COLONSAY COMMUNITY DEVELOPMENT COMPANY
COLONSAY VILLAGE HALL, SCALASAIG, ISLE OF COLONSAY, ARGYLL PA61 7YW

CCDC Board Meeting
28th January 2021

Document Pack

Public

Please note that not all items on the agenda have supporting papers

Confidential items (e.g. relating to staffing) are
not published in public

00 Draft Agenda

01 Attendance/ apologies/ last minutes/ declarations of interest

02 Project updates: Scalasaig developments/ moorings/ the former Baptist Manse/ Gass R9

03 Croft matters: including Port Mor progress

04 Finances and financial control of projects: spreadsheet wizardry/ Gass R4

05 Risk registers: Gass R11

06 Trading company: update and future direction

07 Staffing: reinstating Cecilia's post

08 Community engagement: Gass R1, R7

09 Website: Gass R12

10 Inovation grant scheme

11 AOCB

Colonsay Community Development Company

Board Meeting

Thursday 16th December 2020

Board members present: Andrew Abrahams (Treasurer), Sue Dance, Callum Hay, Caitlin McNeill, Liam McNeill, William Joll, Dannie Onn (Chair).

Project co-ordinator: Carrie Seymour

Also present: Tanya Wren (Company Secretary)

Apologies: Lizzie Keenaghan

Declarations of interest: CS - Crofting

Minutes from previous meeting: Agreed

1. **Project Updates**

Housing **Project Co-ordinator CS**

CS gave an update on the housing project.

- CS held a public consultation, via zoom, seeking feedback on the housing plans which have been publicly displayed at the Village Hall and the community website. Input was received from one member of the public, who suggested some minor changes in line with the alterations already under consideration by CCDC.
- The findings of the public consultation have been filed in a report by DO and forwarded to John Forbs for his consideration. A copy of this report will also be circulated amongst the community.
- The planning application will now be submitted to Argyll and Bute Council (ABC) with the knowledge that amendments to the design may be necessary post submission.
- The scheduled meeting with Mowi to finalise their contribution to the infrastructure costs has been postponed until the 4th Jan 2020.

DO asks for Directors thoughts on the housing report.

AA queried the additional cost quoted for porches (£8000 per home). CS stated that this figure could be queried. AA is concerned that aesthetics is being given precedence over functionality. CS stated that internal porches have been included in the design of the houses however she will get back to the architect to find out if savings could be made to bring down the cost.

AA questioned the savings being made in combining design A and B as semi-detached units, A being single story and B being two story. CS stated that this was an aesthetic choice to avoid the units from appearing too boxy which would stand out from the traditional style of dwellings found in Colonsay.

CS to make enquiries on the savings that could be make by combining two of the same design.

The addition of gable windows has been suggested by both CCDC and during the community consultation. DO suggested that saving on roof lights could be made if gable windows were to be included. CS asked if the board agreed that this should go ahead. This was agreed.

The board agreed the split windows in the bathroom should be changed as they look odd.

Roof materials were discussed with slate being considered the best choice due to its durability and it being the material of choice for the surrounding buildings. Corrugated metal was discussed as a second choice.

CS to review the demand for the business units for the next meeting and further amendments to be discussed then.

The Manse **Project Co-ordinator LK**

Further updates at next meeting

Moorings **Project Co-ordinator LK**

See project report for more detail.

WJ raised concerns around the cost of installing the infrastructure and the ongoing running costs and if these could be recouped.

CH has been working on five to ten-year projections for the project, inputting a range of variables and potential risks. His analysis shows some difficulty for the first couple of years before becoming a more stable income.

CH will do more work on financial projections with Lizzie.

DO requests a review of projections at the next meeting.

6. **Crofting** **Director CM**

DO attended a meeting with West Highland Housing (WHH), HIE, Douglas Whyte, Ronnie MacRae, Robbin Curry and John Forbes. WHH are still pursuing the housing at Port Mhor, getting the first registration and the decrofting application approved by the crofting commission is key to the process of transferring the land.

CM askes the board to approve the decrofting plan that is to be submitted to the Crofting Commission. The board agree the submission can be made.

7. Finance and Banking **Director AA**

AA gave an update on banking and finance.

- AA is beginning a hand over to CH.
- CH will begin the process applying for an overdraft.
- Funds for the purchase of the land at Scalasaig, from ABC, have now been released.

CH gave his thanks to AA for his input in getting him up to speed with finance. CH has identified a key priority in working out a timescale for the movement of funds for the housing project. CH will work in more detail on this with CS.

8. Staffing **Director DO**

TW felt that staffing concerns could be delt with after a full assessment of the current financial payment, recording and reporting systems has been made by CH, avoiding any conflicting information being passed to staff if changes are to be made later.

DO received feedback from ABC that Service Point closures will not be included in the budget for the coming year.

TW asked CM to convey this message to the service point staff.

9. Gas Report R1, R4 and R5 **Director DO**

Update to follow at the next meeting.

10. Logo and CCDC branding **Director DO**

Carol Patterson is keen to help with the creation of a new logo. CH sent through a suggestion of a standardised board that would be appropriate for many purposes.

DO asks the board to get in touch with any ideas.

11. Innovation Grant Scheme **Director DO**

DO gave an update on the Innovation Grant Scheme

- The proposed wording for launching the scheme publicly has now been agreed.
- The launch will happen shortly.
- Applicants will make initial contact with CCDC, DO will field them on to Richard Buttrick.
- DO will give further instruction when funds are to be transferred to successful applicants.

12. **Lion Films** **Project Co-ordinator CS**

CS received an email from Lion Films, a company wishing to film a fly on the wall documentary with a Scottish community trust organisation. CS asked the board for their thoughts on this possibility.

The board felt that while this may provide positive publicity for the crowd funding appeal, CS should proceed with caution and clearly define their objective before entering into any agreement.

CS to feed back with any further correspondence at the next meeting.

13. A.O.C.B.

CH has confirmed that Colonsay will receive Full Fiber Broadband in the coming years via a new sub-sea cable. The full details of this will be released to the public in due course.

14. Date of Next Meeting: Thursday 17th December

Financial tracking: CCDC moorings

	Who pays for this?	Owed to?	Amount?	VAT	Total	Paid & when	Method	Comments
Start-up costs								
Mooring blocks & equipment	MOWI & HIE	Gael Force	£18,359		£18,359			Each paying half
Crown Estate annual rent	HIE?	Crown Estate	£400		£400			Due each year
Crown Estate agent fee	HIE?	Crown Estate	£300		£300			A one-off fee
Depth survey	MOWI	MOWI	offered in kind		£0	Completed		cost approx. £5000
Installation works boat	MOWI	Gael Force?	offered in kind		£0			cost approx. £5000
Marine Scotland license fee	HIE?	Marine Scotland	£709		£709	Yes, 20/05/2020		After 6 years due again, as new license application
Solicitor fees for Crown Estate agreement	HIE?	?	?		£0			
Path works inc. labour & materials (inc. aggregate)	HIE	Colm McNicholl	£3,215		£3,215			inc. VAT (see £1500 received from Paths for All towards path costs)
Extra aggregate if needed	HIE?	Islay quarry	£1,000		£1,000			maybe
Path works digger & driver	Colonsay Estate	n/a	offered in kind		£0			Alex offered, dealing with Dannie on this
specific path liability insurance	CCDC?	NFU Mutual	?		£0			Separate from moorings insurance?
Signage	HIE	Mark Appleton Design	£689.94		£690			inc. VAT
Advertising - Sail Scotland (or Welcome Anchorages)	MOWI	Either company	£510		£510			Offered from MOWI (will need to top this up to include Sail Scotland advert as well as listing, or go for cheaper Welcome Anchorages) Deadlines apply & Sail Scotland may be only digital
Advertising - visitcolonsay webpage	HIE? CCDC?	visitcolonsay webpage?	£110		£110			£85 advert & £25 annual membership fee
Insurance	CCDC	NFU Mutual	£840		£840			Jumps up hugely from £240 quote with liability increased from £5 million to £10 million
Dive survey of cable locaton pre-installation	?	NG Marine (or wait for SSEN to share)	10,952	2,190.40	£13,142			Either we fund it (£13,000 quote from N G Marine) or wait for SSEN's survey results in summer 2021 from scheduled spring survey work
Solicitor fees for SSEN Proximity agreement	HIE?	Turcan Connel in Edinburgh	£510		£510			Estimate - Law firm recommendation from North Yell Community Council
					£0			
Total			**£37,595**	**2190.4**	**£39,785**			
Annual running costs: Year 1								
Crown Estate annual rent	CCDC	Crown Estate	£400		400			
Advertising - visitColonsay webpage	CCDC	visitColonsay webpage	£110		110			Advert and membership
Advertising - Sail Scotland or Welcome Anchorages	CCDC	Sailing organisation	£893					inc. VAT **(noted most expensive Platinum listing with Sail Scotland, plus advert) (could opt for only £420 or £660 for adverts with Welcome Anchorages instead)**
CCDC employee part-time	CCDC	Local resident + payroll/employer costs			0			Role would involve: responding to enquiries, arranging insurance, maintenance, advertising, financial tracking, informing CCDC Board, corresponding with Crown Estate annually, Estate regarding path & SSEN regarding cable
Annual maintenance autumn inspection	CCDC	North West Marine or Mallaig Marine	varies hugely		0			**Varies hugely from £1500 for block haul-up to £7860 for autumn dive inspection**
Paypal banking fees	CCDC	Paypal	rate to confirm		0			per transaction, if we chose to use Paypal
Insurance	CCDC	NFU Mutual	£340					estimate
specific path liability insurance?	CCDC	NFU Mutual	?					
March boat work: draw up chains & reinstate buoys	CCDC	? (Hopefully MOWI)			0			Liability & insurance question (this annual schedule would reduce wear however)
					0			
Total			**1742.9**	**0**	**1742.9**			
Annual running costs: Year 2								
Replacement of worn components	CCDC	North West Marine or Mallaig Marine	varies hugely					**Awaiting maintenance cost indictation from other small west coast communities with moorings** - as quotes vary hugely
Plus total of regular annual costs (see Year 1)	CCDC	various						
Total								
Annual running costs: Year 3								
Repacement of worn components	CCDC	North West Marine	varies hugely					
Plus total of regular annual costs (see Year 1)	CCDC	various						
Total								
Annual running costs: Year 4								
Replacement of worn components	CCDC	North West Marine or Mallaig Marine	varies hugely					
Plus total of regular annual costs (see Year 1)	CCDC	various						
Total								
Annual running costs: Year 5								
Replacement of worn components	CCDC	North West Marine or Mallaig Marine	varies hugely					
Plus total of regular annual costs (see Year 1)	CCDC	various						
Total								
Annual running costs: Year 6								
Renewal of license with application	CCDC	Marine Scotland	£800					£709 in 2020, estimated with inflation at a guess
License advertsing costs	CCDC	Oban Times	£400					at a guess
Replacement of worn components	CCDC	North West Marine or Mallaig Marine	varies hugely					
Plus total of regular annual costs (see Year 1)	CCDC							
Total								

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INDICATIVE CASHFLOW - PROPOSED HOUSING AND BUSINESS UNITS, SCALASAIG, COLONSAY

Month End	2021 March	2021 June	2021 July	2021 August	2021 September	2021 October	2022 March	2021 April	2020 May	2020 June	2020 July	2020 August	2020 September
Valuation No.	1	2	3	4	5	6	7	8	9	10	11	12	13
Gross	102,500.00	360,000.00	700,000.00	1,000,000.00	1,250,000.00	1,450,000.00	1,700,000.00	2,000,000.00	2,325,000.00	2,625,000.00	2,950,000.00	3,200,000.00	3,278,000.00
Retention	3,075.00	10,800.00	21,000.00	30,000.00	37,500.00	43,500.00	51,000.00	60,000.00	69,750.00	78,750.00	88,500.00	96,000.00	49,170.00
Nett Cumulative	99,425.00	349,200.00	679,000.00	970,000.00	1,212,500.00	1,406,500.00	1,649,000.00	1,940,000.00	2,255,250.00	2,546,250.00	2,861,500.00	3,104,000.00	3,228,830.00
Nett Monthly	99,425.00	249,775.00	329,800.00	291,000.00	242,500.00	194,000.00	242,500.00	291,000.00	315,250.00	291,000.00	315,250.00	242,500.00	124,830.00
VAT.	-	-	-	-	-	-	-	-	-	-	-	-	-
Amount Due	**£ 99,425.00**	**£ 249,775.00**	**£ 329,800.00**	**£ 291,000.00**	**£ 242,500.00**	**£ 194,000.00**	**£ 242,500.00**	**£ 291,000.00**	**£ 315,250.00**	**£ 291,000.00**	**£ 315,250.00**	**£ 242,500.00**	**£ 124,830.00**

Project reports – January 2021

Colonsay Community Development Company

Moorings

It is now hoped to be taking 2021 to complete all that is needed to be able to welcome yachts from spring 2022. Please see proposed project timescale.

Awaiting confirmation from HIE on delayed funding, expecting this to be fine, and MOWI are happy to delay it.

Since being put in touch with Ali Geddes, MOWI farm manager for Colonsay, an extra offer of annual practical help has appeared, and this in my opinion transforms it from daunting, to viable.

I have heard experience of moorings & their maintenance from Tiree, Rum, Gigha & Canna now – please see attached summary of detail from each.

Point to mention:

- Possibility of altering design: multi-plait instead of chain
- MOWI's involvement annually, and approaching MOWI for help in potentially moving blocks if needed for SSEN work at cable
- possibility of marking buoys as unavailable instead of lowering chains to seabed
- how this relates to Marine Scotland license conditions & need for proximity agreement with SSEN

I have found an insurance hurdle in meeting requirements for a Proximity agreement with SSEN - in increasing liability insurance to £10 million (as in example agreement we've been given), our insurance with NFU Mutual goes up £560, from £280 each year, to £840.

Campsite

I contacted Helen late August 2020 and again this January to ask what her thoughts were currently on the idea of a campsite at her croft, and make myself available to talk about it should she want. I haven't had a response, so I have to assume that Helen isn't keen at the moment on developing the idea with CCDC.

Baptist Manse

Completion date is expected to be 29th January 2021, and I have instructed insurance to begin from that date. We will need to meet requirements of unoccupancy – awaiting details from NFU Mutual.

Over-spend of £1955 on legal fees (above £5000 allocated from SLF for legals) on account of knowing initially of the need for a Deed of Servitude for septic tank on Estate land. I have asked David Knight at SLF to consider releasing us more funds, as CCDC could not have known this at the beginning, but no word yet – it's a long shot, but worth asking.

Ken Barnes (through Hammer & Thistle) lined up with all information to complete electrical work.

CCDC needs to decide whether to go for the hardwired (or wireless communicating) fire alarms at this stage (as will become a legal requirement later this year?)

I received an electrical certificate of re-wiring done 6 years ago by Donald MacAllister junior – which is great.

Chris Jewel has popped in to assess Legionella work – expected to cost around £100 and be straightforward. Timing of work to decide upon based on when occupancy will begin.

Landlord registration form & guidance printed and looked through – £81, but it seems as a registered charity this is waived.

Bunting outside at roadside in celebration of purchase by community?

TSL visiting site, or further contact?

Use of village hall windows for community consultation?

Lizzie Keenaghan
Project coordinator (maternity cover)
24th January 2021

CCDC Project Report

Scalasaig Development

January 2021

Colonsay Community Development Company
Colonsay Village Hall, Scalasaig, Isle of Colonsay, Argyll PA61 7YW

Design & Build Phase

Planning applications were submitted on 20th and 21st Jan respectively for Scalasaig South and Scalasaig North. The Master Plan application is due on 26th Jan.

The Building Warrant will be done in phases, initial submission will be due at the end of February.

The list of changes to the plans CCDC requested have been submitted to TSL to assess for the impact to costings. These are due back this week.

The Spend Profile is also outstanding, this is now due by the end of this week. This will enable us to plan the budget as it outlines the schedule of activities and how much is due each month.

There is discussion ongoing between Gordon Paice (our Employer's Agent) and TSL to understand the costs/ savings associated with extracting rock from the sites, apparently TSL keep changing their view on this. This impacts the schedule of rates and needs to be agreed asap.

Funding

Mowi

A meeting was held on the 6th Jan with Ben Hadfield and Dougie Hunter from Mowi and Dannie Onn, John Forbes and myself. Mowi outlined the commitment that they will make to the project at this stage and have confirmed this in writing which was circulated to the board last week. In summary, they have advised that they will contribute £500,000 to the total infrastructure costs of £1.2million (subject to internal approval). They have also offered to assist with any practical support they may be able to help with, e.g. transportation or plant machinery.

RIHF (More Homes, Scottish Government)

The application form is due to be submitted w/c 31st January. This will include the contribution from Mowi which should be a big element in our favour. There is a 12 week decision period, so we cannot expect to hear whether we will be successful until mid to late April.

Inspiring Scotland – Island Green Recovery Programme

We were successful in our application to this fund and have secured £96,000 for the housing project. £46,000 was approved for preliminary works, including architect and engineers fees and £50,000 for SSE cabling work. The money has to be spent by March 2021, however, due to the short timescales between being approved and having to spend, there is a bit of leeway

in this. The money is in our bank account and I have been advised that as long as we can show a commitment to the spend, i.e. a works request or order then we should be allowed to spend it past the deadline. This is with John Forbes to discuss with TSL.

Regeneration Capital Grant Fund (Scottish Government)
Business Units only. The Stage 1 application was successful, and the Stage 2 submission has been made. We expect to hear back in Feb / March 2021.

Rural Growth Deal (Scottish Government)
ABC are also pursuing a Rural Growth deal which has £3million allocated to housing. Currently aimed at RSL's but community group to be considered once deal is over the line. John Forbes is following up on this.

CARES – Local Energy Scotland
Before Cecilia left she submitted an application for funding for the energy solution on the housing. This was deferred until 2021 and now Dannie has re-submitted the application.

- Air to Water Heating Pump System to include Domestic Hot Water, underfloor heating for 6 houses
- PV Solar panels 4.8kw for 6 houses (per dwelling = 4080 x 6)
- Battery Storage 8.kWH for 6 houses (per dwelling = 6000 x 6)
- Renewables consultant fees

Other Grant Funding Opportunities
A table is maintained of all grants that are being applied to and their current status. Please let me know if you would like to see it.

Loan Companies
We have interest registered with Ecology and Triodos banks. I have requested a letter from Ecology to indicate their support for our project which will be submitted with our RIHF application.

Community Shares
No further progress to report.

Crowd Funding
As per Caitlin's email to the board last week, we have Di Alexander on board to help us with the diaspora funding. This is going to be in addition to the crowd funding page – to be discussed at this meeting.

CCDC Project Report

Scalasaig Development

January 2021

Colonsay Community Development Company

Colonsay Village Hall, Scalasaig, Isle of Colonsay, Argyll PA61 7YW

High Level Plan

Key activities	Start date	Finish date	Who is responsible for delivering the activity?
Community Consultation	November 2020	Complete	CCDC
Agree with Mowi their initial contribution to the overall cost	November 2020	Complete	CHT
Agree fixed price contract and appoint contractors	August 2020	February 2020	CHT / Ralph Ogg / CCDC
Apply for RIHF funding	November 2020	April 2021	CHT / CCDC
Apply for other development funding	February 2020	Ongoing	CCDC
Start Crowdfunding campaign	November 2020	Ongoing	CCDC
Planning applications	January 2021	March 2021	TSL (Architect)
Building warrant	Feb 2021	March 2021	TSL
Construction phase of housing	April 2021	TBC	CHT / CCDC
Construction phase of Business Units	April 2021	TBC	CHT / CCDC

Proposed new timeline for Isle of Colonsay CCDC yacht moorings

January – March 2021

- Communicate with Gael Force on design
- Communicate with MOWI on practical annual help, and liability agreement
- Communicate with Marine Scotland on adjustments to design & license conditions
- Develop details within possible Proximity Agreement with SSEN, and communicate with them on design/annual plan & liability insurance
- Decide upon maintenance plan that works for affordability (MOWI & other options)
- Bring all of the above to a conclusion
- Communicate throughout with MOWI & HIE as joint funders
- Finalise path & signage details with Estate
- Find out if SSEN's cable survey work is going ahead as planned

April – June 2021

- Complete licensing with Marine Scotland & Crown Estate (with solicitor)
- Complete Proximity Agreement with SSEN with solicitor (if we go with this)
- Action purchase of moorings equipment, with finalised design
- Path works between Queen's Bay & Scalasaig
- Put in place insurance for the path use
- Finalise details of banking & Paypal in preparation for receiving payments
- Receive SSEN's survey results for cable coordinates (or seek funding to survey independently)

July – September 2021

- Commission signage (with pricing & payment details all ready)
- Installation of moorings in Queen's Bay (with cable coordinates confirmed)
- Put in place insurance for moorings
- Prepare advertising campaign

October – December 2021

- Implementation of advertising, ahead of season 2022
- Staffing in place to manage moorings (see role description in Financial spreadsheet notes)

January – March 2022

- Site signage
- Buoys & pick-up lines in place to welcome yachts March 2022

Shared experience from 4 other island communities with yacht moorings

- £15/night, at a shop, honesty box or Paypal, they've had them around 6 years, find them profitable, they think they make £3000-£5000/year on 10 moorings. They use an affordable dive maintenance team who they have a good relationship with, and who only charges them for the day's work because they like coming and link it with other work down the coast. They just switched to multi-plait rather than chain to reduce maintenance costs

- £12/night, at honesty box, Paypal or BACS, in 3rd year of having them - made a loss due to expensive dive team maintenance who charge for all travel & overnights, use local fisherman help for lowering/reinstating chains/buoys. They are introducing a QR code Paypal sticker on the buoys for easy payment. They are cautious going forward of it being financially viable, as they haven't yet found a satisfactory maintenance solution.

- £10/night, at a hostel or Paypal, they estimated they made £2500/year net income, and have MOWI locally who funded them and now also take care of annual maintenance inc. covering the cost of replacing of worn components. They didn't think they would make any profit if it wasn't for MOWI's annual support – very happy with having the moorings on account of this arrangement. They would feel they could increase price to £15/night, if they developed shore amenity facilities. They are in process of altering spacing from 30m to 50m.

- 15/night, at an office, honesty box or BACS, use a local maintenance company based on the island (and previously based on a neighbouring island). They provide (and pay for) commercial waste removal. Happy with them.

The Wee Croft – an update

Name change

I'm happy to report that the Crofting Commission has now processed the name change, so *Croft 2, Baile Iochdrach* is now officially *The Wee Croft.*

Electricity connection

We have in the last week paid SSEN for our electricity connection, and this will proceed through SSEN's wayleave department. They will contact the Gibbie family, in making arrangements to access the transformer and connect an underground cable.

Purchase of house site

Decrofting in is progress, and I have engaged Marie Quickfall solicitor at South Forrest in Inverness, to take care of the house site purchase for us this spring – on recommendation via Corra Irwin at Macleod & Maccallum.

Darragh & I expect to pay CCDC's legal costs in making the purchase of the house site.

If the details of the sale can be pre-agreed between ourselves & CCDC before solicitor involvement, it will reduce the legal fees incurred.

Maybe Dannie, Caitlin and myself could look at these over the next few weeks?

I am keen to prepare for the sale process ahead of solicitor involvement to reduce legal fees, and also because there is some time pressure in getting our application in for the Croft House Grant. We cannot begin any work before we have a Croft House Grant outcome, and our application will be stronger if the site is already decrofted and purchased. For this reason I'd like to be ready to instruct Marie, as soon as the decrofting completes, hopefully in March.

Anticipated details within sale

- Access across Croft 1 (tenant Colm) inc. creation/maintenance/shared use of stone track
- Access along Port Mor track (transfer of details from CCDC's croft purchase
  (Is WHHA going to take ownership of any section of the track?)
- Access track approaching house across croft, to parking site at south gable end
- Access for vehicular, croft business, livestock, friends/relations/visitors/walkers
- Taking of water pipe across CCDC land (from WHHA site and across Croft 1)
- Taking of electricity (transfer of (vague?) details from CCDC's croft purchase)
- How the community-owned croft will relate to the (decrofted & privately owned) house site (see tenancy agreement which states that they cannot be separated)
- Process of future sale of house (with croft tenancy attached? see above…) (see tenancy agreement which states that CCDC will have a period of time to make offer first)
- Right to site & use septic tank/soakaway on croft land (outside of 0.1 hectare house site area)
- Also - the right to continue use of septic tank/soakaway in the future case of an extension of the house or business/additional use on the croft/house.
- Right to site & use additional water storage on croft land adjacent to the house site, if needed for the house.
- Anything else?

Lizzie Keenaghan
24th January 2021

Colonsay CDC - Corporate Risk Register					Detail						Date:	Dec 20
No.	Risk Description *Threat to business objectives*	Risk Assessment (likelihood x impact) = risk Likelihood (1-5)	Impact (1-5)	= risk	Mitigating action (controls) *What to do …..*	Controls effective ?	Revised Risk Assessment (after controls) Likelihood (1-5)	Impact (1-5)	= risk	Lead	Update/Next Review Date
1	**Organisation**										
1.1	Company objectives not aligned with community aspirations and needs	3	3	**9**	Annual review, report and consultation with Community	Y	1	2	**2**	DO	Apr-22
1.2	Loss of credibility with key funding organisations	3	4	12	Establish clear governance and processes, financial, management & project controls	Y	1	2	**2**	DO	Apr-22
1.3	Failure to achieve recognition for achievements	4	2	**8**	Develop & implement company "brand", and communications strategy	P	2	1	**2**	DO	Apr-22
2	**Finance**										
2.1	Core funding reduced or cancelled (e.g. service point hours reduced)	3	5	15	Develop options based on 2-3 scenarios as planned fall-back positions	P	3	3	**9**	CH	Apr-22
2.2	Adverse cashflow (beyond funding limits)	4	5	**20**	Develop capacity to predict cashflow; profile activity to minimise negative cashflow. Ensure banking arrangements provide adequate cover. Monthly review and quarterly reporting	Y	4	3	12	CH	Apr-22
2.3	Annual costs exceed income	3	5	15	Set an annual budget. Monitor costs and income monthly, and report quarterly. Take action as required.	Y	2	2	**4**	CH	Apr-22
2.4	Failure to meet legislative requirements	3	4	12	Annual review and assessment with Accts and Auditors; develop action plans as required	Y	1	2	**2**	CH	Apr-22
2.5	Limited capacity to absorb financial shocks	4	5	**20**	Review Insurance cover.Ensure banking arrangements provide adequate cover. Develop a 5 year financial plan to build reserves to cushion against likely financial shocks	P	2	4	**8**	CH	Apr-22

DRAFT

Colonsay CDC - Corporate Risk Register					Detail						Date: Dec 20
No.	Risk Description *Threat to business objectives*	Risk Assessment (likelihood x impact) = risk Likelihood (1-5)	Impact (1-5)	= risk	Mitigating action (controls) *What to do .....*	Controls effective ?	Revised Risk Assessment (after controls) Likelihood (1-5)	Impact (1-5)	= risk	Lead	Update/Next Review Date
2.6	Fraudulent activity	1	4	**4**	Ensure multiple authorisations required for all transactions; Monthly budget monitoring & exception reports	Y	1	1	**1**	CH	Apr-22
2.7	Inadequate provision for ongoing staffing liabilities (PAYE, pensions, redundancy etc.)	2	3	**6**	Ensure provisions included in annual budget	Y	1	1	**1**	CH	Apr-22
3	**Administration**										
3.1	Cannot recruit or retain staff or Directors	4	3	12	?	N	4	3	12	CMcN	Apr-22
3.2	Key staff / Director illness or incapacity	2	4	**8**	Ensure key activity is understood by "shadow" staff member or Director	P	2	2	**4**	CMcN	Apr-22
3.3	Failure to meet legislative requirements	2	4	**8**	Annual review and assessment with Accts and Auditors; develop action plans as required	Y	1	2	**2**	CMcN	Apr-22
3.4	Data protection failure	3	4	12	Develop and implement a business continuity plan	P	2	2	**4**	CH	Apr-22
3.5	Data loss	3	3	**9**		P	2	2	**4**	CH	Apr-22
3.6	Cyber attack	3	4	12		P	2	2	**4**	CH	Apr-22
3.7	Systems failure (IT, payments, communications)	3	4	12		P	2	2	**4**	CH	Apr-22
4	**Trading**										
4.1	Market volatility (commodity prices, transport costs)	3	3	**9**	Set an annual budget. Monitor costs and income monthly, and adjust prices quarterly as necessary	Y	1	2	**2**	CH	Apr-22
4.1	Failure to meet legislative requirements	3	3	**9**	Annual review and assessment with Accts and Auditors; develop action plans as required	Y	1	2	**2**	CH	Apr-22
4.1	Fraudlent activity, theft	2	4	**8**	Annual stocktake, reconcilled to budget. Implement quarterly checks if discrepancies found	P	1	2	**2**	CH	Apr-22
4.1	3rd Party liabilities	2	4	**8**	Ensure appropropriate proceedures in place; provide adequate insurance cover	P	1	2	**2**	CH	Apr-22

Colonsay CDC - Corporate Risk Register					Detail						Date:	Dec 20
No.	Risk Description *Threat to business objectives*	Risk Assessment (likelihood x impact) = risk Likelihood (1-5)	Impact (1-5)	= risk	Mitigating action (controls) *What to do .....*	Controls effective ?	Revised Risk Assessment (after controls) Likelihood (1-5)	Impact (1-5)	= risk	Lead	Update/Next Review Date
5	**Projects / Contracts**										
5.1	Unexpected project costs that must be met	3	4	12	Guard against optimistic project estimates. Add contingencies where project costs cannot be accurately identified	P	2	2	**4**	PO's	Apr-22
5.2	Unexpected project delays	3	4	12	Allow time contingency in project plans. Seek work-arounds with contractors / regulatory bodies / funders etc. as necessary	P	2	3	**6**	PO's	Apr-22
5.3	Failure of key contractor(s)	2	5	10	Ensure CCDC indemnified and/or insured against financial loss	P	2	3	**6**	PO's	Apr-22
5.4	"Force Majeur" impact - e.g. weather, CV-19	3	3	**9**	Ensure responsibilities set out in contracts. Insure against risks that cannot be passed to contractors	P	2	2	**4**	PO's	Apr-22
5.6	Fraudlent activity, theft of materials	2	3	**6**	Set up adequate site security. Ensure responsibilities set out in contracts. Insure against risks that cannot be passed to contractors	P	2	1	**2**	PO's	Apr-22
6	**Premises & Assets**										
6.1	Unexpected repairs or maintenance cost	4	3	12	Initial maintenance period built-in to contracts. Invest in low-maintenance options where possible. Set up asset repairs and maintenance fund	Y	2	2	**4**	CH	Apr-22
6.2	Fire or storm damage	3	3	**9**	Set up repairs and maintenance fund. Ensure adequate insurance	Y	2	2	**4**	CH	Apr-22
6.3	3rd Party liabilities	2	5	10	Identify likely risks and provide adequate insurance.	P	2	3	**6**	CH	Apr-22
7	**Other**										

Risk Ratings

Likelihood \ Impact	Minor	Small, but significant	Major	Very serious	Catastrophic
Very unlikely (never happened before)	1	2	3	4	5
Slight (rarely occurs)	2	4	6	8	10
Feasible (possible, but not common)	3	6	9	12	15
Likely (happened before, will happen again)	4	8	12	16	20
Very likely (occurs frequently)	5	10	15	20	25

Risk rating (Likelihood x Impact)	Minimal 1-2	Low 3-9	Medium 10-15	High 16-20	**Extreme 25**

Any activity carries some risk. Risk Management is about identifying what the risks are, how likely they are to occur and how serious the impact would be. Then, agreeing what to do about them.

What to do:

Avoid — Don't do the thing that is risky - not always an option
Find another way to achieve the same thing

Mitigate — Identify things you can do to reduce, or eliminate the risk
Look for ways to control the risk, or lessen it's impact

Transfer (or share) — Move the risk somewhere else
For example: transfer to contractor, or insure against it

Accept — Decide to tolerate the risk
You need to be sure you could can cope, if it happens

Sometimes a mix of these may be needed.

In the table above, a low scoring risk (green and yellow) can probably be accepted if necessary, but higher scoring risks (amber and above) should be reviewed and action taken to mitigate, transfer or avoid them.

Community Engagement 2021

Colonsay Community Development Company

What are the aims of this exercise?

Colonsay Community Development Company (CCDC) will seek to engage the community with the following aims:

1.	**To raise awareness of CCDC projects**
2.	**To inform the community about CCDC projects and future opportunities**
3.	**To promote involvement of the community in CCDC projects**
4.	**To reach consensus on the future aspirations for the island**
5.	**To compile a final report on the engagement process to support fundraising**

How will we define “the Community”?

This community engagement exercise will encompass all members of the community. This means we will seek the involvement of full-time residents, people who live here for part of the year, people who own property or businesses on the island and those with any other relevant interest in the island.

The focus of this exercise is to give people the opportunity to feel like they have a stake in the work of CCDC. By including as many people as possible, we will get a better picture of the most pressing issues, concerns and aspirations. It will also offer us insight into how we may address tensions/discord within the community in a truly inclusive and effective way.

Why are these aims important?

CCDC is an organisation run by volunteers. We rely on the support of the community in a number of ways:

- Coming forward to stand as Directors
- Applying for CCDC (paid and unpaid) roles and working hard to deliver CCDC projects
- Feeding back to CCDC when required (as evidence for funders)
- Being part of fundraising initiatives

Over the last few years the community has become increasingly disengaged from the work of CCDC which has led to a lack of volunteers and a disproportionate burden on a small number of people. If the community feels inspired, informed and involved by CCDC it is more likely that they will offer support when it is required. It also means that when projects are proposed and delivered, they are more likely to be accepted by the wider community.

How will we inform the community?

We will first of all raise awareness about the engagement exercise through a CCDC newsletter.

This will serve the following purposes:

1. To give notice that the upcoming survey is important.
2. To allow people who have additional needs to tell CCDC how they would prefer to be consulted. There will be a lot covered by the survey and we need to be proactive to ensure that everyone gets the chance to answer fully.

To get the best representation of the community's views, CCDC should aim to be as inclusive as possible. This may mean that we have to provided both paper and online versions of the survey as well as offering telephone or Zoom interviews.

How will we consult the community?

Secondly, we will roll out a comprehensive survey.

This is subject to input from the Board (and perhaps a small focus group) but the survey should seek to cover the following:

1. How do people see themselves in the context of the wider community?
2. What island issues are the most important to different groups?
3. How can CCDC best involve the community?
4. What are the specific issues post-Covid19 that need to be addressed?
5. What is the vision for the island up to 2025/2030?

The results of the survey will be collated and digested to inform the planning of several workshops, tailored to ensure that we are addressing not just immediate aspirations/ concerns but the long-term future of the island.

How will we engage the community?

Thirdly, we will hold a series of workshops aimed at opening up discussion, encouraging consensus and developing a longterm plan.

We will take advice from organisations such as Development Trusts Association Scotland (DTAS) and Scottish Community Development Centre (SCDC) on how to best approach workshops, particularly given the special circumstances relating to Covid-19.

Workshops should, at the core, be:

- An opportunity for people to have their voices heard in a warm, friendly environment
- Focused on reaching consensus and understanding
- Positive, aspirational and inclusive, but informed by legal/political realities
- Exciting! It is a wonderful time to be getting involved and this should be conveyed.

What will the outcome of this exercise be?

We will have a more cohesive community.

A greater percentage of the population involved in community projects with people feeling that these projects are important to them and important to the island.

We will have a fresh idea of what matters to people, particularly post-Covid 19.

By canvassing for opinion in an inclusive, far-reaching and comprehensive way, Directors and staff will feel more confident that what they are delivering is truly in the best interests of the community.

CCDC will be better supported.

We will have hopefully piqued interest in the exciting areas of development that CCDC are working on and recruited some new Directors and other volunteers

We will have an updated community mandate to present to funders/ partners.

A comprehensive report on the consultation and engagement exercise that will back up our future requests for support/funding.

We will have the basis of a long-term, community-led strategy for the island's development.

Next steps

Board agreement on this as a plan of action	28th Jan 2021
Research on survey questions	w/c 1st Feb 2021
Drafting of survey questions	w/c 22nd Feb 2021
Board approval of survey questions	w/c 22nd Feb 2021
Notice of the survey in newsletter	w/c 29th Feb 2021
Roll out of survey	w/c 15th Mar 2021

Making the Colonsay connection count: an appeal from "the potter".

My connection with the island of Colonsay, jewel of the Inner Hebrides, goes back to the 1970s when, with a young wife and baby, I moved there to set up a pottery and enter into the life of its small but ever-welcoming community. A lot of pots, two more children and eight very happy and formative years later, we made the hard decision to move on though not without returning often and, like so many other exiles, the island remains close to my heart.

And you don't need to have lived on the island to share the feeling: so many visitors to the island become captivated by its stunning natural beauty, its friendly way of life and its restorative sense of peace and most come back when they can. There are many others too that have strong Colonsay connections: descendants of the island's ancestral clan, the MacPhees, or of all those families who, during the late 18th and early 19th Centuries, were impelled to cross the Atlantic Ocean to places like South Carolina, Prince Edward Island and Paisley and Collingwood in Ontario, but who never forgot their original island home as, to this day, their gravestones bear witness.

All of us remain connected to this special place with its unique history and its castlists through the ages of resident islanders, lovely people, who have sustained the island's way of life and ensured that a warm welcome always awaits once you've stepped off the CalMac ferry. But remote island living, both in and out of the holiday season, is challenging as well as rewarding and the single, biggest strategic challenge that has dogged island life for too many years has to do with the size and viability of its resident population.

In essence, it's too small and has been since the 1950s when, after plateauing around a healthy 250 mark for a couple of generations, it fell away to half that and has stayed stuck at the 120-130 level ever since. The reasons were a rapid decline in the number of local jobs followed by a matching loss of affordable housing availability so families had to leave the island to secure both. The smaller population size leaves fewer families, fewer people of working age, too few children in the local school and increases the demands and pressures on the remaining local residents to keep the community self-sufficient, vibrant and welcoming. The good news, however, is that a genuinely viable response

to this longstanding problem has now been opened up by the community themselves and hence this appeal to everyone with the 'Colonsay connection'.

In 2019 and after many years of determined work, the Colonsay Community Development Company, which is run by and for the local community, finally acquired the ownership of a really good, large site (see CCDC's attached information sheet and site plan) in the very heart of the island's 'capital', Scalasaig. The purpose is to use it to build up the permanently resident community, principally through the provision of affordable homes – for locals who are currently living in caravans or other forms of insecure housing but also – and this is key - for new and additional residents who have already expressed a genuine interest in coming to live and work on the island but who can't do so without the availability of secure and truly affordable housing.

Site and housing development costs in remote rural areas are always much higher than in accessible mainland ones but, when you add in the small island dimension, they become even more challenging. Whilst all the potential public funders + the local Fish Farm employer and ?? have committed themselves to subsidising the bulk of the very high development costs, there remains a major capital funding gap which the community themselves are expected to fill.

The best professional estimate of the funding gap is that it will be not less than a quarter of a million (£250,000) or about £20k per house. There is no way the resident community of 130 souls will be able to raise this sum without the help of its friends. Hence this appeal to all of us who share the Colonsay connection and would like to support this far-reaching initiative by the islanders: to grow their community, to bring young families to the island, to boost to the school role, to help the island flourish self-sustainably, to ensure that its welcome and way of life are there for us to enjoy whenever we are able to return.

If you have any questions about this appeal then please don't hesitate to get back to me and I will endeavour to answer them as helpfully as I can. Your donations should only be made payable to the Colonsay Community Development Company whose contact and bank details are as follows:

With many thanks from "the potter" (aka Di Alexander)

Strategic Review (Gass) Report
Summary of Recommendations

Recommendation 1:

CCDC, with the support of other bodies such as the CCC, to lead a **re- engagement with the community**, to develop an agreed and inclusive ambition for the island centred around addressing the re-population of the island, the provision of affordable housing and the creation of a more diverse and sustainable year round economy for the island.

Recommendation 2:

The economic and community **baseline to be further developed**, and to be updated on a bi-annual basis to provide the evidence base and demonstrate progress against a revised CCDC Strategy for the island.

Recommendation 3:

The opportunity for **key stakeholders** such as HIE, Argyll & Bute Council, CHT and WHHA, and the Community Council and Colonsay Estate, to come together **quarterly with CCDC** over the coming year to assess and support progress against each development project collectively. should be actively pursued to help manage the risks, resources and delivery required for each project, and to help ensure the ambition for the island is achieved.

Recommendation 4:

CCDC itself, through its Board structure and project management, needs to **more actively own the risk management process** for each project, and set out clearly an **updated project implementation document** and risk register for each project, to be reported and monitored by the CCDC Board, and the Stakeholder Group above, as appropriate.

Recommendation 5:

CCDC to use its upcoming AGM, or other alternative means given the current coronavirus situation, to **set out the development projects underway, and show how they will contribute** within the context of the long terms ambition for the island, and appeal for new Board members with the commitment to support CCDC through a critical delivery year.

Recommendation 6:

CCDC to **seek a platform over the coming months with the Community Council and resident business community of Colonsay** to again set out the development projects underway, and seek the input and support of both groupings to work to bring each of the projects to a successful conclusion.

Recommendation 7:

CCDC, again with the support of the CCC, to set out and **agree the "community" of Colonsay and Oronsay**, and ensure that each part of the community is able to have its views represented and to contribute to the ambition for the island.

Recommendation 8:

Whilst plans have been progressed to develop a more sustainable future structure for CCDC from 2022, the focus of the Board and Stakeholder meetings should be primarily on the **delivery process** and stages for each of the development projects – without a successful delivery of these, the future sustainable model for CCDC does not happen.

Recommendation 9:

With reference to the previous recommendation 4, the opportunity **to streamline the meetings** and reporting required of each project officer should be considered, with one template used consistently across the Board and Stakeholders, and if possible stakeholder meetings combined to provide a collective buy-in and direction to delivery.

Recommendation 10:

Co-opted director options and other alternatives to bring the **right mix of skills and experience** on to the Board, if this is not provided through new Voluntary Directors coming forward, should be considered for 2021/22.

Recommendation 11:

An **active risk register and process at organisational level** as well as at project level should be put in place, and options looked at with key stakeholders to strengthen the resources at director and project officer level to ensure the sufficient capacity of CCDC to deliver each of the key development projects effectively

Recommendation 12:

CCDC to discuss with HIE the opportunity to **access the digital development grant support** to provide short term resource and support to cover the CCDC website and social media marketing and the development of a crowdfunding campaign.