



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 THE MEETING OF THE LISMORE COMMUNITY TRUST ON THURSDAY 22ND FEBRUARY 2024, 7PM IN THE HALL

Present: Andrew Livingstone (AL), Anita Bachuil (AB), Anna Stewart (AS), Brona MacDougall, Kate McLuskie, (BM), Laura Savill (LS), Peter MacDougall (PM).

1. **Apologies:** Archie MacGillivray

2. **Welcome.** Everyone was thanked for attending the meeting. Rachel Crossan Hopkins was attending the meeting to give a brief report regarding the Hall committee. She told the meeting that 3 of the 6 members of the Hall committee were retiring at the next AGM which would leave the committee non-quorate. On this basis the Hall would have to close for all functions. There followed some discussion as to whether the LCT could absorb the Hall committee as a sub-group. It was thought that this would be difficult given the level of work that the Trust was currently dealing with. It was suggested that Rachel put out a Facebook notice telling the island what problems the Hall was facing in the hope that some volunteers would come forward.

3. **Minutes of the last Meeting and matters arising.** All the Directors had signed up to the code of conduct. The free governance training had been cancelled, but another one would probably happen in the future which AS and LS would try to attend. AB proposed the Minutes as a true record, agreed unanimously.

4. **Financial Report.** LS gave the following financial report. Cash in Hand **£6735.41** There had been 2 transactions since December 29th 2023. Income was £36.04 from Telephone Box donations.

Expenditure: Main Board Meetings £40.00, M B Meetings £24.00, Web Fees £50.00 (2023 and 2024). Total £144.00

RBS has requested a review of the account. This entails ensuring all the persons connected to the with the Trust and Bank Account are listed and 'roles' identified.

Whilst reviewing the account LS removed several persons who are no longer connected, then added current board members.

Sebastian Tombs has agreed to stay on as a signatory, he is not a Director and doesn't need to be to sign cheques and mandates to add additional signatories. The was agreed by the board.

RBS have been less than helpful. The review must be completed by 27.03.24, or there is a risk that the account will be frozen. LS had several phone calls with them, filling in the information is proving difficult as they are assuming we are a business as opposed to a charity, therefore the "computer says no" is a common stopping point.



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Bearing in mind that the account may be frozen and the amount of time it would take to get them to sort it out, LS transferred all the funds to the Co op Bank Account, where it will sit as a restricted funding source (not to be used for the Lismore Stores). This is a temporary measure.

LS was looking at opening a new bank account. Virgin and Nationwide - are merging so everything has been put on hold with new accounts, for how long isn't known.

Bank of Scotland – Only take charity accounts with a turnover of less than £50k. Although the Trust bank account has a turnover of less than this currently, it may go up as we progress with the affordable houses. The Co op account which we use for the Stores goes well over this amount. Triodos – is not taking on new charity accounts at this time

LS said that she had been looking at CAF Charities Aid Foundation as the banking arm may be suitable. It's for charities and it also has the ability to lend/mortgage. This was taken from their website.

“Straightforward charity banking. Created for charities and social purpose enterprises, the CAF Cash Account makes everyday banking simple and pays interest. So you can spend more time on what matters, supporting your beneficiaries.” It was agreed that LS explore the CAF banking in more detail and report back to the board.

LS said that a planned handover with Bobbi will take place in the very near future.

5. **Share Certificates.** AB said that she had spoken to Print Mhor and they were printing on Friday 22nd. As soon as someone could pick them up they will be distributed.

6. **Shop.**

a. **Relief staff/self-employment.** 3 candidates had training days in the shop and were going to be interviewed formally in the near future. It was agreed that relief staff would be categorised as self-employed.

b. **Stock and collections.** BM said that they had recently had a stock take in the shop. She was waiting for Roxanne to her regarding some anomalies. Stock collections seemed to be going well. It was agreed that Roxanne and Bob have training days at Appin shop. Norma Gillespie had very kindly offered to help them too. LS was going to follow this up. Jane McCluskey was going to be line manager for Roxanne and Bob and was already proving to be very effective .

c. **Telephone.** Tony Currie had been trying to sort out the telephone problems at the shop. This was likely to be a problem for some time as BT were not being helpful and it was suggested that all Facebook posts add the phone number 01631 760028 to ensure the island and wider community have it.



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d. **Changing opening hours.** The meeting was told that the Saturday shop opening hours would be changed to 9-5 from April to September. The shop staff had agreed to this.

e. **Storage container.** AL said that the insulation had arrived and that he hoped to get the container levelled and gravel put down next week sometime.

7. **PO progress update.** BM said that she had got all the paperwork for the transfer in 6 days early and it all seemed to be going ahead smoothly.

8. **Housing including water at Achnacroish.** AL said that Julia Fayngruen had sent a survey to the residents at Achnacroish. Of the 18 sent she had had 13 responses. https://www.surveymonkey.com/results/SM-c_2B0cCYHdk24qpVQD0aUiQA_3D_3D/ AL said that the Trust was not going to take over or pay for the water problems at Achnacroish but was hoping to present the residents with possible solutions. He told the meeting that Drs Laura Major & Jen Roberts from the University of Strathclyde are doing research into rural community water supplies and they were coming to talk to islanders next week. It was hoped their research would help the AWG and be fed back to the Scottish Government to try to put pressure on them to help island residents with water difficulties.

AL told the meeting he had spoken to Lorne MacDougall and was going to get some land valuations done for the site at Achnacroish. He was also going to get a ground survey for the site.

9. **AOB.** It was agreed that AB write a letter to Archie MacGillivray regarding the telephone kiosk accident. She was to ask on behalf of the Trust what progress had been made and that it be put right as soon as possible. **Action: AB.**

On the following item, BM and PM declared that they could not participate, and they declared 'conflict of interest'. There has been some correspondence between the Trust and Laura Cook regarding her retaining monies from the PO payments. Whilst the Trust do not entirely agree with Laura C's reasoning, it was decided that we would be prepared to compromise, and that AB would write to her accordingly. **Action: AB**

Electric Bikes. They were currently being serviced in Oban.

The next Meeting would be Thursday 2nd May, 3 weeks before the AGM.

There being no other business the Meeting closed at 8.30pm.