

Carradale Community Trust
Minutes of meeting of Annual General Meeting
Held on the 19th June, 2019 at 7.00pm
In Carradale Village Hall

Trustees Present

Alan Walker (Chair) (AW), Malcolm Trott (Treasurer) (MT), Jean Campbell (JC), Lesley (Prag LP), David Prag (DP), Malcolm Elder (ME), Kate Trott (KT), Alasdair Bennett (AB)

Trustees Apologies

Alan Milstead, Tony Leighton

Members Present

10 Present, attendance sheet available on request.

Members Apologies

Christine Ritchie, Bruce MacQuarrie, Kim Norton, Iain Wright, Eleanor Bennett

Chairman's Report

AW summarised the events of the past 12 months, as follows:-

- The tenancies of the Tearoom and Bike & Buggies were renewed for 2019.
- Financial assistance was given to the First Responders team to purchase training equipment.
- Funds from the sale of Abbeyfield were transferred to CCT, to benefit the elderly residents of the Community.
- Planning consent was obtained for Seneval.
- Our Constitution was amended and we're now recognised by the Scottish Government as a Community Right to buy.
- A sub-committee was formed to regenerate and refurbish the Heritage Centre, funds were gained from EKCC to assist with this.
- A further sub-committee was formed to investigate the pursuit and adoption of the Village Plan.
- A valuation of the Bakers Shop was completed and our offer to the owner was rejected.

AW finished by thanking all the directors and co trustees for their work throughout the year. AW also wished to welcome Mary-Ann Gosling as Minute Secretary and thanked her for kindly stepping in during the year. The Chair also wished to thank MT for all his hard work as Treasurer, KT for her Secretarial services, LP for her great effort in setting up the Temporary Village Shop and DP for all his assistance with amending the Constitution.

Treasurer's Report

Financial reports for the year to 31st December, 2018 were handed out (available on request). MT advised that the accounts were scrutinised by Bob Owen and MT thanked him for doing this. The accounts were found to be in accordance with charity regulations and have now been filed with OSCR.

MT went on to explain about the 5 year summary of CCT, going back to 2014. There was a clear distinction between restricted and unrestricted funds and this 5 year summary demonstrates how the trust has become the custodian of funds, which it can use for specific purposes, within its own objectives.

MT also mentioned that included in the handouts was a summary of the financial position of all the running projects by CCT including the Abbeyfield Trust, Temporary Shop, First Responders, Seneval, Meals on Wheels and the Heritage Centre Refurbishment. Although the Temporary Shop didn't start trading until 2019 it was reported briefly that trading account is accumulating monthly and MT advised that we are on target to repay the loan back.

ME asked MT where the Harbour Enterprise feeds into the accounts? MT explained that CHEL are a subsidiary of the trust. They are a company and are responsible for filing their own accounts with Companies House.

MT finished by reporting that CCT now have 61 paid Members.

Report on Seneval

AW explained that an offer was made to Forest Enterprise in early April and we are still waiting on a formal acceptance. AW advised that we would not lose our SLF funding, should this continue to drag on.

Abbeyfield Funds

AB reported that after consultations with Abbeyfield board members and CCT a restricted fund of £163,000 would be set up within CCT solely for the benefit of those in need, by reason of age. The board of Abbeyfield came up with the criteria and suggestions as to how the funds should be managed. In brief, any resident over 70 could apply for funds between £250-£5000, this could be exceeded for particular projects. Application forms along with criteria guidance were compiled and these forms are now available from Carradale Surgery. An email address – abbeyfieldfund@hotmail.com has been set up and is now open for all enquiries or completed forms.

AB went on to explain that the main ethos is to make more activities for the over 70's in the village, to improve their social wellbeing. Beneficiaries must be resident within East Kintyre, over 70 years old and grants could be for the benefit of social wellbeing, health, welfare or mobility and could also be used for capital or revenue expenses.

Report on the Heritage Centre/Old School Room

MT informed everyone that the roof had been painted last year and thanked Stuart Hosie for all his hard work. The roof space was treated for woodworm, the floor was all cleared and painted and all the walls have been freshened up too. The Naomi Mitchison panels are now on display, a sub group has been working hard to expand this and MT said that any input from anyone would be much appreciated. A sign has been erected at the front door asking for donations. The exhibition will be open to the public whenever the bistro is open. It is hoped that it could also be open even when the bistro is closed. MT advised that somebody would need to be on hand. A lot of work has been done to the old school this year. MT thanked IK Joiners for making the building water tight, repair the gutters, internal plaster work, cladding and also for supplying a wood burning stove. The stove has now been installed thanks to Robert Millar and the building has electricity thanks to Campbell Ramsay. MT added that all these services were provided free of charge to which everyone is very grateful.

MT went on to advise that it's hoped to be used as an information hub, while trying to keep the theme of an old school house. KT mentioned that they had received the offer of an old school desk. AW proposed to send a letter to IK Joiners thanking them on behalf of CCT.

Temporary Shop Update

DP reported that the turnover up until Monday of this week was £9004, with expected profit to be in the region of £1623, which is a 22% profit and 18% of turnover. DP advised that the profit is lower than expected from a village shop, this is mainly due to selling items with little or no profit for example buying bread and milk during the week from Tesco, as Booker only deliver once a fortnight. DP thanked all the volunteers who kindly buy and deliver supplies from Tesco. He also thanked the team and voluntary staff for all their hard work, to keep the shop going. DP carried on by saying that the profit is only estimated and only after a full stocktake will they know the correct figure, which he anticipates to be higher than previously mentioned and based on the turnover to date, he expects an annual turnover of approximately £40,751, slightly less than first predicted at £42,500. DP also pointed out that 30% of sales are from local produce and this figure is increasing.

DP advised that we should be able to repay 50% of the £3,800 loan by the beginning of July.

Volunteers are proving to be a continual problem, after losing 4 regular and only gaining 1. DP finished by saying that the team are always looking for new volunteers if anyone wished to join the rota.

Report from Carradale Harbour Enterprises Limited

In the absence of Alan Milstead AW was disappointed to report that many yachts have failed to pay the £10 mooring fee. New planters were supplied by Mike Hurst and planted up by Drumfearne. Although this happened in the present year AW wanted to thank them all very much for their generosity.

AW went on to report that the Harbour Master was approached and asked to invite CHEL to their next meeting, this never happened. AW thanked AM for his help in getting the car park and part of the shore road resurfaced.

AW mentioned that last year's Harbour Day funds went to CCT, but this years shall be kept by the company.

Retirement of Trustees

AW confirmed that no intimations were received.

Election of Trustees and Office Bearers

AW declared that in terms of the constitution all trustees were duly re-elected. AB nominated Jennifer Lee to be a trustee and MT seconded this. AW declared that JL was now a trustee of CCT and thanked her for joining.

AW reported that MT was happy to remain as Treasurer and KT as Secretary. AW also reported that MAG was happy to stay on as Minute Secretary. Everyone was happy for the office bearers to be re-elected. AW asked for any nominations for Chair, but as no other names were mentioned AW confirmed that he would stay on for another year.

Appointment of Independent Scrutineer

AW confirmed that Bob Owen is happy to stay on for another year and thanked him for doing so.

AOCB

- **Village Plan and Visitor Survey**

JL spoke on behalf of the sub-committee and advised that there are now 2 sub-committees, one working on the local development plan and within this is the hub plan to develop the shop. It's hoped that a draft plan will be ready for public consultation by Christmas. As for the Hub, a study was recently completed with the external consultants advising that Seneval should be the first choice for a Hub, which would include a microbrewery, shop and public spaces. The group have all agreed to pursue this as technical funding is available to continue this process. JL advised that it's not confirmed that it will be at Seneval, but it's most likely to be there. JL along with May Johnston drafted a visitors survey, which is now on display around the village. JL thanked May for the service she provided, free of charge. The survey will be launched next week, but will be revised, so that residents can take part. A further survey will be produced in the autumn. JL also mentioned that if anyone wished to input any information into the plan this would be much appreciated and she would add their email address on to the agenda. AB reiterated the importance of community involvement and advised everyone to have their say now.

JL finished by reporting that public meetings will be organised further down the line and by thanking EKCC for sponsoring the Visitors survey.

Meeting closed at 7.43pm