



# LISMORE COMMUNITY TRUST

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

## MEETING OF THE BOARD OF DIRECTORS

FRIDAY 24<sup>TH</sup> MARCH 2023– 7PM IN LISMORE PUBLIC HALL

### **1. Welcome, apologies and declarations of interest.**

The Chairman, Andy Hough (AH) welcomed everyone to the meeting.

**Present:** Anna Stewart (AS), Archie Macgillivray (AM), Laura Savill (LS), Roxanne MacColl (RM), Julia Faygruen (JF) and Anita Bachuil (AB).

**Apologies:** Callum MacGillivray, Peter MacDougall, Seonaid MacDonald and Kate McLuskie. There were no declarations of interest.

### **2. Agreement of the Minutes of the Board Meeting on Monday 13<sup>th</sup> February 2023.**

They were agreed to be a true record of the meeting unanimously. AH said that AB agreed to be secretary and take the Minutes for which he was grateful.

### **3. Matters Arising**

AM said that he had spoken to Joe Quinn about removing the barge from Achnacroish. Mr Quinn was saying that he wanted £1k despite AM offering island help. AM is going to try to get him down in price. AH was pleased to welcome JF as the newly appointed Project Assistant and noted that it seemed a very welcome appointment by the community. LS suggested that posters be put up on the ferries and at the shop advertising our electric bikes for islanders.

### **4. Finance Report – from Laura Savill**

Very little has changed both with the bank balance and access to the bank. Two cheques have now cleared, for a total of £1800, plus the school's photocopying bill.

Having spent several hours speaking to the bank on my own, speaking to the bank with Sebastian Tombs and lots of time filling in forms, we are hardly further forward.

The latest information from RBS is that if the Signatories are no longer Directors, then the Chair and another Director need to fill in the mandate. This is worth trying and I suggest that we identify myself and Andy Hough as Person with Significant Control (PSC). The reasoning behind this is due to other banks wanting people identified as more than just a Director/Trustee. If this is successful, then all's good.....

If the above doesn't produce the result we need, then we have the dilemma is that the signatories for the account are no longer Directors, so the bank will not accept the mandate. The one way forward, is to elect Sebastian Tombs and Mary Walker, back onto the Board. Teenie who has been very helpful, now lives off the island so may or may not be eligible. They would then be named as Directors/Trustees at Companies House. We can then redo the Mandate and that may satisfy the bank. I feel as the Treasurer, that I need the Board's approval before I proceed with either of the above suggestions.



# LISMORE COMMUNITY TRUST

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

I know Sebastian Tombs would be prepared to be a Director, purely to sort the banking out, but I haven't spoken to Mary Walker or Teenie Wilson, as I feel I needed to be guided by the Board. Once the Bank Mandate these two Directors could then stand down.

We, as a board would have to be very clear as to why, how, how long etc this process was in place. Minutes would need show both transparency and support of the Board, to ensure there is no ambiguity as to why we felt this was the best option.

My conversations with RBS have been both exhaustive and exhausting. As I'm not a signatory on the account, RBS will only talk generally, and even then, I've been given very mixed messages re affidavits, transference of names etc, however, I'm not overly confident that the information I've been given has been correct.

The final option I can offer is for me to look for another bank, however it seems that few take on Trust Accounts now, though I'm not sure why. I've looked at Triodos and they are no longer taking new accounts, BOS won't take Trust Accounts and others insist you have a Personal Account with them.

Therefore, I am asking the Board to agree naming at least two Trustees/Directors as PSC at Companies house.

The Board agreed that AH would try to change the Companies House registration to say that the Chair, Secretary and Treasurer would become the PSC.

Consider the possibility of inviting two signatories back onto the board for a short period of time, to allow the bank account to be transferred over.

If the above do not produce the results we need, for me to continue to look for a new Bank that will take Trust Accounts.

Bank Balance up until last statement £8654.87

## 5. **Housing Project – progress and decisions.**

- a. **Overview of process and Wee House.** JF said that there had been a Teams meeting between us and the Wee House board. They had given us a timetable of how they thought we would progress. We were expecting the design proposal by the end of April and it was thought that community feedback would be sought for this. Some graphics would be useful.

AM asked again for reassurance that we would be able to buy the land for the houses and AH said that Heads of Terms had been agreed with the MacDougall family.

- b. **Water provision – consideration of Achnacroish meeting on 26<sup>th</sup> March.**

AH said that having approached 4 companies to give us quotes on how to proceed with the water for the affordable houses and also get an overview of the



# LISMORE COMMUNITY TRUST

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

water problems at Achnacroish, the Board had decided to go with Highwater. We will have had a very detailed report and there are 5 options.

**Mains** – we apply to Scottish Water and maybe put pressure on A&BC and government.

**Spring water** – needs good all year flow and it is unlikely there will be one suitable nearby.

**Boreholes** – probably can't be quarry drilled as whilst that maybe good enough for some supplies, we need to have a very good standard of installation.

**Stream** – can be problems with ensuring the water is clear of debris and animal contamination.

**Rainwater harvesting** – may not get enough water and again problems with bacterial contamination.

It was likely thought that we would need to get professionally drilled boreholes on our land. It maybe the yield would be sufficient to offer to service more houses along Newfield Terrace.

- c. **Risk Register AH would circulate the updated register at 24<sup>th</sup> March and asked for comments to be messaged or emailed.**

## 6. Discussion – Island Development Plan. Review of 2017 plan.

There was a Scottish Government Island Plan which AH suggested we use as a template for Lismore as the key headings would be a good basis for consultation and conversations. There followed some discussion as to the best way to ask the island how they would like to be involved. It was important to the LCT board that the community felt that their thoughts were being listened to. How would they like to be engaged? It was thought that a public meeting/drop-in session might be the way forward to ask the question. Posters, email, letters and Facebook could be used too. Questions that needed to be asked for the plan were, island population, the island economy, a community enterprise, but LS stressed that we should only ask questions that we thought we could succeed at or action. It was agreed we have a meeting to discuss the Development Plan in more detail.

## 7. AGM Meeting

It was agreed that the AGM be moved to 23<sup>rd</sup> June, and it would be good to have a consultation at the same time. RM said that business owners on the island were forming a group and it would be good for them to have an 'item' on the Agenda.

## 8. AOB

Nothing was brought up.

## 9. Date of the next meeting



# LISMORE COMMUNITY TRUST

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

Monday 1<sup>st</sup> May and then again on Monday 5<sup>th</sup> June, both 7pm at the Hall.