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

CCDC Board Meeting
25th March 2021

Document Pack

Public

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

Board Meeting
Wednesday 25 March 2021
By Zoom 7.00pm

Agenda

Colonsay Community Development Company

1. 7:00 Attendance and apologies
2. 7:02 Minutes of last meeting
3. 7:05 Declarations of interest
4. Projects:
    a. 7:06 Scalasaig developments
    b. 7:20 Former Baptist Manse
    c. 7:35 Moorings
5. 7:40 Camping on Colonsay
6. 7:50 Housing at Port Mor
7. 7:55 Annual report/ audit/ AGM
8. 8:10 Croft matters
9. 8:15 Finances
10. 8:20 Staffing
11. 8:22 Colonsay Hotel
12. 8:23 Superfast broadband
13. 8:25 AOCB
    a. Scottish Government survey

donm

COLONSAY COMMUNITY DEVELOPMENT COMPANY
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Colonsay Community Development Company
Board Meeting
Thursday 25th Feb 2021

1.Present

Board members: Andrew Abrahams (treasurer), Sue Dance, Callum Hay, Caitlin McNeill (chair), Liam McNeill, William Joll.

Project co-ordinators: Carrie Seymour Lizzie Keenaghan

Also present: Clare Hay(minutes)

2. Apologies: Dannie Onn

3. Declarations of interest: LK (crofts) AA (accountants)

4.Minutes of previous meeting/ matters arising: Agreed. LM will post on website. All matters arising are covered in the agenda apart from

Actions here if any

5. Company Secretary

Tanya Wren has resigned as company secretary and has provided a job specification for the role. There was a discussion about the role and its possible future. The directors wished to minute their thanks to Tanya for all her hard work in the role.

6. Project updates

a. Scalasaig housing and business units project

CS reported that the planning application for the first phase has been submitted, together with the masterplan. A decision was expected by 9/4/21. The decisions on final housing detail had been made. Semi-detached houses would be of the same style, simple porches would be provided to type A and B (Type C already has a porch) and gable end windows to type A. There was no change in the proposed timing of the work plan, due to start in June and finish for the year in October. An application for increased funding from Rural and Island Housing Fund (RIHF) for £1.27 million had just been submitted. This includes the Mowi housing. £75k has been requested from CARES to cover further sustainable features, and consultancy to advise on their use in this project context.
HIE are putting together an appraisal for funding for the business units. Discussions have been held with the Ecology Bank, over possible loans. The Bank is providing a letter of support to go in with the RIHF Housing application. £150-160k may be needed. HIE advised that SLF is due to close at the end of this financial year and due to an overall fund underspend, there may be additional money available to those projects that have been awarded SLF Stage 2 funding. CCDC have been advised to write to apply for money to cover some of the unexpected costs and additional revenue for extending the Property Coordinator role.

CM reported that the crowd funding appeal stands at £17.2k and with two weeks to go, efforts were being made to contact other donor groups. The diaspora appeal was underway. Dion had begun contacting possible donors and a list of donors had been made, which Dion would provide to the CCDC for to help with management of incoming donations. There was a discussion as to how directors could help fill any gaps in the list.
Various other routes to potential donors were under investigation including second home owners. Sarah Hobhouse with her links to the marketing group was following the idea up. It was agreed to liaise with CCC about this. The various appearances of the campaign in the media were noted. SD asked whether the CARES funding bid needed to be added to the plans.
AA noted that the result of the RIHF application which had just been submitted, would be known within 12 weeks, in May at the latest, and the contractors were due to begin in June. He was assured that the Board would only sign up to the TSL contract once this funding had been awarded.
AA asked whether there would be any planning constraint on the design of houses on plots. The planning officer had indicated houses must match the existing scheme. DO has a continuing action . to follow up the masterplan with a design guide for self-build and phase 2 plots. This has been discussed with and supported by the planning officer, David Love.

CH presented his paper on financial modelling of the project phase 1 build, and ongoing business plan. He highlighted the importance of complete financial clarity given that this is a £4M project.
CS said that John Forbes had indicated there may be a VAT bill of £90K on the Business Units HIE are aware of this and may include it in their appraisal. CH said this was a new cost which has only recently been identified, but has been included in the model. CH indicated that for now, much of the model had to be based on the assumptions in his paper, and that all the model could do at present was indicate how costs and income might vary and highlight probable pinchpoints. The only fixed data was the TSL schedule and some funding dates.
There may be the need for an overdraft towards the end of the project, but it depends on how quickly the house and plot sales go through. WJ noted that VAT could cause problems. It was agreed that specialist accountancy advice would be needed. The model was a work in progress which would be regularly reviewed.

CH presented the second part of the financial model, the operational phase of the project The numbers used came from the original business plan, and the model covers 20 years as long-term planning is needed. The key message is that the model at present indicates there is only enough to fund about 10% of a F/T asset manager post as this was not allowed for in the original plan. The main problem is the current requirement for CCDC to raise funds for phase 1by mortgaging the phase 1 properties, the repayment of which, based on the assumptions in the model, adds a cost of £10k p.a. to the business plan. There was extensive discussion of the issues raised and a number of possible solutions proposed. AA was concerned that without a property manager in place, this role would fall to directors and that 5 years of guaranteed support for such a post should be built into the project, before finally committing

Action: CH/CS Models to be updated and reported monthly until further notice
Action: CH/AA to develop ideas for funding the property manager role separately, and report back
Action VAT query who? identify appropriate action)

SD congratulated CH on his work on the model, and asked whether considering the CCDC as a whole in terms of funding might help, in that projects would come on stream at different times and cross funding may be possible. CH confirmed that while this was possible (and it was the long term plan), each project should have its own funding identified and secured before committing. MOWI are backing the project,and have offered to be “bankers” (so an overdraft isn’t needed) but CH said he thought it best to know what this would cost so CCDC can cover it if MOWI can’t provide that help when needed.

b. Moorings Project

LK reported that the only model for the moorings project that seems to work so far, is that in which MOWI supportss the annual maintenance. DO and LK will take this forward with MOWI. The uncertainty in the potential occupancy of the moorings was proving difficult to resolve. Costs are very evident, the income less so. LK has researched similar projects on other islands. As Colonsay is not known in the market, widespread advertising will be required in the first year which is an additional cost.
Much also depends on the wording of the proximity agreement with SSEN. There is scope to re-adjust the wording to enable MOWI to help with maintenance. It would seem very difficult to get another contractor to come to the island to do this work, LK has had no response to requests for indicative quotes.
LK has researched contacts in the sailing world who have not been encouraging in terms of revenue to be expected. Research from other similar islands suggests that high occupancy of the mornings is unlikely and a figure of 40% has been quoted for facilities like those proposed, with no extra facilities like pontoons or facilities on shore. There was a discussion of possible ways forward including a phased approach. It was noted that a resource of at least 4hr per week would be needed to run the moorings. Several contacts were provided by those present for further research.

Action LK/CH investigate options
Action LK/CH to report cost models for several options to the next meeting
(CS left the meeting)

c. Former Baptist Manse Project

The Board accepted the quotation for electricity work provided by LK. The Board agreed to claim the 50% unoccupancy Council Tax rebate for 6 months, providing the CCDC could prove the conditions required were met. The dates of TSL's occupancy have not been confirmed. TSL need details of planned alterations, but this is dependent on the community consultation going forward. Other people are interested in taking the Manse for short term lets. SD congratulated LK on her work on the moorings and the manse,

Action DO/CS to work with TSL/JF to agree plans and TSL commitment.

7. Phase 2 Scalasaig Development Funding. It was noted that if phase 2 followed phase 1 quickly, there could be significant savings to the project if the contractor remained on site, and further income if the Manse was occupied by TSL.Given the time lag in making bids and securing funding, if CCDC wants to progress Phase 2 without a gap the work on fundraising needs to start soon

Action: For further discussion at next meeting

8. Crofts
Action has been taken to streamline communication with the Crofting Commission and Michael Russell MSP has intervened to request that the CCDC work at the Crofting Commission be expedited. DO has been working on this and will report to the next meeting. CM is working on mapping for crofters. LK declared an interest in applying for an Innovation Grant.

(LK left the meeting)

9. Staffing
CCDC has appointed Grace Johnston as the property co-ordinator. She will start work on 1st March initially on reviewing the structure of the company. The directors welcomed the appointment.

10.Campsite
It appears that the community is strongly in favour of a designated campsite. DO feels the CCDC should be prepared to be involved in this as a community project. It appeared the community does not favour camper vans/mobile homes, but does support 'wild camping' provided the appropriate standards are maintained. It is anticipated that the CCC will manage these standards.

11. Newsletter
CM reported that all the content is ready and the newsletter will go out next week. WJ said he was organising moving the composting equipment to a new site, so this could be reported in the newsletter.

12. Innovation Grant Scheme
No further information has been received. Carried forward to next meeting.

13. AOCB.
The board wished to record thanks to CM and CH for all their good work. New accountants will be needed by 31/3/21. AA declared an interest in that he felt his own accountants may be suitable. After some discussion the Board agreed that AA and CH should progress this and report to the board.

Action: AA/CH to progress appointment of new accountants

Date of next meeting 25th March 2021

CCDC Project Report

Scalasaig Development

March

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

Design & Build Phase

The business units have been approved by ABC Planning. We have received initial feedback from David Love at ABC for the planning applications for the housing and master plan for Scalasaig:

> *21/00166/MPLAN – Masterplan for PDA 8/1*
> *The Masterplan should encompass the PDA boundary as existing but with an aspirational detail showing phase 2. The current document shows the PDA boundary as per LDP 2, however it should just show the existing PDA boundary and address each aspect thereof. The current plan does not deal with the area adjacent the Pantry. Phase 2 should be shown but only as potential future expansion. * I have also consulted with our Biodiversity Officer as the lower portion of the PDA, as in the LDP, is prime corncrake habitat. I am confident that the development will not have an adverse impact but given the presence of this habitat type within the PDA boundary I need a comment. I will provide further feedback in due course.*
>
> *My intention is to present this to Members of the PPSL and demonstrate how the existing PDA is being delivered but that there is an aspiration for future development that will be considered under LDP 2. However, it is premature to provide significant weighting to LDP 2 at this time.*
>
> *21/00064/PP – Housing development*
> ***Please note that I have consulted with Environmental Health with respect to the HMO elements of the proposal.*
>
> *I appreciate the feedback on the Masterplan submission will necessitate some additional work but I am still hopeful that we can make a presentation to the PPSL committee in April.*

* With regards to the note about corncrake habitat, we have forwarded on the Ecological Report that we had written for the area.
** Further information has been requested as to what this may entail.

The Building Warrant is being prepared and the first phase will be submitted shortly – still not got an exact timescale.

An updated Letter of Intent has been prepared by Ralph Ogg to cover the submission of the building warrant:

CCDC Project Report

Scalasaig Development

March

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"The agreement reached between CCDC and TSL Contractors Ltd is that on submission of a Building Warrant Application to Argyll & Bute Council for the above project, you will be reimbursed up to the value of £80,000.00 and a further £10,000.00 will then be paid once the Building Warrant has been obtained."

There are no further updates to the schedule which still has TSL starting in June 2021 to put in the groundworks and infrastructure. They will then break from the winter at the end of October and start the construction of the housing and business units in March 2022, due to complete Sept 2022. TSL have said that they will continue beyond the October 2021 date if there are groundworks still outstanding to complete and the weather allows. They have also now indicated that it may be possible to construct the business units in 2021.

Funding

Mowi

Nothing further to report.

RIHF (More Homes, Scottish Government)

Application was submitted by CHT on 25th Feb. The application includes the MOWI housing. Initial ask is for £1,203,088. We should have a decision by end of May. They have contacted us to say that they have the application and will start reviewing next week.

Strategic Housing Fund (Argyll & Bute)

A&B Council have confirmed they will offer £144k from the Strategic Housing Fund which is more than we originally anticipated as it now includes the Mowi housing, as we recently requested. However, the RIHF may reduce their offer accordingly – this will need to be checked. Once we have the Scottish Government RIHF grant award we can make an application to the Council.

Island Green Recovery Programme (Inspiring Scotland)

£96k approved and in CCDC bank account. Have requested the initial invoice from TSL so that we can spend this funding. This should cover both the Preliminary fees and the SSE part of the building warrant. If this is not ok with Rachel Cowper, our contact, then I have prepared a report detailing roughly when the spend on actual SSE works will be made and the reasons for the delay.

Regeneration Capital Grant Fund (Scottish Government)

Business Units only. Stage 2 has been approved and we have funding of £335,000 towards construction costs. We are awaiting a contract from RCGF, I have a meeting scheduled with the team from ABC on 6th April.

CCDC Project Report

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Highlands & Islands Enterpise

Stage 1 of HIE's 2 stage process for the Business Units will be reviewed by their Senior Management Team on Monday 29th March. We are planning a meeting with HIE shortly after that meeting so will hopefully get an update then.

CARES – Local Energy Scotland

Funding has been approved of £75,528 to cover the following:

- 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

Dannie and Grace met with Joe Smee to discuss the award, they are going to engage a consultant to evaluate the best energy solution for the Scalasaig Development.

Scottish Land Fund

We successfully applied to the Scottish Land Fund for some additionally support from their underspend. They have awarded us £5000 towards the site visits and master plan 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

Ecology have written a letter of support for the project. This has been submitted with the RIHF application. They are provisionally offering the following terms:

> *I can confirm that we'd be interested in providing finance in the following manner to CCDC, within certain loan covenants all of course subject to full credit appraisal: -*
> *Development phase*
> *Variable Interest rate: 5.00%*
> *Estimated Loan £370,000 released in stages after RHF Scotland and other funding drawn*
> *Term up to 2 years available on an interest only basis*
> *Arrangement fee: 0.75% of facility, of which 0.25% payable on application and 0.50% payable on acceptance of a formal offer.*
> *Security First Standard Security over the site, collateral warranties from your lead contractor and design architect*

Loan to Value Maximum 80% of security profile at any given time
Any valuation fees are payable in advance of formal instruction. Page 2 of 2

Long term funding
Variable Interest rate: 4.15% to 4.65% estimated
Loan amount £168,000
Term up to 40 years available – Capital and Interest Monthly repayments
Arrangement fee: n/a
Security First Standard Security over the site
Loan to Value Maximum 80% of security profile at any given time
Rent ratio rental income to be at least 115% of total loan repayments

Crowd Funding

The crowdfunding campaign passed its initial target of £25k and is currently at £28,500. We have also currently received additional donations direct to CCDC of £2,700.

Diaspora Funding

Caitlin is due to have an update call with Di Alexander on 24th March.

CCDC Project Report

Scalasaig Development

March

Colonsay Community Development Company
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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 with contractors	August 2020	Complete	CHT / Ralph Ogg / TSL
RIHF Submission	November 2020	Complete	CHT / CCDC
RIHF Decision	February 2021	May 2021	More Homes
Sign Design & Build contract	May 2021	May 2021	CHT / CCDC / TSL
Apply for other development funding	February 2020	Ongoing	CCDC
Crowdfunding campaign	November 2020	5th April 2021	CCDC
Planning application submission	January 2021	Complete	TSL (Architect)
Planning decision	Feb 2021	April 2021	ABC
Building warrant	March 2021	May 2021	TSL
Groundworks and Infrastructure	June 2021	October 2021	TSL
Construction phase of housing	March 2022	Sept 2022	TSL
Construction phase of Business Units	March 2022	Sept 2022	TSL

Proposal to Colonsay Community Development Company

The purpose of the Dr and Mrs J. Steven Faulds Memorial Fund is to help individuals/families access affordable self-build plots through the Communities Housing Trust. The fund will remain revolving and available in perpetuity. CHT must ensure the value of the fund in perpetuity by charging a usage fee to ensure that the initial sum is continually 'topped up' and will not be diminished by inflation. It is a small fund of £130,000 which is primarily to provide deferred purchases not loans.

We would propose the following as an alternative to some of the development finance to be borrowed for your development.

This proposal will achieve the following for Colonsay Development Company:

- CHT would provide the funds when required through the development progression
- CHT would purchase 2 of the 3 self-build plots being developed by the CCDC
- Reduce development finance loan for the self-build plots from £60,000 for the 3 plots to £20,000 for the plot retained by CCDC
- Eliminates the risk of accruing interest against the loan if plots remain unsold after completion
- Increased certainty of future outgoings
- CCDC retains input into the allocation of the plots
- The same overall development cost to CCDC
- The plots would be sold with a RHB
- CHT would be responsible for marketing and selling the two plots using an agreed allocation policy

The proposal:
CCDC sells 2 plots to CHT on condition that they are serviced. This will affect two of the cost elements in the project:

1. Legal Fees: As it will be one legal transaction then the overall legal fees will be significantly reduced – saving of £3,500
2. Finance Costs: Arrangement fee will be lower as will the interest payable over the development – saving of £2,000

We would propose that these savings are deducted from the Plot selling price, i.e., reduced from £40,000 to £34,500.

CHT would then market and sell the plots at £22,000 per plot to recoup their costs and retain a proportion of the selling price in the Faulds Fund so that the fund is available to other communities in the future.

Old Manse

Project report: CCDC Board meeting, March '21

Landlord registration

- Electrical work - expected to be done by Ken this week, inc. CO & fire alarm system
  (after this I can submit the Landlord registration with Electrical Installation Condition Report)
- Weekly logged checks - these are taking place
- Legionella work – I will ask Chris Jewell to do this work, once a use date is known
- Tenancy deposits – CCDC will be asked if it plans to take deposit, if obligations are met, and to provide details of any scheme used to hold a deposit taken. I will look into what the obligations are.

Unoccupied status

- Weekly logged checks are taking place.
- To note: ceiling of large upstairs bedroom has some damp, which is creating powdery/flaking paint that falls onto the carpet. This symptom is minor and will be easily removed with a hoover, but the ceiling could do with some investigation. Dannie is calling in to look at it, and look at ventilation possibilities.
- As electricity is switched off at point of entry for insurance, there is no longer the low level of heating that has been on over the winter.

Use options

- Kim Bentley, Headteacher, has been in touch to ask about renting the Old Manse. Her current Manse accommodation will cease to be available end of April, and she didn't mention any other accommodation possibilities. Progress is being made with the school house work, there is still more to complete. The optimistic completion time is the end of April, but realistically, Kim doesn't think that it'll be ready in time. In light of the Council's delays to date with having the house habitable, making a plan that takes this into account would be sensible. I'm in the process of making contact with the Council's Education department, to get a more detailed idea of timescale & rent arrangement – so that CCDC can be fully in the picture. Kim is expecting to hear from me after the Board's discussion.

- I sought advice from John Forbes, and he recommended that CCDC put community needs first, as TSL will operate very commercially, and opt for mobile cabins at the housing sites for example, if that's cheaper – they are currently costing this for themselves. He recommended that we ask TSL to commit with a lease and notice period, and that we could suggest any starting month that would suit CCDC, because TSL will manage whatever happens. The Old Manse would only offer part of their accommodation needs, so they will need other arrangements anyway. To balance this, TSL's rent and on-site work at the Old Manse would be beneficial to CCDC, so the Board needs to discuss how it would like to proceed. I have delayed making contact again with David Stewart at TSL, until I know how the Board would like to proceed. I have shared with David photos and layout drawings of the site and building, to allow a more productive conversation next time.

Scottish Land Fund

- An additional £2,042 has been granted to CCDC to cover the additional legal fees for the unexpected Deed of Servitude. I suggested to the Scottish Land Fund that they might consider supporting CCDC with more funds, and surprisingly they did, ahead of the fund closing at the end of this month.

Community consultation

- A modest start was made, in sharing lovely printed photographs of the Manse and brief text on a display board in the village hall throughout the Pantry's time there. I gave my contact details and CCDC's main email address for any idea or comments.

Council Tax

- I haven't heard yet whether the new invoice has been received at Service Point. Until TSL confirm their plans, I was only able to offer minimal evidence of works for the 50% discount, but hopefully it will be accepted.

Lizzie Keenaghan

22nd March 2021

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Moorings

Project report: CCDC Board meeting, March '21

Communications with HIE & MOWI

I have been in touch with Kathryn Howell & Stephen MacIntyre with an overall update on quotes for insurance, legals and equipment, developments from SSEN, our Marine Scotland case and cost modelling.

I mentioned that Colonsay's far flung location affects the income/usage we can project, and annual marine contractor maintenance out-goings anticipated, and that this is proving to be significant in our cost modelling, and that in some respects I've been going back to the drawing board to assess viability.

They know that the CCDC Board of Directors is discussing this, and that next week might be a good time to arrange a catch up, as it's been quite a while since we all talked. I've suggested that Ali Geddes is invited, as practical local help is looking like it will be invaluable to see it work. I'm hoping that having this update might prepare them for a productive review of the project (in terms of numbers of moorings, a slightly different use of funds, and MOWI's help).

Dunstaffnage Marina

I had a useful conversation with moorings convenor William Wilson at Dunstaffnage Marine, outside Oban.

- He explained that the spacing of moorings wasn't an exact science, because with odd currents in a bay, neighbouring boats can swing in different directions, and he suggested 40m diameter in spacing (at Dunstaffnage they have 35m diameter).
  - When we're at the stage of updating our proposal with Marine Scotland, I'd like to be sure our plan takes this into account, as one west coast island I consulted is currently planning to increase their spacing from 30m to 50m retrospectively.
- He agreed that spliced multi-plait rope was a good alternative to chain.
- He recommended 'Practical Boat Owner' and 'Yachting Monthly' as publications to aim to get an article into for advertising purposes, and 'Alba Sailing' shop (David Banks) at Dunstaffnage, who would likely be happy to place a flyer in the window to advertise new moorings.
  - We would want to factor in the printing of flyers to post to chandlers shops & yacht charterers.
- He advised me to query to material used for 'strops' (connecting buoy to boat), to be sure of them not chaffing through.
  - I've asked Gael Force Marine on this.
- He confirmed that the norm is not to have a bookings system.
- He confirmed the need for safe moorings around the Isle of Colonsay, as he remembered once leaving at 2am due to a change in wind direction and swell, saying that regardless of the bay, he would always opt for a bay with moorings in such an exposed location as Colonsay, even if Balnahard for example was more attractive.

Risk register

I'm working on the project's risk register in spreadsheet format – this is ongoing. Most detail and uncertainty revolves around the agreement with SSEN and licence conditions, MOWI's help, seasonally and annual maintenance. I haven't included it because there's already much to consider this month, and it mostly describes uncertainty at the moment. Once we have a way forward, and discuss with funders, details within it will hopefully become clearer.

Weight of blocks

A minor correction to note from the 4th point on page 2 of Callum's financial report.

The previously proposed 3 tonne blocks were going to make shifting the equipment more difficult, but it seems that MOWI's local boat is able to lift 2 tonnes.

I had previously suggested amending the design to 3 tonne blocks in an attempt to remove SSEN's objection, and in response to a suggestion from Colin Campbell (Gigha-based marine contractor) but it didn't have the desired effect, and would make meeting SSEN's licence condition even more difficult. This idea has been dropped, and we are mostly likely now reverting to the original proposal of 2 tonne blocks.

Funders

MOWI seem able fund projects in a variety of ways, whereas HIE is more strictly bound to certain criteria, such as only supporting capital start-up costs, and nothing considered routine running costs. This is relevant when considering how funders are likely to respond to an amended proposal.

Also

It was suggested last month that I might make contact with Duncan MacPherson and Kirsten Loge, but I'm afraid I haven't yet done this. If it would still be considered helpful, I can do this in the coming month.

Lizzie Keenaghan

24th March 2021

Proposed new timeline for Isle of Colonsay CCDC yacht moorings

Reviewed 24th March '21

January – March 2021

- Communicate with Gael Force on design
  Yes, ongoing, have revised quotes to share with funders
- Communicate with MOWI on practical annual help, and liability agreement
  Meeting to be arranged after Board's discussion, inc. Ali Geddes
- Communicate with Marine Scotland on adjustments to design & license conditions
  Ellie Noble expecting to hear from me with revised plan
- Develop details within possible Proximity Agreement with SSEN, and communicate with them on design/annual plan & liability insurance
  Slow…but we have heard briefly from Robin
- Decide upon maintenance plan that works for affordability (MOWI & other options)
  See above, to be covered in upcoming meeting with HIE & MOWI after Board's discussion
- Bring all of the above to a conclusion
  (A little way away!)
- Communicate throughout with MOWI & HIE as joint funders
  See above..
- Finalise path & signage details with Estate
  Dannie has advised to pause on this.
- Find out if SSEN's cable survey work is going ahead as planned
  Yes, it sounds like it is.

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

Lizzie Keenaghan

CCDC Project Coordinator (maternity cover)

Project Plan - Development Area 3A – Moorings April 2020

Contents

1. Introduction and background
2. Project description
3. Site selection
4. Constraints
5. Consents
6. Cost projections and funding
7. Programme

1.Introduction and Background

In terms of Marine Tourism, the Isle of Colonsay has long been identified as the missing link between Northern Ireland and the Western Isles. Following a feasibility study done in 2016, it was established that Scalasaig Harbour was not suitable for development due to the exposure to the choppiness of the waters and owing to the jurisdiction held by CMAL in this area, (indicated on the map, Appendix 1.)

Several attempts have been made to see this project come off the ground. Scalasaig was investigated in 2016 as an option, with developments in Scalasaig Harbour, as well as Queen's Bay. CCDC investigated the options for developments in Scalasaig but due to the jurisdiction of CMAL, any developments were not possible. After consultation with both local sailors and visiting yachters (by form of questionnaire) CCDC concluded that Queen's would be the more viable location as the bay is more sheltered from SE winds. CCDC were also able to utilise a study done by a local sailor back in 2004, who has recognised the potential for moorings at Queen's Bay for many years.

2. Project Description

Following discussions in early 2018, MOWI offered their support of the project at Queen's Bay, committing to install 10 moorings on the South side of the power cable.
A depth survey was conducted in January 2019 revealing the suitability of the location.
In the last 6 months the relevant stakeholders have been involved in discussions surrounding the location of the proposed moorings. MOWI have commissioned designs to by devised by Gael Force Marine and Mallaig Marine will install the moorings

Developing the moorings and campsite as a combined tourism project will both help to strengthen the local economy by welcoming different branches of tourism to the island, create local employment and will enable the CCDC to build income for itself so that it can increase sustainability and generate funds for future projects. In early 2017 research was done into the viability of Colonsay's harbour at Scalasaig being developed. A proposal was put together earlier but due to sailors reporting back that the waters are very choppy in the harbour it was decided to look at alternative locations. It has been suggested by local sailors that *Loch Staosnaig* or Queens Bay would be a good site as it offers more natural shelter.

Aims

- To install 10 moorings in Queens Bay
- create a connecting path or put up way markers from the bay to the existing track that comes via the kirk from Scalasaig.

Objectives

- a safe space for smaller vessels
- generating further potential for marine tourism
- to make Colonsay much more of an attractive and realistic stopping off point.
- To further trade to local businesses
- generate income for the CCDC
- Provide the missing connection for yachters between Ireland and the Western Isles.
- Create viable connections to the hotel would join the moorings site to the main facilities on the island and bring more business to the village.

3. Site selection

Following the laying out of the CCDC Business Plan, the mooring's project was part of Development Area 3 which was originally a joint project incorporating two elements. The moorings and campsite projects have now been separated out into two distinct projects for match funding purposes.

The Moorings Project has been developed following the identification of a significant void in terms of yachting and sailing facilities on Colonsay. The need for further development in this area has become a pressing issue with various plans going as far back as 2003.

This project will help to strengthen the local economy by welcoming different branches of tourism to the island, create local employment and will enable the CCDC to build income for itself so that it can increase sustainability and generate funds for future projects.

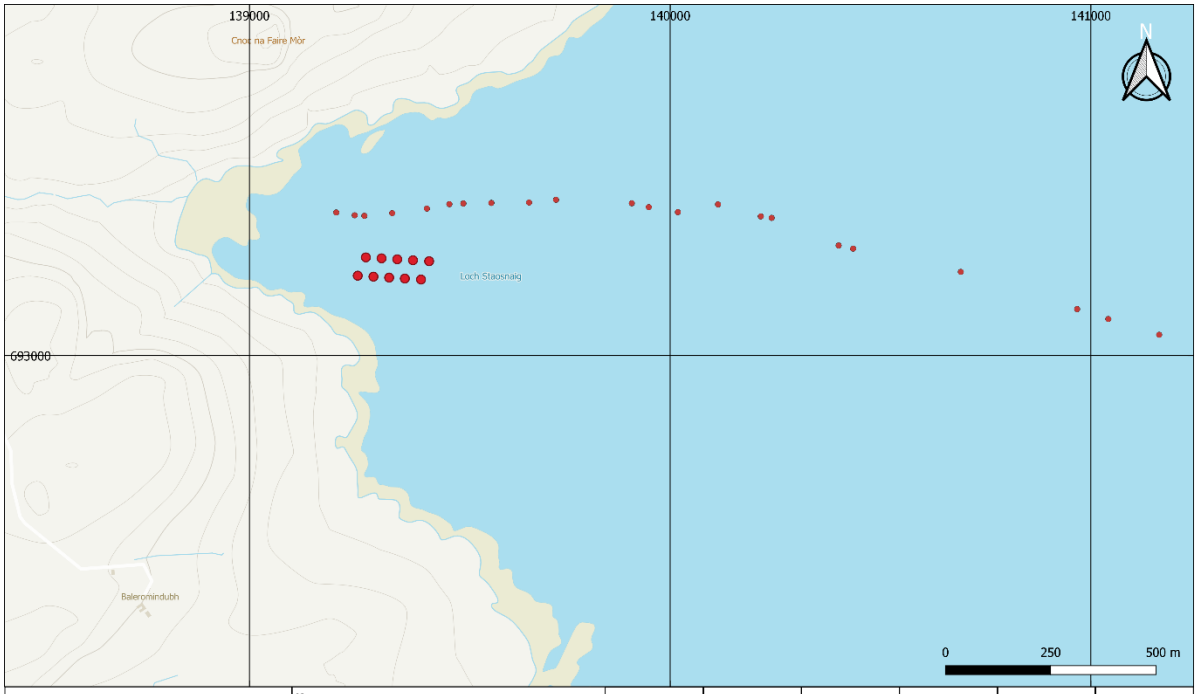
In early 2017 research was done into the viability of Colonsay's harbour at Scalasaig being developed. A proposal was put together in 2016 to develop Scalasaig Harbour but due to the large tidal range sailors reporting back that the waters are very choppy it was decided to look at alternative locations. It has been suggested by local sailors that *Loch Staosnaig* or Queen's Bay would be a good site as it offers more natural shelter.

Queen's Bay is approximately 1 Kilometre from the amenities of Scalasaig and was identified as being a more suitable location with a more natural shelter, a reduced tidal range thus creating a safer space for smaller vessels.

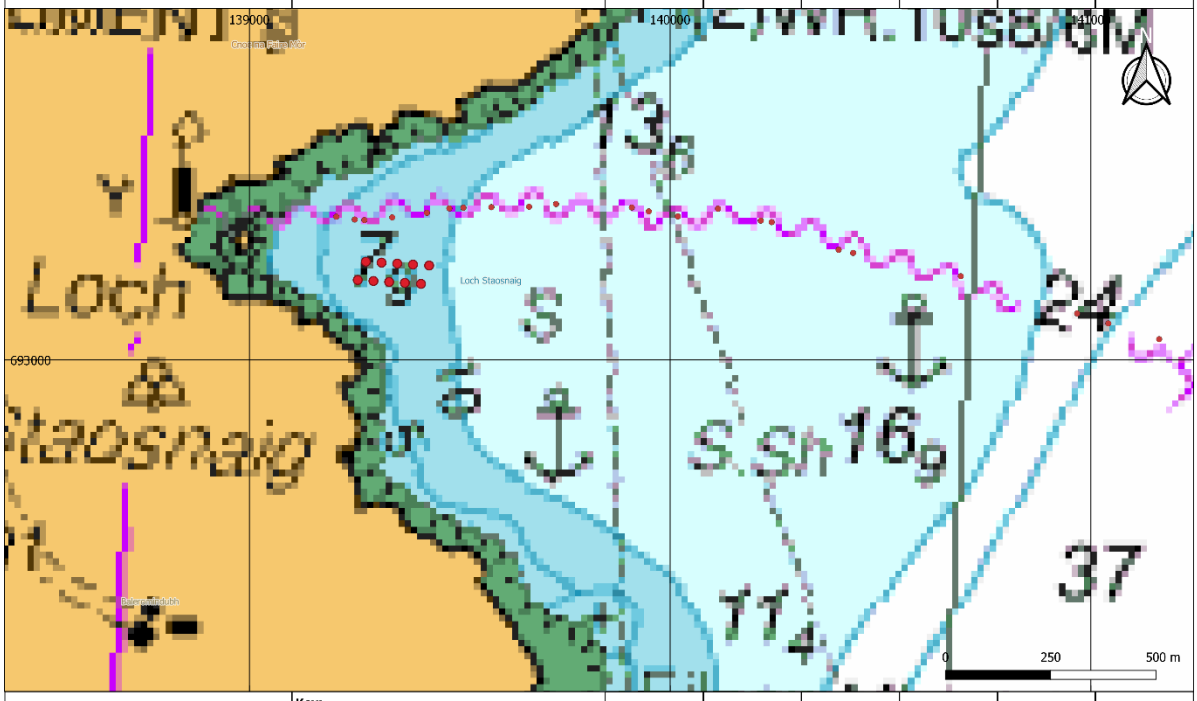
Questionnaires completed by visiting yachters in 2017 indicated that Queen's Bay was the most favourable location.

MOWI have funded a depth survey, showing the suitability of the location and will further fund the installation of the moorings and the remaining 50% of the cost of the moorings. HIE are supporting this project by funding project co-ordinator time and are in principle willing to fund 50% of the moorings themselves.

There are 2 rows of 5 moorings to be installed in the south of Queen's Bay. The locations of the co-ordinates are included on the Marine License Application.



LOCH STAOSNAIG, ISLE OF COLONSAY	Key: SSEN Cable Positions; Moorings Proposed Location (100m)	1:7,000	11/02/2020	RFP		v1	Final
		Scale	Date	Drawn		Revision No.	Status

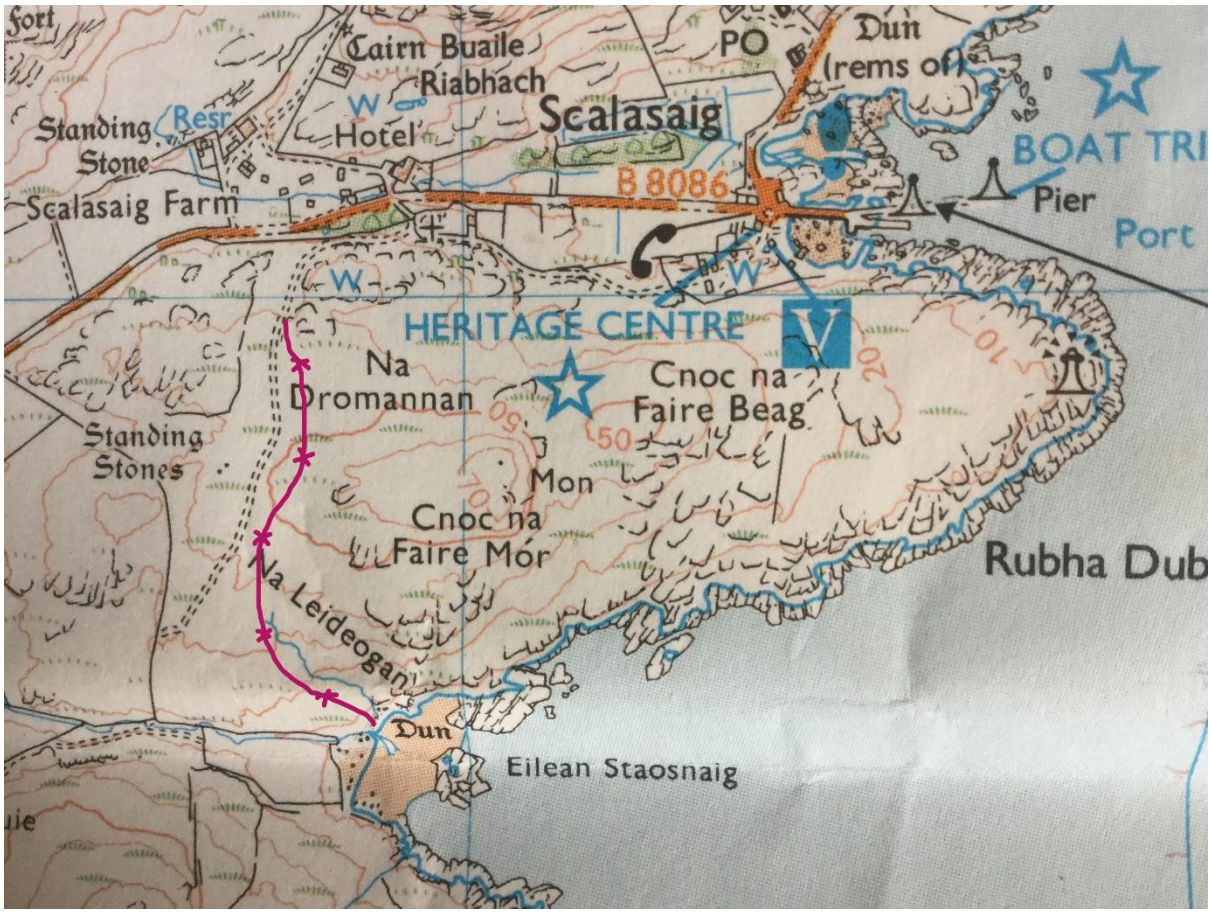


LOCH STAOSNAIG, ISLE OF COLONSAY	Key: SSEN Cable Positions; Moorings Proposed Location (100m)	1:7,000	11/02/2020	RFP		v1	Final
		Scale	Date	Drawn		Revision No.	Status

CCDC also have funding for a path development from Paths For All. An inked map of the route up from Queen's Bay, and photographs of the ground where we will be installing broadwalks to enable people to walk over any boggy ground. We will have an information sign on the shore at Queen's Bay with an honesty box adjacent to this and 5 small finger

posts indicating the route over to the Old Kirk road/ hotel. CCDC have permission from Colonsay Estate to see the path developed.

CCDC would very much like to see further funding acquired to see a pontoon in place and onshore developments and will look into funding in due course.



*Indicates the route of the Path from Queen's Bay up hill to join the Old Kirk Road. This will incorporate broad walks, finger posts and signage at both ends of the Route.

*A view of the path from proposed path

* boggy areas which will require broad walks, and images of the route which require small finger posts.

4.Constraints

We are currently constrained by the effects of COVID-19 on our timelines and plans. CCDC have been advised by MOWI that the application process could be approximately 2 months delayed due to the pandemic. Materials for the path development cannot be supplied to the island at present.

5. Consents

As our match funder, MOWI have supported us in:

- pre application with Key Stakeholders (e.g lighthouse board, Calmac, community, SNH),
- submission planning application to Argyll and Bute Council (No planning required)
- CCDC have submitted a Crown Estate lease application on 20/03/2020
- CCDC have submitted a Marine License application 17/04/2020
- All relevant RAMS documents have been submitted with the applications and a proximity agreement connected with the subsea cable.

6. Funding and Cost Projections

CCDC has been working with MOWI who have funded a depth survey, the installation of the moorings and have committed to funding 50% of the cost of the moorings themselves. MOWI have commissioned a design of the moorings by Gael Force Marine. The cost of the moorings was originally approximated to be 10-12K, however the current quote for moorings is £17,085.24 (inclusive of VAT)

CCDC's match funder is Highlands and Islands Enterprise, who are in principle willing to fund the remaining £8,542.62. This is subject to all consents being in place and will be decided by a panel at HIE.

The table below shows the breakdown of costs and funding required for the moorings development.

Funding Breakdown	**Amount Funded**	**Funder**
Depth Survey	5 K	MOWI
10 Moorings	8.5K 8.5K	MOWI HIE (yet to be confirmed)
Installation	5 K	MOWI
Path installation	1.5 K	Paths for all / CCDC Volunteers
Path Labour	1.5 K	HIE
Further Path Development	5 K	HIE

Yachting and sailing in Scotland is a seasonal activity with moorings primarily being utilized from late March through until the end of September. The following costs are based on what is currently charged at Scalasaig harbour.

	≤ 7.5m	> 7.5m	≤ 7.5m	> 7.5m	≤ 7.5m	> 7.5m	≤ 7.5m	> 7.5m	≤ 7.5m	> 7.5m
Number of Vessels	**1**	**1**	**2**	**2**	**4**	**4**	**8**	**8**	**10**	**10**
Price per day	5.00	7.00	10.00	14.00	20.00	28.00	40.00	56.00	50.00	70.00
Price Per night	14.00	17.00	28.00	34.00	56.00	68.00	112	136	140.0	170
Per week	56.00	119.0	112.0	238.0	224.0	468.00	448.0	936.0	560.0	1190

Per 28 days	224	476	448.00	952.00	896.00	1904.00	1792	3808	2240	4760
Per 5 months	1120	2380	2240	4760	4480	9520	8360	19040	11,120	23,800

These figures have been projected based on discussions with Colonsay's Harbour Master.

*'From 01/05 until 30/09 I would expect an average of **8 to 10 yachts a week** in the harbour area with an **average 3 people on board**. Approximately 8 per week for Queens Bay. A similar number also anchor of Oransay and with a designated mooring at Queens Bay you may attract some of them. There are very few yachts out with these dates. '*

The average size of vessel coming into Scalasaig is around 12m in length. We have provided 4 charges for Queens Bay. There are 2 day rates and 2 overnight rates for vessels. The charge varies upon whether the vessel is ≤ 7.5 m or > 7.5 m. Considering these figures and the fact that yachters prefer to moor to a mooring rather than the pier, we would expect out income to be greater than at Scalasaig. The charge currently Scalasaig is £15 per vessel and CCDC have come up with similar charges to reflect the length of the vessel and length of stay. Scalasaig's annual income averages at £2400 from 8-10 vessels anchoring per week. CCDC expect to exceed this figure whilst maintaining a realistic expectation of the fluctuations expected with weather and time of year.

We have been in touch with Isle of Ghia Moorings, Isle of Rhum Moorings, Tobermory Moorings, Strachur Bay Moorings and The Jura Development Trust Moorings.

Advertising and Collection of Monies

CCDC would advertise the moorings on our website: www.colonsay.org.uk
and our social media FaceBook account.

https://www.facebook.com/ColonsayCommunityDevelopmentCompany

We also have links with the marketing group https://visitcolonsay.co.uk/

Yachting and sailing in Scotland is a seasonal activity with moorings primarily being utilized from late March through until the end of September. The following costs are based on what is currently charged at Scalasaig harbour and through discussions with Isle of Ghia Moorings, Isle of Rum Moorings, Tobermory Moorings, Strachur Bay Moorings, The Jura Development Trust Moorings and Ulva Ferry Moorings.

CCDC have been conducting research into the best way of booking and securing the moorings. The following feedback has been logged:

Strachur Bay Moorings

Had a look at the last couple of years pontoon diaries, where I register the visitors berthing, or using our moorings. The majority want to go on the pontoon, and only a handful used the moorings, especially last summer. Only about 30% pre book, and that is generally about 4 -5 hours before heading up the loch. They are phoning my mobile from 25 miles away at the foot of the loch, or from Tarbert or Portavadie. I would say another 30% phone from within 3 miles

range, when they are coming in sight of the Bay. And as many as 40% at times are arriving without any specific arrangement, but may have spoken previously in general terms, or simply picked us up on 'Welcome Anchorages.'

Therefore online bookings would be unlikely to improve the situation, especially as some cruisers only decide on the day, with the prevailing wind, where the next anchorage, mooring or berthing is going to be.

Isle of Rum Moorings

'We had just set up our moorings half way through last summer and muddled through without a booking system. This year we had hoped to have an online payment system, though we hadn't considered actually booking, but this is a very logical addition/benefit. Our focus was on getting wifi out to moorings area. Currently moorings are disabled due to covid and unlikely to be back up before next season. Then, I hope we will have all bookings organised on a web page for payment. Whether people would want to book (pay) in advance, and then potentially turn up and find none available, I'm not sure how that would work. Without an electronic indicator on bouy (on someone who rows out and marks it!!) I'm imagining that is unlikely to run smoothly at very busy times? For us, mostly, a mooring will be available. Who knows after covid though!? If you find a system that can do this then I'd be keen to hear.'

Isle of Ghia

'On Gigha we unfortunately do not have a booking process in place. We often do have people phone up to book a mooring or a space on the pontoon but we just have to tell them we operate a first come first serve basis as such!

We do use free-to-book as our channel manager for our cottage bookings and we can also take payments for the moorings over this facility by inputting a "booking" for them – however I don't know how you would then communicate this to other vessels that don't check availability prior to arrival.'

CCDC are implementing costs based on size of vessel ≤ 7.5m or > 7.5m and whether or not the vessel stays overnight. CCDC are implementing costs based on size of vessel ≤ 7.5m or > 7.5m. Maximum weight limit for the moorings is 12,000kg/ 12 Tonnes and size limit is 15m in length.

Vessel Length	≤ 7.5m	> 7.5 m	≤ 7.5m	> 7.5m	≤ 7.5m	> 7.5m	≤ 7.5 m	> 7.5m	≤ 7.5m	> 7.5m
No. of vessels	**1**	**1**	**2**	**2**	**4**	**4**	**8**	**8**	**10**	**10**

Price per day	5.00	7.00	10.00	14.00	20.00	28.00	40.00	56.00	50.00	70.00
Price Per night	14.00	17.00	28.00	34.00	56.00	68.00	112	136	140.0	170
Per week	56.00	119.0	112.0	238.0	224.0	468.00	448.0	936.0	560.0	1190
Per 28 days	224	476	448.00	952.00	896.00	1904.00	1792	3808	2240	4760
Per 5 months	1120	2380	2240	4760	4480	9520	8360	19040	11,120	23,800

*the highlighted areas show that with 1 vessel every night of a 5 month season then we would be looking at 1120 income. As we are install 10 moorings we could expect this figure to be realistically be between £2000- £4000 in the first year. At full capacity with 10 moorings filled at maximum sized vessels we could be turning over £ 23,800.

*Subject to terms of stay upheld . All prices include VAT. Prices per **day only**.

≤ 7.5m ≤ 15T £5

> 7.5m ≤ 15T £7

*Subject to terms of stay upheld. All prices include VAT. Prices per **night.**

≤ 7.5m ≤ 15T £14.00

> 7.5m ≤ 15T £17.00

We would like to a have a book online system and an honesty box system with envelopes so cash/cheque deposits can be made on the shore at Queen's Bay. This is for the more spontaneous sailor. We will have a day rate for those visiting during the day and for overnight use of the moorings. We will also look to having a 5 day and 10 day ticket for those who wish to purchase one.

CCDC's main outgoings would be maintenance, **(£1,320**)

subscription to advertise on visitcolonsay.org, (**£85**)

annual marine Scotland fee (**£400**)

possibly the role of mooring operative for the CCDC, and insurance (**£240**)

Maintenance schedule

CCDC have decided upon Mallaig Marine as our preferred quote.

Year 1-2: Annual Condition Inspection but little or no maintenance likely to required
Year 3: Replacing some of the riser chain from wear and rise and fall of the tides
Year 4- Annual Condition Inspection and possible maintenance
Year 5: Annual Condition Inspection
Year 6: Replacing some of the riser chain from wear and rise and fall of the tides
Costings for Maintenance. CCDC have had 3 quotes for maintenance.

1)

Mallaig Marine Maintenance Costings (Costs are inclusive of VAT)	Year 1	Year 2	Year 3	Year 4	Year 5 (running total)	Year 10 (running total)	Annual costs for 1 Mooring	Annual cost for moorings maintenance
Inspection, repair of chain, due to rise and Fall of tide	1200	1200	£1800	1200	**£6,600**	**£13,200**	**£132**	**£ 1,320**

2)

Campbell Marine Maintenance Costings (Costs are inclusive of VAT)	Year 1	Year 2	Year 3-4	Year 5 (running total)	Year 10 (running total)	Annual Reporting/ demob work over 10 years	Annual costs for 1 Mooring	Annual cost for 10 moorings
Inspection, repair of chain, due to rise and Fall of tide	1,752	1,752	6,600 Renewal of riser chains and connecting shackles every 3-4 years	**11,856**	**£23,712**	£ 1,024	£339.6	**£3,396**

Insurance- liability for the safety of the moorings is assumed by Campbell Marine, if they carry out inspection and maintenance work, as long as recommendations and inspection/maintenance schedules are adhered to.

Limits of insurance are Professional Indemnity Insurance,: £1 million, and Public and Products Liability: £5 million.

Insurance

With current maintenance costs considered, CCDC could have an income of approximately 3-4K? Colin Campbell quote includes Public Liability Insurance.

Employment opportunity with CCDC- Moorings Manager, taking online bookings, and monitoring honesty box.

North West Marine

Maintenance schedule for CCDC					
Inspections	Yr1	Yr2	Yr3	Yr4	Yr5
Mooring Inspection(Autumn)					
Winter Drop					
Materials					
Mooring buoys					7000
Per Riser chain 22mm SCLL x 14m		2702.98		3123.65	
Shackles (assorted)		322.5		372.69	
block					3640
Ground chain					2088.84
Shackles (assorted)					367.5
Time & Labour Boat and 4 divers(3 - 4 days)	5550	7950	6375	9050	9600
overnight (2 or 3 nights)	1000	1500	1000	1500	1500
excluding VAT	6550	12475.48	7375	14046.34	24196.34
Including VAT	7860	14970	8850	16855.61	29035.2

NB: We would make one visit in Autumn to inspect and drop, if you can arrange for the moorings to be lifted in spring by local fisherman

MB350's - These may not need replacing after 5 years, this is a worst case scenario.

NB Based on all 10 needing some work, this will become clearly after first inspections as it will depend on the wear they are experiencing from where they have been laid and their use.

NB: All blocks needing replacing, this will be due to block ring wear.

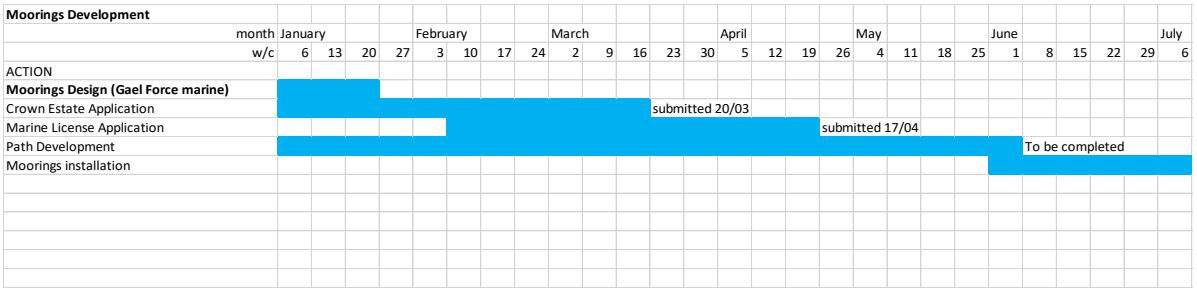
NB: This is based on an increase in boat costs and divers of 6-7% per year over 5 years.

NB: Accommodation £100 per person, but this will be on request of invoice for accommodation sort

Outgoings

Further Costings	Cost	Who		
Crown Estate Fees	No fee	n/a		
Annual Marine Scotland Fee	£ 400 per year	CCDC		
Marine License Fee	£120	MOWI		
Advertising	£400 in local paper	MOWI		
Fee to advertise on Visit Colonsay	£25 annual membership fee £85 one off advert for members £110 for non-members	CCDC		
Insurance	NFU- £240	CCDC		
Maintenance	£1320	CCDC		
Total Annual Outgoings	**£2,070**			

8. Timeline



- **Installation Late May- June 2020**
- **Path development June/July 2020**

Colonsay Community Development Company

Moorings Project - Financing

Report to CCDC Board – 25th March 2021

Background

At the February 2021 Board meeting, a report was presented that trialled a new approach to cost modelling for the Housing project. The draft models were designed to give the Board a better overview of the financing of the project during construction, and thereafter in terms of running costs and rental income.

It was agreed at that meeting that this approach to cost modelling was useful, and regular updates for the Housing project should be provided in this format in future.

Similar models have now been developed for the Moorings and are presented in this report. The Moorings are at an earlier stage than the Housing project so several models have been developed to explore a range of possible scenarios. Projected costs have increased, and there is uncertainty about the number of visitors who may use the facility over a typical season. Together, these have had a direct impact on the projected long-term viability of the project.

A way forward has been identified, but relies on several assumptions.

The cost models for the Moorings project have been jointly developed by Callum Hay and Lizzie Keenaghan.

Objectives

As with the Housing project , the objectives of this new approach are as follows:

- To ensure that the CCDC Board has effective financial oversight of projects:
    - during the initial development and build stage (capital investment); and
    - to check that projects will be sustainable in the long term (business plan)
- To help the Board make effective decisions, based on an understanding of financial benefits and risks
- Provide a means to assess different project options and arrive at a preferred configuration
- Provide a way to predict and monitor spending, and take pre-emptive action if things go wrong

Business Plan – Financing update

The outline business plan for the Mooring project was last updated in April 2020 and a copy is circulated with this report as background.

The business plan contains estimates of costs and income based on the best information available at that time and demonstrated that the project should be taken forward to the next stage.

The objective was to start construction as soon as possible (Covid-19 restrictions permitting) so that the facility would be ready for the 2021 season, subject to more detailed evaluation of costs and potential income.

Since then, following more detailed research in preparation for the construction phase, a number of issues have been identified that impact on the original business plan assumptions:

- There are complications associated with reaching agreement with SSEN (proximity agreement) so that they withdraw their objection to the Marine Licence. It is expected this can be resolved but to give enough time to research and decide on the best approach (and because of continuing Covid-19 lockdown restrictions) the project start date has been put back a year to 2022.
- Assuming a proximity agreement is signed with SSEN, a higher insurance premium will apply. Given the size of the potential claims should a vessel ever damage the SSEN cable, this insurance is essential.
- Installation and ongoing routine maintenance costs are likely to be higher than anticipated. The original estimates (based on experience elsewhere) seem to be sound, but detailed quotes specifically for the Queens Bay site now suggest there will be higher on-costs associated with getting vessels, labour and materials to and from Colonsay for routine maintenance.
- Adoption of 2 tonne anchor blocks limits the number of contractors in the area who have vessels that can handle blocks of this size. This has an impact on the cost of ongoing maintenance.
- More detailed understanding of operational costs – like the need to close the facility at the end of the season and reopen the following spring - have added new liabilities.
- Taken together, running cost estimates are now such that it is unlikely income will cover costs in the first few years, at least until the facility becomes fully established. While costs may eventually be offset by income, cost modelling suggests that usage would have to be very high indeed if the project as currently proposed is going to be a self-funding proposition in the long term.
- The conclusion is that the project is unlikely to be viable as originally imagined.

This creates something of a dilemma. The choices now seem to be either to "walk away" from the project, or to radically re-think the approach in the light of this latest information and see if the project can be re-configured and delivered another way.

The rest of this report outlines the options that have been explored in this regard, that seek ways of delivering the project in a way that still meets the broad objectives but that reduces the risk to CCDC in the early years. Costs and income can be then be measured in real terms, and it should be possible to decide future direction for the moorings with much more confidence.

On this basis a way forward has been identified, but relies on several assumptions.

The most critical of these is that **we receive substantial and ongoing annual support from MOWI** to offset the cost of routine maintenance, at least for the first 2-3 years.

We are aware that another island moorings site has this sort of arrangement with MOWI in place. We understand that their agreement is a long standing one, and was a condition of their community's support for MOWI's fish farm licence. They acknowledge that without MOWI's support their facility would probably run at a loss.

Option appraisal - approach

Several scenarios were considered. In broad terms, these were as follows:

1. Cautious initial income projections, usage gradually increases
2. Cautious initial projections, investment in promotion & marketing, better usage - but not much
3. Cautious initial projections, usage grows steadily to year 5, business becomes semi-sustainable
4. Cautious initial projections, income exceeds expectations, project becomes sustainable in long term

Basic modelling was done to test what assumptions must apply for each of these scenarios for the project to work financially. In broad terms, each scenario anticipates successively higher income levels to balance expenditure.

The first of these two scenarios assume ongoing support from MOWI for routine maintenance and repairs, which significantly reduces costs. The third and fourth scenarios rely on support from MOWI initially, but become more sustainable in the long term – but only if income becomes high enough.

Summarising, the average number of nights per week over the season (late March to mid October) for each of the options has been assumed as follows.

	2022	2023	2024	2025	2026
Option 1	2.3	3.5	4.1	5.0	5.0
Option 2	2.3	4.3	5.2	6.0	6.0
Option 3	4.7	6.5	8.3	8.9	8.9
Option 4	4.7	9.3	11.3	15.9	18.2

It's assumed that numbers will grow annually to start, then level off to a settled position by year 5 (2026).

Although we have indications from other moorings (reported to the February 2021 meeting) predicting actual income with any confidence is hard – hence the range of scenarios considered. Each site is unique.

Commentary

As a new site, Queens Bay may take several years to become known and established. Routes to Colonsay are generally long and exposed so may not be attractive to smaller boats or less experienced skippers. The bay is not the most attractive site here, and there will only be minimal facilities. There is an open walk of about 1km into Scalasaig. In contrast, some of the islands we have data for have easy-access pontoon moorings in their main harbour.

On the positive side Colonsay will be "new" and an interesting challenge – and of course there are excellent and well known bays and locations around the island for day cruising. A visit may be a lot more attractive if skippers know there are safe and secure overnight moorings available at Queens Bay. The lack of sophisticated facilities may actually be a draw for some people.

CCDC is not in a position to take a major financial risk on this project, so a cautious approach is necessary. Consequently, we have not done any detailed work on scenarios 3 or 4, but have focussed instead on scenarios 1 and 2. In effect these are very similar, but with scenario 2 assuming faster income growth as a result of sustained and effective marketing and promotion.

By assuming low income projections in the first 2-3 years we limit the risk to CCDC of incurring losses. During that period a much better understanding of potential income will be developed, which will help guide the future direction of the project.

Assuming low take-up suggests we should also consider reducing the number of moorings from 10 to 6, to make some savings in capital start-up costs. If our funders agree to maintain their original contributions, we propose to use these savings to underwrite 1st year operational costs to further protect CCDC from risk.

To summarise, the recommended way forward is as follows:

- Reduce the number of moorings from 10 to 6 to make savings.
- If possible, use these savings to offset first-year operation costs - if our funders agree.
- If possible, licence for 10 moorings in two phases – the extra 4 to be added (or not) at a later date
- Adopt cautious projections for usage / income in years 1-3
- Reduce planned operational expenditure to a minimum for the first 3 years by deferring non-essential items. This is to reduce financial risk to CCDC until actual income levels are known
- If income exceeds expectations, consider phasing in some deferred items - for example: add back in contributions to the repairs and maintenance fund, and continued national advertising.
- Commit to annual reviews/business plan updates through to year 3.
    - If income is meeting or exceeding expectations, continue the project
    - If income consistently fails to cover costs, consider if the project should be wound down. If necessary, recover the equipment for re-sale and close the moorings.
- If the project is performing well and is potentially sustainable by year 3, undertake a major review and develop a new business plan for year 4 and beyond.

To re-iterate: all options assume **some help from MOWI, and options 1 and 2 assume substantial ongoing support** for at least the first 2 years after construction. This assumption has not yet been discussed with MOWI so is not confirmed. We have not been able to model a viable option that is self-sustaining in the early years without MOWI's help, except with what we feel are unrealistically high assumptions about income.

Option 1 – Details

For simplicity, only the details of option 1 are included in this report – see **Appendix 1**. This includes the following:

- Appendix 1.1 – Build model (simple cost and grant summary – no timing estimates yet)
- Appendix 1.2 – Business plan model with 3-year break point (see assumptions below)
- Appendix 1.3 – Usage projections: boats per week / per season
- Appendix 1.4 – Projected post-construction capital spending & loans
- Appendix 1.5 – Graphical summary

Although a 20-year period is shown in the business plan model, in effect the model is only meant to be used to assess the first few years of operation while CCDC assesses performance. A major review and update of the business plan will be required during that period once actual income levels are better understood.

If Board members wish to see the detailed models for option 2-4, these can be supplied separately.

Option 1 - Assumptions

To re-iterate, the following assumptions have been made in the development of option 1:

- Satisfactory resolution of the SSEN proximity agreement issues
- Reduce the number of moorings from 10 to 6 to make savings.
- These savings used to meet first-year operation costs - if our funders agree.
- Adopt cautious projections: c. average 2.3 boats/week in year 1, rising to c. 5 / week by year 4. This produces income of c. £2,500 from year 4. This is at the lower end of estimates from other sites.

- Fee of £15 per 24 hours, and £7.50 per daytime visit
- Assume 100% of projected boats are 24 hour stays (full fee applies)
- Assume a further 25% of this number for day visitors (£7.50 fee)
- Unrecovered fees: allow 5% for overnight, 20% for day visits
- Routine maintenance and seasonal closedown supported in-kind by MOWI – not yet confirmed
- Reduce operational expenditure to a minimum in years 2 and 3, including:
    - No administration and supervision (assumed covered by other staff, or separate funding)
    - Defer contributions to repairs and maintenance fund
    - No national advertising and marketing from year 2
- Allow for £2,500 major repairs in year 4, funded by borrowing (a contingency)
- Allow for major refit in year 10, 100% grant funded.

This configuration is far from ideal, and some of these assumptions may turn out to be undeliverable. However, the objective has been to find a realistic solution that allows CCDC to commit to the project for a trial period at minimum risk.

The model assumes a low 3 year cumulative income of c. £4,600. It is difficult to assess what a worst case scenario might be, but if the project is unsuccessful the total losses to CCDC over 3 years might be around 50% of this value – say £2,250. If there are early warning signs that projected income cannot be acheived, this could be reduced by closing the project much earlier, after year 1 or 2.

As already discussed, if usage comfortably exceeds projections then this risk all but disappears and some of the deferred cost items can be reinstated during or after each successful season.

Recommendation

We recommend that the CCDC Board:

- Note the change in circumstances since publication of the April 2020 Business Plan
- Decide the preferred way forward – either:
    - Close the project down now; or
    - Continue as suggested in the report, to test if the suggested re-configuration and the assumptions on which it is based are deliverable
- If it is agreed that project development should continue:
    - Suggest any changes to the recommended approach
    - Receive an updated report at a future meeting after discussion with HIE and MOWI on the proposed project reconfiguration, and decide how the project should be taken forward.

Callum Hay CCDC Director / Asst Treasurer
Lizzie Keenaghan CCDC LDO

Mar 2021

Appendix 1.1 – Option 1 Build

Colonsay Community Development Company

Project Cost Model - Scalasaig Moorings build cost (excludes operating costs)

Project:	Moorings Build		
Date:	Mar-21	Ver.	ver 1.0

			Year 1 - 2022											Year 2 - 2023											
		Month:	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D
1	**Estimated costs**	Notes																								
1	Mooring blocks & equipment	MOWI & HIE		18179																						
2	6 moorings (£11,183) - savings released	tbc		-6996																						
3	Crown Estate agent fee	HIE		300																						
4	Depth survey	MOWI		5000																						
5	Installation works boat	MOWI		5000																						
6	Marine Scotland license fee	HIE		0																						
7	Solicitor fees for Crown Estate agreement	HIE		1000																						
8	Path works inc. labour & materials	HIE		3215																						
9	Path works digger (in kind)	Colonsay Estate		0																						
10	Path insurance			250																						
11	Signage	HIE		1000																						
12	Dive survey of cable locaton (in kind)	from SSEN		0																						
13	Solicitors fees - SSEN proximity agrement	HIE		750																						
14	Crown Estate Rent (year 1)			400																						
15	Advertising - Colonsay.org (year 1)			110																						
16	Advertising - National (year 1)			750																						
17	Insurance (year 1)			900																						
18	Admin & supervision (year 1)	5 hr wk / 28 wks		2800																						
19																										
20	Contingencies	5.0%		1633																						
21																										
22	Overdraft charges (estimate)													0												
	0.0% Annual Inflation	Index	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		Total Estimated Cost	**0**	**34291**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2	**Anticipated grants and other income**	Notes																								
1	MOWI			20000																						
2	HIE			15000																						
3	Other																									
4	CCDC	to balance																								
5																										
6																										
	0.0% Annual Inflation	Index	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		Total anticipated grants & income	**0**	**35000**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
3	**Summary**																									
		Net monthly surplus (shortfall)	**0**	**709**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
		Projected cumulative cashflow (overdraft demand)	0	709	709	709	709	709	709	709	709	709	709	709	709	709	709	709	709	709	709	709	709	709	709	709
4	**Overdraft**																									
	Monthly charges	**2.8%**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

2021 estimated overdraft cost: **0**

2022 overdraft cost: **0**

Appendix 1.2 – Option 1 Business Plan

Colonsay Community Development Company

Moorings operating cost (excl. build cost): 5 Moorings, very low useage, no supervision + help from MOWI for maintenance. Inc. proximity agreement

Project:	Moorings		
Date:	Mar-21	Version:	ver 1.0

Period:		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Start Year:		2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041
1 Projected Occupancy																					
Total paying fee nights - whole season	from Projections tab	66	100	117	142	142	142	142	142	142	142	142	142	142	142	142	142	142	142	142	142
Confidence +/- % (sensitivity test)	from Graphs tab	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Total paying fee nights - whole season (adjusted)	Total	**66**	**100**	**117**	**142**	**142**	**142**	**142**	**142**	**142**	**142**	**142**	**142**	**142**	**142**	**142**	**142**	**142**	**142**	**142**	**142**
Average boats per week (sense check)	Season: 28 weeks	2.3	3.5	4.1	5.0	5.0	5.0	5.0					5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0
2 Estimated revenue costs (£ 000's)	Notes																				
1 Admin and supervision																					
2 Marine Licence renewal (every 6 yrs)			0	0	0	0	709	0					709	0	0	0	0	0	709	0	0
3 Insurance (with SSEN Prox. Agreement)			840	840	840	840	840	84				0	840	840	840	840	840	840	840	840	840
4 Crown Estate Annual Rent			400	400	400	400	400	40				0	400	400	400	400	400	400	400	400	400
5 Advertising - Colonsay.org Website			110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110
6 Advertising - welcome Anchorages (1st year MOWI funded)			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7 Annual inspection / maintenance - MOWI			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8 Seasonal close / re-open - MOWI			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9 Allow for parts/supplies (MOWI to fit)	phased in		250	375	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500
10 Paypal transaction fees (allow 2.5% of net income)	2.5%	26	40	48	60	62	63	65	67	68	70	72	74	75	77	79	81	83	85	87	90
11 Contribution to repairs fund (not needed - MOWI)	Capital, as req.		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12 Major overhaul cost 2032/33 (assumes grant support)			0	0	0	0	0	0	0	0	0	13500	13500	0	0	0	0	0	0	0	0
13			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2.5% Annual Inflation	Index	1.00	1.03	1.05	1.08	1.10	1.13	1.16	1.19	1.22	1.25	1.28	1.31	1.34	1.38	1.41	1.45	1.48	1.52	1.56	1.60
	Total £	**26**	**1681**	**1863**	**2057**	**2110**	**2967**	**2221**	**2278**	**2337**	**2398**	**19741**	**21167**	**2589**	**2657**	**2726**	**2797**	**2870**	**4024**	**3022**	**3101**
3 Estimated Loans & Capital (financing) charges																					
(from Capital summary)	Total £	**0**	**0**	**0**	**148**	**297**	**297**	**297**	**297**	**297**	**297**	**297**	**297**	**297**	**148**	**0**	**0**	**0**	**0**	**0**	**0**
4 Estimated income (£ 000's)	Notes																				
1 Overnight (24hr) Mooring fee x fee days	£15.00	992	1502	1755	2136	2136	2136	2136	2136	2136	2136	2136	2136	2136	2136	2136	2136	2136	2136	2136	2136
2 Unrecovered overnight fees (%)	5%	-50	-75	-88	-107	-107	-107	-107	-107	-107	-107	-107	-107	-107	-107	-107	-107	-107	-107	-107	-107
3 Day mooring fee (assume 25% of night bookings)	£7.50	124	188	219	267	267	267	267	267	267	267	267	267	267	267	267	267	267	267	267	267
4 Unrecovered day fees (%)	20%	-25	-38	-44	-53	-53	-53	-53	-53	-53	-53	-53	-53	-53	-53	-53	-53	-53	-53	-53	-53
5 Startup loan (for cashflow balancing)	from Capital tab																				
6																					
7																					
8																					
2.5% Annual Inflation	Index	1.00	1.03	1.05	1.08	1.10	1.13	1.16	1.19	1.22	1.25	1.28	1.31	1.34	1.38	1.41	1.45	1.48	1.52	1.56	1.60
	Total £	**1042**	**1617**	**1936**	**2416**	**2476**	**2538**	**2601**	**2667**	**2733**	**2802**	**2872**	**2943**	**3017**	**3092**	**3170**	**3249**	**3330**	**3413**	**3499**	**3586**
5 Estimated grants (£ 000's)	Notes																				
1 Major overhaul grant support - donor 1 (50%)												13500									
2 Major overhaul grant support - donor 2 (50%)													13500								
3																					
2.5% Annual Inflation	Index	1.00	1.03	1.05	1.08	1.10	1.13	1.16	1.19	1.22	1.25	1.28	1.31	1.34	1.38	1.41	1.45	1.48	1.52	1.56	1.60
	Total £	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**17281**	**17713**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
6 Summary																					
Net benefit (cost) £		**1015.71**	**-64.75**	**72.86**	**210.04**	**68.92**	**-725.86**	**83.80**	**91.38**	**99.06**	**106.82**	**114.67**	**-807.67**	**130.61**	**287.11**	**443.69**	**451.91**	**460.19**	**-610.30**	**476.92**	**485.34**
Cumulative benefit (cost) £		1016	951	1024	1234	1303	577	661	752	851	958	1073	265	396	683	1126	1578	2038	1428	1905	2390

Most year 1 costs now in build model as risk mitigation

Break point at end of year 3 season

CCDC to decide if project is sustainable

Appendix 1.3 – Option 1 Business Plan – Usage Projections

Colonsay Community Development Company

Moorings operating cost (excl. build cost): 5 Moorings, very low useage, no supervision + help from MOWI for maintenance. Inc. proximity agreement

Project:	Scalasaig Moorings		
Date:	Mar-21	Version:	ver 1.0

Projected Occupancy

Season

Season start (date)	Mon 28/03/2022	Period:	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Season finish (date)	Fri 14/10/2022	Start Year:	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041
Season Weeks (rounded)	28																					
Occupancy	Notes																					
January	boats per week		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February	"		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March	"		1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
April	"		2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
May	"		2	4	5	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
June	"		3	4	5	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
July	"		3	5	6	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
August	"		3	5	5	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
September	"		2	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
October	"		1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
November	"		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December	"		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		Total boats per season:	**66**	**100**	**117**	**142**	**142**	**142**	**142**	**142**	**142**	**142**	**142**	**142**	**142**	**142**	**142**	**142**	**142**	**142**	**142**	**142**
		Average boats per week over the season (sense check):	2.4	3.6	4.2	5.1	5.1	5.1	5.1	5.1	5.1	5.1	5.1	5.1	5.1	5.1	5.1	5.1	5.1	5.1	5.1	5.1

Appendix 1.4 – Option 1 Business Plan – Ongoing capital expenditure / loans

Colonsay Community Development Company

Moorings operating cost (excl. build cost): 5 Moorings, very low useage, no supervision + help from MOWI for maintenance. Inc. proximity agreement

Project:	Moorings		
Date:	Mar-21	Version:	ver 1.0

Investment Table

Investment (£000's), start year and loan type

No.	Purpose / description	Value	Start Year	Loan Type		Comment
1	Start-up cashflow loan	£ -	2022	3	3 yrs. at 3.25 %	
2	Emergency repairs (unfunded)	£ 2,500	2025	1	10 yrs. at 3.25 %	Allow for costs of an emergency repair in 2025 (guess !)
3	Remodelling after SSEN Cable renewal	£ -	2023	1	10 yrs. at 3.25 %	Allow for remedial works following SSEN renewing their cable
4	Major overhaul	£ -	2032	2	10 yrs. at 3.25 %	Allow for a major refit **- now shown as grant supported**
5						
6						
7						
8						
9						
10						

Loan Type Table

Ref	Description	Yrs	Rate
1	10 yrs. at 3.25 %	10	3.25%
2	10 yrs. at 3.25 %	10	3.25%
3	3 yrs. at 3.25 %	3	3.25%
4		0	0.00%
5		0	0.00%
6		0	0.00%
7		0	0.00%
8		0	0.00%
9		0	0.00%
10		0	0.00%

Capital Investment profile

		Type	pmt.	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041
1	Start-up cashflow loan	3	**0**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Emergency repairs (unfunded)	1	**-297**	0	0	0	2,500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Remodelling after SSEN Cable re	1	**0**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Major overhaul	2	**0**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5		0	**0**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6		0	**0**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7		0	**0**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8		0	**0**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9		0	**0**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10		0	**0**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
			Total Capital	**0**	**0**	**0**	**2,500**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Loan repayment profile

N.B. - assume a 50% payment in start & finish year (6 month shift)

		2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041
1	Start-up cashflow loan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Emergency repairs (unfunded)	0	0	0	-148	-297	-297	-297	-297	-297	-297	-297	-297	-297	-148	0	0	0	0	0	0
3	Remodelling after SSEN Cable renewal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Major overhaul	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total annual repayments c/f	**0**	**0**	**0**	**148**	**297**	**297**	**297**	**297**	**297**	**297**	**297**	**297**	**297**	**148**	**0**	**0**	**0**	**0**	**0**	**0**

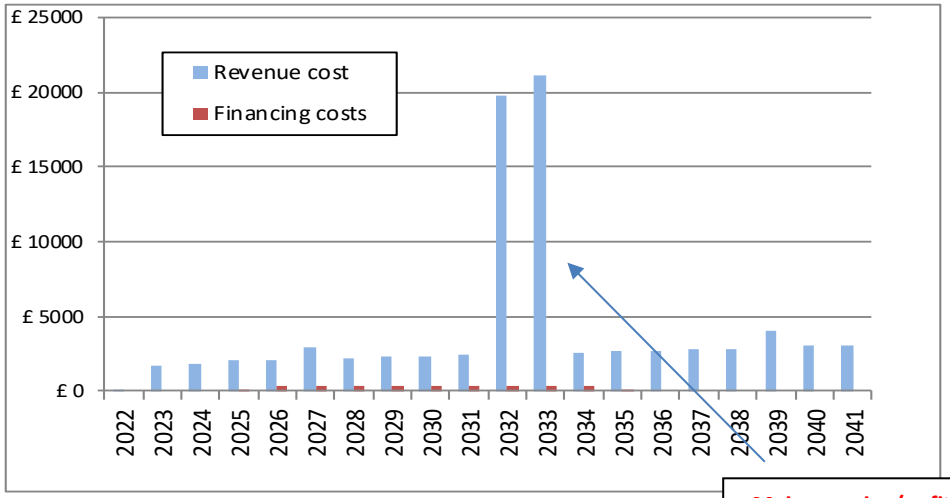
Appendix 1.5 – Option 1 Business Plan – Summary

Colonsay Community Development Company

Moorings operating cost (excl. build cost): 5 Moorings, very low useage, no supervision + help from MOWI for maintenance. Inc. proximity agreement

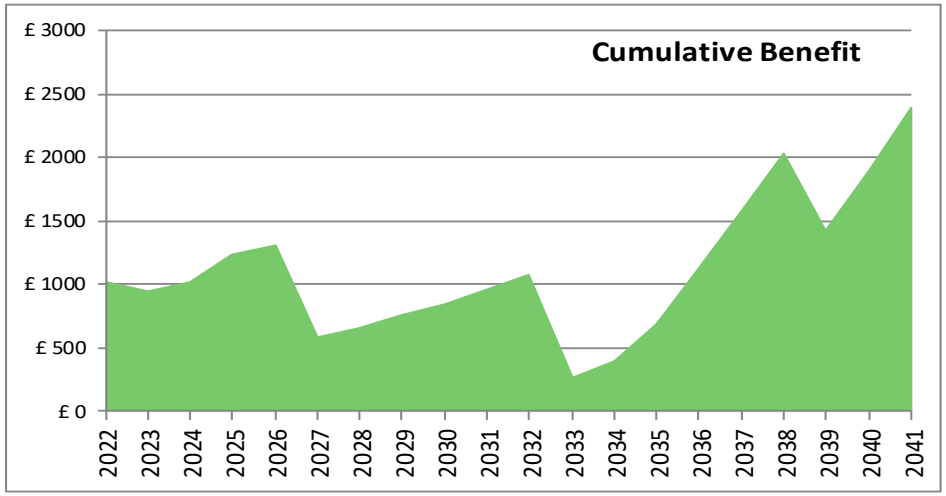
Project:	Moorings		
Date:	Mar-21	Version:	ver 1.0

Costs **Net Present value:** **£ 1.02 K**

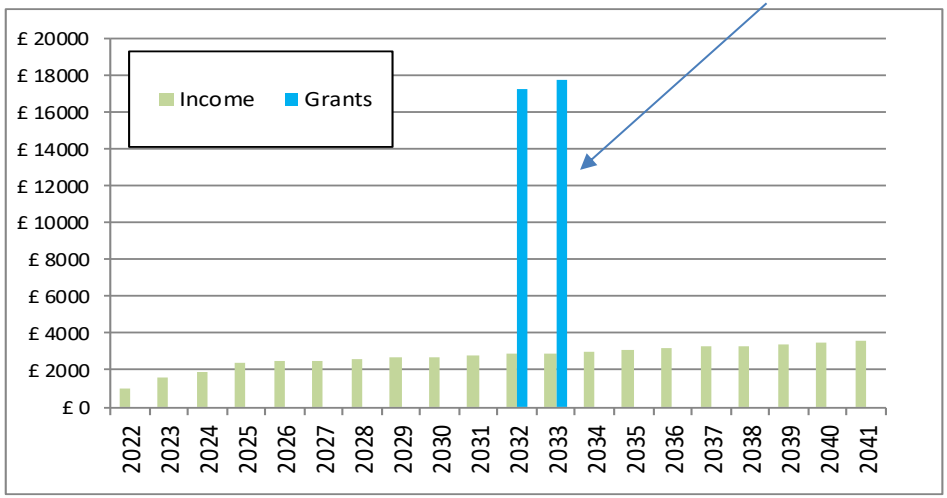


Major repairs / refit in year 10 – assumed 100% grant funded

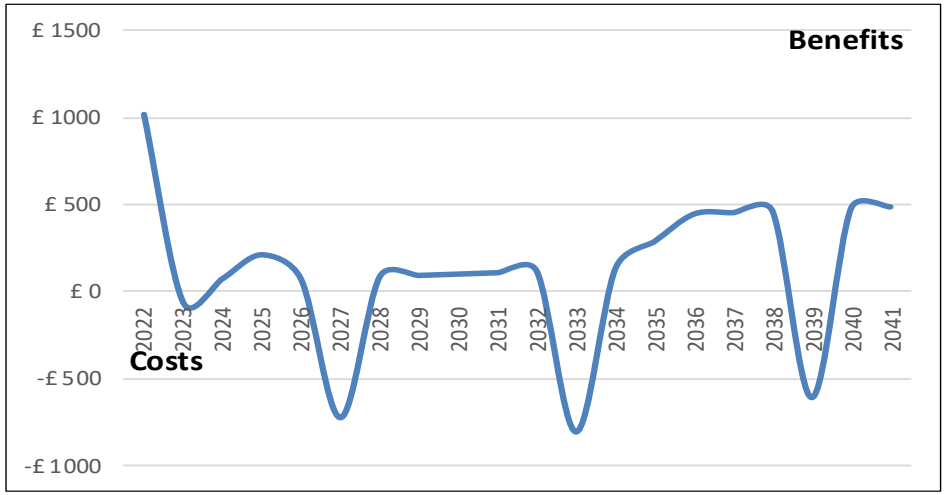
Cumulative cost/benefit cash flow **Break-even year:** **2022**



Grants and income



Year-on year cost or benefit



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

Property Coordinator Report March 2021

Funding	● Application submitted for revenue funding of £10,000 for the extension of the Property Coordinator Role for a further 8 months. This will take us into Spring 2022. ● Met with Joe Smee from CARES re. programme/timescales, grant admin and development/feasibility work which needs to precede capital fund being awarded. Awaiting further info/application form from CARES for funding of up to £5000 for the appointment of a renewables consultant for the housing. ● Exploring other funding avenues including Garfield Weston and Standard Life Foundation.
Planning	● Produced future asset management checklist covering organizational management, asset management and asset maintenance. ● Produced draft restructuring proposal for CCDC ● Working on draft Allocations Policy for submission to Scot Gov as required. ● Will make contact with RSL to discuss housing management scheme options. ● Contact Helen MacDonald at Ulva Ferry, re. networking opportunities.

Easing Covid-19 restrictions - Islands Consultation – March 2021

The Scottish Government
Riaghaltas na h-Alba

Please consider the options below and select one. You can expand upon this selection in the text box below

Island communities move in lockstep alongside the rest of the mainland on 26th April (and therefore are part of the relaxed freedom to travel across LA boundaries). This would mean islands currently in level 3 would remain in this level and those currently in level 4 would move to level 3 at the same time as the rest of the mainland. ☐

Island communities move individually to a different lower level of restrictions (and therefore continuing to restrict travel to and from islands for essential purposes only) ☐

Other (please fill in details below) ☐

Please use this space if you wish to provide any further information to us on the proposed options for easing the current Covid-19 restrictions:

Please send your replies back to us at: IslandsResilienceCovid-19Mailbox@gov.scot

Port Mor housing by West Highland Housing Association

Update report to CCDC board meeting of 25 March 2021

West Highland Housing have been to site to make a start. A surveyor came to the site to mark out the area for the buildings. They have stripped the main part of the site for development, in the presence of an ecologist and an archaeologist. Areas of bramble were This allows them to satisfy parts of the conditions on the renewed planning permission. They tell us they intend to start on site this year, using the same contractor as the Scalasaig developments, TSL.

As chair I went to advise the neighbours before the work was done and, with the help of Caitlin, took photographs to record the condition of the track. Further photos were taken after the visit. There was no discernible damage to the track or verges. A clay drainage pipe was damaged in four places (see image on the next page). WHHA will repair the damage as soon as possible.

WHHA tell us they have an agreement with the owner of the access track, which can be signed once the site is in their ownership. They would then like to start on site in July.

We have instructed Calum MacLeod of Harper MacLeod to act for us in the transfer of land to WHHA. I set out the following concerns in e-mails to him.

- The land will be transferred at a nominal cost, but we expect all our reasonable fees and costs to be met by WHHA.
- WHHA are acquiring servitude rights over the access road owned by another crofter and we will grant similar rights over our own section of the access road.
- WHHA will be laying services under the road and we must have a right of access to those in the future.
- The land should be returned to CCDC at no cost to us if WHHA do not develop the site (perhaps, within the life of the extant planning permission?)
- CCDC should have a right to buy the site and development if WHHA decide to dispose.
- We would prefer WHHA to adopt our admissions policy if that is possible.

Do directors have any other concerns which should be addressed or other comments or questions?

I also asked for a fee estimate. I haven't received that yet.

Dannie

24 March 2021