MINUTES OF THE MEETING OF THE LISMORE COMMUNITY TRUST HELD ON THURSDAY 13Ath FEBRUARY 2025 IN THE HALL AT 7PM

1. **Present:** Laura Savill (**LS**), Archie MacGillivrary (**AM**), Anna Stewart (**AS**). *Andrew Livingstone (**AL**), Anita Bachuil and Jane McCluskey (**JM**) on Zoom.*

Seonaid Macdonald (**SM**) attended as an observer.

2. **Apologies:** Kate McLuskie

3. **Minutes of the last Meeting (16th January 2025) and matters arising.**

Accepted and Proposed by **AS,** seconded **AM** by passed. No matters arising

4. **Shop Report** - **JM Book keeper**

See attached report

JM stated that Roxanne MaColl (**RM)** will be looking at which services the P/O could be added. It was suggested that **RM** could let the community know that we receive additional funding for different post office services, as currently many may not know. **JM** stated we have made a small profit and though she hasn't accounted for depreciation and accruals of bills such us electricity. **JM** confident that we are in a positive position. **JM** was thanked for all her work on the shop accounts and left the meeting.
The issue of the van repair/replacement was discussed – see point 7.

5. **Financial Report - LS 13th February 2024**

LS reported that the Charities Aid Foundation (CAF) Bank Account application is progressing. As usual, this could be a long drawn-out process, as the minimum anticipated set up time is 12 weeks. CAF bank specialises in funding and loans for charities, which we need to investigate for the housing project.
OSCR are in the process of changing their submission requirements, as from Summer 2025, they will now require all Charities to submit Annual Accounts. I have been asked in the past why our accounts were not on there, then OSCR referred you to Companies House.
We currently have a total of £8802.66 in the Co op Account.
We are due the £936.00 from Scottish Land Fund (SLF) which was the final payment from the Stage 1 funding. We are also due the inadvertent VAT payment from the NFU, for the Telephone Kiosk Claim, thanks to **BM** for helping move this forward.

6. **Housing update – AL**

Affordable Homes Update
Ground assessments of the site were completed in order to build up a detailed costing for the applications. The intention was to have the homes built as modules in a factory to allow for a quicker and easier build, give cost security and minimise disruption on site. The Wee House Company (Modular Connect) had been selected to do this given their experience in this area and their knowledge of building on the island. Unfortunately, we learnt that this business went into receivership at the start of the year. We are now looking to identify an alternative supplier for either entire modules or kit panel construction. This is currently our major challenge as our funding applications were made on the back of Modular Connect's build costs and we need to continue working with the main funders and ensure we can maintain these costs. Most of the funding work has been done by Julia Fayngruen and we are very appreciative indeed of the time and effort given. If we are successful with our funding applications we expect to hear back by the end of March.

In the meantime we are preparing for the second funding application to the Rural Housing Fund, which will cover a large part of the construction costs of the homes. However, further match funding of up to 40% will have to be provided, which includes other sources of grant funding and likely also a commercial loan. Kate McLuskie is generously supporting us with this.

An agreement in principle has been made with the sellers for the purchase of the land at Achnacroish and with Planning permission being previously obtained we are in position to proceed as soon as funds are secured. There are still several large hurdles to overcome but we are still positive on the prospect of building these two new homes which will undoubtedly benefit the local community.

The challenges we have now got is trying to find and alternative building. If we cannot find a builder to build to the original specification, we would have to go back to Planning Permission. This will delay us by approximately 3 months. **AL** is anticipating that we should know more by the end of the month and is working hard with Julia Faygruen to push this on. **LS** requested that before any final decision is made regarding the builder, it is brought back to the board to agree.

7.Shop Van
The van has now been moved from Gunn's and is with Peugeot in Glasgow. The van has not yet been looked at but will be in the next week. It was felt that until we had an overview of costs and repairs required, we couldn't move this forward. However, a discussion around the cost of a rental van was had, as we could claim the VAT back.
Once we have further information on the state of the van we can make a decision. **KM** had spoken to **LS** re looking for grants for the Trust to purchase a van and will keep the Board updated.

8. Kiosk.

Both **AM** and **AL** spoke to Robert Harper re the Kiosk. He gave **AM** him the timeline of 2 weeks, but definitely before Easter. **AL** had also spoken to him and explained that it had now been 8 months. AL said that he'd explained that the Kiosk is missed, is our only source of income and we, the Board had received correspondence asking where it was. AL will continue to ring weekly until we have the Kiosk back.

9. Island Plan

Mandie Currie (Lismore Community Council) is co ordinating the Island Trust Plan. All groups on the island have been asked to contribute to this. **SM** who was working on the plan which would fit in with Argyll Plan, but more than a Tourist Plan. **SM** and **KM** Funders and grant givers often will need sight of our future in the form of a plan. **SM** was invited to rejoin the Board, and she agreed. **LS** proposed and **AS** seconded. The board unanimously agreed. **AL** asked for **SM** and **KM** to produce a one-page report to outline their thoughts and ideas of where the island should be going and bringing this to the board. This will be a starting point. Scottish Island's Federation is coming over on the 19th of February. **AL** said he'll try and attend this meeting as will **AS.**

10. Newsletter

Thanks were given for the newsletter and to all those who produced it. It was agreed that we need to inform the Community on a more regular basis via email, FB post etc as to what the Trust is doing.

11. AGM

It was agreed that the AGM will be on 10th of July 2025. This will allow time for the accounts to be audited and to ensure we meet the CBS rules regarding AGMs.

12. AOB

There was no other business. Meeting close at 8.20pm

Dates the meetings, these will be monthly, 2nd Thursday of the Month, excluding April and August, are below

13th March
8th May
12th June
10th July AGM
11th September
9th October
13th November
11th December

AGM date to be decided at least 3 months in advance to allow for CBS rules to be adhered to.