COLONSAY COMMUNITY DEVELOPMENT COMPANY

CCDC Board Meeting
23rd January 2025

Document Pack

Public

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

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

COLONSAY COMMUNITY DEVELOPMENT COMPANY

Board Meeting

Thursday 23 January 2025 at 7pm – Colonsay Village Hall and by Zoom

Please note that times are approximate.

Agenda

Public

1.	19:00	Attendance and apologies	
2.	19:02	Minutes of last meeting and matters arising	
3.	19:05	Election of officers and co-option of directors	
4.	19:09	Declarations of interest	
5.	19:10	New Year Monthly Bulletin	Dannie
6.	19:15	Scalasaig report	Carrie/ Lizzie
7.	19:23	Next housing phase	Dannie
8.	19:25	Ben Sgoiltaire report	Lizzie
9.	19:30	Carbon Neutral Island report	Maggie
10.	19:45	Moorings annual report	Lizzie
11.	19:50	Local Place plan report	Dannie
12.	20:00	E-bikes	Callum
13.	20:05	AOCB	

DONM

Private

14.	20:10	Minutes of last meeting and matters arising	
15.	20:11	Declarations of interest	
16.	20:12	Scalasaig (finance)	Carrie/ Callum
17.	20:17	Ben Sgoiltaire transaction	Callum/ Lizzie
18.	20:20	Restructuring proposal	Dannie
19.	20:30	AOCB	

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DRAFT PUBLIC minute notes – 28 November 2024

Present: Dannie Onn (DO), Callum Hay (CH), Maggie Fay (MF), Andrew Abrahams (AA), William Joll (WJ)

Apologies: Darrragh Keenaghan (DK), William Young (WY), Lizzie Keenaghan (LK), Carrie Seymour (CS), Linsay Chalmers (LC), Lesley McInnes (LM), Helen Mann (HM),

Minutes of the last meeting agreed.

Matters arising:

DO confirmed that Jenni Minto has had to postpone her visit to Colonsay and will be meeting on-line with DO and others if interested on Tuesday 16 December.

Declarations of interest: None

Monthly Bulletin:

Circulated prior to the meeting. The board approved for circulation to the community. It will be updated to reflect that tenants are now in the houses.

Scalasaig Report:

The housing development and business units were handed over to CCDC by TSL a couple of weeks ago and on the same day our four tenants signed their agreements with us and were handed their keys. MOWI to move in shortly and the first low-cost home purchase could be completed on 17 Dec.

We are grateful to so many local and national authorities and organisations for their advice and support on this project.

There has been some national press coverage, which includes errors and the suggestion that Alex Howard was the original architect of the scheme. AA suggested that someone write to The Standard regarding the misinformation.

There have been a few window leaks during the recent storm. TSL are organising a rib to come and rectify. Snagging responsibility is with TSL for 12 months from handover.

AA requested that Treasurer draw up a financial position for the housing, for all the directors – statement of cash flow over the next 5 years. Could be used to inform funders on the finances of the build. A full report on the project will be prepared as time allows

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Housing Management Report:

Thank you to Helen Mann for ensuring that there was a very smooth hand over to all the new tenants, she has done a brilliant job. CH reported that the first rent is all paid into the bank.

Carbon Neutral Island Report:

Report circulated prior to the meeting. DO welcomed MF to the meeting. MF explained her role to the board and the work that she is going to be doing. January 2nd – potential date for a Climate Café (working title) drop-in session for islanders to come and see what MF is doing and to give opinions. Speakers being invited to speak at the event. DO relayed that Thursday 2nd January may not be the best date. Timing may be difficult as MF is away for 3 weeks in January. MF consider asking Chris Nesbit for the Sunday Session bar to be open. DO suggested giving a little more thought over the next week and involve absent board members in the discussion.

House insulation survey to take place in February. MF to visit Raasay where this has been done successfully to find out how they made the money.

DO attended a webinar session this pm, which was about climate considerations in a Local Place Plan (see below). DO to coordinate with MF regarding the Local Place Plan.

Filling Station/Coal Righ Report:

Circulated prior to the meeting. Planning Permission application in with A&B and a response is expected in February. SSE are happy to put the gas storage on their land by The Pantry subject to detailed considerations. A Licence to occupy needs to be organised by CH. Title for the site needs checked for restrictions on the site. All being well, the project should go ahead before the end of March.

AA informed the meeting that the insurance through the NFU that covered the coal and gas has changed. CH has checked the best practice and advised the board that proper cover is in place.

Alex Howard, yesterday asked DO for an update on all CCDC projects that involve the Estate. DO to respond as soon as possible.

Local Place Plan Report:

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Circulated prior to the meeting. DO taking the lead, attending Webinars to help guide preparation of the Plan. Deadline for submission is the end of May. DO will work with CCC as closely as possible. Several benefits to having the plan were discussed. The Board agreed for DO to write the Local Place Plan for Colonsay & Oronsay.

Annual Accounts:

Circulated prior to the meeting.

No qualifications from the auditors or accountants, a couple of recommendations which will be taken up. Thanks to the Accountant and to Tanya Wren (TW), book-keeper, for such a smooth piece of work.

AA funding for the cost of the audit? CH advised that funders have agreed to pay, as part of on-going costs of the build.

With expenditure in the current financial year, we will qualify for an external audit again next year. Future years will depend on the finances of projects going forward. With MOWI houses sold on, sale of two houses and adoption of the road by A&B our asset base might be reduced to avoid audit based on capital assets.

CH thanked by all for his excellent work.

The board approved the accounts.

Playpark Renewal:

WJ, HM, CS and DO met with TW to discuss how to move forward. In hand with DO and CS and to be picked up fairly soon, before guarantees run out.

AGM:

Emails and letters to be sent to all members tomorrow, delayed because of island power cuts.

Presentations to be prepared. Refreshments were discussed.

AOCB:

Membership /GDPR – We currently have 96 members, 14 of which are associate members. DO has a list of 20 names to invite.

WY now in recovery and it was thought that the board should send well wishes. We have Will to thank for being instrumental in getting An Faire Mor short listed for the SURF awards.

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SURF award dinner, HM has pulled out due to ill health, there is now a vacancy. DO suggested Ronnie MacRae, from CHT (Retired), he will get contact details from LM.

Service Point – we have been advised there will be continuation of the agreement to manage the service point provision on behalf of Argyll and Bute Council. There is no current threat of closure.

DONM

Provisional date: Thursday 16th January 2025

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New Year Bulletin - January 2025

Review of last year

2024 will be recorded as a big year for CCDC and the community it serves. The headline is, of course, the handover of new homes at An Faire Mor to our pioneer community tenants and completion of the community-owned business units. Our efforts were recognised at the national regeneration awards, where we were one of the top three projects in the housing and regeneration category. We were also invited to a meeting of the Scottish Parliament's Local Authority Housing and Planning Committee, where a presentation of our housing scheme generated constructive debate and fulsome praise for our efforts.

Our visitor moorings continue to be profitable and the campsite on a community-owned croft will be opening this season. That will complete the delivery of all the development projects set out in our 2017 business plan. All of these projects have been the culmination of a great deal of hard work, commitment and support from folk on and off the island and the commitment of local and national government and support organisations.

Also of note is that the construction of new homes on three of our community-owned crofts is underway.

The coming year

We now move on to the next phase of our work for the island community. As set out in our Community plan of 2022, we will be continuing with further plans for housing. Firstly we will need to push forward with development on the self-build plots at An Faire Mor. We will then start work on the planning for the next phase of Scalasaig housing. If we can find the time, we will bring forward a housing strategy. These projects link to the preparation of a Local Place Plan, which will help Argyll and Bute Council to understand the islanders' perspective on where development should take place on Colonsay and Oransay and the policies that will guide it. This then ties in with the Carbon Neutral Island project we are running with the Scottish Government because the Local Place Plan must have consideration of climate impacts. There will be exhibitions and events in the Village Hall for these important projects on the weekend of 8 and 9 February. Please take the opportunity to come along and let us know what you think. Running alongside these projects will be further consultation with the community, including questions aimed at capturing a profile of the island.

The purchase of the Ben Sgoiltaire croft has taken another step forward. We are hoping complete purchase of the croft by the end of February. Advertising for new tenants for the croft and house is now underway.

Also in train is the replacement of our fuel pump with a pay-at-pump model and the relocation of gas and coal storage. There will be further information as these projects go forward, but we are aiming to have the work complete by the end of March if possible.

All other projects scheduled for the early years of the Community Plan are already underway. These include some of the initiatives above. In particular, the Old Baptist Manse has been serving as emergency housing for a while, but this year we expect to be able to make some essential improvements and add the house to our rental stock.

CCDC continues to evolve

For many years, we have been predominantly project focussed. However, with increasing ownership of buildings and land, we now have to spend more resources on the proper management of these community assets. This will mean changes to our roles our staff and our funding over the coming year or so. We will keep you informed of progress.

Other matters

Our 2023 accounts were approved at our AGM in December. The auditors confirmed that we are a going concern. Elections at the AGM returned the same directors as before.

We have been invited to give evidence to the Scottish Parliament's Net Zero, Energy and Transport committee meeting at the end of January. This is in relation to Part 1 of the Land Reform Bill, which is in their remit and is part of the process which might lead to enactment towards the end of the year. As the bill moves forward, we will keep you informed of the impact it may have on the ambitions of our community.

If you would like any further information on any of our work, please talk to one of our directors; get in touch at the Service Point (drop in or call 200244); or email to contactccdc1@gmail.com

Dannie Onn

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PROJECT REPORT – Scalasaig Development

Project	Scalasaig Development			
Report Compiled by	Caroline Seymour			
Reporting Period	January 2025			
Project Status	Previous Status:		Current Status:	

1. SUMMARY OF ACTIVITY SINCE LAST REPORT

Allocations

- Handover was completed on 22nd November and completion certificates issued.
- All rental houses tenanted as of 22nd November
- Sale of MOWI houses completed on 12th December
- Business Unit 3 has been let, the lease started on 25th November
- Business Unit 4 is vacant

Premier Guarantee

Premier Guarantee are a company who TSL contracted to provide 3rd party warranty on the houses, however it came to light at handover that Premier Guarantee had not signed off the 2 bed properties. TSL have therefore had to arrange for another 3rd Party contractor, ABC+ Warranty to provide PCC's for these houses. They are due to visit the site to do their assessment on 23rd January.

Defects

As of handover on the 22nd November, we are now in the 12 months defects period with TSL. There have been some issues logged already, mostly in regard to water ingressing through the windows in some of the houses and in one of the business units. TSL visited the sites on 16th January and resolved most of the issues reported. I am awaiting confirmation of the resolution details.

Housing Management

CCDC are managing the rentals during the defects period. Once that period has expired we are looking at Argyll Homes for All (AHFA) to take over the management.

Scottish Water will not sign-up with us to de-sludge the Waste Water Treatment Plant (WWTP) as it has mechanical parts. I have contacted numerous other companies and are awaiting their quotes.

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PROJECT REPORT – Scalasaig Development

2. KEY ISSUES

PCC Certificates

3. FORMAL APPROVALS / DECISIONS REQUIRED

None

4. NEXT REPORTING PERIOD ACTIVITIES

- No.1 An Faire Mor sale
- No.11 An Faire Mor sale
- Manage defects period
- Agree final payment amount to TSL
- WWTP emptying contract
- Funding completion reports

5. APPENDICES

None

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PROJECT REPORT – CARBON NEUTRAL ISLANDS

Project	Carbon Neutral Islands - CNI			
Report Compiled by	Maggie Fay			
Reporting Period	January 2025			
Project Status	Previous Status:		Current Status:	

1. SUMMARY OF ACTIVITY SINCE LAST REPORT

Background

In August 2024 Colonsay was accepted as one of the islands that will participate in the next phase of the Carbon Neutral Islands programme, led by Community Energy Scotland (CES).

CES provided funding support to enable CCDC to appoint a Project Officer, Maggie Fay, to deliver an initial carbon audit and community action plan by the end of March 2025.

Progress

Training undertaken : Community Energy Scotland Policy Workshop - a fair energy deal for Scotland

Home Energy Scotland (HES) : 5 owner/occupier households and 5 households living in tide properties belonging to Colonsay have been referred to HES. Two HES advisors are arranging to visit the island for 2 nights on 19th February for 2 nights.
Jackie Westerman , Home Energy Efficiency Project Officer at Argyll and Bute Council will be present for the Climate Engagement event

Public engagement event: Colonsay Climate Weekend Saturday 8th and Sunday 9th February Date fixed for the public engagement event and planning is underway . Saturday 8th - Climate Cafe 3pm-5pm Speakers -Kim Bentley, Morgan Vaughan , Andrew Abrahams , Maggie Fay .Displays- Woodland Trust, science of climate change, climate adaptation and mitigation, HES, RSPB, Kilchattan Primary School, library books for further reading. Speedy Future Visioning- What does a thriving, sustainable community look and feel like in 2040?

- What actions would help achieve this?
- What place or future do we want for our children?

- What things do we value about our place and community life that feels under threat from climate change or otherwise?

Small group discussion, Each group spends 10 minutes at each . Topics on the tables are 1. Energy 2. Food 3. Transport . Each group to generate ideas for how we might reduce our greenhouse gas emissions and live more sustainably

- Dot Voting exercise -Each participant given 3 dot stickers to vote for their top 3 actions
- Feedback on top 3 ideas .
- Next steps, reflections and thank you

Sunday 9th February : Film screening of 'Six Inches of Soil' followed by remote Q and A session with Mike Berners-Lee

Community Supper and bar hosted by the Sunday Sessions team featuring local produce.

Raasay visit :Unfortunately the planned visit to Raasay did not take place as the project officer at Raasay was unexpectedly unavailable. This has not been rearranged due to time constraints KEY ISSUES

2. KEY ISSUES

- Board views / comment on proposed community engagement event

3. FORMAL APPROVALS / DECISIONS REQUIRED

- None

4. NEXT REPORTING PERIOD ACTIVITIES

- Finalisation of public engagement event plans
- Draft work on the Draft Community Report e.g demographics, CNI project

5. APPENDICES

None

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Moorings – 2024 Season Report

Report to CCDC Board – 23rd January 2025

Background

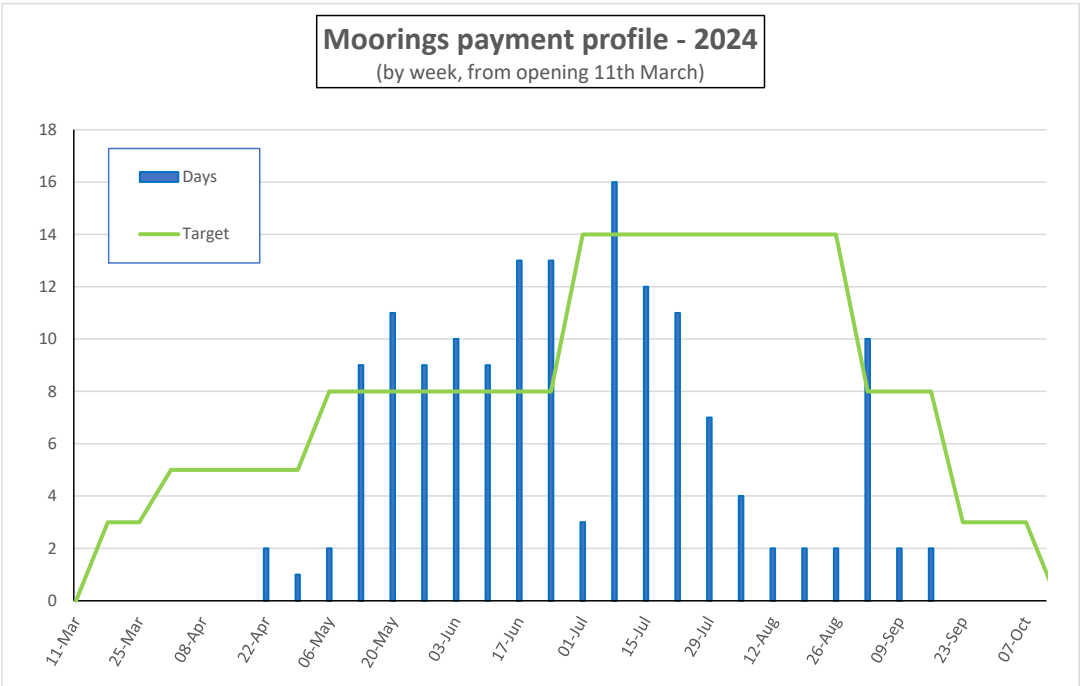
This report provides an overview of the Moorings in the third operational season, which came to a close last October. The season has been successful and the Moorings have returned small surplus. Occupancy "bookings") was almost static and slightly below those of the previous year, but fell well short of business plan projections which anticipate an increase in use over a five year period from initial opening.

However repair and maintenance costs in the year and advertising (the latter previously met by grant support) have significantly reduced the year-end total to a surplus of just £293.

The ongoing success of the project is due in no small part due to the generous support of MOWI's local team who have provided invaluable in-kind assistance in annual commissioning and decommissioning of the moorings, and with ongoing management and maintenance. CCDC is very grateful for all their help.

Sales summary

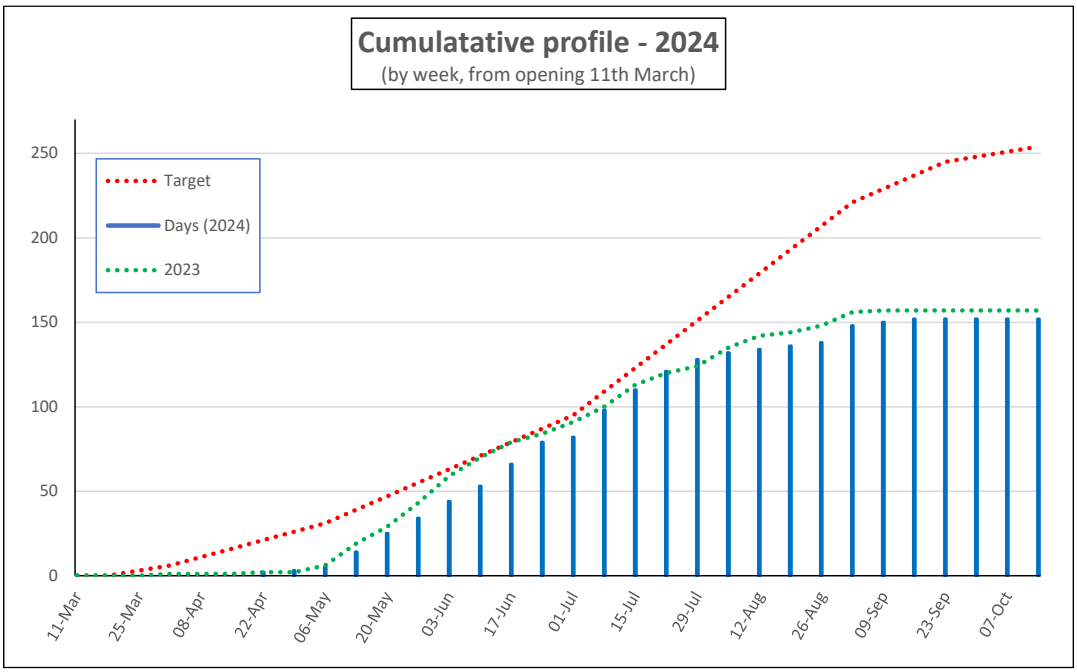
A summary of sales data is shown in the chart below:



The Moorings opened on 11th March but there were no payments until late April. Business then exceeded expectations through June, but fell away (compared to an expected peak in August) by late July.

There were no payments from mid-September. Overall, there were 152 payments compared to a projected target figure (from the original business plan) of 254 – a shortfall of c. 40%.

This is shown in the graph below.



The profile for the 2024 season is remarkably similar to 2023, shown on the graph above.

As agreed by the Board last year, the part-payment for day mooring was dropped this season.

The Moorings operate on a first-come, first served basis (there is no formal booking system) so the payment date is assumed to be the same as the occupancy date. Where more than one day is paid for, it's assumed the booking days are sequential. This is reflected in the charts and analysis in this report.

This may not be entirely accurate as some customers may pay on arrival, and others when they leave but the graphs above show payments week by week so these issues are smoothed out and the profile is considered to provide a fairly accurate estimate of business activity, week by week.

Analysis

Sales were spread fairly evenly with most made at the start of the working week and the pattern is consistent – probably because weekends are traditional start or finish days for holidays or change-overs for rented craft. June and July are the busiest months

DOTW	Total
Mon	26
Tue	25
Wed	15
Thu	24
Fri	20
Sat	22
Sun	20
Grand Total	**152**

Month	Total
Apr	2
May	29
Jun	48
Jul	45
Aug	13
Sep	15
Grand Total	**152**

The data allows some basic assessment of capacity constraints to be assessed, too. The original project included 10 moorings but this was later cut to 6 to reduce ongoing support liabilities and maintenance costs on the basis that another 4 could be added in a project extension, if there is demand.

Without a formal booking system, it is not possible to assess precise capacity profiles, but it is possible to provide an indicative estimate:

=>75% capacity

Day	Sum of Days2
16/05/2024	4
11/06/2024	4
25/06/2024	4
12/07/2024	5
14/07/2024	4
15/07/2024	8
04/09/2024	4
Grand Total	**33**

=>25% capacity

w/c	Total
20/05/2024	11
17/06/2024	13
24/06/2024	13
08/07/2024	16
15/07/2024	12
22/07/2024	11
Grand Total	**76**

The tables above count the dates on which payments were made, and by totaling them by day. Where several days are paid at once, it's assumed that these are for consecutive days, counting from the payment date. Unfortunately we have no way of knowing if customers pay on arrival or departure, so this analysis can only be an estimate.

On this basis there was only one day in the season – 15th July – when it seems demand met or exceeded supply (6 moorings)

There were only 2 days where demand for space exceeded 75% capacity (left-hand table, above)

In broad terms this demonstrates that the mooring are still coping with demand and should be able to support an increase in business over the next 2-3 years, although if projections are right there may start to be few days in peak season in future years when all 6 moorings are taken.

The difficulty with this approach of course is that it will not tell us if boats have turned up but then had to leave if they believe the facility is already full. We hope that boats would contact CCDC in these circumstances but none have done so to date.

It is also possible to assess the way the facility is being used, by analysing the number of nights paid.

No days paid

Days paid	Count
1	118
2	24
4	4
6	6
Grand Total	**152**

This suggests that the mooring are being used primarily as a stopover, possibly with limited added-value to the local economy.

Payment controls

As has been understood from the beginning, CCDC does not have the resources to check and enforce payment and so relies on visitors honesty. New tags were fitted to the pick-up bouys at the start of the season to reinforce the message that the mooring are not free, but it's impossible to know how successful these have been.

MOWI have done some spot checks on our behalf, and it is suspected that some are using the moorings without payment, but it is difficult to confirm or quantify. Even if we had compelling evidence, non-payment would be almost impossible to police.

The original business plan allowed for 2.5% non-payment, but this may be an underestimate

Financial position – summary

A summary of income and operating costs is shown below:

Income		VAT	Ex-VAT	Total
Fees	£2,218.13		£ 2,218.13	£2,218.13
Costs				
Card Payment fees	£ 69.71		£ 69.71	
Crown Estate rent	£ 400.00		£ 400.00	
Public liability Insurance	£ 770.00		£ 770.00	
WHAM membership (publicity)	£ 12.00		£ 12.00	
Gael Force – new buoy pick-up tags	£ 326.54	£ 54.42	£ 272.12	
Gael Force – replacement gear (propellor dar	£ 205.29	£ 34.22	£ 171.08	
Sail Scotland membership - advertising	£ 276.00	£ 46.00	£ 230.00	£1,924.90
				£ 293.23

The costs for equipment from Gael Force were for maintenance or repairs, and the Sail Scotland cost was for advertising. Advertising costs were previously met by grant support in the first two years of operation.

As a consequence, these costs made a significant impact on net income, reducing the projected total for the year to just £293.23

MOWI Support

On the strength of 2023 figures, MOWI extend their original commitment to support the project with in-kind assistant to 5 years.

This report will be shared with MOWI as part of an annual review meeting.

2025 and future seasons

While the 2024 season has been a success, sales have been flat (slightly less than 2023) and so have failed to meet business plan projections. Significantly higher numbers will be required in future years to meet targets required for the operation to become sustainable, and that will only be possible in the medium term with continued in-kind support from MOWI.

Last year, it was noted that 2023 figures fell slightly short of targets, and in 2024 this has been even more pronounced – in fact the 2024 total is slightly down on 2023 figures (152 nights compared to 157 last year) compared to projected extra 100 nights this last season – the target was 254 in total.

Furthermore, some fairly modest repair and maintenance costs have made a significant dent in income, and demonstrate how marginal the Moorings are as a commercial proposition. If we cannot increase income in future years or be sure of securing grant support for major maintenance when needed, continued operation of the moorings may be at risk.

We do not have access to detailed market information or customer feedback, so it is difficult to know why sales have remained flat. This may be due to the mooring no longer being “new”, a failure to generate repeat business, general trends in tourism, more challenging summer weather conditions, or it may be that we have already reached peak use and business plan forecasts were too optimistic.

Having reviewed 2024 performance, and mindful of likely pressures on operating costs it is proposed that fees should be increased again for the 2025 season by c. 5%. As background, CPI and RPI in 2024 were 2.5% and 3.5% respectively.

Recommendation to the Board

It is recommended that the Board:

1. Note 2024 Moorings performance, as set out in this report
2. Approve an increase in fees for the 2025 season of c. 5% , the precise figure to be delegated to the Chair, Project co-ordinator and Treasurer to agree;
3. Note that this report will be shared with MOWI as part of the annual review process. The outcome of that meeting will be shared with the Board in due course.
4. Note the risk to long-term sustainability of the moorings, without continued external support

Callum Hay – Director
Lizzie Keenaghan – Project Co-ordinator

January 2025