COLONSAY COMMUNITY DEVELOPMENT COMPANY

# CCDC Board Meeting
# 11th December 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 11 December 2025 at 7pm – by Zoom

Please note that times are approximate. * means associated paper

## Agenda

post office

Public

| | | | |
|---|---|---|---|
| 1. | 19:00 | Attendance and apologies | |
| 2. | 19:02 | Minutes of last meeting and AGM | |
| 3. | 19:05 | Declarations of interest | |
| 4. | 19:06 | Election of officers | |
| 5. | 19:15 | Co-opting directors | |
| 6. | 19:20 | AOCB | |

DONM 15 January 2026

Private

| | | | |
|---|---|---|---|
| 7. | 19:25 | Minutes of last meeting and matters arising | |
| 8. | 19:27 | Declarations of interest | |
| 9. | 19:30 | Ecology Loan | Callum / Liz |
| 10. | 19:45 | AOCB | |

Confidential

| | | | |
|---|---|---|---|
| 11. | 19:50 | Staff matter | Liz |

COLONSAY COMMUNITY DEVELOPMENT COMPANY

Board Meeting 13 November 2025

Public Minute

**Attendance**: Dannie Onn (DO), William Joll (WJ), Callum Hay (CH), Liz Griffiths (LG), Andrew Abrahams (AA), Steve Fay (SF), Maggie Fay (MF)

**Apologies**: Carrie Seymour (CS), Lizzie Keenaghan (LK), Lesley McInnes (LM), Linsay Chalmers (LC),Helen

M**inutes of Last meeting**.

Approved by all.

**Matters Arising**:

None

**Declarations of Interest**

None.

**Director changes**

DO welcomed and introduced Steve Fay to the meeting. The Board appointed Steve as a director of the company (Steve left the room for this item). At the AGM, CH will need to resign and then be co-opted. LM offered to step down and not be co-opted, making way for CH to be co-opted instead. LM will be available in the background and to rejoin if she can be useful in future.

**Monthly Bulletin**:

Tabled at the meeting. Not a complete bulletin this time. DO read through the briefing for information and proposed circulating to the board once updated and before issue to the community. Accounts, AGM, e-bikes, Post Office (with CCC input), Machair Wind and other matters can all be added.

**Fuel project update**

Report circulated prior to the meeting. Formal agreement with shop for back-up power supply still required. Installation a week on Saturday, completing within a week. CH answered some questions on practical and technical issues. The arrangement with the shop will be completed as agreed with the shop, but due to the cost, we will try to move the connection to the village hall as soon as possible. The board noted progress on the

project.  All agreed that we proceed with the agreement with The island Shop for the short term.

Fuel pump access needs to be clarified for the general public. Service point hours are our way of meeting the requirement to respond an emergency within 15 minutes.  This will be a matter for the board. A further notice might be helpful.

The new system will be easier to manage, but 4 people will be trained to understand the system. There should be a rota of people. There will be a log for recording checks and emergency call-outs.

Trading standards are likely to visit in Spring.

(MF joined the meeting.)

**Moorings 2025 season report**

CH report (worked on with LK) circulated in advance of the meeting. Essentially, income has not been as good as hoped for, but there is a small profit. This more than covers staff time, but we still rely on MOWI to inspect and manage the moorings.  The board considered the difficulty of ensuring that all users pay, but any way of enforcing would be too costly.  Random spot checks could be made.  We could add a solar powered camera to the SSE power pole, even temporarily, or use a drone, to gauge income loss. The board agreed that these matters will be taken forward after the meeting with MOWI.

The moorings are rarely fully occupied which does not indicate adding the other four in our Marine Scotland license.

There is a meeting arranged this month to discuss the future support with MOWI.

The board agreed the increase in fees as set out in the report.  CH and LK thanked for their work on this

**Ben Sgoiltaire update**

[As bulletin draft]

**Annual Accounts and AGM**

[as bulletin plus] Auditors have failed to keep to agreed timetable, but draft should be with our accountant tomorrow.  The draft includes that there are no material concerns but there wil be some advisory points.  Thanks to Tanya, Carrie, our accountant David and to Callum for all the work.  This should be the last audit unless and until we run another major project.

It is possible that the AGM could be scheduled for early December.  DO and CH to agree and fix a date in time to notify the members and our community.

**DTAS funding bid**

A new recovery and resilience fund has been announced. We had thought to bid simply for staff funding. However, meetings with DTAS make it clear that the process will be support in many forms, which might involve an element of funding. DO reported the draft self-assessment form, following input from directors and staff. The board authorised DO to complete the form and submit to DTAS.

MF training on funding bids was delivered this morning, which DO described as excellent. The information will be circulated.

**Machair Wind update**

DO outlined the recent progress. The community group working on our relationship with Machair needs to meet following the recent consultation. There have been some negative responses, misinformation and misunderstanding. A public meeting will be held as soon as possible. DO will report back.

AOCB

Meeting with An Faire Mor held recently. MF reports that the proposal is to replace trees and shrubs lost for the development and to add hedges. There is also a proposal to provide a growing area and possible a polycrub. Residents are in favour and have agreed to form a residents association to own and maintain the gardening. Woodland Trust will fund trees and hedges, MF proposes to apply for lottery funding for the rest.

An Faire Mor fencing is being priced now. It may be possible that this project could supplement the budget we have for the fencing associated with the community garden area.

DONM Thursday 30 October 7pm

COLONSAY COMMUNITY DEVELOPMENT COMPANY

# DRAFT

**Minutes of the Annual General Meeting 2025 (2024/25 Year)**

**Saturday 14 December 2024 - Colonsay Village Hall at 12 noon**

## 1. Attendance and Apologies

Board members: Callum Hay (CH), William Joll (WJ), Dannie Onn (DO), Helen Mann (HM), Liz Griffiths (EG).

Staff: Carrie Seymour (CS), Maggie Fay (MF).

Members of the public: Beverley Reid, William Leigh-Knight, Carol MacNeill, Donald MacNeill, Chris Nisbet, John Oldroyd, Shirley Oldroyd, Phil Jones, Clare Hay,Clive Mast.

DO welcomed everyone to the meeting. With 14 of our 85 Ordinary Members present, we were quorate for business.

## 2. Apologies

Andrew Abrahams, Linsay Chalmers, Lesley McInnes, Jan Binnie, Dave Binnie, Steve Fay, Lizzie keenaghan, Carol Brolly, George Brolly, Sarah Hobhouse.

## 3. Minutes of previous Annual General Meetings held in 2024

The minutes of the AGM held in 2024 were considered and approved. There were no queries or matters arising.

## 4. Chair's Report

DO presented his annual report as set out within the Audited Annual Report. A copy of the relevant text is attached to these minutes. DO expanded to a detailed presentation including bringing the meeting up to date and looking ahead.

He listed the CCDC Directors (7 local and 2 co-opted) and staff (4) for the reporting year, thanking them all for their contributions to the work of the Company.

DO reported that Will Young had resigned as a director this year and thanked Will for his engagement with the company and for putting together our supporting

documents for the National Charity Awards. DO recognized the value to the board of having a younger member connecting us to the growing 18-30s demographic.

Do also reported the resignation of Darragh Keenaghan due to the need to focus on his family's house build. Darrach has been a valuable member of the board, contributing wisely to debate, providing support in the office and leading on our energy projects and ambitions. He will be sadly missed.

Lesley MacInnes has been co-opted to the board for a number of years. She joined us with great enthusiasm for what we are trying to achieve and for her expertise in affordable housing and connections. She helped us connect with local and national bodies and politicians when difficulties arose with our housing delivery. Lesley steps down as a co-opted director to offer her place to another.

To help us continue our work for the community, we have appointed two new directors. Liz Griffiths (EG) and family moved to the island one year ago and she brings a wealth of experience in the management of housing. Steve Fay has moved to a croft on Colonsay and has agreed to join us with a particular interest in the e-bikes project. We welcome them both.

To bring our audience up to date, DO outlined the activities during the current year and looked forward to the next. In particular:

- We have delivered housing, business units, campsite and moorings derived from the 2012 community plan.
- Our affordable housing and business unit construction project was challenging, with extraordinary external circumstances and consequent additional costs. Somehow we got there and were shortlisted for two National Charity Awards. We celebrated with dancing in the (new) street.
- Colonsay's first official campsite has welcomed its first visitors.
- The Visitor Moorings continue to attract visiting yachts to the island, but are only viable thanks to the generous ongoing maintenance support from MOWI.
- Thanks to the Scottish Land Fund and the benevolent attitude of the owners, we were able to buy the Ben Sgoiltaire house and croft at Uragaig, which has allowed another family to move here.
- We have produced a Colonsay Climate Action Plan and projects derived from that are underway. An energy audit has helped attract funding for home energy improvements; the e-bike trialing project is now funded; a Greening and Growing ambition has an initial project at An Faire Mor; and an application for solar energy generation is being worked on with the Village Hall committee. There is a good chance that further staff funding will be available next year to continue this work.
- Our community-owned filling station has been given a new lease of life with the installation of a pay-at-pump system. A monument to the almost single-handed efforts of Callum Hay.

We continue to make progress with the ambitions of the Colonsay Community Plan 2022-2032. As well as the energy project above, we are preparing a Local Place Plan and continuing with our Island Profiling work. A transport group has been formed, led by Colonsay Community Council (CCC), and is proving effective in

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negotiations with Calmac.  There is still much to do to deliver on other ambitions in the Community Plan.
The Community Plan will be reviewed shortly, not least because of the opportunities which might be afforded by Community Benefit from the Machair offshore wind energy development. CCDC is working with CCC and other residents with relevant experience to engage with Machair Wind.  We have a signed Memorandum of Understanding that links generation from the windfarm, if it goes ahead, to a Community Benefits package underpinned by our Community Plan and other documents and projects derived from it.

We are dependent on the Argyll and Bute Council Service Point for our office space and funding to provide access to Council services. We are working alongside CCC to explore the possibility of relocating our PO there when its lease within the shop premises comes to and end.

**5. Treasurer's report**

CH referred to the annual accounts circulated before the AGM and provided a Statement of Financial Activities for CCDC and Colonsay Trading Company (CTC) up to end March 2025.  These include an income and expenditure account. A copy of that is attached to these minutes.

CH acknowledged the complications resulting from the audit process and the difficulty of simplifying our financial position for easy consumption.  He was pleased to report that the audit offered an unqualified opinon, that CCDC was solvent and in good health and a "going concern".

He explained that what might look like an apparent loss for the year was a reflection of cash flow and the transition of funds into assets.  The more useful figure is the level of unrestricted funds, which shows the underlying core income and expenditure of CCDC, excluding most project grants and expenditure

The trading company accounts show that the company broke even again, with a small operating surplus as a contingency.

In comparison with previous years fossil fuel sales by the Trading Company are gradually declining, and that as a consequence prices have to increase as many of our overheads fixed, and have to be spread over fewer sales. We have also lost the advantage of economy of scale with our move from the Coal Righ (we can only order smaller amounts of coal and gas) and the free delivery offered by West Highland Gas for many years has also come to an end.

He highlighted that the new petrol pump project has been 100% funded by grants (including a generous contribution from COCF) so as not to add to already high road fuel prices.

He emphasized that the trading company employs no staff, Directors take no pay and we aim to supply without making any profit from trading, honouring the CCDC commitment to maintain a supply of essential fuels on behalf of our community customers.

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CH gave particular thanks to Tanya Wren who has kept the books for many years, managed the dramatic change in scale during construction work, handled the additional requirements due to the audit process and is now handing over the role to CS as we transition to a management function within the CCDC office.

DO thanked CH for everything he has done to manage our finances during a major project and audited accounts.

WJ proposed that the accounts be approved and this was seconded by HM. The annual accounts were unanimously approved by those members present.

**6. Election of CCDC board**

DO said that under the CCDC constitution, appointed and co-opted directors had to stand down as well as one third of remaining Ordinary Member directors. This means that two directors had to stand down this year. CH is standing down in anticipation of leaving the island shortly and under the rotation of directors DO also stood down. There were no other nominations, and no one present wished to become a director. DO,EG and SF were duly elected as Member directors.

The co-option of directors will be a matter for the board but CH had agreed to stay with the board to continue the Company changes from project focused to structured management. DO reports that Linsay Chalmers had agreed to remain with the board for another year.

**A farewell to Callum Hay**

DO took the opportunity to thank CH for all his work for the board and praised his calm and confident approach to difficult situations, his expertise and common sense, and his key role in the key projects, and his sense of humour. He (and Clare Hay with the CCC) have made a huge contribution within and beyond the work of CCDC. We presented gifts in gratitude and the meeting was followed by a buffet lunch provided by The Pantry.

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**Colonsay Community Development Company**

**Company Limited by Guarantee**

## Statement of Financial Activities (Group)
## (including income and expenditure account)

**Year ended 31 March 2025**

| | Note | 2025 Unrestricted funds £ | 2025 Restricted funds £ | 2025 **Total funds** £ | 2024 Total funds £ |
|---|---|---|---|---|---|
| **Income and endowments** | | | | | |
| Donations and legacies | **5** | 3,192 | 700,457 | 703,649 | 533,953 |
| Charitable activities | **6** | 29,889 | - | 29,889 | 16,785 |
| Subsidiary trading income | | 75,769 | - | 75,769 | 80,164 |
| Other trading activities | **7** | 1,660 | – | 1,660 | 86 |
| Investment income | **8** | - | – | - | - |
| **Total income** | | 110,510 | 700,457 | 810,967 | 630,988 |
| **Expenditure** | | | | | |
| Expenditure on charitable activities | **9,10** | 137,197 | 2,354,872 | 2,492,069 | 168,579 |
| **Total expenditure** | | 137,197 | 2,354,872 | 2,492,069 | 168.579 |
| **Net (deficit) income** | | (26,687) | (1,654,415) | (1,681,102) | 462,409 |
| Transfers between funds | | 8,273 | (8,273) | – | – |
| **Net movement in funds** | | (18,414) | (1,662,688) | (1,681,102) | 462,409 |
| **Reconciliation of funds** | | | | | |
| Total funds brought forward | | 173,539 | 4,066,646 | 4,240,185 | 3,777,776 |
| **Total funds carried forward** | | 155,125 | 2,403,958 | 2,559,083 | 4,240,185 |

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

**The notes on pages 17 to 32 form part of these financial statements.**

**Colonsay Community Development Company**

**Company Limited by Guarantee**

## Statement of Financial Position (Group)

**31 March 2025**

| | Note | 2025 £ | 2024 £ |
|---|---|---|---|
| **Fixed assets** | | | |
| Tangible fixed assets | **16** | 2,704,649 | 3,984,424 |
| Investments | **17** | - | - |
| | | 2,704,649 | 3,984,424 |
| **Current assets** | | | |
| Stocks | **18** | 16,195 | 27,879 |
| Debtors | **19** | 21,952 | 87,850 |
| Cash at bank and in hand | | 102,948 | 283,561 |
| | | 141,095 | 399,290 |
| **Creditors: amounts falling due within one year** | **20** | (273,982) | (143,529) |
| **Net current (liabilities) assets** | | (132,887) | 255,761 |
| **Total assets less current liabilities** | | 2,571,762 | 4,240,185 |
| **Credits: amount falling due after more than one year** | | (12,679) | - |
| **Net assets** | | 2,559,083 | 4,240,185 |
| **Funds of the charity** | | | |
| Restricted funds | | 2,403,958 | 4,066,646 |
| Unrestricted funds | | 155,125 | 184,659 |
| **Total charity funds** | **24** | 2,559,083 | 4,240,185 |

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on19-11-2025....., and are signed on behalf of the board by:

**Mr C Hay**
Trustee

**Mr D Onn**
Trustee

**The notes on pages 17 to 32 form part of these financial statements.**

**Colonsay Trading Company Limited**

**Detailed income statement**
**Year ended 31 March 2025**

| | 2025 | 2024 |
|---|---|---|
| | £ | £ |
| **Turnover** | | |
| Sales | 75,759 | 80,121 |
| Other income | 10 | 43 |
| | 75,769 | 80,164 |
| **Cost of raw materials and consumables** | | |
| Opening stock | (27,879) | (19,424) |
| Purchases | (52,721) | (75,394) |
| Direct costs | (3,005) | (1,966) |
| Closing stock | 16,195 | 27,879 |
| | (67,410) | (68,905) |
| **Depreciation and other amounts written off assets** | | |
| Depreciation of tangible assets | (28) | (35) |
| | (28) | (35) |
| **Other charges** | | |
| Insurance | (2,647) | (2,442) |
| Repairs and maintenance | (1,120) | (1,141) |
| Printing, postage and stationery | (88) | (456) |
| Telephone | - | (37) |
| Legal and professional | (35) | (660) |
| Accountancy fees | (1,479) | (2,444) |
| Bank charges | (158) | (302) |
| Credit card charges | (1,203) | (983) |
| General expenses | (9) | (36) |
| Charitable donations to holding company | (1,430) | (2,500) |
| Subscriptions | (180) | (221) |
| | (8,349) | (11,222) |
| Net (loss) profit for year | (18) | 2 |