Local Government and Regeneration Committee

Regeneration Inquiry

Submission from Irvine Bay Regeneration Company

(A) Performance Summary

Leverage
Since 2006 Irvine Bay Regeneration Company has received £14.1M in support from the Scottish Government, this in turn has secured an additional £37.3M in private and other public funds towards key projects and activities in the five towns of Irvine, Kilwinning, Ardrossan, Saltcoats and Stevenston.

Employment
This investment has secured or retained over 400 jobs within the local economy, this equates to 36% of the original target of 1,100 jobs by 2020. Projects currently underway will lead to the eventual creation of over 3,500 jobs.

Construction & Training
An additional 350 jobs have been created within the construction sector with a number of main contracts currently on site. The inclusion of a formal Targeted Recruitment & Training Clause in all major contracts has resulted in the creation of 65 training places receiving a combined total of over 1,000 training weeks in formal SVQ level training.

Business Investment
Irvine Bay has supported over 35 local companies to develop and expand their businesses across a range of sectors and business aspects.

Town Centre Regeneration
The success of Irvine Bay's town centre work has been recognised with two national awards. This has focussed on Kilwinning and Irvine where nearly 7,000 sqm of public realm has been the subject of major physical improvements and we have also restored eight listed-buildings within key town centre locations.

Physical Regeneration
Our investment has resulted in a reduction of nearly 78,000 sqm of derelict land and buildings within key commercial and industrial locations. In addition we have redeveloped over 5,000 sqm of office space and 25,600 sqm of commercial space within our key business areas.

Community Engagement
Irvine Bay has undertaken on average over 25 consultation events or activities per annum on both general and project specific activity.

The Regeneration Youth programme has resulted in over 4,750 pupils from 36 schools and 3 colleges being involved in our work and to date local pupils have gained over 130 weeks of work experience.
Community Regeneration
Irvine Bay has invested over £500,000 in 24 local community led groups and social enterprises on a range of local projects such as Glebe Tennis Courts and the recently opened new PRYDE (Youth Employment) project.

We have secured over £10m in funding to support local projects such as the redevelopment of Trinity Church and the expansion of Kilwinning Community Sports Club.

(B) Changes to Our Vision & Business Plan

The Vision and associated Business Plan for Irvine Bay URC (Irvine Bay Regeneration Company) have changed significantly since the company’s establishment in 2006. The main considerations for these changes have been a response to:

- The continuing recession and the lack of finance for commercial development across Scotland but has been particularly marked in North Ayrshire.
- The deepening of market failure in the Irvine Bay area.
- The squeeze on public finances, and the gap between the original business plan funding aspirations and funding secured.
- The creation of the North Ayrshire Economic Development and Regeneration Strategy and the focus of the North Ayrshire Community Planning Partnership on job creation.
- New opportunities such as the securing of Enterprise Area Status for Irvine i3.

Current Vision
Our vision for Irvine Bay is to create places where people will thrive, businesses will flourish and communities will grow.

Our priorities for our current Business Plan (2012-2017) are:

- To put Irvine Bay on the map as an outstanding location for business
- To attract and support inward investment
- To ensure that high quality business property and infrastructure are available
- To continue to make our town centres better places
- To invest in local communities
- To make the best use of our wonderful waterfront

Our strategy
Working with our funding partners - North Ayrshire Council, Scottish Government, Scottish Enterprise and the private sector - we are implementing a range of strategic interventions that will reverse the economic decline of our five towns, inspire the
delivery of quality physical investment and attract inward investment. These interventions will focus upon:

- **Jobs and wealth** – providing modern business infrastructure to attract and retain new business and improve our five town centres
- **Glasgow and city region** – developing a clear role within the wider Glasgow city-region and providing sustainable homes for local people and new residents
- **The coast** – maximising the outstanding natural assets and leisure facilities
- **Enhancing the environment** – improving both the physical design and conditions within our urban areas, while protecting our natural landscapes
- **Changing perceptions** – making Irvine Bay a place that local people are proud to call home; a place that attracts visitors and investors

**Our focus**
Our current and future projects are all designed to contribute to the success of Irvine Bay, by:

- Contributing to Scotland’s economy at a national level.
- Investing in strategic local projects which will continue to transform the area.
- Working with local communities to bring regeneration benefits.

Following the strategic review in 2012, the current Business Plan focuses upon three groupings of projects:

**National**
Those considered of National significance in economic and regeneration terms such as the successful delivery of the Irvine Enterprise Area, the promotion of opportunities at Hunterston and the proposed National Housing Expo at Irvine Harbourside.

**Strategic Local**
Those considered to be strategically important at a local or sub regional level, and complement the programme to deliver National projects such as the comprehensive redevelopment of Irvine town centre (in conjunction with North Ayrshire Council) and the continuing regeneration of Ardrossan through initiatives such as the marina expansion, development of new office accommodation and the development of the new medical centre.

**Community**
Those projects that can act as a legacy to the work of Irvine Bay by working with established community organisations to create a series assets to both support the work of those community organisations and provide income to support continuing investment in our towns, and smaller projects to support third sector businesses and the work of the Community Planning Partnership in priority neighbourhoods.

**Business Plan**
The original targets for Irvine Bay Regeneration Company’s performance were based upon an original 10 year Business Plan. This was finalised in July 2008. As indicated above this has been reviewed on a regular basis with the current 5-year Business Plan being prepared in 2012.
Figure 1 below sets out the business planning process from inception to today.

The process of monitoring and reviewing the Business Plan has been done in partnership with the Scottish Government, Scottish Enterprise and North Ayrshire Council, with support for this activity being provided by Ernst & Young.

Our 2012 business plan is fundamentally different from the original plan, reflecting the key changes in national economy, public funding and emerging strategies and development opportunities. The key strategic focus has shifted from urban renewal to job creation and in particular exploiting the opportunity of the Enterprise Area. This is the direction of all of North Ayrshire’s partners to the Community Planning Partnership and the Economic Development and Regeneration Strategy, reflecting the response required to address the severe impact of the recession in North Ayrshire.
(B) Targets and Performance

Annual Performance Monitoring
Irvine Bay completes an Annual Monitoring Information Report for the Scottish Government. This measures its performance against our business planning objectives and outcomes. The figures within this report are independently assessed and scrutinized by Ernst & Young prior to submission.

The output and targets as identified by Irvine Bay Regeneration Company are presented in accordance with the Scottish Government’s National Outcomes. Irvine Bay currently reports on no fewer than 34 Outputs within six National Outcomes.

As indicated in Section B – a number of factors have influenced these targets since their original identification within our original Business Plan.

Table 1 on the following page provides details of some of the changes within the key targets and performance outputs.

Funding
Scottish Government has supported Irvine Bay with a total of £14.1M Grant from 2006 to end 2012/13 this includes 'shovel-ready' funding of £1.5M.

Other sources of funding received to 31 March 2013 include:

- Direct Private Sector Leverage of over £7.4M
- North Ayrshire Council £8.6M
- Scottish Enterprise £10.4M
- Forestry Commission £0.98M
- Awards for All £0.019M
- Other public funding (e.g. Historic Scotland) £10.5M

Table 2 below provides further details of the Gross Value Added (GVA) as a result of Irvine Bay’s investment. Within the revised Business plan in 2009 a target of £99M GV per annum was identified.

Table 2: GVA Benefits

<table>
<thead>
<tr>
<th>Private Funding Source</th>
<th>Timeframe</th>
<th>Amount Secured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual GVA</td>
<td>Work completed by 31 March 2012</td>
<td>£7,080,000</td>
</tr>
<tr>
<td>Annual GVA</td>
<td>Work commenced by 31 March 2012</td>
<td>£209,949,000</td>
</tr>
<tr>
<td>Construction GVA</td>
<td>Work completed by 31 March 2012</td>
<td>£10,677,000</td>
</tr>
<tr>
<td>Construction GVA</td>
<td>Work commenced by 31 March 2012</td>
<td>£177,811,000</td>
</tr>
</tbody>
</table>
Work commenced could lead to these GVA figures following private sector investment being secured. Public sector investment to date has largely been in putting in place the infrastructure, environment and marketing to secure future private investment. Private sector development partners are in place or in negotiations on a number of key projects which account for a significant proportion of the projected GVA performance.
### Table 1: Irvine Bay Key Outputs and Targets 2006-2013

<table>
<thead>
<tr>
<th>General Output</th>
<th>Original Target</th>
<th>Revised Target</th>
<th>Date Target was revised</th>
<th>Original target date</th>
<th>Revised target date</th>
<th>Achievement to date</th>
<th>Comment</th>
</tr>
</thead>
<tbody>
<tr>
<td>New/retained jobs</td>
<td>1,100</td>
<td>1,500</td>
<td></td>
<td>2009</td>
<td>2012</td>
<td>2020</td>
<td>2020 420 The increased target set for jobs is ambitious and takes account of the award of Enterprise Area status in April 2012. Based upon current projections the successful completion of the activity commenced by Irvine Bay will provide in the region of 3,500 new jobs.</td>
</tr>
<tr>
<td>New/Redeveloped Business Space</td>
<td>60,000sqm</td>
<td>43,000</td>
<td></td>
<td>2009</td>
<td>2012</td>
<td>2020</td>
<td>63,000sqm In addition to exceeding our original target for new or refurbished business space if completed as scheduled the current programme will provide a further 118,000sqm.</td>
</tr>
<tr>
<td>Reduction in derelict land/buildings</td>
<td>222,000sqm</td>
<td>276,000sqm</td>
<td></td>
<td>2009</td>
<td>2012</td>
<td>2020</td>
<td>55,800sqm Work on this target progresses on schedule and if completed the current programme will provide over 500,000sqm of improved land and buildings. The variance on this achievement is associated with the ‘The Ayrshire Hotel &amp; Golf Resort’ which will require significant decontamination of the site. This project has just obtained planning permission, funded by the private sector.</td>
</tr>
<tr>
<td>New homes</td>
<td>1,200</td>
<td>1,200</td>
<td></td>
<td>2009</td>
<td>2012</td>
<td>2020</td>
<td>8 This target remains the most challenging to achieve and the achievement reflect the position of the housing sector throughout the UK. Irvine Bay remains confident that if current projects can be delivered as planned this will provide just over 800 new homes. This relates to key projects at Irvine Harbourside, where a development partner is in place, and Ardrossan North Shore where we are in negotiation with a private sector house builder.</td>
</tr>
</tbody>
</table>
Summary of Key Projects
Detailed below are some of the key regeneration projects Irvine Bay Regeneration Company has delivered and is delivering within the local area:

Current programme

I3 - Irvine Enterprise Area
This programme will see investment in the physical infrastructure and business space offer within the recently designation ‘Life Science’ Enterprise Area arguably one of Scotland most prominent business locations. Initial projects include:

Irvine Annickbank Office Pavilions
• Annickbank is a prestige six acre development site, a mile east of Irvine town centre, close to the A78. This is the site for Irvine Bay’s first office campus development (total 8,500 sqm).

Innovation B – Office Redevelopment
• The comprehensive redevelopment of 1,000sqm of office accommodation.

Irvine Town Centre Regeneration
In partnership with North Ayrshire Council this programme will see over £30M invested in the regeneration of Irvine Town Centre. The first of the three project will be completed in November 2013 and include:

Bridgegate Streetscape Enhancement
• This project will see the £2.5M physical enhancement of one of the town’s key public and commercial spaces.

Trinity Church
• This project would see the renovation and redevelopment of the former ‘A’-listed Trinity Church in Irvine to provide a unique new town centre commercial leisure opportunity

Bridgegate House
• This project will see the comprehensive internal and external refurbishment of the building at a cost to the council of £7M. This will provide both improved office and retail capacity.

Irvine Sports Centre (including Towns House)
• This project would see the £15M redevelopment of a key development site within Irvine town centre to establish a new sports centre and associated facilities

Irvine ‘The Ayrshire’ (Golf Course and Hotel)
The Ayrshire will be an international quality 18-hole links course, complete with an adjoining hotel, holiday homes and other leisure uses.

Ardrossan Harbour and North Shore
This is a major regeneration project, focused on the harbourside and marina area of Ardrossan and seeking to provide facilities attractive to new residents, marina users, and to the hundreds of thousands of ferry users who pass through Ardrossan each year on their way to Arran

Ardrossan Medical Centre
This project will see redevelopment of a derelict ‘B’-listed former police station occupying a key location within Ardrossan Town centre.

Saltcoats Town Hall
This project will see the £3.5M redevelopment of the vacant ‘B’-listed former town hall occupying a key location within Saltcoats Town Centre.

Examples of completed Projects:

**Stevenston Business Centre** - the demolition of a former bingo hall in Stevenston, to be replaced by a purpose-built 1,000 sq m business centre, providing modern flexible space for new start-up and growth businesses plus a single ground floor retail space. Early tenants include convenience store operator (ScotMid), BPO Collections Ltd and Kilmarnock College. (Key outputs: 930sqm new business space and reduction of derelict land of 1,800sqm)

**Saltcoats Station Building** - redevelopment of a ‘B’-listed Victorian sandstone building to create new commercial space was completed in September 2010. (Key outputs: 250sqm refurbished business space and 8fte gross new jobs)

**Ardrossan 78 Princess Street** – redevelopment of the ‘B’-listed former Jack Millers Building to create an art gallery, studios and office accommodation. Key outputs: 250sqm refurbished business space and 5fte gross new jobs)

**Ardrossan Harbour Inn** – the former Harbour Inn has been demolished and the site landscaped awaiting future development (Key outputs: 125sqm improved public realm)

**Irvine NACCO site** – completion of first phase (9) of 22 offices, along with a reception area, communal meeting space, an exhibition area and a conference room. (Key outputs: 1,000sqm refurbished business space, 20,000sqm improved business realm and 6fte gross new jobs)

**Ardrossan Former Pump House** – redevelopment of former B Listed building into a new restaurant (Key outputs: 35sqm refurbished business space and 28 fte gross new jobs)

**Ardrossan 54-56 Princess Street Retail Units** – conversion of two derelict ground-floor shop units into two new retail units (Key outputs: 190 sqm new retail space and 3 fte gross new jobs)

**Ardrossan 93 Princess Street Redevelopment** – renovation and extension of two-storey B-listed former bank into new office space (Key outputs: 350sqm office space and 4 fte gross new jobs)

**Ardrossan Lyric Theatre** – redevelopment of B-listed former theatre to create new office/retail and residential space (Key outputs: 100sqm business space and 8 new homes)

**Kilwinning Main Street Redevelopment** – programme of public realm and streetscape improvements (Key outputs: 4,000 sqm of a total of 9,500sqm has been completed, 6 trainees and 180 weeks of training completed)

**Summary of Scottish Government Shovel-Ready Investment**

(1) **Ardrossan Medical Centre**
This project will see redevelopment of a derelict ‘B’-listed former police station occupying a key location within Ardrossan Town centre.

**Projected outputs**: Fte Jobs: 10   Construction Jobs: 30   Training places: 5

(2) **Irvine Annickbank Office Pavilions – Phase 1**
Annickbank is a prestige six acre development site, a mile east of Irvine town centre, close to the A78. This is the site for Irvine Bay’s first office campus development – Phase 1 will provide 1,500sqm of an eventual development of 8,500 sqm.
Projected outputs: Fte Jobs: 100  Construction Jobs: 12  Training places: 2

(3) Irvine Ailsa Road Industrial Estate - Phase 2
Phase 2 of industrial unit development to create a further terrace of 1,200sq m.
Projected outputs: Fte Jobs: 60  Construction Jobs: 10  Training places: 2

(C) Partnership Working and Relationships
Since its establishment Irvine Bay URC has a very positive and successful relationship with its main funders and partner organisations, details of this are provided below:

North Ayrshire Council

Funding – the council continue to provide core funding for the operation of Irvine Bay Regeneration Company and have to date has provided over £8.6M.

Governance – the council maintains two positions on the main Regeneration Company Board and one on the Development Company Board (See section G – Governance). Current representation is from the Chief Executive and Leader of the council.

Strategic Development – Irvine Bay is a formal member of the North Ayrshire Strategic Management Team, the North Ayrshire Community Planning Partnership and the recently established North Ayrshire Economic Development and Regeneration Board. In addition to regular meetings between the Chief Executives of both organisations, the Executive Team of Irvine Bay hold regular meetings with key service representatives (Director & Head of Service level) across a range of the council’s services and also attend the council’s area committees.

Project & Programme Delivery – Irvine Bay and the council have worked, and continue to work, on a number of joint projects. Recent examples include the £30M Irvine Town Centre Regeneration and £3.5M Saltcoats Town Hall Restoration. In a number of cases Irvine Bay has project managed and delivered projects on behalf of the council.

Scottish Enterprise

Funding – until 2011/12 SE were a core-funder of Irvine Bay Regeneration Fund. In accordance with a change in their national policy, recent support has come in the form of direct financial assistance for specific project activity. To date SE has provided over £10.4M in support of the work of Irvine Bay Regeneration Company.

Governance – SE maintains one position on both company boards (See section G – Governance).

Strategic Development – Irvine Bay acts as lead organisation on behalf of SE in the delivery of the i3 Business Plan. The Chief Executive of Irvine Bay has held regular meetings with both the Chief Executive of SE and Scottish Development International (SDI). Members of the Executive Team of Irvine Bay hold regular meetings with SE’s main service teams and both SE and SDI have identified main initial contacts for review of all activity.
**Project & Programme Delivery** – Irvine Bay has worked with Scottish Enterprise and more recently SDI on a number specific project, business support and inward investment projects. A recent example being their £210k contribution towards the £0.5M to the refurbishment of vacant office space within Irvine Enterprise Area.

**Other** – Irvine Bay has successfully developed a positive relationship and worked on a number of projects with number of other public and private organisations including Historic Scotland, Heritage Lottery Fund, SportScotland, Ayrshire Chamber of Commerce, Social Investment Fund Scotland and Coastal Communities Fund.
(E) Community Regeneration and Engagement

Historical Activities – Community Regeneration

Irvine Bay was not set up as a community regeneration company, rather as a vehicle to stimulate investment and attract employment to our area. The principal focus for this was our investment in physical regeneration.

However, in delivering our business plan a number of opportunities have arisen for us to engage with community-based organisations whom had identified projects which if delivered would add to the overall regeneration objectives for the area. In many cases the skills and experience of Irvine Bay’s Executive team has been the difference between a project succeeding and failing.

These have ranged significantly in terms of scale, ambition and organisation. Detailed below are three examples of community regeneration projects supported by Irvine Bay:

Kilwinning Community Sports Club (Total project: £2M. Irvine Bay £200k)

This project had been an aspiration of the community-managed sports club and through the involvement of Irvine Bay and appropriate funding package and Business Plan was prepared. The project was completed in spring 2013 and has seen the provision of a new club house and full-size artificial football pitch. The facility is used by over 700 users a week.

Pennyburn Regeneration Youth Development Enterprise (PRYDE) (Total project: £620k. Irvine Bay £50K)

This project involved the conversion of a former pub within one of Kilwinning most deprived communities into a new community and youth training hub.

European Karate Championship (IRVINE) (Total project: £95K. Irvine Bay £17.5K)

Held from 1-3 June 2012 this event, held at the Magnum Centre, Irvine, was attended by 725 competitors, support staff and supports who stayed in the local area for a combined total of 5,800 bed-nights and provided £1m investment in the local economy. Irvine Bay were able to establish the partnership network that brought the community and private sector together to deliver this event.
Historic Activities – Community Engagement

An essential aspect of the work of Irvine Bay is our commitment to working with our communities, and in particular our young people.

We have developed and continue to deliver a ‘Community and Stakeholder Communications Strategy’. This sets out how we will engage and inform our local residents, existing and future businesses, partners and investors. Detailed below are three examples of community regeneration projects supported by Irvine Bay:

**Annual Public Meetings (Average 150 local people)**
Each year since our establishment Irvine Bay has hosted an annual open meeting at which we have highlighted our work over the previous year and updated attendees on our future strategy and Business Plan. These meetings are attended by the general public, community representatives, partner organisation and local businesses.

**Town Regeneration Plans (2008 – 800 local people)**
These plans were prepared in conjunction with a range of local and national stakeholders and set out the key strategic development opportunities within our town centres. These plans were endorsed by North Ayrshire Council and have formed the basis for investment in our towns for the last five years.

**Regeneration Youth**
This programme has seen over 4,750 young people from 36 schools and 3 colleges participate in the work of Irvine Bay.
Future Activities – Community Regeneration

As part of our recent strategic review, taking account of the Scottish Government’s national regeneration strategy (and anticipating the forthcoming Community Empowerment Bill) Irvine Bay has refocused that part of our work that supports community regeneration.

Critical to the success of the Scottish Government’s strategy is to grow the numbers and strength of locally controlled, enterprising community organisations and help people to organise and respond to challenges, including support for the ‘third sector’ and social enterprise.

We are seeking to develop structured approach to our community based work, to ensure it fits with the national regeneration strategy and to support the delivery of North Ayrshire’s Community Planning Partnership’s Single Outcome Agreement. Our main focus areas in this respect for the new business plan period are:

► The development of a network of community owned assets throughout the Irvine Bay area that can provide a legacy and an ongoing sustainable income to continue the improvement of town centres

► Providing support for priority neighbourhoods as identified by the Community Planning Partnership

► The facilitation and provision of property advice to established community organisations seeking to develop an asset base

► To support Social Enterprise incubator space (and extend where possible)

► To continue the work of the Education Programme and seek to integrate further with Education Department of North Ayrshire Council.

Future Activities – Community Engagement

We will continue to deliver our strategy for consultation strategy and ensure that all stakeholders have the ability and opportunity to comment upon, direct, influence and judge our projects and programmes.
The current governance structure for Irvine Bay URC includes two main formal elements:

1. Irvine Bay Urban Regeneration Company (URC); and
2. Irvine Bay Developments Limited.

These are two separate companies with the Development Company being a subsidiary of formal URC.

Irvine Bay Regeneration Company Board
The main board was established in 2006 and is responsible for setting and overseeing the delivery of the strategic objectives and performance of the organisation.

Membership:
- Douglas Smith  CBRE (Chairperson)
- Cllr Willie Gibson  North Ayrshire Council
- Elma Murray  North Ayrshire Council (Chief Executive)
- David Chalmers  UPM-Kymmene (UK) Ltd
- Alan McSherry  Cameron Land
- Alastair Leighton  GSK
- Derek McCrindle  Scottish Enterprise
- Martin McAllister  Taylor & Henderson (Company Secretary)

Irvine Bay Developments Ltd
The subsidiary company was established in November 2007 and is responsible for the management of projects which have a specific commercial aspect of their delivery.

Membership:
- Douglas Smith  CBRE
- Alan McSherry  Cameron Land
- Kirk Murdoch  Pinsent Masons LLP
- Derek McCrindle  Scottish Enterprise
- Elma Murray  North Ayrshire Council (Chief Executive)

Summary
There have been over 40 meetings of the Board (including general meetings, strategy sessions and funding reviews). With over 80% attendance by members at all meetings.

Board papers are electronically circulated to all members generally one-week in advance of the meeting date. As well as attendance by the Chief Executive, individual members of the Executive Team attend to comment and contribute to specific agenda items.

Annex 1 - A copy of the Board meeting of September 2013 is included for information.

Future Governance
In terms of its Articles the directors of Irvine Bay Developments Ltd are not empowered to do certain things without the authority of Regeneration Company and this requires the Development Company to obtain authority from them to incur capital expenditure etc. Currently the delegated authority of the Development Company is set at a very low level of £50k.

In the past two separate meetings were held of the two companies however because of the low level of delegation many agenda item was repeated at both boards. More recently both boards have effectively met in joint session with joint approvals. However whilst this is inclusive and
avoids duplication we will seek to ensure formal scrutiny arrangements between the two companies are clearly identified.

Annex 1

IRVINE BAY REGENERATION COMPANY / IRVINE BAY DEVELOPMENTS LTD
Joint Projects Board Meeting

Friday 6th September 2013: 10:30am – 3 pm
2 Cockburn Place, Irvine

AGENDA

JOINT BOARD MEETING

1. Apologies
2. Declaration of interests
3. Minutes of the meeting held on 7th June 2013
4. Matters arising
5. Chair's briefing (verbal)
6. Chief Executive report (verbal)
7. Audit Committee report (David Chalmers)
8. Corporate Governance
9. Asset Register
10. Corporate Risk register
11. Project status report
12. Potential response to media enquiries re URCs and the Local Government Committee 25th September
13. Loan Funding – SPRUCE
14. Enterprise Area report
15. Marketing
   a. Irvine Bay marketing strategy
   b. Enterprise Area marketing strategy
   c. Regeneration Youth strategy (education programme)
   d. Marketing delivery plan
   e. APM evaluation
16. Enterprise Area – Annickbank
17. Enterprise Area - PAION offer to terminate lease on building 3a (former CeNeS facility)
18. Hunterston Competitive Advantage study
19. Ardrossan North Shore
20. Irvine Harbourside
21. Finance paper
22. A.O.C.B.