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## KEY OFFER INFORMATION



**Share Offer Opens: 20<sup>th</sup> March 2026**

**Share Offer Closes: 1<sup>st</sup> May 2026**

**Minimum Share Target: £60,000**

**Maximum Share Target: £75,000**

**Share Price: £1**

**Minimum Investment: £25**

4.

## INFORMATION SUMMARY

This document invites applications for community shares in Foyers Community Stores Ltd (FCSL); FCSL is registered with the Financial Conduct Authority (9605) and operates under approved Community Benefit Society rules.

Community shares are not savings accounts and should be regarded as a long-term investment in the community. The value of shares cannot increase and there is a risk that you may not be able to withdraw your investment.



### The Purchase

Boleskine Community Care are purchasing:

- The ground-floor shop, café and Post Office
- A three-bedroom flat above the shop
- The business

Ownership of the business will be transferred to Foyers Community Stores Ltd. immediately after purchase.



### Community Ownership Will:

- Safeguard essential local services
- Keep control and decision-making local
- Reinvest any surplus back into the store
- Support local employment and suppliers
- Strengthen long-term community resilience



### From Day One:

From day one, the shop, café and Post Office will continue to operate as they do now. Over time, community ownership will allow improvements to stock range, increased local produce and further development of the café in response to community needs, while maintaining financial sustainability and local control.

**PLEASE READ THIS DOCUMENT CAREFULLY BEFORE INVESTING**

## THE FOYERS COMMUNITY SHARE OFFER

### INFORMATION FOR INVESTORS

Foyers Stores is more than a shop. It is a vital local service at the heart of our community, providing everyday groceries, a café, a Post Office, local employment and an important place to meet.

As the only shop on the south side of Loch Ness within the 35-mile stretch between Inverness and Fort Augustus, it plays a crucial role in daily life, particularly for older residents, people without access to transport and during periods of severe weather.

The current owners have taken the decision to sell the business. Rather than risk losing this essential service, local people have come together to secure Foyers Stores for the long term through community ownership. We have now secured **£525,611** for the project. **£365,611** from Scottish Land Fund (SLF) and **£160,000** from Stratherrick & Foyers Community Trust (SFCT). Plus an additional **£20k** available from SFCT depending on stock valuation. We are now launching a community share offer to raise working capital and ensure the long-term sustainability of the shop, café and Post Office.

### THE PROJECT IN BRIEF



Total Project Cost: **£585,611**

Grant Funding Secured: **£525,611**



Community Share Target: **£60,000**

Legal Structure: **Community Benefit Society**



Share Price: **£1 per share**

Minimum Investment: **£25**

## THE FOYERS COMMUNITY SHARE OFFER

### THE MANAGEMENT BOARD



**WILLIAM MACKENZIE**

#### **CHAIRPERSON**

Having been involved in progressing this project as Treasurer of Boleskine Community Care for over three years, I am delighted to now be part of Foyers Community Stores Ltd. I bring experience from working at a senior level within large organisations, as well as running my own business for 17 years. I look forward to supporting the continued success and long-term sustainability of this important community asset.



**CRAIG LIGHTBODY**

#### **VICE-CHAIRPERSON**

I have been living in the Stratherrick and Foyers Community since 2008, settling as I do now, in lower Foyers. I have been involved in hotel and catering for 22 years, my last 12 years of which were spent as assistant manager at the Invergarry Hotel. I was the Community Liaison Director for the Stratherrick and Foyers Community Trust for over 3 years and I currently sit on the Stratherrick and Foyers Community Council, which I have done for over 5 years. I look forward to being part of the success of the Foyers Community Store which it inevitably will be with the talent and expertise it has behind it.



**OLIVIA GRANT**

#### **SECRETARY**

I have lived in the Stratherrick & Foyers community my whole life and am currently a Community Councillor. I am also employed by Boleskine Community Care, where I support the delivery of local services and community-led projects. I have been heavily involved in the acquisition process and joined the Foyers Community Stores Management Board because I strongly believe in the importance of community-owned services in rural areas. I am committed to supporting the long-term sustainability of the shop, café and Post Office, recognising the vital role they play within the community.

## THE FOYERS COMMUNITY SHARE OFFER

### THE MANAGEMENT BOARD



#### TREASURER

I decided to become a director of Foyers Community Stores because I'm passionate about protecting and sustaining this important community asset. With a background in banking and 11 years of running my own business, I bring experience in finance, organisation, and small business management. I care deeply about supporting our local community and helping ensure the shop continues to serve and benefit local people and visitors for years to come.

**LINDSEY MCNAUGHTON**



#### DIRECTOR

I am proud to be part of the Foyers Community Stores Ltd. Management Board. I am looking forward to meeting everyone and taking this exciting project forward.

**ROB MULLEN**

We are keen to build a committed and diverse Management Board for Foyers Community Stores Ltd and would warmly welcome expressions of interest from anyone who would like to get involved. Being part of the Board is a great opportunity to help shape the future of this important community asset, contribute your skills and experience, and support the long-term sustainability of the shop, café and Post Office. You do not need prior board experience, just a willingness to contribute, work collaboratively and support the aims of the organisation. If you are interested in joining or would like to find out more, please get in touch with us, we would love to hear from you



## WHO IS BEHIND THE PROJECT?

Boleskine Community Care (BCC) is a well-established local charity that has supported the Stratherrick & Foyers community for over ten years. BCC (SC044996) has played a key role in developing the project to secure the future of Foyers Village Stores and successfully led the funding application process to enable the community acquisition.

Foyers Community Stores Ltd (FCSL) has been established as a Community Benefit Society to own and operate the business on behalf of the community. The Society is governed by its own Management Board and operates independently.

While BCC has supported the development of the project and the purchase of the building, the share offer and the future operation of the shop, café and Post Office are the responsibility of Foyers Community Stores Ltd. Individuals investing through this share offer will therefore become members of Foyers Community Stores Ltd and participate in its governance on a one-member-one-vote basis.

This structure ensures that the business is owned and run by the community through the Community Benefit Society, with decisions made locally for the long-term benefit of the Stratherrick & Foyers community.

## HOW COMMUNITY OWNERSHIP WORKS

### WHAT IS A COMMUNITY BENEFIT SOCIETY

A Community Benefit Society (CBS) is a form of cooperative organisation that exists to benefit the wider community rather than private individuals, with any surplus reinvested for community benefit.

Key features include:

- One member, one vote, regardless of investment size
- An asset lock, ensuring assets are used for community benefit only
- Democratic control through an elected Board
- Reinvestment of any surplus for local benefit

This model is widely used across Scotland for community-owned shops and services.

### WHAT ARE COMMUNITY SHARES?

Community shares are a way for people to invest directly in projects that matter to them and to support services that benefit their community over the long term. By buying community shares, investors become members of Foyers Community Stores Ltd and can participate in its democratic governance.

Community shares are withdrawable, not transferable. This means they cannot be sold or passed on to another person during a member's lifetime. In the event of a member's death, shares may be transferred to the member's estate. The executor or personal representative may apply for withdrawal of the shares or request that the shares be transferred to a beneficiary, subject to the Society's rules and Board approval.

Community shares do not increase in value and are not protected by the Financial Services Compensation Scheme.

## HOW COMMUNITY OWNERSHIP WORKS

### STRATHERRICK & FOYERS

Stratherrick & Foyers is a rural Highland community located on the south side of Loch Ness, approximately 20 miles from Inverness. The area includes the villages of Foyers, Errogie, Gorthleck and Whitebridge, along with a wider network of smaller settlements and dispersed households.

Set within a landscape of lochs, woodland and hills, the area is well known for The Falls of Foyers and its natural surroundings. While tourism contributes to the local economy, it remains a living, working community.

Like many rural areas, Stratherrick & Foyers faces challenges including limited access to services, transport constraints and pressures around affordable housing. Despite this, it is a resilient and proactive community with a strong tradition of local action and collaboration.

### LOCAL OWNERSHIP & ALLOCATION POLICY

To ensure that Foyers Community Stores Ltd remains rooted in and accountable to the Stratherrick & Foyers community, the Society aims to maintain at least 51% of its membership in the hands of individuals whose primary residence is within Stratherrick & Foyers. As the Society operates on a one-member-one-vote basis, this approach ensures that strategic control and decision-making remain led by those who live in, work in and rely most directly on the services provided by the business.

Applications are welcomed from both local and non-local supporters. All decisions will be made transparently and in accordance with the [Society's Rules](#). FCSL has the right to refuse share purchase.

This approach reflects best practice in community ownership, aligns with the principles promoted by Plunkett UK and safeguards assets acquired with public and community funding for long-term local benefit.

## HOW COMMUNITY OWNERSHIP WORKS

### SHARES FOR YOUNG PEOPLE (UNDER 18)

Shares may be purchased on behalf of a person under the age of 18. Where shares are purchased for someone under 18, the shares will be held by Foyers Community Stores Ltd as a nominee until the young person reaches the age of 18. During this period, the shares will be held in trust for the benefit of the young person.

Once the shareholder reaches the age of 18:

- the shares will be transferred into their own name; and
- they will become a full member of the Society with voting rights in accordance with the Society's Rules.

Until that time, shares held on behalf of someone under 18 do not carry voting rights.

## HOW COMMUNITY OWNERSHIP WORKS

### HOW MUCH ARE WE RAISING & WHY?

Foyers Community Stores Limited (FCSL) is seeking to raise a minimum of £60,000 through this community share offer. The purchase of the shop and business is being funded separately through grant and community funding. The share offer will provide the working capital required to operate safely and sustainably during the first year of community ownership.

The £60,000 minimum has been determined through detailed cashflow forecasting and represents the capital required to:

- Maintain appropriate stock levels, including seasonal fluctuations
- Cover operating costs during the transition period
- Provide a prudent contingency reserve
- Support early stabilisation and initial improvements
- Establish and maintain supplier accounts
- Purchase equipment

The Society intends to operate on a debt-free basis. Raising this level of community investment ensures the business is appropriately capitalised from the outset and does not rely on borrowing.

If the minimum subscription is not reached, the Board will review the position and may extend the offer period before allocating shares.

## HOW COMMUNITY OWNERSHIP WORKS



### Share Offer Summary

**Society:** Foyers Community Stores Ltd.  
**Share price:** £1 per share (minimum £25)  
**Target to raise:** £60,000  
**Minimum investment:** £25  
**Maximum investment:** Recommended £6000



### Share Offer Summary

**Who can take part:** Individuals over 18, community groups and organisations (shares may also be purchased on behalf of someone under 18-see above)  
**Voting rights:** One member, one vote  
*The Board reserves the right to close the offer early if the target is reached.*

## COMMUNITY COMPETITIVE ADVANTAGE

Community ownership provides Foyers Community Stores with a strong competitive advantage. As a community-owned business, its primary purpose is to serve local needs rather than maximise profit. This allows decisions to be made with the long-term interests of the community in mind, helping to ensure the shop, café and Post Office remain accessible and responsive to local demand. Community ownership also encourages loyalty and support from residents, volunteers and local organisations, who are more likely to use and promote a business they collectively own. This local commitment helps strengthen financial resilience, build trust with customers, and create a business that reflects the priorities of the Stratherrick & Foyers community.



## WHAT YOU GET AS A MEMBER

Application for shares shall be made to the management committee and is subject to any maximum permitted by law. By buying community shares, you become a member of Foyers Community Stores Ltd.

This gives you:

- One vote at General Meetings
- A voice in the future direction of the shop
- Regular updates on financial performance and community impact
- The right to apply to withdraw shares in future, subject to conditions
- The right to become a director of the board
- See below for information about interest on your investment

The Society will be governed by a Board elected by its members, with a strong focus on ensuring that the Board collectively holds the skills and experience required to oversee a successful community business. This includes experience in retail, finance, governance and community development. Where needed, the Board will also draw on external professional support to ensure robust decision-making and long-term sustainability.



## INTEREST ON SHARES

***The priority will always be the long-term sustainability of the shop and services.***

The Society may pay interest on shares, but this is not guaranteed. Any payment is entirely at the discretion of the Board and will only be made if the Society has generated sufficient surplus after meeting its operating and reinvestment needs. If interest is proposed in any year, the rate will be recommended by the Board and subject to approval by members at the Annual General Meeting.

Community shares are intended primarily to support the long-term sustainability and community benefit of the business. Any financial return to shareholders will be secondary to this aim and will be dependent on the Society's performance and financial position in that financial year. If no interest is declared in a particular year, none accrues or carries forward into future years. Interest, if paid, will be calculated as a simple annual rate on the amount invested and is not compounded.

On the solvent winding-up of the society, holders of shares will have no financial entitlement beyond the payment of outstanding interest and repayment of paid-up share capital.

- Interest is not guaranteed
- Any interest rate will be set annually by the Board
- Interest will be modest and community-focused
- No interest is expected to be paid in the early years while the business establishes itself
- Interest rate is capped at 5% or 2% above base rate



## WITHDRAWAL OF SHARES

Community shares are withdrawable, not transferable. Members may apply to withdraw shares after an initial period of 3 years.

Withdrawals are subject to:

- The Society being in a strong financial position
- Board approval
- The best interests of the community

Foyers Community Stores Ltd. cannot guarantee that withdrawal requests will be met. In the event of a member's death, shares up to the value of £5,000 can be transferred to a nominee. Any shares above £5,000 form part of the member's estate. The Society will work with the executor or personal representative to either transfer the shares to a beneficiary or consider a request for withdrawal, in line with the Society's rules and financial position at the time.

Where withdrawals are approved, payment may be made over an agreed period rather than as a lump sum, depending on the Society's financial position.

## RUNNING THE SHOP

- The building will be owned by Boleskine Community Care to protect it as a long-term community asset
- Foyers Community Stores Ltd will operate the shop, café and Post Office
- FCSL will pay a peppercorn rent to BCC
- BCC & FCSL will go 50/50 on any repairs and maintenance
- All trading income and any surplus will remain within the community
- A paid Store Manager and local staff will manage daily operations
- Professional support from an experienced Retail Consultant will be in place for the first three months

This structure combines strong community ownership with appropriate commercial expertise. Boleskine Community Care has been awarded grant funding to acquire the building and the trading business in order to secure these assets for community benefit.

Following acquisition, the transfer of the business will take place at nominal value and will ensure that the business is owned and operated by the Community Benefit Society for the long term, protected by its statutory asset lock and democratic governance.

## BEING REALISTIC ABOUT RISK

Investment in Foyers Community Stores Ltd is an investment in a community-owned trading business. Like any small rural retail and café, income and costs may fluctuate due to seasonal trade, supplier pricing, energy and staffing costs, and wider economic conditions. Although the business benefits from strong community support and an established trading history, this does not remove normal commercial risks, particularly during the initial transition into community ownership.

All investments involve risk, and rural retail operates on tight margins. Risks include:

- Rising operating costs
- Staffing pressures
- Changing shopping habits

These risks are mitigated by:

- Significant grant funding already secured
- Professional retail and business support
- Strong community backing
- Democratic governance and long-term asset protection

## BEING REALISTIC ABOUT RISK

Shares are not protected by the Financial Services Compensation Scheme, and investors may lose some or all of the money invested if the Society experiences financial difficulty or fails. In the event of insolvency, shareholders rank after creditors, including employees and suppliers.

Foyers Community Stores Ltd is an asset-locked Community Benefit Society. This means that the business and its assets cannot be sold for private gain. In the unlikely event that the Society is unable to continue trading or is wound up, any remaining assets must be transferred to another asset-locked organisation with similar community purposes. This ensures that the value of the business remains within community ownership and continues to benefit the local area.

The Board has undertaken financial forecasting and intends to operate on a prudent, debt-free basis. However, investors should consider their own financial circumstances carefully and only invest money they can afford to leave invested for the medium to long term. Community shares are intended primarily to support the long-term sustainability and social value of the business rather than to provide high financial returns.

## FUNDING PACKAGE BREAKDOWN

Funding Source	Amount	Allocation
The Scottish Land Fund	£365,611	£280,000-Building £50,000-Essential Repairs £10,000-Retail Consultants Legal Fees-£25,611
Stratherrick & Foyers Community Trust	£160,000	£100,000-Building £60,000-Business
Stratherrick & Foyers Community Trust	Up to £20,000	Stock (dependant on valuation)
Community Share Offer	£60,000	Start Up Costs/Working Capital

## WORKING FINANCIAL POSITION

YEAR	TURNOVER	OPERATING COSTS	SURPLUS/ DEFICIT
Current position 2025/26	£402,000	£422,630	-£20,630
2026/27 Estimated 2% growth	£410,040	£409,323	£716
2027/28 Estimated 2% growth	£418,240	£396,957	£21,283
2028/29 Estimated 2% growth	£430,788	£407,561	£23,226

**These financial projections have been created by Community Enterprise and reviewed by Democratic Finance.**

## FINANCIAL NARRATIVE

The financial projections presented in this document are based on historic trading information from the existing business, alongside prudent and realistic assumptions about future trading under community ownership. The forecasts assume the continued operation of the shop, café and Post Office with a similar product range and service offer, supported by a paid Store Manager, Assistant Manager and local staff.

Projected income reflects expected levels of local trade, seasonal tourism and modest growth as the business stabilises and develops under community ownership. The forecasts also take a cautious approach to expenditure, including staffing, utilities and stock, to ensure the business is managed efficiently and remains financially sustainable.

Overall, the projections indicate that the business is capable of operating on a sustainable basis, generating sufficient income to meet its day-to-day running costs and build resilience over time. While every effort has been made to present realistic forecasts, actual performance may vary depending on factors such as trading conditions, operating costs and wider economic circumstances. With support from our retail consultants, Democratic Finance and Community Enterprise, we are continuing to review and refine these financial projections alongside taking advice on the most efficient operating of the business.

The community share investment will support initial start-up costs and provide working capital, helping to ensure a smooth transition to community ownership and supporting the long-term sustainability of the business.

Whilst the financial projections above are prudently based on the current operation of the shop, these are not our future ambitions. Our aim is to refit and restock the shop to meet growing local and tourist needs, and drive increased sales alongside a more efficient management of the shop to increase its efficiency and sustainability. Experience from other community stores in Scotland is that activity of this nature creates value and allows the payment of interest to shareholders in the long term.

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## IMPORTANT DOCUMENTS

View Foyers Community Stores Ltd. Model Rules by clicking [Here](#)

View Foyers Community Stores Acquisition Documents [Here](#)

## PURCHASE SHARES WITH A SMART PHONE

Scan the QR code below with your phone camera to purchase shares online



## HOW TO PURCHASE SHARES

Applications can be made:

- Online: Purchase Shares [Here](#)
- Paper share purchase forms are available locally or on request

Payment can be made by:

- Bank Transfer
- Cheque (Made payable to Foyers Community Stores Ltd)

Shares will be issued once payment has been received and accepted. Please hand papers forms and cheques into the BCC Hub.

## LARGER OR CONFIDENTIAL INVESTMENTS

Anyone considering a larger investment, or who would prefer their investment to remain confidential, is welcome to discuss this privately.

Contact Olivia Grant:

***Olivia@foyerscommunitystores.com***

## A FINAL WORD

By investing in community shares, you are helping to secure a vital service for current and future generations.

This is about local people owning local assets, keeping resources within the community and ensuring Foyers Stores continues to serve everyone who relies on it.

Thank you for being part of this shared future.

# FOYERS COMMUNITY STORES LTD. SHARE OFFER



## PURCHASE SHARES: FORM 1 - INDIVIDUAL

I wish to become an individual member of Foyers Community Stores Ltd. in accordance with the rules of the Society.

You need to be over 18 years to invest.  
Shares cost £1 each with a minimum investment of £25.

**Initial Share Offer Open Until 1<sup>st</sup> May 2026**

Full Name	:	<input type="text"/>
Email Address	:	<input type="text"/>
Phone Number	:	<input type="text"/>
Address	:	<input type="text"/>
Amount	:	£ <input type="text"/>
Name & Email of Nominee	:	<input type="text"/>

### Payment (choose one)

- I enclose a cheque made payable to Foyers Community Stores
- I have paid via electronic bank transfer

**Make a bank transfer to our account Foyers Community Stores Ltd.**

**Account No: 80-22-60**

**Sort Code: 28992665**

***Please reference your payment with your surname and first initial.***

**FOYERS COMMUNITY  
STORES LTD. SHARE  
OFFER**



**PURCHASE SHARES: FORM 1 - INDIVIDUAL**

I confirm that I am 18 years or older. I have read the share offer document and understand and accept the terms of the share offer and the rules of Foyers Community Stores Ltd. I consent to Foyers Stores Community Ltd. sending me, at the email address given above, formal notices or documents (or links to the Stores' website) and information relating to the management of Foyers Community Stores Ltd.

Signed

:

Date

:

Please hand paper forms and cheques into our temporary registered address at The Hub or post to:

The Hub, Lower Foyers, Inverness, IV2 6YB

# FOYERS COMMUNITY STORES LTD. SHARE OFFER



## PURCHASE SHARES: FORM 2 - BUYING A GIFT FOR SOMEONE ELSE

I am applying for shares to give as a gift to someone else.

Shares cost £1 each with a minimum investment of £25

**Initial Share Offer Open Until 1<sup>st</sup> May 2026**

Full Name of Purchaser :

Email Address :

Phone Number :

Address :

Amount :

Full Name of Shareholder :

Email Address :

Phone Number :

Address :

**27.**

Is the shareholder over 18 years of age? (Yes/No) :

# FOYERS COMMUNITY STORES LTD. SHARE OFFER



## PURCHASE SHARES: FORM 2 - BUYING A GIFT FOR SOMEONE ELSE

If you are buying shares for someone under the age of 18, please confirm the date they will turn 18:

I confirm that I am 18 years or older. I have read the share offer document and understand and accept the terms of the share offer and the rules of Foyers Community Stores Ltd. I consent to Foyers Stores Community Ltd. sending me, at the email address given above, formal notices or documents (or links to the Stores' website) and information relating to the management of Foyers Community Stores Ltd.

### Payment (choose one)

- I enclose a cheque made payable to Foyers Community Stores
- I have paid via electronic bank transfer

**Make a bank transfer to our account Foyers Community Stores Ltd.**

**Account No: 80-22-60**

**Sort Code: 28992665**

***Please reference your payment with your surname and first initial.***

Signed :

Date :

Please hand paper forms and cheques into our temporary registered address at The Hub or post to:

The Hub, Lower Foyers, Inverness, IV2 6YB

# FOYERS COMMUNITY STORES LTD. SHARE OFFER



## PURCHASE SHARES: FORM 3 - BUSINESS, ORGANISATION, OR OTHER UNINCORPORATED BODY

We wish to become a member of Foyers Community Stores Ltd. I understand that, as a representative of an incorporated organisation or a nominee of an unincorporated organisation (whichever is appropriate), Foyers Community Stores will require confirmation in writing of my appointment in due course.

Shares cost £1 each with a minimum investment of £25

**Initial Share Offer Open Until 1<sup>st</sup> May 2026**

Name of Business : or Organisation	:	<input type="text"/>
Name of Representative	:	<input type="text"/>
Email Address	:	<input type="text"/>
Phone Number	:	<input type="text"/>
Address	:	<input type="text"/>
Amount	:	£ <input type="text"/>

**Payment (choose one)**

- I enclose a cheque made payable to Foyers Community Stores
- I have paid via electronic bank transfer

**Make a bank transfer to our account Foyers Community Stores Ltd.**

**Account No: 80-22-60**

**Sort Code: 28992665**

***Please reference your payment with the name of your business or organisation***

**FOYERS COMMUNITY  
STORES LTD. SHARE  
OFFER**



**PURCHASE SHARES: FORM 3 - BUSINESS,  
ORGANISATION, OR OTHER  
UNINCORPORATED BODY**

---

I confirm that I am 18 years or older. I confirm that I have the authority to purchase shares on behalf of the business/organisation. I have read the share offer document and understand and accept the terms of the share offer and the rules of Foyers Community Stores Ltd. I consent to Foyers Stores Community Ltd. sending me, at the email address given above, formal notices or documents (or links to the Stores' website) and information relating to the management of Foyers Community Stores Ltd.

Signed :

Date :

Please hand paper forms and cheques into our temporary registered address at The Hub or post to:

The Hub, Lower Foyers, Inverness, IV2 6YB