



LISMORE COMMUNITY TRUST

Purpose: to maximise the potential social, economic and environmental well-being of the whole community of the Isle of Lismore

MINUTES OF MEETING OF THE LISMORE COMMUNITY TRUST HELD IN THE HALL ON THURSDAY 12th JUNE 2025

1. **Present:** Chair - Andy Livingstone (AL), Laura Savill (LS), Archie MacGillivray (AM) and Anna Stewart (AS) and Kate McLuskie (KM) virtually.
2. **Apologies.** Apologies received from Anita Bachuil (AB), Seona MacDonald and Jane Macluskey (Bookkeeper for the shop).
3. **Minutes of the last meeting 7th May 2025.** AL asked if the Minutes could be adopted as a true record. **Proposed AS, seconded LS.**
4. **Matters Arising.** No matters arising.

5. **Shop report from Roxanne MacColl**

Report To the Community Trust, June 2025

I am pleased to report that the shop appears to be doing well, and our customers are happy and support for the shop is strong. Members of the community remain engaged with the day to day running of the shop, and visitors impressed with our success as a community-owned venture.

Financials

Thank you to Jane Macluskey for her dedication in keeping the shop accounts running smoothly; the positive financial position of the shop reflects the hard work put in over the past twelve months.

The New Shop Van

Well done and thank you to Andrew Livingston who applied for and received a grant from the Lottery Communities Fund, enabling the Trust to buy a new shop van. It is running well and most of the volunteer drivers have now had a chance to try it. Thank you to Gilly Dixon Spain for a 'how to guide', to Peter Walker for taking on the development of a maintenance check list, and to Scotty Barr for agreeing to put in a floor for us.

We have received a Scotland RFID card, which will enable the vehicle to be charged on the mainland, and charging on the island at the hall has been arranged. Early indications suggest that charging the vehicle is cost effective.

Staff and volunteers

We are pleased to welcome Jane Hough to the team as supply staff, and to have our volunteers Nancy Ashford and more recently Andrew Turnbull in helping out.

Anyone interested in spending a day in the shop to see how everything works is very welcome.

We will be short a volunteer driver in the summer, as Mairi Campbell leaves us, and if anyone knows of someone who would be interested in doing stock runs for us, please let me know.

Our volunteer drivers often go over and above what is necessary, and I can't thank them enough for their continued flexibility and commitment.

Training and Development

There is no training or development planned for the next six months, although I will be approaching Shopmate to investigate our options with regards to more training on the till.

Stock

I worked hard to develop more consistency in stock levels over time, and to improve and increase the range of goods stocked in the shop by broadening our range of suppliers and developing good relationships with them. I feel that we can see the benefits of this in our financials, and hopefully this will continue to progress.

We have seen an increase in the frequency of 'pre-orders' – people coming on holiday and ordering groceries from the shop, instead of bringing them with from the mainland. This suggests that we can



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supply a solid range of groceries and that people's confidence in our capacity to stock quality products is solidifying.

With Jane Hough's support, I would like to build up our shop presence on the island website to take advantage of this trend.

The Whitehead's pre-paid accounts

The trial of the 'welcoming pack', offered by John and Marilyn Whitehead, of £15 for their guests at Strathlorn to spend at Lismore Community Stores, is working well. It provides a nice talking point for guests and on average they spend £25 per transaction, and return to the shop during their stay. I will continue to work with the Whiteheads to offer this until the end of the summer.

The physical space of the shop

Scotty Barr kindly replaced some of the windows and boarded up the air vents to improve the insulation of the shop, as it was unbearably cold during the winter months. He also fixed the hole in the Post office ceiling, and his continued provision of small repairs is making a huge difference to the overall look and feel of the shop.

The shop needs some upgraded shelving to better display our stock, and some decisions regarding the state of the walls could be made.

Improved signage is a work in progress: Laura Savill is working on signage for the shop and I have been in touch with the Post Office about replacing the PO sign outside and new branding for inside the shop.

Water testing and next steps

We have undergone mandatory water testing at the shop and failed, as expected. Andrew Livingston kindly arranged for and replaced the UV lamp and filters in the existing water purification system, and Environmental Health will be returning this month to retest.

Post Office

The Post Office is still an untapped source of income, but with the focus on being on the shop management systems just now, this is something we will hopefully be seeing some improvement in by the end of the year.

Although the report above was very informative, the Board agreed that Shop Reports from the Manager should follow a more report led format. These should include reports on average spends, busy/quiet periods, costing, stock levels, profit margins and such. Credit limits and unpaid debts also. The Board requests that the Shop Management Board (MB) produce a template for ongoing shop reports. **LS to take to MB meeting**

The Trust would also like to see the P/O services explored and also Wednesday afternoon opening.

The container still is under-utilised. AL suggests that the next time the van goes over empty, get it weighed at the weigh station. Have a Bookers run that fills it to capacity and then re weigh it. Although the weights and cubic capacity have been identified by JM, AS thinks this is less than we can carry.

Action: LS to take to MB meeting



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6. Shop Finances from JM

LISMORE COMMUNITY STORES

SHOP FINANCE UPDATE

Month end 30.04.25

Performance v Forecast

	FORECAST £	ACTUAL £
	Year 2	April
Interest Income	-	779
PO/other Income	1,417	1,931
Sales	15,000	17,250
Total Income	16,417	19,960
Stock Purchase	12,000	12,985
Expenses	4,740	5,352
Profit/ -Loss	- 324	1,623
GM	20%	25%

- The forecast numbers are year 2 from the Invitation to Buy Community Shares booklet.
- The actual numbers are draft management accounts that include accrued income and expenditure but do not include depreciation charges.
- Actual PO income includes £200 other income from donations.

- A good start to the new financial year with a profit before depreciation for the month of £1,623. Sales revenue and Post Office income are higher than forecast as is the gross margin.
- Comparisons with last year actual results for the month are difficult because we were not VAT registered until July 2024, but April sales revenue including VAT was £19,913 in 2024 and £19,231 in 2025.
- Although the May accounts are not available yet, sales revenue including VAT was £21,769 in 2024 and £20,735 in May 2025, 4.7% lower. Although this is not a significant reduction, this is a metric we will monitor monthly to ensure that the shop continues to be used by island residents and visitors. If sales show a pattern of falling in future months, we will carry out further investigation to establish why.
- Post Office income each month has increased and in April was £1,731 compared to £1,492 in January, indicating that more people/more services are being utilized.

Cashflow

- Cashflow continues to be managed well, with expenditure being met from monthly income (including VAT payments to HMRC).



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7. Financial Report – LCT

No report from the Treasurer

LS is moving forward albeit slowly with the new bank accounts

LS stated that the Accounts are now with the the Accountant and he is aware that we would like them ready to distribute in the next week or so.

Action: LS, as a Board Director, has the permission of the board to set up new bank account(s).

LS to liaise with Brona Macdougall, JM and the accountant

8. Project Funding opportunities (communications, website, signage).

KM explained how she had contacted Kevin Grant for support in a bid for the refurbishing of the Toilets at Achnacroish and signposting for the Island. Kevin Grant, said as we do not own the toilets, we are not eligible for grant funding. The Board asked for the bid to be pursued asking for £6k for only the signposting. If we are successful, KM will involve key island persons to enable the best use and placing of the signposts.

KM to contact Kevin Grant to re submit the bid

AL has submitted a bid to enable the Trust to use QR codes for information. A web page is being explored. We do have a new FaceBook page

The main funding we are looking for is for the affordable houses.

9. Housing update and project management - AL

AL gave an update on progress of funding for the housing project. Julia is working on the main application through RIHF and has also submitted an application to Argyll & Bute for feasibility funding to cover costs of around £8,200. This will allow Makar homes to progress building warrant application and other related services required. A&B have been positive about covering these costs and RIFH would also be prepared to fund these, but it would be paid retrospectively after costs incurred. Given that we have two funding sources open to us AL proposed we instruct Makar to proceed, and this was seconded by LS and supported by all those present.

Action: AL to proceed

10. AS proposed that all Documents, Agendas, formal information etc are sent by email, Whatsapp should only be for informal casual communication. This was agreed as it will make the the paper trail and transparency easier to follow. Only one person – AB, should generally be sending out information from the Trust email, AL has his own Trust address.

Action: Whole Board and AB



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11. Kiosks.

It has been brought to the Trust's attention that the door on the Kiosk is especially heavy and may close quickly. AL to investigate a stopper/hinge system to stop this happening.

Action: AL to investigate

12. **Island Plan.** Unfortunately most of the Board struggled to access the report SM had provided (Google Docs). AL suggested that it would be more appropriate for SM to talk it through with the Board. AB to get in touch with SM to arrange a Teams meeting to take this further. If SM felt she would like to invite people outwith the Trust for further input, we would leave that up to her.

Action: AB to contact SM

13. AOB.

The shop manager has contacted the Board re new Post Office signage. The Board agreed that in the first instance this should be explored by the MB.

AL wants a clear MB structure in place, a Chair, and that we identify which role does each individual have plus an Action Log, identify who is responsible for which action. AL anticipates attending occasional MB meetings, but not on a regular timetable.

Action: LS to take to MB meeting

LS is still working on ensuring the Scanner is working efficiently

Action: LS to speak to ShopMate again on Wednesday 13th June

AL thanked everyone for attending and the meeting closed at 8:20pm.

Next meeting AGM 10th July 2025