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

CCDC Board Meeting
2nd December 2021

Document Pack

Public

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Confidential items (e.g. relating to staffing) are
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COLONSAY COMMUNITY DEVELOPMENT COMPANY
COLONSAY VILLAGE HALL, SCALASAIG, ISLE OF COLONSAY, ARGYLL PA61 7YW

/ Callum
Board Meeting
Thursday 2 December 2021 – 7.00pm - Colonsay Village Hall

Agenda

1. 7:00 Attendance and apologies
2. 7:02 Public Minutes of last meeting and matters arising
3. 7:08 Declarations of interest
4. Projects:
    a. 7:10 Scalasaig update — Carrie
    b. 7:20 Moorings update — Lizzie / Callum
5. Assets:
    a. 7:30 Old Manse report — Helen
6. 7:35 Gass Report 12-month internal review — Dannie
7. 7:40 Rebranding/ website report — Sarah
8. 8:00 Community planning report — Caitlin

Confidential items

9. 8:10 Private Minutes of last meeting and matters arising
10. 8:15 Hotel report — Dannie/ Chris Nisbet
11. 8:25 Finance including pay review — Callum
12. 8:30 Data management — Callum
13. 8:35 Restructure update — Dannie
14. 8:40 Port Mor news — Dannie
15. 8:45 Campsite — Dannie
16. 8:50 AOCB

donm

Minutes of CCDC Board Meeting | 04/11/2021

Present: Dannie Onn, Callum Hay, Sarah Hobhouse, Helen Mann, Caitlin McNeill, Lizzie Keenaghan

Apologies: Andrew Abrahams, Sue Dance, Willie Joll, Liam McNeill, Carrie Seymour

Minutes of last meeting: The public minutes for October were approved.

Matters arising from the previous minutes:

Approval of confidential minutes – it was agreed that the confidential minutes must be approved and matters arising dealt with separately from the public portion of the meeting.

AOCB:

Fuel – The new coal supplier has been engaged and an order will be going in shortly.

Directors' Indemnity Insurance – DO has yet to forward the information to the Board regarding the insurance and will do this in the coming week

Composter – WJ was not present to provide an update on the composter so this was postponed until the next meeting

Declarations of Interest:

LK declared an interest in the Sale of House Site (5b) and staffing and croft matters generally.

HM declared an interest in croft matters generally

CM declared an interest in staffing matters generally

4a. Scalasaig Development

There were no decisions required relating to the Scalasaig Development arising from CS' report. CH wished to clarify whether SSE's inability to commit to diversion of cabling was a matter of the Board's concern. DO clarified that it was the responsibility of the contractors to sort this out and that alternative arrangements were being discussed between SSE and the contractors. DO will contact the contractors and ensure that there will be no comeback on CCDC restate that the path for any underground cabling must not compromise Phase 2 plans. LK asked to be informed as soon as possible when we know that the Old Manse will be empty so that community consultation on the future of the manse can progress. DO said this was still unclear but that he would keep LK updated.

4b. Moorings

LK has discussed costing with CH and as a result has gone back to MOWi to request that they extend their support of the project longer than 3 years. LK confirmed that she would wait until getting a good response from MOWi before submitting the Marine Scotland License which is otherwise ready to go.

5a. Old Manse

HM has now had a meeting with Grace Johnston to begin the handover of the management of the Old Manse. The Board agreed that it was crucial that roles relating to the manse were clear and that all aspects of management were being taken care of. GJ confirmed that an invoice was ready to go to TSL but that this would need to be updated to take into account the most recent stay. CM has GJ's files on the laptop and will make them available to HM and DO to pursue this. The Board wished to thank GJ for her time in the management of the Old Manse to date.

LK said that CCDC are now receiving letters about the TV License for the Old Manse. The Board agreed that this should be paid. HM to organise with help from LK.

It was clarified that for the time being HM will manage the Old Manse as an asset in a voluntary role. LK will maintain issue of the future use of the Old Manse as part of her role as Project Coordinator.

HM, CH and LK to meet to discuss the handover and clear up the budgeting for the asset.

SH asked when the Board expected the Charity/Asset Manager role to begin. DO stated that it was the intention to have the role ready to start at the close of the TSL contract at the end of 2022 as the role will encompass the Scalasaig housing and business units as well as existing assets. There was a discussion around the funding for the Charity/Asset Manager role. DO clarified that it was part of CM's role to acquire funding for the role if required and set out how it will function, together with the Treasurer. CH pointed out that as per current budgeting there would be enough money to cover 1 day a week but that we required 2-3 days minimum.

5b. Sale of Croft House Site & Crofting Matters

CM reported that CM, DO and CH had met with crofters (Lizzie & Darragh and Helen) to discuss the terms of construction and maintenance of the New Access Track which is required for the Keenaghans house build. It was agreed at the meeting that the best way forward was that construction costs should be split 50/50 between the Keenaghans and CCDC but that CCDC's contribution would eventually be recouped from Helen as the other user of the track. It was agreed that the Keenaghans should go back to their solicitor to request that the wording in the disposition state that this splitting of costs be by agreement closer to the time to ensure that both parties are able to renegue if costs get too high. CM will liaise with the Keenaghans and CCDC's solicitor once this has been progressed.

CM reported that the lettings applications for the common grazing at Port Mor had not progressed since the last meeting. The applications were completed by CCDC's case officer at the Crofting Commission and as such CM does not currently have all the necessary information to resubmit the forms. The case officer and another contact at the CC have been contacted but progress has stalled. CM confirmed that if there had not been a response within the next fortnight she would revert to asking the individual crofters for the information directly and resubmit from scratch.

CM has passed on the plans and information required by WHHA's agents needed for the decrofting application of the Port Mor housing development. DO confirmed that this was in progress.

6. Approval of Annual Accounts

CH presented the finalised accounts for both CCDC & CTC for year ending Mar 2021 and highlighted the recommendations made by the accountant. CH reported that there was one bad debt that had to be written off which was a fuel account debt of £418.00. He stated that having investigated it would not be financially worth it to try and recover the debt.

The annual accounts for CCDC were approved. The annual accounts for CTC were also approved.

There were several recommendations from the accountant as to how CCDC & CTC can better track finances and prepare for annual accounting. The Board noted these recommendations and CH reported that improvements were already in progress on some matters with further progress to be made in the new year. It was agreed that there should be a protocol put in place for accepting donations.

The Board agreed to delegate the implementation of the accountant's recommendations to CH as Treasurer.

The Board gave thanks to CH and Tanya for the huge amount of work done on finances during the last year. Their efforts have already been transformative.

AOCB

Rebranding: It was confirmed that SH should just present her proposal to the Board when she has made some progress. CM to liaise with CS regarding potential ABC funding.

Public event: SH & CM to meet next week and give a brief overview to the Board of their proposal via email.

COLONSAY COMMUNITY DEVELOPMENT COMPANY

PROJECT REPORT – Scalasaig Development

Project	Scalasaig Development			
Report Compiled by	Caroline Seymour			
Reporting Period	November 2021			
Project Status	Previous Status:		Current Status:	

1. SUMMARY OF ACTIVITY SINCE LAST REPORT

- Update Meeting held 18th November with TSL, chaired by Gordon Paice of Ralph Ogg and attended by myself, Dannie and John Forbes.
- Road Opening Permit has been granted and the access road from the housing has joined onto the public road. The full RCC is still to be submitted.
- Rock crusher arrived on site on 24th November.
- TSL have advised that they will not be able to confirm whether there will be excess rock available for sale until probably May / June.
- There were 44 points on the building warrant that require to be addressed by TSL – these are nearly all resolved so the building warrant should be issued shortly.
- Valuation 3 from TSL has been received and is pending payment.
- We have received payments from Mowi for the groundworks.
- Standard Security and Minute of Agreement has been received from ABC for the grant for the business units. This is to be passed to our solicitor to review and register.
- Costs have been received from TSL for Fire Suppression Systems (FSS) and Solar PV and Heat Battery installations. The FSS is a legal requirement and will need to be included. The project team is reviewing the energy solution to assess what we can afford and / or whether there is a cheaper alternative.
- John Forbes has progressed with SSEN to move the overhead cables on the housing site. Their surveyor has been to site and plans are being submitted to ABC and SG. Once approved SSEN have stated that they would need "a few weeks" to prepare for the job and a week to complete it. TSL had highlighted that this could cause the project to be delayed if the work was not completed for when they are due to return next year.

2. KEY ISSUES

- SSE overhead cables (see above)

3. FORMAL APPROVALS / DECISIONS REQUIRED

None

4. NEXT REPORTING PERIOD ACTIVITIES

- Review of energy solution for housing

PROJECT REPORT – Scalasaig Development

- Site visit by John Forbes and Gordon Paice
- Confirm and agree the Development Agreement with Mowi
- Standard Security for Scottish Government
- Submit loan application to Ecology Bank

5. APPENDICES

1. Cost Model

Colonsay Community Development Company

Moorings Project – Financial Review

Report to CCDC Board – December 2021

Background

Since the last detailed report to the Board, significant work has been done to refine the project and manage the commercial and operation risks.

The project has been scaled back from 10 to 6 moorings, to reduce initial capital costs, installation costs and ongoing maintenance liabilities (although a licence for the original 10 will still be sought).

A written commitment from MOWI has been received, offering to provide in-kind support for installation of the mooring blocks and ongoing annual maintenance for a 3 year period, subject to annual review. In more recent discussions that period has been informally extended to 5 years, with indications that further extensions, on a rolling year-by-year programme are likely. This follows the pattern of similar community support arrangements provided by MOWI at other mooring sites on the West Coast.

Colonsay Estate have informally agreed to provide an excavator and driver for the Scalasaig path construction as a further in-kind contribution.

HIE have agreed to recognise these in-kind contributions as equivalent to at least 50% of cash support for the project, and have confirmed they will meet all other direct one-off costs through a grant award.

Much thought and discussion has been given to the difficult issue of projecting likely use of the moorings to estimate annual income. Data has been obtained for other sites, but each site is unique which has made it difficult to estimate what business will be generated here. The business case has been revised assuming low initial take-up, gradually growing to around 350 boat-days annually by year 5.

Based on these figures the project is viable with MOWI's ongoing support. Annual end-of-season reviews are planned, to be reported to MOWI and the Board, to help decide future direction of the project on a year-by-year basis.

Cost Modelling

<u>Build Costs</u>

Build costs are shown in **Appendix A**.

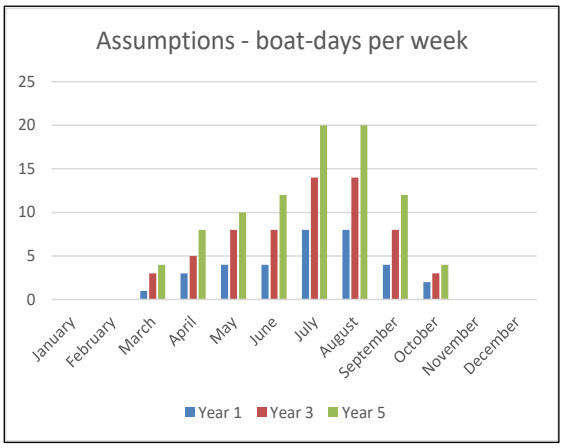
It is not possible to exempt the Moorings from VAT so this has now been incorporated (VAT can be reclaimed, now CCDC is registered) but VAT must also be applied to fees.

The total estimated cash cost of the project is now £17,823 (excluding VAT) which includes 15% for contingencies. The remaining work is made up of an estimated £14,209 of in-kind contributions for the build phase on the project, and a recurring £3,390 annual in-kind contribution from MOWI.

Operating Costs

Operating costs are showing in the revised business case in **Appendix B**. These are based on several assumptions:

- In-kind support from MOWI for the first 5 years of operation, subject to annual review;
- A phased take-up of business over 5 years as shown in **Appendix C** and summarised in the graph opposite;
- Season mid-March to Mid-October
- Mooring fees of £15 inc. VAT overnight;
- A further 10% of bookings for day-only visits at £7.50 inc. VAT;
- An allowance of 2.5% of income for non-payment;



Until actual take-up is known it has been assumed there will be minimum supervision costs in at the start (covered by existing staff where possible) with costs phased in by year 5.

An allowance has been made for high-visibility advertising in years 1 and 2, then reducing in future years as the site becomes known.

Major maintenance will be required after 10-15 years and this has been assumed in the model, but offset by grant support. If this isn't forthcoming it may be possible to fund maintenance through loans (about £1,800 pa for 10 yrs) if operating income at that time will support it.

There are plans for a dedicated web-based portal for on-line payment that is being developed and funded separately.

Financial Implications

The key financial risk is that actual bookings fall short of projections, impacting on income.

Based on the models and assumptions set out in this report, sensitivity tests have been conducted on booking projections as follows:

- 75% - a cumulative loss to CCDC of c. £665 by year 5
- 100% - a cumulative surplus to CCDC of c.£3,525 by year 5 (version shown in **Appendix B**)
- 125% - a cumulative surplus to CCDC of £7,715 by year 5
- 150% - moorings are self-supporting from year 5 and not reliant on MOWI in-kind support (assuming equivalent services can be provided at MOWI Prices)

This financial risk will be mitigated by annual end-of-season reviews conducted in partnership with MOWI to decide future project direction.

A worst-case scenario would be that bookings fail to reach 50% of projections for the first two years. In this case the cumulative loss to CCDC would be c. £2,000 and would probably require closure of the site.

This loss, if it materialised, could be mitigated by recovery of the equipment for re-sale, or possibly sale of moorings to private individuals - or a mix of the two.

Recommendation

We recommend that the CCDC Board:

1. Note the current position as set out in this report
2. Note the difficultly in projecting likely income, and the associated financial risk
3. Agree, on balance, to commit to the project on this basis
4. Agree to receive annual end-of-season reviews to decide future direction.

Dannie Onn	CCDC Chair
Callum Hay	CCDC Director / Treasurer
Lizzie Keenaghan	CCDC Project co-ordinator

December 2021

Appendix A – Build Costs

Colonsay Community Development Company

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

Project:	Moorings Build		
Date:	Nov-21	Ver.	ver 3.0

		Notes		value	VAT ?	Year:	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**																													
1	Mooring blocks & equipment (10)	HIE			*3030*			18179																						
2	reduce to 6 (£11,183) - savings released	HIE			*-1166*			-6996																						
3	Crown Estate agent fee	HIE			*0*			0	Agent fee no longer required																					
4	Depth survey	MOWI - in kind	5000																											
5	Installation works boat	MOWI - in kind	5000																											
6	Marine Scotland Licence fee	CCDC	709					0	Already paid by CCDC																					
7	Solicitor fees for Crown Estate agreement	HIE			*83*			500																						
8	Path labour & materials (inc install signs)	HIE			*536*			3215																						
9	Path - additional aggregate	HIE			*267*			1600																						
10	Path works digger (in kind)	Colonsay Estate	1500																											
11	Signage	HIE			*208*			1250																						
12	Dive survey - cable locaton	SSEN - in kind																												
13	Solicitors fees - SSEN proximity agrement	HIE			*83*			500																						
14	Admin & supervision support	MOWI - in kind	2000																											
15	Dedicated website support page(s)	HIE			*0*			0	Website development funded separately																					
16	Smartcard reader & smartphone (payments)	HIE			*58*			350																						
17																														
18	Contingencies	15.0%			*465*			2790																						
19		in-kind total:	14209																											
20	*VAT reclaim*							*-3565*	* VAT not paid by HIE in grant.																					
	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**	**17823**	**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**																												
				value																										
1	MOWI - in kind	in kind		12000																										
2	Colonsay Estate	in kind		1500																										
3	CCDC	Cash		709																										
4	HIE	Grant		17823				17823																						
5	Paths for all	Grant		1500				1500																						
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**	**19323**	**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**	**1500**	**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	1500	1500	1500	1500	1500	1500	1500	1500	1500	1500	1500	1500	1500	1500	1500	1500	1500	1500	1500	1500	1500	1500	1500
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 B – Business Case

Colonsay Community Development Company

Moorings operating cost (excl. build cost): 6 Moorings, MOWI Support in-kind years 1-5

Project:	Moorings		
Date:	Nov-21	Version:	ver 3.0

			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		137	186	254	313	364	364	364	364	364	364	364	364	364	364	364	364	364	364	364	364
	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		**137**	**186**	**254**	**313**	**364**	**364**	**364**	**364**	**364**	**364**	**364**	**364**	**364**	**364**	**364**	**364**	**364**	**364**	**364**	**364**
	Average boats per week (sense check)	Season: 30 weeks		4.5	6.1	8.4	10.3	12.0	12.0	12.0	12.0	12.0	12.0	12.0	12.0	12.0	12.0	12.0	12.0	12.0	12.0	12.0	12.0
2	**Estimated revenue costs (£ 000's)**	Notes	VAT																				
1	Admin and supervision	recharge by CCDC		0	250	500	750	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
2	Marine Licence renewal (every 6 yrs)			0	0	0	0	0	709	0	0	0	0	0	709	0	0	0	0	0	709	0	0
3	Insurance (with SSEN Prox. Agreement)			840	840	840	840	840	840	840	840	840	840	840	840	840	840	840	840	840	840	840	840
4	Crown Estate Annual Rent	£400 - no VAT		400	400	400	400	400	400	400	400	400	400	400	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	110
6	Advertising - printed flyers		*	250	250	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	Advertising - welcome Anchorages (1st year MOWI funded)		*	660	660	420	420	420	420	420	420	420	420	420	420	420	420	420	420	420	420	420	420
8	Annual maintenance labour - MOWI	years 1-5: in kind		0	0	0	0	0	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500
9	Seasonal close / re-open - MOWI	years 1-5: in kind		0	0	0	0	0	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000
10	Annual insurance inspection - MOWI	years 1-5: in kind		0	0	0	0	0	890	890	890	890	890	890	890	890	890	890	890	890	890	890	890
11	Allow for repair parts/supplies (MOWI to fit)	phased in	*	0	250	375	500	625	750	825	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
12	Square card payment fees (allow 1.75% of net income)	1.75%		40	43	60	76	90	92	95	97	99	102	104	107	110	112	115	118	121	124	127	130
13	Contribution to repairs fund	Capital, as req.			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	Major overhaul cost 2032/33 (assumes grant support)				0	0	0	0	0	0	0	0	0	7500	7500	0	0	0	0	0	0	0	0
15	*VAT recovery*			*-204*	*-254*	*-181*	*-206*	*-231*	*-256*	*-271*	*-306*	*-306*	*-306*	*-306*	*-306*	*-306*	*-306*	*-306*	*-306*	*-306*	*-306*	*-306*	*-306*
	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 £		**2096**	**2612**	**2652**	**3112**	**3592**	**8435**	**7896**	**8262**	**8472**	**8687**	**18508**	**19904**	**9365**	**9603**	**9847**	**10098**	**10354**	**11697**	**10888**	**11165**
3	**Estimated Loans & Capital (financing) charges**																						
	(from Capital summary)	Total £		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
4	**Estimated income (£ 000's)**	Notes	VAT																				
1	Overnight (24hr) Mooring fee x fee days excl. VAT	£12.50	£2.50	1718	2329	3177	3918	4550	4550	4550	4550	4550	4550	4550	4550	4550	4550	4550	4550	4550	4550	4550	4550
2	Unrecovered overnight fees (%)	2.5%		-43	-58	-79	-98	-114	-114	-114	-114	-114	-114	-114	-114	-114	-114	-114	-114	-114	-114	-114	-114
3	Day mooring fee (assume 10% of night bookings) excl. VAT	£6.25	£1.25	86	116	159	196	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228
4	Unrecovered day fees (%)	2.5%		-2	-3	-4	-5	-6	-6	-6	-6	-6	-6	-6	-6	-6	-6	-6	-6	-6	-6	-6	-6
5	Startup loan (for cashflow balancing)	from Capital tab																					
6	MOWI direct cash support (advertising yr. 1)			510																			
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 £		**2269**	**2443**	**3417**	**4319**	**5142**	**5270**	**5402**	**5537**	**5675**	**5817**	**5963**	**6112**	**6265**	**6421**	**6582**	**6746**	**6915**	**7088**	**7265**	**7447**
5	**Estimated grants (£ 000's)**	Notes																					
1	Major overhaul grant support - donor 1 (50%)													7500									
2	Major overhaul grant support - donor 2 (50%)														7500								
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**	**9601**	**9841**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
6	**Summary**																						
	Net benefit (cost) £			**172.95**	**-169.01**	**765.32**	**1207.54**	**1549.85**	**-3164.74**	**-2493.89**	**-2725.46**	**-2796.55**	**-2869.56**	**-2944.56**	**-3951.87**	**-3100.73**	**-3182.03**	**-3265.55**	**-3351.36**	**-3439.52**	**-4608.94**	**-3623.20**	**-3718.87**
	Cumulative benefit (cost) £			173	4	769	1977	3527	362	-2132	-4857	-7654	-10524	-13468	-17420	-20521	-23703	-26968	-30320	-33759	-38368	-41991	-45710

Appendix C – Projections

Colonsay Community Development Company

Moorings operating cost (excl. build cost): 6 Moorings, MOWI Support in-kind years 1-5

Project:	Scalasaig Moorings		
Date:	Nov-21	Version:	ver 3.0

Projected Occupancy

Season

Season start (date)	Mon 14/03/2022	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)	30																					
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	2	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
April	"		3	4	5	6	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
May	"		4	6	8	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
June	"		4	6	8	10	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12
July	"		8	10	14	17	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
August	"		8	10	14	17	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
September	"		4	6	8	10	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12
October	"		2	2	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
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:	**137**	**186**	**254**	**313**	**364**	**364**	**364**	**364**	**364**	**364**	**364**	**364**	**364**	**364**	**364**	**364**	**364**	**364**	**364**	**364**
		Average boats per week over the season (sense check):	4.6	6.3	8.6	10.6	12.3	12.3	12.3	12.3	12.3	12.3	12.3	12.3	12.3	12.3	12.3	12.3	12.3	12.3	12.3	12.3
		Average boats per day:	0.7	0.9	1.2	1.5	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8

Sense Check

Total boats: March - April	14.9	21.4	28.0	34.6	42.9	42.9	42.9	42.9	42.9	42.9	42.9	42.9	42.9	42.9	42.9	42.9	42.9	42.9	42.9	42.9	42.9
per day (Average)	*0.3*	*0.5*	*0.6*	*0.8*	*0.9*	*0.9*	*0.9*	*0.9*	*0.9*	*0.9*	*0.9*	*0.9*	*0.9*	*0.9*	*0.9*	*0.9*	*0.9*	*0.9*	*0.9*	*0.9*	*0.9*
Total boats: May-June	33.7	50.6	67.4	84.3	92.6	92.6	92.6	92.6	92.6	92.6	92.6	92.6	92.6	92.6	92.6	92.6	92.6	92.6	92.6	92.6	92.6
per day (Average)	*0.6*	*0.9*	*1.1*	*1.4*	*1.6*	*1.6*	*1.6*	*1.6*	*1.6*	*1.6*	*1.6*	*1.6*	*1.6*	*1.6*	*1.6*	*1.6*	*1.6*	*1.6*	*1.6*	*1.6*	*1.6*
Total boats: July-August	68.6	85.7	120.0	145.7	171.4	171.4	171.4	171.4	171.4	171.4	171.4	171.4	171.4	171.4	171.4	171.4	171.4	171.4	171.4	171.4	171.4
per day (Average)	*1.1*	*1.4*	*2.0*	*2.4*	*2.9*	*2.9*	*2.9*	*2.9*	*2.9*	*2.9*	*2.9*	*2.9*	*2.9*	*2.9*	*2.9*	*2.9*	*2.9*	*2.9*	*2.9*	*2.9*	*2.9*
Total boats: September-October	20.3	28.6	38.7	48.9	57.1	57.1	57.1	57.1	57.1	57.1	57.1	57.1	57.1	57.1	57.1	57.1	57.1	57.1	57.1	57.1	57.1
per day (Average)	*0.5*	*0.7*	*0.9*	*1.2*	*1.4*	*1.4*	*1.4*	*1.4*	*1.4*	*1.4*	*1.4*	*1.4*	*1.4*	*1.4*	*1.4*	*1.4*	*1.4*	*1.4*	*1.4*	*1.4*	*1.4*

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

January 2022

Dear Colonsay resident,

Your opportunity to tell us your ideas for the Old Manse!

The Baptist Manse was bought last January by CCDC with your support, and the contractors working at the Scalasaig site have lived there since autumn. Once the new homes are completed, the Old Manse and land around it will be available for development. It is hoped that the asset will provide an opportunity to create an enterprise of benefit to the community, as well as contributing to the provision of secure & affordable accommodation. As there are many ways in which the house & site could be developed to these ends, we would like to ask for your ideas!

All that CCDC does is driven by the views and needs of the community; today's community, and also thinking ahead to the community of the future. CCDC's primary objective is sustainable community development. It aims to have a positive impact through the creation and provision of housing, jobs, opportunity and enterprise, all contributing to rural regeneration.

We would like to invite all members of the community to the Old Manse house and site, for a look around and a chat, alongside asking for your ideas through our questionnaire which all households will receive with this letter.

House & site visits

morning & afternoon times/dates

Footwear suitable for uneven ground is recommended, and reasonable ground clearance is required for vehicles coming up the track. CCDC staff & Directors will be on site, and extra copies of the questionnaire will be available. As parking space is limited, please consider lift-sharing when Covid considerations allow. Let us know if you'd like assistance with transport - we will be happy to arrange this: 01951 200244

Timing dependent: Parking at the school nearby will be possible at the weekend.

Website input dependent: Please see also: colonsay.org.uk/our-community/manse for more information, including house & title plans.

Yours faithfully,

Dannie Onn

Chair of Directors
Colonsay Community Development Company

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

Old Baptist Manse community consultation

A house & site - ours to develop

Your ideas for the house

Please give as much detail as you can.
To think about: *improvements & letting policy*

Your ideas for the site

Please give as much detail as you can.
To think about: *How could a developed site, potentially with an enterprise/building, relate to or work with the house and its occupants?*

Please provide details of any working examples of which you're aware:

What would you like to see as the overall outcome for the community?

To think about: *population, demographics, enterprise, young people, jobs, homes & accommodation – and CCDC's aims described in our covering letter.*

Please give details of any expertise, information or contacts relevant to developing your ideas that you're willing to share:

About you

This helps us to see which ideas appeal to different parts of the community.

Please indicate your age group:

under 20	21 - 30	31 - 40	41 - 50	51 - 60	61 - 70	71 +

Please tick all that fit your current situation:

Education (full/part-time)	Working (full/part-time)	Interested in more paid work	Interested in a business opportunity	Business owner	Retired

Please give details of any suitable funding sources of which you're aware:

If you feel that you could help, and are happy to be contacted, please note your details below:

Name:
Phone number:
Email:

Details to be used only for the purpose of contacting you for this project and deleted thereafter.

This space is available for any additional comments, suggestions & information.

Once you're ready, after a site visit, or just a good think, please return to either:

- ❍ Service Point
- ❍ Colonsay Shop

If you would like to describe ideas in more detail, please continue overleaf, or write to:

contactccdc1@gmail.com

Thank you very much for your help!

Colonsay Community Development Company

Asset Budgetting Tool

Asset: **Manse**

Financial year: **2021/22**

			Budget	Confirmed / Projected											To 01-Dec	Projected	Projected Full year
				Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar			
Income				01-Apr-21	01-May-21	01-Jun-21	01-Jul-21	01-Aug-21	01-Sep-21	01-Oct-21	01-Nov-21	01-Dec-21	01-Jan-22	01-Feb-22	01-Mar-22			
Rent		Rent	£ 4,750.00		£ 400.00	£ 400.00	£ 400.00	£ 616.00	£ 800.00	£ 800.00	£ 800.00	£ 602.00	£ 300.00	£ 504.00	£ 800.00	£ 4,818.00	£ 1,604.00	£ 6,422.00
Fees		Council Tax & Water			£ 117.05	£ 117.05	£ 117.05	£ 117.05								£ 468.21	£ -	£ 468.21
Grants																£ -	£ -	£ -
		Total Income:	**£ 4,750.00**	**£ -**	**£ 517.05**	**£ 517.05**	**£ 517.05**	**£ 733.05**	**£ 800.00**	**£ 800.00**	**£ 800.00**	**£ 602.00**	**£ 300.00**	**£ 504.00**	**£ 800.00**	**£ 5,286.21**	**£ 1,604.00**	**£ 6,890.21**
Costs																		
Services		Council Tax (A&BC Band C)	£ 1,215.76	£ 101.31	£ 101.31	£ 101.31	£ 101.31	£ 101.31	£ 101.31	£ 101.31	£ 101.31	£ 101.31	£ 101.31	£ 101.31	£ 101.31	£ 911.82	£ 303.94	£ 1,215.76
		Water	£ 188.88	£ 15.74	£ 15.74	£ 15.74	£ 15.74	£ 15.74	£ 15.74	£ 15.74	£ 15.74	£ 15.74	£ 15.74	£ 15.74	£ 15.74	£ 141.66	£ 47.22	£ 188.88
		Drainage														£ -	£ -	£ -
		Sewage	£ 200.00												£ 200.00	£ -	£ 200.00	£ 200.00
		Electricity (stdng / vacant charge)	£ 75.00												£ 75.00	£ -	£ 75.00	£ 75.00
		Phone														£ -	£ -	£ -
		Broadband	£ 150.00							£ 25.00	£ 25.00	£ 25.00	£ 25.00	£ 25.00	£ 25.00	£ 75.00	£ 75.00	£ 150.00
		TV License	£ 140.00								£ 140.00					£ 140.00	£ -	£ 140.00
		Grounds maintenance	£ 250.00												£ 250.00	£ -	£ 250.00	£ 250.00
Insurance		Building & contents	£ 260.00		£ 260.00											£ 260.00	£ -	£ 260.00
		3rd party liabilty (share)	£ 50.00		£ 50.00											£ 50.00	£ -	£ 50.00
Registrations		Landlord	£ -													£ -	£ -	£ -
		Licences														£ -	£ -	£ -
Checks / servicing		Electrical	£ 150.00												£ 150.00	£ -	£ 150.00	£ 150.00
		Water														£ -	£ -	£ -
		Alarms														£ -	£ -	£ -
		Oil														£ -	£ -	£ -
		Gas														£ -	£ -	£ -
		Sub total - Fixed costs	£ 2,679.64	£ 117.05	£ 427.05	£ 117.05	£ 117.05	£ 117.05	£ 117.05	£ 142.05	£ 282.05	£ 142.05	£ 142.05	£ 142.05	£ 817.05	£ 1,578.48	£ 1,101.16	£ 2,679.64
Repairs	External	Roof	£ 250.00											£ 250.00		£ -	£ 250.00	£ 250.00
		Guttering & rainwater														£ -	£ -	£ -
		External walls														£ -	£ -	£ -
		Windows & doors														£ -	£ -	£ -
		Paintwork														£ -	£ -	£ -
		Drainage														£ -	£ -	£ -
	Grounds	Roads and access	£ 250.00											£ 250.00		£ -	£ 250.00	£ 250.00
		Fences, gates														£ -	£ -	£ -
	Internal	Loft														£ -	£ -	£ -
		Walls & ceilings														£ -	£ -	£ -
		Floors														£ -	£ -	£ -
		Windows and doors														£ -	£ -	£ -
		Paintwork														£ -	£ -	£ -
		Power & lighting														£ -	£ -	£ -
		Heating														£ -	£ -	£ -
	Fittings	Furniture														£ -	£ -	£ -
		Kitchen														£ -	£ -	£ -
		Bathroom	£ 500.00											£ 500.00		£ -	£ 500.00	£ 500.00
		Appplicances														£ -	£ -	£ -
		Carpets & flooring														£ -	£ -	£ -
Incidental costs & expenses			£ 125.00							£ 125.00						£ 125.00	£ -	£ 125.00
Other																£ -	£ -	£ -
		Sub total - Repairs & incidental costs	£ 1,125.00	£ -	£ -	£ -	£ -	£ -	£ -	£ 125.00	£ -	£ -	£ -	£ 1,000.00	£ -	£ 125.00	£ 1,000.00	£ 1,125.00
CCDC		Annual Accts / Audit (share)	£ 100.00												£ 100.00	£ -	£ 100.00	£ 100.00
		CCDC Mgmt (share)	£ 250.00												£ 250.00	£ -	£ 250.00	£ 250.00
		Planned maintenance (contribution to fund)	£ 1,250.00												£ 1,250.00	£ -	£ 1,250.00	£ 1,250.00
		Sub total - Mgmt. & Planned Maint.	£ 1,600.00	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ 1,600.00	£ -	£ 1,600.00	£ 1,600.00
		Total Costs:	**£ 5,404.64**	**£ 117.05**	**£ 427.05**	**£ 117.05**	**£ 117.05**	**£ 117.05**	**£ 117.05**	**£ 267.05**	**£ 282.05**	**£ 142.05**	**£ 142.05**	**£ 1,142.05**	**£ 2,417.05**	**£ 1,703.48**	**£ 3,701.16**	**£ 5,404.64**

Planned maintenance - contribution

Contribution	0.50%	£	1,250.00
Asset valuation		£	250,000.00

Fixed costs (full year)		
£	2,679.64	Services, insurance etc
£	223.30	pcm

Repair costs		
£	1,125.00	Repairs & Maint:
£	93.75	pcm

Mgmt. & Planned Maint	
£	1,600.00
£	133.33 pcm

Min. Target income (average pcm)

£	**357**	Fixed costs, Mgmt & Maint. only
£	**450**	+ Repairs & incidental

Projected year end

Surplus: £ 1,485.57

Colonsay Community Development Company

Strategic Review (Gass Report) - Update Report to CCDC Board – 2 December 2021

Background

The Strategic Review was published by David Gass in October 2020 (the Gass Report). The CCDC board adopted the recommendations in November 2020 and reviewed progress against the recommendations in April 2021. This report reviews overall progress after the first year. We had hoped to fund an external 'healthcheck' after the first year, but with other projects taking precedence, this has no happened. This is therefore our own report.

The Gass Report made several recommendations, including

- How CCDC should prepare for what will be a very intensive two years of project delivery (Housing, Business Units, Moorings, Manse)
- strengthening the CCDC's Board's approach to project development, and project management.
- publicising CCDC's work, and engaging more effectively with stakeholders
- Developing a shared vision for the future in collaboration with the community, community council, businesses and other local groups.

The recommendations, although challenging, were unanimously agreed by the CCDC Board, and formally adopted as a "roadmap" for how the company should go forward.

Commentary

In practice, it is likely to take around 2 years before all the recommendations can be fully implemented, given CCDC's limited management resources. Nevertheless, CCDC has already made substantive progress, particularly in improvements in overall project management and project oversight by the Board.

These improvements are already showing benefits as the company is delivering the Scalasaig Housing and Business Units projects and is finalising the agreements to install and operate the Moorings in time for next season.

Feedback from Board members and from HIE has been very positive. The membership of the company showed encouraging support at this year's AGM.

Less successful have been attempts to engage with the Colonsay Community Council on an agreed and inclusive ambition for the island and to set out and agree what is the community of Colonsay and Oransay.

Assessment

A draft self-assessment is included at **Appendix 1**. This sets out the 12 original recommendations and alongside: CCDC's assessment of progress to date; what evidence we have to demonstrate it, and an outline of what further work we plan to undertake in the next year.

Recommendation

We recommend that the CCDC Board:

- Note the progress made against the Strategic review recommendations
- Review and comment on the attached draft self assessment, for November 2021
- Agree to approach HIE for support for an external “healthcheck” next year once all the recommendations have been addressed

Dannie Onn CCDC Director / Chair
Callum Hay CCDC Director / Assistant Treasurer

December 2021

Colonsay Community Development Company

Strategic Review (Gass Report) – DRAFT annual self-assessment: No 2 – December 2021

Original Recommendation	Progress	Status	Evidence	Next Steps – to October 2022
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.	*Progress frustrated by limited resources (project delivery requiring prioritisation).* *Internal issues within CCC have made a joint approach more difficult, however offers of collaboration have been extended and an initial draft definition of our community has been put to CCC.*	✗	*CCC minutes* • *March 2021 (resignations)* • *April 2021 (day-to-day business)* *CCDC* • *First draft definition of community*	*Use the new Community Planning Officer post (graduate placement) to take forward an island profile; a new community plan; and a subsidiary local place plan for engagement with the planning authority – working with the projects' director and Argyll and Bute Council* *Engage with CCC as much as possible on developing a joint vision* ***Target**: Community consultation on a "Colonsay 2030" vision, or similar to be undertaken by May 2022 with a final report and plan(s) by October 2022.*
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.	*Following the visit of the Cabinet Secretary in July, we are engaged with the SG Islands Team who wish to develop Island Profiling using Colonsay as one of the pilot islands.*	✗	*Note of meeting with Cameron Anson for SG Islands Team*	*To be defined, but perhaps work with the community and Tourism Marketing Group to jointly prepare a socio-economic baseline.* ***Target**: Island Profiling to commence April 2022*
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.	*Commitment to quarterly stakeholder meetings agreed by Board in December 2020.* *Second meeting delayed because of Covid-19 lockdown restrictions and priority given to engagement with the stakeholders specific to project delivery.*	✗	*First meeting held in January 2021*	*Review and consult on frequency of stakeholder meetings.* *Feedback from stakeholder meetings to contribute to CCDC direction and identification of future projects, linked with community consultation.* ***Target**: set up a new meeting for March 2022.*

Original Recommendation	Progress	Status	Evidence	Next Steps – to October 2022
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.	*New risk assessment matrix trialled and formally adopted by CCDC Board for all CCDC activities*	✓	*Agreed in principle January 2021* *Initial risk assessments completed for CCDC organisation, and all active projects* *Regular review and updating with project reporting now established practice*	*Continue use of and familiarity with risk management and wider project management disciplines.* *Develop company wide risk matrix and risk management policy.*
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.	*AGM held in June 2021*	✓	*AGM minutes* *New board members appointed in xxxxx 2021. Board now a full complement with additional responsibilities*	*Revisit board profile and skills prior to the 2022 AGM*
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.	*A reduced membership CC now only undertaking routine "day-to-day" work*	✓	*No substantive progress on a platform for collaboration, although MOWI as an industry partner has been a significant part of CCDC housing and moorings projects moving forward projects moving successfully as evidenced by meeting notes and minutes.*	*Continue to seek engagement and collaboration with CCC and other groups as much as is possible.*
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.	*A reduced membership CC now only undertaking routine "day-to-day" work. However, CCDC continues to offer to collaborate through regular attendance at CCC meetings*	✗	*First draft definition of the components of the community; how they might be consulted; and the significance to be attached to their views has been sent to community councillors*	*See also recommendation 1:* *Target: Community consultation on a "Colonsay 2032" vision to be undertaken by May 2022*
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	*New project management reporting (Risk, Project plans, option appraisal and cost modelling) has been put in place*	✓	*All current projects undergo Cost Modelling, evaluation, risk management and standardised reporting (see board minutes)*	*Build on progress to date and support the Board's primary focus on Project Delivery.*

Original Recommendation	Progress	Status	Evidence	Next Steps – to October 2022
for each of the development projects – without a successful delivery of these, the future sustainable model for CCDC does not happen.	*Restructuring of the company (interim arrangement) has now been completed with a model in place for phase 2 – when the asset generating projects come on stream and the interim community planning post comes to an end*		*Restructuring proposals adopted by board minute of xx xx 21*	***Target**: establish charity/ asset management and associated structure by end October 2022*
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.	*Conscious effort made to streamline Board meetings. Meetings now assume that all reports are read in advance, and only key issues, exceptions and recommendations discussed.*	✓	*CCDC Board meeting minutes*	*Maintain and refine the approach over the next year*
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.	*New Director co-opted November 2020, to take over Treasurer role from April 2021, and assist with delivery of Strategic Review recommendations. Background in infrastructure project delivery.* *New director with website development and social media experience appointed in xx to lead on rebranding and community engagement.* *New director with housing association experience appointed in xx to lead on preparation for asset management.* *Graduate placement post funded for one year to work on*	✓	*Board appointments and roles set out in board minutes. Papers delivered to the board and new practices put in place by new directors.*	*Review board composition one month prior to the AGM 2022 to invite and encourage those who might contribute to the right balance of skills for the increased responsibilities of the company.*
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	*New risk assessment matrix trialled and formally adopted by CCDC Board for all CCDC activities*	✓	*Risk assessments completed for CCDC organisation, and all active projects*	*See recommendation 4 above.*

Original Recommendation	Progress	Status	Evidence	Next Steps – to October 2022
project officer level to ensure the sufficient capacity of CCDC to deliver each of the key development projects effectively				
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.	*A new Director has taken on the role of overseeing website development, and community engagement.* *A bid for funding is being prepared for a Digital Enablement Grant.*	✓	*Successful crowdfunding appeal raised c. £35,000 by end March 2021, exceeding target by £10,000. CCDC also received c. £3,000 in additional private contributions.*	*Develop a communications strategy.* ***Target**: refashion the Colonsay.org website by April 2022*