

Kirkcudbright Community Tennis Club

Business Plan

July 2023

V2



Kirkcudbright Community Tennis Club
St. Mary Street
Kirkcudbright
Wigtownshire
DG6 4AA

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History

Kirkcudbright Tennis Club has existed in the town of Kirkcudbright for over 100 years. It was formed in 1914 when the Hope-Dunbar family gave the land to the citizens of Kirkcudbright for use as two tennis courts.

The playing surface was red blaze and required regular maintenance which was carried out by members.

The club thrived throughout the early part of the 20th century with a healthy membership able to sustain the costs of running and maintaining the club premises and courts.

However, in the 1980's and 90's membership declined and in 1996 the club committee voted to hand over the ownership and responsibility for the club to the Council as the reduced membership could no longer sustain the costs or time required to maintain the courts. The club property and land were sold to the Council for £1.

The club continued to operate as a privately funded club paying an annual rent to the Council. The Council renewed annually a service level agreement with the club until 2017 when the council informed the committee that, due to financial constraints, they could no longer maintain the service level agreement.

Background

Kirkcudbright Community Tennis Club is set within the conservation area of Kirkcudbright town. The club is a friendly, welcoming club registered with the Lawn Tennis Association and Tennis Scotland. The club obtained charitable status in 2020 (SCO50244) and changed, its name to Kirkcudbright Community Tennis Club to reflect the change in priorities and focus of the club within the community. This change was adopted by the membership at the 2021 AGM.

The club has two floodlit tarmac courts which have recently been resurfaced, a small clubhouse with toilets, changing facilities and a kitchen.

The club has over 120 members from all age groups.

A wide range of activities including junior coaching, mixed social tennis and active sections for Men and Women. Informal social competitions run throughout the year and has recently focused on widening the accessibility of tennis related activities to include groups who would not normally consider tennis as an activity they would participate in e.g. disability groups and nursery age children.

Club Championship competitions take place during the summer months. Mixed, Men's and Women's teams compete, with some success, in the Dumfries and Galloway Leagues.

The club welcomes players of all ages and stages and runs taster sessions and Open Days for anyone who would like to try tennis or is considering club membership. The club runs regular coaching sessions for beginners and improver which are open to non-members. The club has recently introduced a performance program for youngsters showing ability in the sport in addition to the general coaching programme based on the LTA progressive skill development approach.

A variety of memberships are available including Adult, Family, Junior, Country and Social membership. The club also operates a pay per play arrangement for visitors to the area.

The membership price structure shown below is broadly in line with costs at other clubs in Dumfries and Galloway.

Individual Adult Membership £80

Family Membership (2 adults and their children) £120

Country Membership £40

Junior membership £10**

Student Membership £25

Social member £10

All prices are per annum.

When the need is identified a discretionary approach to pricing is applied.

** With a junior membership, for this annual cost, the junior member can bring a parent or non-member friend on court to play with them at no additional cost.

All under 12 members must be supervised by an adult.

Coaching sessions for juniors run throughout the year (£4 per session) and tennis camps are organised in school holidays (£10 per 2-hour session). These sessions are open to children who are not members of the club. Again, discretion is applied to costs in particular circumstances.

The club has recently upgraded the playing surface and floodlighting offering an excellent tennis facility to members and visitors. The funding obtained has enabled the club to lay a new surface supplied by Doe Sports and the floodlighting has been upgraded, the electrical work having been supplied by local firm, Derek Mitchell. Continuation of fund raising and completion of the required upgrade during the COVID-19 pandemic demonstrated the club's commitment to our community and to the provision of a first-class tennis facility for anyone wishing to use it. We sought and were granted permission from the Council to proceed with the upgrading work prior to obtaining a CAT.

Governance

The club is a registered charity SCO50244, obtaining SCIO (Scottish Charitable Incorporated Organisation) status in June 2020 and follows rules of governance outlined by OSCR. The governance of the club is outlined in its new constitution, adopted by members at the 2021 AGM. The Club has changed its name to Kirkcudbright Community Tennis Club to reflect the commitment to serving the wider community of Kirkcudbright (*copy of constitution provided*).

Club governance is now the responsibility of 3 Trustees (this number will increase in future with a further two members added to the Trustees at the 2024 AGM).

Implementation of policy and day to day running is the responsibility of the Management Sub Committee (MSC).

Meetings of the Trustees take place as required (approx. monthly), MSCM take place once per month.

The MSC consist of:

- Trustees (Chair)
- Treasurer (Trustee)
- Tennis Development Officer (Trustee)
- Secretary
- Junior coordinator
- Community Links and Publicity Officer
- Welfare officer

The group have support from a retired Lawyer who is available to provide advice when required.

The Club Constitution has been changed to meet the requirements of its Charitable Status and the Requirements of OSCR.

The annual financial report now requires meeting the standard of charitable status and is inspected by an accountant.

All coaches at the club are LTA affiliated as required by the LTA.

The Club completes an annual risk assessment and Action Plan accordance with the providers of the Public Liability Insurance

Mission Statement

Kirkcudbright Community Tennis Club is committed to providing permanent and temporary residents of Kirkcudbright and the surrounding area with an opportunity to play the sport of tennis within a safe and enjoyable environment. Anyone is welcome at the club, and we strive to continually improve and develop our club sporting provision. The club will provide these facilities at an affordable cost. The club will continue to look at ways to encourage and support those members of the community who presently encounter barriers, either physical or financial, to participation in the sport

Current Facilities

The tarmac playing surface which the club had prior to the laying of the new surface in 2021 was laid down by the Council in 1996. The surface was regularly maintained by the Council, and since around 2010 there was a service level agreement in place agreed annually by negotiation between the club committee and the Council officers. The surface was sprayed annually, and power washed, the lines were repainted, and new nets provided. However, after 20 years of constant use the surface was within a couple of years of becoming unsafe and unplayable. Small sections of the Tarmac were breaking up and the surface showed signs of wear over both courts (see attached photos). If the court surface was not upgraded, it was highly likely that both courts would eventually have been closed for health and safety reasons. The technology of court surfaces had also improved considerably since 1996 and more recent developments meant that the modern equivalent of tarmac is much kinder to knees and other joints of players.

The Council, who were responsible for the courts and their upkeep, informed the Tennis Club committee in 2017 it could no longer afford the necessary upgrade required or to maintain the Service Level Agreement the club had with them. Initially the club considered 25-year lease agreement with the Council and agreed to source funding for such an arrangement. However, it became apparent that most funding bodies would look more favourably on an application where the club had outright ownership of the tennis facilities. As a consequence, the committee agreed to seek a Community Asset Transfer.

The new improved surface has provided the town and its visitors with a modern safe surface which can be used all year round and in a wider range of weather conditions (*see attached photos*).

Kirkcudbright Community Tennis Club have a proven track record of managing the facility and have already applied for and secured the following funding to develop the project.

The maintenance of the facility meets the standards of the LTA risk assessment tool in order to obtain Public Liability insurance. Maintenance record keeping is in line with the LTA standards.

Funder	Amount £
Dumfries and Galloway Regionwide Partnership Fund	7,500
Galloway Glens Small Grant Scheme	2,000
Local Giving Ltd. Magic little Grants (£500x2)	1,000
Kirkcudbright Common Good Fund	10,000
Stewartry Area Committee	2,000
Glasgow Association of Galloway	2,000
AM Spurgen Charitable Trust	500
Kirkcudbright Co-Op	1,300

Membership "Pay it Forward Scheme"	3,000
Remaining funds from club fundraising and club deposit account	9,105
Total	38,405

Refurbishment Work	Cost £
Court Resurfacing	28,248
Lighting	10,157
Total	38,405

As a result of the improved tennis provision and increased community presence membership has increase from 60+ in 2019 to 120+ active members at present. Junior membership is 32 with 40+ participants in our junior coaching programme. The club runs holiday camps in the school holidays, these are usually oversubscribed and have a waiting list. All coaching is carried out by fully qualified and affiliated LTA coaches and the club adheres to all safeguarding guidance from the LTA. It is a priority for the club that all junior provision is affordable. The annual junior membership fee is £10 which enables the parent/ carer to book a court on behalf of the child and the child can play with a friend or parent who is not a member. All equipment is supplied.

Current User Groups

The club presently organises, and continues to develop the following activities for club members and the public (approximate attendance numbers 2023 in brackets) including:

- Women's social tennis sessions (15/20)
- Men's social sessions (10/15)
- Junior coaching (38/43)
- Team coaching (women 24, men12)
- League matches (5 teams: 2 men's, 3 women's)
- Club Nights (12/16)
- Social tennis evenings (20+)
- Club Championship competitions (34)
- Fun Competitions (20)
- Junior competitions (15)
- Open days (35/40)
- Adult taster sessions (8/10)
- Tennis Xpress for beginners (22)
- Improver courses for adults (12)
- Walking tennis group (10/12)
- Johnston school nursery (24)
- Kirkcudbright Primary nursery (24)



The club premises and courts are available for use by other community groups where the use is appropriate, (the local youth group have booked 2 sessions in July) and organised following all health and safety and safeguarding regulations.

In addition, the club actively seeks to further its links within the wider community. Links with a local nursery have been established since the upgrading of the court surface and residents of School Close have an open invitation to use the facility. One resident has opted to become a member and plays regularly.

The club ran a 4-week Tennis Scotland and Council Disability sport sponsored event, "Open your Doors", which aimed to engage those members of our community who would not usually consider tennis as an activity to take part in.

This event included:

Toddler Tennis for 3-5 year olds (36)

Walking tennis for those with mobility issues (12)

Access Tennis for those with learning or mobility issues (2)

Social tennis (10)

The Club is also a member of the following local organisations:

- Kirkcudbright Development Forum
- Stewartry Sports Council
- The Community and Schools Sports Hub
- Summer Festivities Group
- Dumfries and Galloway Tennis
- The club is registered with the LTA and Tennis Scotland.
- The club has worked in partnership with the local Rotary Club
- The club supported fund raising events for MND, Parkinson's disease and the Lifeboats.

The community of Kirkcudbright now benefits from having a fit for purpose, safe tennis facility providing opportunities for all to participate in sport regardless of age, gender, ability, disability or previous sporting experience. Our club caters for everyone. We provide tennis for all at an affordable cost, and we provide all equipment needed for free for anyone who requests it.

Marketing and Promotion

The club has introduced an online booking system through its "Clubspark" website, not only making access to the courts easier for the now increased membership, but also for visitors to book and make use of the facility. The website provides up to date information for the club members and members of the public.

Coaching courses are promoted through social media to non-members.

Club events are reported by our publicity officer in the local press.

The club has a presence on Facebook, Twitter and Instagram and regularly promotes its activities through these Social Media platforms.

Through Facebook, the club links with other local groups active within our community.

The club provides regular items for the local paper.

The club has provided a coaching input to local schools on activities days at the Academy and provided short courses on tennis activities for the local primary. The club has an onsite notice board available to the public. The club has erected a large banner on the netting at the front of the court; this has attracted consider attention of both residents and visitors to the town.

Evidence of Support and Need

Kirkcudbright Community Tennis Club has carried out wide consultation across its local community and has received unanimous support for the direction it is now taking namely to obtain a Community Asset Transfer and take ownership and management of the tennis facility in Kirkcudbright and to become a SCIO with the formal aim of being a community-based organisation.

Through meetings, discussions and informal surveys the following organisations have given their support reflecting the health and well-being, social and economic contribution the Tennis Club will make to the community:

Voluntary

Kirkcudbright Community Council

Kirkcudbright Development Trust, including the Johnston School Project

Silvercraigs Caravan Park

Kirkcudbright Rotary

Stewartry SCVS

Education

Johnston Pre-school Nursery

Kirkcudbright Primary School

Kirkcudbright Academy Staff, pupils and PTA and parent Council

Sports Organisations

Kirkcudbright Sports Hub

Kirkcudbright Golf Club

Kirkcudbright Swimming Pool

Kirkcudbright Running Club

Kirkcudbright Squash Club

Tennis Scotland

Health

Solway Medical Group

Commercial Organisations

Boots Pharmacy

Thomson's Newsagent

Kirkcudbright Bay Hotel

J Hall and Sons

Paul Jones Bakery

Kirkcudbright Co-op

Andrew Campbell and Sons

West Coast Sea Products

Brambles Delicatessen

Selkirk Arms Hotel

The overwhelming view of those consulted was that there was a need for a safe, modern tennis facility in the town to serve the needs of both the local population and visitors to the area.

The physical and mental health benefits were acknowledged by all those surveyed, and it was also the view of many that the courts looked tired and were in need of upgrading and that this would also improve the appearance and ambiance of St Mary's Street.

Kirkcudbright Community Tennis Club, prior to court upgrade had membership around 80 members. This figure covered all ages from age 6 to over 80 a significant proportion of these are older members who play social tennis regularly. It was projected that this would increase significantly with the provision of new courts with a more attractive and physically forgiving surface.

There was an increasing demand for tennis coaching from within the community particularly from within the pre-school. The club had begun to build coaching links and coaching delivery to local schools that over years preceding Covid. This coaching programme is now well established through a partnership with Mark Sindall coaches.

Previously visitors to the area booked the courts via the local museum but experienced difficulty booking after office hours. This can now be done online through the club website.

The fact that there was a need and support from the community to upgrade the facility and that this would benefit the local community and visitors is evidence by the increased club membership and increased participation in tennis by members, the community and visitors alike.

The list which follows demonstrates that as a result of the upgrade and introduction of a website the club now contributes local employment by engaging the services of two local coaches and provided employment for local trades when the resurfacing and lighting upgrade were carried out.

The club contributes to educational provision for young people by providing tennis coaching and leadership opportunities for young people.

Club membership still consists of a sizable proportion of retired people. This not only benefits their physical health and wellbeing but enables them to meet with others of similar age and interest and helps reduce the possibility of social isolation.

As mentioned previously visitors were not always able to access the courts out of office hours but now the online booking system allows booking to be easily accessed. In June 2022, 40 plus bookings were made by visitors with equipment provided free of charge if required.

By participating in community events and acquiring a defibrillator in partnership with the local Rotary Club, the tennis club reaches out to other aspects of community life and a committee member has been appointed to be responsible for publicity and community liaison.

The club also reaches out to those who have no previous experience playing tennis by organising beginner courses open to non-members, e.g. "Open your Doors" event

Community Engagement

Survey of Local Clubs and Schools

In addition to the letters of support from local businesses and organisations the club carried out surveys of the golf club members, running club members and a sample of school pupils in S1-6.

The survey was aimed at determining the level of interest in the club, views of its benefit to the town in terms of providing a sporting venue and role in tourism.

The survey also asked if there were an improved facility would the respondents be interested in participating in tennis.

	Running Club	Golf Club	School
Number of surveys returned	35	40	50
Do you ever play tennis?	68%yes	42% yes	12% Yes
Do you think the courts are in good repair?	20 %, yes 54%No 26% don't know	15% yes 27% no 58% Don't know	35% Yes 42% No 23% don't know
Would you play more tennis if the courts were upgraded?	76% Yes	51%Yes	65% Yes
Do you think tennis courts benefit tourism in the town?	81% Yes	84 %	N/A
School only Would you be interested in playing tennis after school?	XXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXX	68% Yes

Would you consider playing tennis if coaching were made available?	XXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXX	68% Yes
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From the survey it can be seen that broadly speaking those surveyed are in favour of a tennis club in the town, most were of the opinion that the tennis club was in need of repair and thought the retention of the facility was of benefit to them and to tourism in the town. Of those surveyed, more would consider playing tennis in an upgraded facility.

Tennis club members were surveyed regarding their opinion of the courts.

45 members responded to the survey.

93% thought the courts were in need of repair with 50% of those responded stating that the condition of the courts were “very poor”.

100% of those surveyed said they gained both social and physical benefits from participation in tennis.

100% of those surveyed thought that the tennis courts benefited tourism in the town.

Community Benefit

The benefits of participating in sport are well researched and documented. Sport has enormous health benefits, both physical and mental health benefits. The Trustees believe that the enhanced role the club now has within our community as a result of the safe, upgraded facility is evidenced by the list below. The list illustrates the club’s enhanced role within the community. The introduction of a user friendly website has also made the club and its facilities more accessible to all user groups.

- Club membership is now in excess of 120 members and continues to grow.
- 40+ young people benefit from weekly tennis coaching delivered by qualified professional coaches. School holiday camps, which are usually over-subscribed, provide structured physical activity during holidays. Whilst our aim is to provide fun physical activity and develop the tennis skills of young people so providing with them with a sport they can enjoy for the rest of their lives, some of the youngsters are now going on to participate in local competitions.
- The courts are used once a week by the Johnston Nursery children and Kirkcudbright Primary nursery section.
- A Duke of Edinburgh candidate fulfilled her volunteering component of the award by assisting at junior coaching.
- Leadership roles for young people are to be developed in partnership with the school.
- The local youth groups have booked 2 afternoon sessions during the summer holidays period.
- Liaison taking place between Tennis Scotland, the club and the local primary school a “Road Show” took place in May, paid for by Tennis Scotland and organised by the club.

- The Road Show was followed up by an Open Day where all primary age youngsters received an invite to attend. A further 8 children signed up for regular coaching and 143 children had a one-hour coaching session over a two-week period.
- A defibrillator, part funded by Rotary, St John's, Scotland and Kirkcudbright Community Tennis Club has been installed at the clubhouse. This will be available to the community and the community will be invited to take part in CPR and Defibrillator training.
- Adults within the community who are not club members attended a 6-week beginner courses over the past two years. The first course was fully booked, and further courses are set for autumn.
- Visitors to the town can book and pay online and borrow equipment for free. This was used over 40 times last year.
- We employ the professional services of a recently set up coaching business, thus helping to provide employment and personal development opportunities for local people.
- Maintenance work is put out to tender from local firms.
- 40+ visitors booked the courts last year and numbers are high again this year, so providing an additional visitor attraction within the town.
- The Club now has a Community Links and Publicity Officer on the committee.
- The club fulfils all safeguarding requirements for LTA registration and a Safeguarding Officer is on the committee. In addition, the club's safeguarding policy and provision was audited by tennis Scotland in June 2022 and found to be exemplary.
- All coaching staff meet the required safeguarding standards.
- The Club has future plans for further community involvement. This is a regular item on the MSCM agenda

One of our objectives is to provide "age friendly" tennis facilities that enable older people, particularly those over 70, to prolong their ability to play tennis, contributing to improvements in their physical and mental well-being and social inclusion. This would also allow us to provide age-related coaching and exercise opportunities for over 70's in addition to providing social contact with others.

Future plans include:

- Further develop walking tennis for those with mobility problems or older participants,
- Tea, talk and tennis as a social option for older members and friends,
- Family based tennis activities
- Further develop access for disability groups and therefore increasing inclusion.
- Further courses to allow non-members to access the facility.
- Identify the impact and benefit to the local and wider community (health and wellbeing, reducing social isolation, improving mental and physical fitness, providing local facilities and opportunities etc.) This is important as it helps us evidence the social value of the project.

Dumfries Indoor Tennis Facility

The Trustees and MSCM are aware that the indoor facility will impact on regular tennis provision throughout the year and provide an opportunity to enhance player performance and increase competition in the region.

The Chair of the Trustees has attended all meetings held jointly by the Council and Tennis Scotland to involve and inform local clubs of progress with this initiative. The Trustees and MSC are aware that facility will have an impact on tennis participation and development throughout the region and at club level. At present it is not possible to be precise about how the club will adapt to take advantage of this initiative as the Governance and Business Plan for the facility is not yet in its final stages.

Comments on Finances

Provision has been made from within the funds available for a "Sinking Fund". While not kept in a separate account it is recognised by the Trustees that £4,000 be earmarked for this purpose and approximately £1500 per annum will be added to this amount.

Coaching costs in 2022 were not typical. In 2023 a new coaching model was introduced. The club is obliged by the LTA to employ appropriately qualified coaches in order to obtain registration and public liability insurance. While in pre-pandemic years club members with lower level coaching qualifications carried out coaching for free, this no longer meets the standards required by the LTA. The Club now uses the services of a local coaching firm, providing local employment, meeting safeguarding standards and course delivery by highly qualified coaches.

The coaching company is now responsible for all financial aspects of running the coaching programme. Costs per session £4. There will be no cost to the club for this service. The committee would apply a discretionary approach to costs in identified cases.

Finance

We started 2022 with £10,384.12 and at the year end, our funds stood at £13,314.84 giving us a surplus of £2,930.72.

Our account, in the format required by OSCR, is currently being inspected but below is a summary of our income and expenses throughout the year.

Our main costs were for new nets, the purchase and electrical fitting of an outside light for the clubhouse and the portable defibrillator, which is for use of members and also the wider community. We received a donation of £400 towards the cost of the defibrillator, kindly given by the Rotary Club of Kirkcudbright.

We are grateful to our members who continue to raise funds for KCTC by online shopping through Easyfundraising.

Summary 2022

INCOME

TOTAL	12212.46
Member fees	5440.00
Junior coaching	4055.00
Adult coaching	960.00
Donations	400.00
Visitors	643.41
Balls	36.00
Fundraising	678.05

EXPENSES

TOTAL	9281.74
Awards	62.99
Balls	523.20
Junior coaching	4665.00
Adult coaching	765.00
R&M	895.31
Power	468.00
Clubhouse	241.74
Sundries	104.49
Defibrillator	1000.00
Tennis D&G	100.00
LTA	240.00
GC/Stripe	116.01
other	100.00

SURPLUS 2930.72

Links to National Policy and Direction

National Health and Wellbeing Outcomes:

- **Outcome 1:** People are able to look after their own health and wellbeing and live in good health for longer
- <https://www.gov.scot/publications/national-health-wellbeing-outcomes-framework/pages/1/>

Scotland's Public Health Priorities

- **Priority 6:** A Scotland where we eat well, have a healthy weight and are physically active.
- <https://publichealthreform.scot/the-reform-programme/scotlands-public-health-priorities>

A Connected Scotland (Social Isolation Policy – published 2019):

- **Priority 1: Empower communities and build shared ownership**
- **Priority 3: Create opportunities for people to connect**
- <https://www.gov.scot/publications/connected-scotland-strategy-tackling-social-isolation-loneliness-building-stronger-social-connections/pages/1/>

Active Scotland Delivery Plan

<https://www.gov.scot/publications/active-scotland-delivery-plan/>

- **Outcome 2:** We encourage and enable the active to stay active throughout life
- **Outcome 3:** We develop physical confidence and competence from the earliest age

Physical Activity Guidelines

<https://www2.gov.scot/Topics/Statistics/Browse/Health/TrendPhysicalActivity>

<https://www.nhs.uk/live-well/exercise/physical-activity-guidelines-older-adults/>

Research / articles

World Health Organisation - <https://www.who.int/dietphysicalactivity/pa/en/>

Benefits of: <https://www.nhs.uk/live-well/exercise/exercise-health-benefits/>

- I teach Scottish Mental Health First Aid and can seek out more information about physical activity and mental wellbeing if you need it.

Barriers to Physical Activity

NHS <https://www.nhs.uk/live-well/exercise/overcoming-the-barriers-to-exercise/>

Identifies not finding enjoyable physical activities and finding opportunities to be active with other people as way to overcome barriers to exercising

<https://www.gov.uk/government/publications/health-matters-getting-every-adult-active-every-day/health-matters-getting-every-adult-active-every-day>

People are more likely to be active if it is seen as 'normal', and if their friends and peers are also active.

For most people, the easiest and most acceptable forms of physical activity are those that can be incorporated into everyday life

Physical activity and long term conditions

<https://www.gov.uk/government/publications/health-matters-physical-activity/health-matters-physical-activity-prevention-and-management-of-long-term-conditions>

Physical activity and Type 2 Diabetes

The Let's Prevent and DESMOND programmes (preventing and managing Type 2 Diabetes respectively) highlight physical activity alongside healthy diet as the key controllable factors. (I'm a facilitator for Let's Prevent so can get you more information about this if you want)

Social Isolation

<https://www.campaigntoendloneliness.org/loneliness-research/>

Loneliness and social isolation are harmful to our health: research shows that lacking social connections is as damaging to our health as smoking 15 cigarettes a day (Holt-Lunstad, 2015). Social networks and friendships not only have an impact on reducing the risk of mortality or developing certain diseases, but they also help individuals to recover when they do fall ill (Marmot, 2010).

Loneliness and physical health

- Loneliness increases the likelihood of mortality by 26% (Holt-Lunstad, 2015)
- The effect of loneliness and isolation on mortality is comparable to the impact of well-known risk factors such as obesity, and has a similar influence as cigarette smoking (Holt-Lunstad, 2010)
- Loneliness is associated with an increased risk of developing coronary heart disease and stroke (Valtorta et al, 2016)
- Loneliness increases the risk of high blood pressure (Hawkey et al, 2010)
- Lonely individuals are also at higher risk of the onset of disability (Lund et al, 2010)

Loneliness and mental health

- Loneliness puts individuals at greater risk of cognitive decline (James et al, 2011)
- One study concludes lonely people have a 64% increased chance of developing clinical dementia (Holwerda et al, 2012)

- Lonely individuals are more prone to depression (Cacioppo et al, 2006) (Green et al, 1992)
- Loneliness and low social interaction are predictive of suicide in older age (O'Connell et al, 2004)