



# SMARTER CHOICES, SMARTER PLACES 2015/16 Application Guidance

November 2014

#### **About Paths for All**

Paths for All is the champion of everyday walking in Scotland. Our remit is to significantly increase the number of people who choose to walk in Scotland - whether that's walking for health or active travel to everyday destinations. We want to create a happier, healthier Scotland, where increased physical activity improves quality of life and wellbeing for all.

We work to create more opportunities and better environments not just for walking, but also for cycling and other activities, to help make Scotland a more active, more prosperous, greener country. We aim to improve Scotland's health through supporting the delivery of local projects that encourage increased physical activity including travel behaviour change. This we do by working in partnership with people, communities, policy-makers and other organisations.

Our Smarter Choices, Smarter Places Programme has been made possible through funding from Transport Scotland.

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Paths for All is a partnership organisation; for a full list of our current partners please visit our website.

Paths for All Partnership is a recognised Scottish Charity No: SC025535 and a Company Limited by Guarantee No: 168554 incorporated 19 September 1996 at Companies House, Edinburgh. Registered Office: Office 8, Forrester Lodge, Tullibody Road, Alloa FK10 2HU.

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## 1. Introduction

# 1.1 About the Smarter Choices Smarter Places 2015/16 programme

The Smarter Choices, Smarter Places (SCSP) programme is Paths for All's grant scheme to support behaviour change initiatives to increase active and sustainable travel modes. The programme is funded through Transport Scotland (Sustainable Transport team), an agency of Scottish Government. The programme builds on the learning for the SCSP pilots and will fund behaviour change initiatives across Scotland.

SCSP will contribute to achieving the outcomes, visions and aspirations of numerous strategic policy documents, including:

- A Long Term Vision for Active Travel in Scotland 2030
- Let's Get Scotland Walking: the National Walking Strategy.
- the Cycling Action Plan for Scotland 2013,
- the National Planning Framework 3,
- the second Report on Proposals and Policies (RPP2),
- the National Transport Strategy,
- Low Carbon Scotland: a behaviours framework,
- the Town Centre Action Plan
- Let's Make Scotland More Active: a strategy for physical activity in Scotland,
- the National Physical Activity Implementation Plan: A More Active Scotland Building a Legacy from the Commonwealth Games,
- Preventing Overweight and Obesity in Scotland: a route map towards healthy weight.

All of the above are available on the Scottish Government website.

The SCSP programme aims to make walking and cycling a mode of choice for short local journeys in our towns, cities and villages. It will also encourage other forms of sustainable choices such as public transport use and car share, helping to cut Scotland's carbon emissions and improve our air quality. It will help reverse the trend towards sedentary lifestyles and aims to tackle health inequalities.

Project evaluation outcomes are discussed in section six. The desired overall **outcomes** of an ongoing SCSP **programme** are:

- Changes in knowledge, attitudes and beliefs towards sustainable travel choices:
- Increased walking and cycling modal share for short local journeys, proportionate to a one-year programme;
- An increase in other sustainable travel choices for longer journeys, i.e. public transport and car share;
- Reduced car use for short local journeys;
- Reduced driver only journeys;
- Building an evidence base for interventions.

A budget of £5 million is available for projects in 2015/16 for behaviour change initiatives. Grant recipients will be required to extend the impact of projects by match funding the SCSP award. At least 50% match funding must be available.

Measures, tailored to distinct communities, are required to be implemented by 31 March 2016. At present this is a one-year funded programme. However, it is recognised that behaviour change is a long-term process and so in principle there is a desire to secure further funding to continue this programme beyond March 2016. This will form part of Transport Scotland's budget planning process.

The evidence from the outcomes of this funding will be key to securing further funding.

Successful applicants are required to commence projects from 1 April 2015. Grant recipients are required to provide project completion reports that clearly identify achievements. A progress report six months after project commencement will be required. Funding will be released after satisfactory activity reports are received.

## 1.2 Who can apply?

Local authorities will be allocated an indicative allocation. However, grant recipients are expected to form effective partnerships, preferably with a range of relevant partners, to ensure the success of the project. Proposals must provide evidence of partnership working.

Partnerships could comprise – regional transport partnerships; NHS Boards; national park authorities; other public bodies; community planning partnerships; voluntary/third sector (relevant community groups, charities/non-profit organisations); transport providers; businesses.

Where appropriate local authorities are strongly encouraged to involve multiple internal departments in the delivery and match funding of the project (such as transport, planning, health improvement, community learning and development, leisure and culture, etc).

Joint proposals to deliver co-ordinated and/or cross boundary initiatives between neighbouring local authorities are acceptable. Such proposals must make the connections and reporting arrangements clear; provide identical information in both applications and be highlighted in both applications. Only one application per local authority should be submitted.

#### 1.3 What is eligible for funding?

Projects must encourage and promote active and sustainable transport as the entire focus of the initiative, or as a significant element of the initiative. The list below offers suggestions for projects, but other suggestions are welcomed:

#### Strategy Development and Implementation

Active or Sustainable Travel Development Officers

Baseline monitoring - as part of a wider package of measures

## <u>Travel Planning Implementation</u>

- Personal travel planning implementation
- Workplace travel planning implementation public, private and third sector
- Health premises travel planning implementation
- School travel planning implementation
   – additional to current activity

#### Social Marketing

- Community engagement to develop new projects
- School active and sustainable travel campaigns
- Workplace active and sustainable travel campaigns
- Car share campaigns and delivery
- Organised functional walking events, e.g. led walks from a train station to an event
- Pedometer campaigns/projects promoting active travel
- Community Street Audits

#### Marketing, Information and Publicity

- Campaign brand development
- Marketing campaigns
- Awareness raising events
- Development of active travel signage, maps, leaflets, display boards, public transport timetables
- Development and promotion of route planning tools, e.g. subscription to Walkit.com
- Active travel promotion with GPs
- Drop-in centre/ pop-up shop
- European mobility week events

## Integration with Public Transport/Transport Network

- Public transport provision, incentives and improvements, e.g. real time passenger information development; ticketing incentives; new or extended services; phone app development
- Interchange facilities/improvements, e.g. shelters, maps, new/additional signage, service and route information, etc.
- Additional 20mph zones
- Parking time restrictions
- Car free centres, car free days
- Research e.g. Car Club feasibility study

The Final Reports for the SCSP pilots provide an overview of possible initiatives <a href="http://www.transportscotland.gov.uk/environment/smarter-choices-smarter-places">http://www.transportscotland.gov.uk/environment/smarter-choices-smarter-places</a>

In addition, the Department for Transport document "Making Smarter Choices Work" provides a useful overview of English projects.

## 1.4 What is not eligible for funding?

Funding is not available for:

- Land negotiation and acquisition, planning process, etc.
- Infrastructure\* upgrading, repair, maintenance or creation.
- Initiatives that are primarily aimed at sports awareness/increasing sport participation.
- Projects that do not focus on functional travel.
- Maintance and running costs of existing projects/programmes of work

# 2. How to apply

# 2.1 Pre-application support

Paths for All strongly encourages local authorities to enter into early dialogue with the Paths for All SCSP team prior to submitting an application, so that we can provide advice and assist in ensuring that any applications submitted meet the criteria. We will also offer pre-application workshops for small groups of potential applicants. Please contact the SCSP team on 01259 218 888 or scsp@pathsforall.org.uk

#### 2.2 Submitting an application

To apply for SCSP funding you must complete the SCSP grant application form available from the Paths for All SCSP team. The application form will gather core information on the outcomes based project you are proposing. This includes a project budget section. All applicants must fully complete the application form. Forms should be returned by email with any relevant supporting information and evidence. There should be one form per local authority, which can have a number of projects listed.

The application form and supporting information and evidence must be submitted **by 17.00 on 30 January 2015.** 

#### 2.3 Programme timeline

The SCSP programme timeline is detailed below. We are keen to support applicants throughout the application process. Please contact the Paths for All SCSP team early in the process.

<sup>\*</sup> Infrastructure is defined in this programme as - footways, multi-use paths, bicycle lanes and paths, cycle tracks, pedestrian crossings, pedestrian/bicycle bridges, paved shoulders, striped bicycle lanes, pedestrian signals, bicycle-activated signals, medians and other pedestrian "refuges," high-visibility crossing striping, raised pedestrian crossings, in-pavement lighting, overhead illuminated crossings, advance stop lines, warning signs, street designs that narrow carriageways and reduce traffic speed such as footway extensions and other structures and electric vehicle charging points.

Activity	Who is responsible?	Deadlines	Comments
SCSP criteria and guidance released	Paths for All	1 December 2014	
Pre-application support.	Paths for All.	Continuously to 30 January 2015	Local authorities will be invited to attend a pre-application workshop in Aberdeen on 8 December or Glasgow on 10 December. One-to-one advice also available during this time.
Submission of applications	Local authorities	30 January 2015	Applications can be submitted at any time prior to the deadline. Submitted by email to Paths for All.
Assessment of applications	Paths for All and local authorities	Continuously to 27 February 2015	Site visits may be arranged during this time to clarify proposals.
Steering Group	Paths for All and Steering Group	Continuously to 27 February 2015	To review all proposals and funding decisions.
Applicants informed and grants awarded.	Paths for All	Continuously to mid-March 2015	Successful applicants informed prior to a public announcement in late March. Unsuccessful applicants also informed ahead of the public announcement.
Projects start	Successful projects	1 April 2015	Projects can start as soon as the successful applicant receives a formal offer.
Progress report	Successful projects	30 September 2015	6 month report to determine if projects are on track to complete by 31 March 2016.
Project completion and report on inputs/activities	Successful projects	31 March 2016	Final grant claims must be submitted no later than 31 March 2016. This report is required before payment will be made.
Submission of evaluation and outcomes reports	Successful projects	30 June 2016	Advice on evaluation and reporting will be available from the Paths for All SCSP team.

# 3. How applications will be assessed

# 3.1 Application assessment and selection process

The stages of assessment and selection are summarised as:

- 1. Pre-application support Paths for All can offer advice on proposed projects in advance of applications being submitted.
- 2. Assessment Proposals will be assessed to ensure they meet all essential criteria listed below. Proposals may be rejected if they fail to meet any one of the criteria.
- 3. Steering Group To review all proposals and scrutinise funding decisions. The Panel will consist of representatives from Paths for All, Transport Scotland, Regional Transport Partnerships, and the Confederation of Scottish Local Authorities. Other relevant external partners such as the Confederation of Public Transport may be consulted as required.

## 3.2 Essential criteria

Proposals must meet all of the criteria below before they will be eligible for funding:

## Promote an increase in active and sustainable transport

Projects must encourage additional modal shift from cars and reduce carbon emissions by encouraging and promoting active travel and/or other forms of sustainable transport.

#### Aligned with national, regional and local policy in Scotland

Projects must support the delivery of the National Transport Strategy and Regional Transport Strategy objectives, proportionate to the intervention. Where relevant, projects must also support the Town Centre First Principle and policies and objectives set out in Community Plans, Strategic Development Plans, Local Development Plans, Neighbourhood or Local Community Plans, etc.

#### Targeted to specific populations

Evidence from the Pilot phase of SCSP showed that growth of mode share for active and sustainable travel changes is achievable in targeted populations, especially where there is intensive activity. Projects must explain why particular target communities and interventions have been identified as presenting opportunities for maximising behaviour change.

Target communities can relate to a place, e.g. an area within a town or city, a workplace, etc; or a common interest, e.g. visitors to key trip attractors, children, large employer, users of particular corridors.

Figure 1 provides examples of population sizes and related spend per resident over three years from the SCSP Pilot projects.

	Barrhead	Dumfries	Dundee	Glasgow East End	Kirkintilloch /Lenzie	Kirkwall	Larbert/ Stenhousemuir
Population	17,518	38,964	30,568	30,085	32,302	7,997	20,201
Total £s spent on promotion/ organisation/ management	548	730	1,103	500	270	391	1,279

Figure 1: SCSP Pilot Project population sizes and spend per resident, from Going Smarter, Final report, 2013.

#### Match funding available

Public spending will be constrained for some years to come and we are committed to delivering value for money. Paths for All SCSP funding can cover up to 50% of total project costs. Remaining sources of funding must be identified at time of application. The additional contribution must be at least 50% of the total cost of the project. Inkind contributions, such as staff costs or materials, of up to a maximum value of 25% of the total project costs, will be accepted. See section 4 for more information on match funding.

# **Develops Partnership Working**

The outcomes of the Pilot phase of SCSP clearly show that partnership working is required to deliver effective projects. We prefer submissions that encourage and develop partnership working among stakeholders, particularly with Regional Transport Partnerships. Local authorities are encouraged, in every case, to discuss proposals with relevant RTP's as appropriate for intended interventions.

Other partnerships could comprise – NHS Boards; national park authorities; other public bodies; community planning partnerships; voluntary/third sector (relevant community groups, charities/non-profit organisations); transport providers; businesses. Your proposal must provide evidence of partnership working. Project partners must be identified and clear support must be demonstrated. Grant application forms must be signed by local authority Head of Transportation (or equivalent) or Head of Finance; and equivalent partner signatories where they are contributing match funding.

# Added value and/or new ideas or approaches

We are looking for new ideas, the novel application of existing ideas within a new context and/or projects that are additional, and add value, to existing activity. SCSP funding cannot simply replace existing funding for an ongoing or already proposed activity. Projects will have local implications, but we need to recognise that many areas across Scotland will have similar characteristics so want to develop concepts and ideas that could deliver benefits across Scotland. You should demonstrate that your proposed project is a new approach, will add value, is transferable and could be rolled out widely if it is a success.

#### Deliverable in the short term

The funding is currently for one year, so projects must be able to demonstrate that they can be delivered by 31st March 2016. Your proposal must demonstrate that the project can be delivered practically in the short term and within allocated resources. You must provide a phased delivery plan.

#### Incorporates a measurement and evaluation plan

We must enhance our understanding of the outputs and outcomes from SCSP interventions and evaluation of these projects will be critical. Evaluation, including the assessment of the current situation and outcomes achieved, is crucial to developing the evidence base to support the transferability of funded projects. This is also crucial to building the evidence base for new ideas and demonstrating that behaviour change is achievable. This should include an assessment of, for example, community responses to projects and any changes in mode share. A proportionate, outcomes-based measurement, evaluation and reporting process must be identified for all funded interventions.

Appendix 1 highlights some of the indicators and areas that should comprise any evaluation approach. You must identify a set of measurable goals or targets for the project. You must include specific proposals for how the project will be assessed that are commensurate with the scale of the project.

# 4. Match funding

Paths for All SCSP funding can provide up to 50% of project costs. Applicants must find the remaining funds from other sources. In-kind contributions of up to a maximum value of 25% of the total cost of the project, is acceptable. Eligible in-kind costs may include services provided free of charge (e.g. legal services) and staff time, but only where this is additional to, or re-allocation of, existing resources and will be used to deliver the proposed project.

Although volunteer time cannot be funded, reasonable expenses to volunteers and/or community members may be funded. Volunteer time may also be counted as an in-kind contribution at a rate of £50 per day for unskilled labour, £150 per day for skilled labour and £350 per day for professional services. Reasonable costs associated with additional overheads (e.g. project management, health and safety, liability insurance) are also eligible.

Other funding from Transport Scotland cannot be used for match funding, including funding distributed by third parties, such as the Community Links fund managed by Sustrans Scotland. However, Cycling Walking Safer Streets funding would be an eligible source of match funding as it forms part of the main local government settlement. Funding from Scottish Government can be used as match funding. Any funding conditions from other funding bodies must not be breached.

Other potential sources of funding include Central Scotland Green Network Development Fund, Regional Transport Partnerships, climate change, air quality, landfill tax (Scottish Landfill Tax from April 2015), community planning partnerships, European funding, regeneration, developer contributions, local authority funding, public body funding, e.g. NHS. Local authority funding can come from more than one department, e.g. transport, health, regeneration, planning.

For proposals that have secured match funding from partners, grant application forms must be co-signed by a relevant senior manager from the partner organisation.

If in partnership with a constituted community group, funding sources can be sought that are otherwise unavailable to statutory bodies. The Scottish Education and Action for Development website provides information on <u>funding sources</u> for community groups.

# 5. How funding will be allocated

The level of indicative funding allocated to local authorities will be based on total population, using the current Cycling Walking Safer Streets (CWSS) formula, with a floor of £50k. This has been agreed at the COSLA Leaders Group.

Moneys designated for local authorities that do not submit an application by 30 January 2015 will be re-allocated. Local authorities can opt to base their proposal on a proportion of their allocation. If full allocations are not taken up, this will be reallocated.

#### 6. Evaluation

Paths for All and Transport Scotland require robust and accurate evaluation of all projects. Projects must demonstrate to funders that aims and objectives have been properly evaluated and that outcomes have contributed to Scottish Government objectives, targets and aspirations. A clear evaluation framework must comprise part

of the proposal, and this should include a clear evaluation plan for each distinct project included in the proposal.

What will be measured will vary depending on the nature and focus of the project. Local authorities must demonstrate that they have developed a proportionate monitoring and evaluation plan that clearly sets out:

- aims of the project;
- desired outcomes of the project;
- what will be measured in order to track impact against desired outcomes;
- a quantified assessment of the current baseline for the outcome(s);
- how and when additional impacts will be measured;
- who will be responsible for this.

All projects are required to provide a final report that documents the reasons for undertaking the project, project activities and costs, key learning points, critical analysis of outcomes and impacts.

Further guidance on evaluation is available at appendix 1. Grant recipients can discuss monitoring and evaluation at any time with the Paths for All SCSP team. Further guidance on reporting will be issued in early 2015.

Grant recipients should also note the Monitoring, Reporting and Finances section of Paths for All Grant Terms and Conditions at appendix 2.

# **Appendix 1: Evaluation**

Paths for All and Transport Scotland require robust and accurate evaluation of all projects. Projects must demonstrate to funders that aims and objectives have been evaluated and that outcomes have contributed to national objectives, targets and aspirations. In order to do this the project must establish and be able to demonstrate and quantify the current (baseline) situation. This will allow the additional impact of the project to be assessed.

A summary of useful Smarter Choices baseline data sources for local areas is available <u>here.</u> Local cordon counts for walking and cycling, and bus boarding counts, can provide useful baseline and evaluation data.

What will be measured will vary depending on the nature and focus of the project. The evaluation plan must articulate the reasons why a particular population has been targeted with the chosen interventions. Applicants are strongly advised to develop a comprehensive evaluation plan that clearly sets out:

- aims of the project;
- · desired outcomes of the project;
- · a quantified assessments of the current baseline
- what will be measured in order to track impact against desired outcomes;
- how and when impacts will be measured;
- who will be responsible for this.

#### Sample Evaluation Plan

#### **Project Aims**

The Anytown SCSP project aims to increase levels of active and sustainable travel and reduce car use for residents in the target area. The latest information shows that current levels of walking are x% of trips, cycling are y% of trips and the number of trips by car are z%.

The Anytown SCSP project will establish the conditions and mechanisms for achieving these aims in the period April 2015 to March 2016, with the funding available from the Paths for All SCSP programme. The legacy of this project will continue to be monitored if funding becomes available.

## **Desired Outcomes**

The desired outcomes of the Anytown SCSP project in year 1 will be:

- Increased awareness of the personal and community benefits of active and sustainable travel.
- Increased awareness of active travel routes in the target area.
- Increased awareness of sustainable travel facilities in the target area.
- Provision of signs and maps to key local destinations in the target area by foot and bike.

 High levels of awareness of the SCSP project brand and marketing campaigns.

The desired outcomes at the end of year 3 will be:

- v% increase in local walking journeys, over the baseline.
- w% increase in local cycling journeys, over the baseline.
- x% reduction in single occupancy car/van journeys, over the baseline.
- y% increase in car/van passenger journeys, over the baseline.
- z% increase in public transport use.

# Year 1 Evaluation Plan

Year 1: 2015 - 2016							
Measure / Activity	Description	Baseline data / source	Anticipated population reached	Indicator(s)	Method(s) / timing	Monitoring lead / delivery partners	
Personal Travel Planning (PTP)	Door-to-door personal travel advice to all households in the target area.  Provision of 4 PTP dropin events at community facilities in the target area.	Number of households in target area / local authority neighbourho od profile, Scottish Neighbourho od Statistics.		1. Number and % of households contacted during project period. 2. Number and % receptive to positive behaviour change. 3. Number of PTP drop-in events achieved. Number of people attending the events. Number and % receptive to positive behaviour change.	Continuous data collection during PTP contact – current mode; awareness of personal & community benefits of active travel; feedback on personal needs for active travel; intention to change; awareness of public transport; awareness of active travel routes; awareness of car share facilities.	Local authority & regional transport partnership	
Brand developm ent, mass marketing &	Development of a project brand and logo to be used in mass			<ul><li>1. Number and range of events.</li><li>2. Numbers attending</li></ul>	1. Routine data recording & case studies.	Local authority, regional transport partnership	
promotio	marketing			events.	2. Cordon	& health	

nal events	campaigns and events. Mass participation events and promotions to raise awareness about active & sustainable travel.		3. Number of flyers/adverts distributed. 4. Number of features in local media. 5. Range and distribution of branded materials. 6. Number and range of promotions and incentives. 7. Level of brand & logo recognition.	counts at events. 3. Routine recording & admin. 4. Routine recording/q uotes & excerpts. 5. Routine recording & poster. 6. Routine recording & case studies. 7. Data collection at event – toward end of project period.	board
Etc.					

# Reporting

All projects are required to provide a final report that documents the reasons for undertaking the project, project activities and costs, key learning points, critical analysis of outcomes and impacts.

Applicants and grant recipients can discuss evaluation at any time with the Paths for All SCSP team. Further guidance on reporting will be issued in early 2015.

# **Appendix 2: Paths for All Grant Terms and Conditions**

#### 1. General

- 1.1. Definitions
- a) Partnership means Paths for All Partnership
- b) The Organisation refers to the lead organisation named in the application, receiving the grant and bound by these terms and conditions
- c) The Project refers to the subject of the grant application
- 1.2. The grant must be used exclusively for the Project, only by the Organisation and only to deliver the activities included in the application form or varied with the written agreement of Paths for All Partnership.
- 1.3. If at any time the total expenditure on the Project exceeds the estimated amount stated in the Grant Offer Letter there will be no corresponding increase in grant.
- 1.4. No expenditure incurred before the date of the Grant Offer Letter can be paid for out of the grant.
- 1.5. The Partnership shall not at any time be liable to any person in relation to any matter arising in connection with the development, planning, construction, operation, management and/or administration of the Project and in particular but without limitation, shall not be liable to the organisation for any loss or damage arising directly or indirectly as a result of the compliance by the Organisation with the terms and conditions of this grant including any losses arising from a failure to make grant payments on any agreed date.
- 1.6. If at the end of the Project there is an under-spend, the Organisation must inform the Partnership, which may reduce the grant payable and/or demand a refund of any grant paid. The amount of any reduction will never exceed the amount of the underspend.

#### 2. Management and Recruitment

2.1. The Organisation will manage the Project and be fully responsible for all aspects of delivery.

#### 3. Monitoring, reporting and finances

- 3.1. The Organisation must maintain full and proper accounts and records, including copies of invoices which show how the grant has been used. These records must be copied to the Project on request and be available to the Partnership.
- 3.2. The Project will develop and deliver an outcomes based project plan which will be used in evaluation processes to measure the difference the project is making. A full project evaluation will be included in the final project report.
- 3.3. The grant must be shown in the Organisation's annual accounts as a restricted fund and not included under general funds. This means that the unspent grant funds must be shown separately in the Organisation's accounts that must also show any interest accruing from the grant.

- 3.4. The Organisation will provide a final report using the guidance and template provided at the end of the grant period. The final report will include a financial report showing all income and expenditure.
- 3.5. The due date for the final report is outlined in the grant offer. Payment of the grant will generally be on completion of the project inputs and activity after receipt of a short report showing this.
- 3.6. Grant payments will be transferred by cheque. Projects will receive a grant claim profile. We reserve the right to change payment dates if necessary.

#### 4. Procurement

4.1. In the procurement of any item or service (capital or revenue) connected with the Project, the Organisation shall make sure that best value is achieved by following appropriate procurement processes.

# 5. Publicity

- 5.1. The Organisation must acknowledge in any publications and publicity materials the support of Paths for All Partnership, including use of our and Transport Scotland's logos on all external materials.
- 5.2. The Partnership reserves the right to publish details of this Project in papers, journals and other media.

#### 6. Breaches and repayments

- 6.1. In the event of the following, the Organisation is required to repay on demand the full amount or part of the grant, as the Partnership thinks fit:
- a) Breach of any of the terms and conditions of this offer of grant.
- b) Any written information given to the Partnership by or on behalf of the Organisation in connection with the payment of the grant is found to be false or misleading in any way, whether provided before or after the grant offer is given.
- c) The Organisation stops operating for any reason, is dissolved, becomes insolvent or it is declared bankrupt.
- d) Any failure, delay or omission by the Partnership to exercise the right to demand repayment shall not be construed as a waiver of such right.

Paths for All November 2014