

ferry, which struggles despite high visitor numbers. When the company sought help from the Scottish Government, it was advised to sell assets. One participant argued that regulation should be proportionate for very small communities. Others noted that many community-owned places are doing far better than under private ownership, given how concentrated land ownership in Scotland remains.

Participants described a “new wave of clearances” as young people leave for university and cannot return to use their skills at home. They called for local pathways into work, including land-based jobs and food production. A community in North West Sutherland reported a population fall of around 14% and a shrinking high school roll. It has planning approval for nine affordable homes but cannot raise the £4.5 million needed, and Scottish Land Fund conditions prevent it selling the land to the council for five years. Suggestions included legal advice, the community empowerment team, local MSPs, or a lease arrangement. The slow pace of planning was raised several times.A participant from Dumfries and Galloway stressed that these challenges are not limited to the Highlands and Islands.