

Carradale Community Trust
AGM
14 September 2022
Village Hall 7pm

Attendees: Tony Leighton (Chair); Malcolm Trott (outgoing Treasurer); Jenn Lee; Alasdair Bennett; Eleanor Bennett; Cate Trott; Margaret Leighton; Kim Norton; Bruce McQuarrie; Cameron McNair; Miriam McNair; Alan Milstead; Audrey Gee; Brian Gee; Trish Hurst; Phil Moorcroft; Alan Walker; Mary Macalister Hall; Carol Abernethy; Niall Macalister Hall; Margaret Richardson (Minute Secretary)

1. Apologies: Hamish Hunter; Roy Martine; Ian McGhie; Marjory McKinven; James McKinven

2. Approval of previous AGM Minutes (1st September 2021) - Minutes were approved, proposed by Kim Norton and seconded by Alasdair Bennett.

3. Chairman's Report: The Chairman opened his report by giving a brief resume of Carradale Community Trust, underlining the work and support given by the many volunteers. He thanked all for their huge contribution throughout the year. He went on to explain the Trust's focus over the last 12 months has been on the permanent shop and Post Office which is the number one priority in the Local Development Plan. He described the huge effort required both by staff and volunteers both on the shop floor and behind the scenes and he thanked everyone who was involved.

In particular, the Chairman thanked Malcolm Trott, currently Treasurer who is stepping down. With many of the changes in the running of the shop requiring a considerable amount of work, behind the scenes, he has worked tirelessly to ensure success. The Chairman explained that much of what MT has been doing, is now being picked up by the Business Development Officers at DWS, who are helping CCT to upgrade the systems and plan for the future.

The Chairman went on to say that as the turnover is now much larger, CCT has had to move to a different accounting system which has resulted in what is now a very complicated, formal set of accounts. The AGM was delayed because of this.

The Chairman described that with employees comes paying wages/salaries and dealing with tax and pensions. The CCT has also had to be registered for VAT and hopefully once HMRC decides that the shop is the primary purpose of the CCT, then as a charity it will be able to subsidise the shop.

The Chairman explained that when the shop started it had a hybrid system of management with a paid manager assisted by volunteers all operating below a Management Committee which would report to the CCT board. In the first experimental two years of operation, grant funding was obtained to assist with the payment of the manager's salary and it was hoped that after the two years CCT could move to a lease model. At the moment, he explained it is unclear whether this will happen and the board are currently looking at various options as to how best to operate the shop. He assured the members that CCT remains committed to keeping the shop and post office running for the benefit of the community.

With the rise in energy prices, the Chairman told the members how well the solar panels were doing in helping to reduce energy costs. Since they were installed in June, the panels have generated over 2250 kwh of electricity.

The Chairman then moved on to the Network Centre and thanked the team of Alan Milstead, Christine Ritchie, Kim Norton and Bruce McQuarrie for all their hard work to refurbish, upgrade and update the displays in the Heritage Centre. The Blackbird Tearoom with its new tenants is a welcome edition to the Network Centre and is proving to be very popular.

Discussing the fact that the Heritage Centre is very old and work will soon need to be done, the Chairman explained that CCT has shared ownership of the site with Stirling University. Currently CCT is in discussions with the University in the hope that they will transfer their share and thus allow CCT to consider developing the whole site.

The composting site at Seneval is another of CCT's interests and the Chairman explained that currently it is mothballed, until volunteers from the community can manage it, ensuring that material is properly sorted for composting. The members were told that it is hoped to address this in the future once the various issues surrounding the shop have been resolved.

Finally, the Chairman thanked his fellow Trustees for their tireless work throughout the year.

He then opened the floor to questions.

One member asked about Seneval and when it would likely be opened, stating it looked dreadful. The Chairman said that it was hoped to be open as soon as possible but until volunteers can be found to man it it cannot function. He pointed out that it is not the Trustees job to man it.

4. Approval of the Annual Accounts: The Treasurer started his report by explaining that the accounts to be approved were for the year ending 31 December 2021 and although a lot has happened in the current financial year (2022), this is not represented in these accounts. The Treasurer gave a little background just to remind the members where the CCT and the community had come from since the beginning of 2021. At the start of that year a permanent home for the Community Shop was found after it had a successful first period of trading in the temporary location near the village hall. By the end of 2021, CCT was running a trading operation from a renovated permanent shop premises and also operating the post office there. All this in addition to other activities - reopening of the Network cafe, improvements to the Heritage Centre ready for a new exhibition there and dealing with the closure of the Bikes and Buggies venture - has put considerable demands upon CCT resources. It has been entirely due to the efforts of the (unpaid) Trustees and to the many volunteers that the CCT has been able to achieve what it has.

The accounts themselves; the Treasurer explained the difference between 'restricted' and 'unrestricted' funds. Restricted funds are those provided by way of grants, always provided for specific purpose and CCT is required to distinguish them from other 'unrestricted' funds. As a result of the purchase and refurbishment of the shop, these restricted funds represent the majority of the income received in 2021. Also during 2021, CCT was fortunate to receive some substantial donations amounting to a total of £12,347 which is shown in the income statement.

The shop has seen an annual turnover of £135,077 and this has meant that CCT had to register for VAT as already mentioned by the Chair. However, although being an added complexity to the CCT operations, it also gives it the benefit of a large tax first registration refund. The Treasurer also mentioned the difficulties in trying to communicate with HMRC and the quest to have a definitive answer about CCT's charity status. As already mentioned the employment of staff which involves accounting for tax and National Insurance each month has added to the complexities and it is for this reason that professional support has been sought in this current year.

The solar panels although not reflected in the accounts should have a massive impact in keeping the energy costs down and ensuring the shop's financial survival into the future.

The Treasurer spoke about Bikes and Buggies and what had happened over the years it was running. It was set up in 2013 with grant funding of just over £4,000, helping to purchase 15 bikes and 2 electric disability buggies. A workshop manager was employed to run the venture at the Network, the salary being paid for by the income from bike and buggy hire charges.

After working like this for a few years, the business stopped paying its way and a decision was made to offer a tenancy at the Network to the existing workshop manager who would then run the venture himself, funding this from the hire charges. However, this proved unsatisfactory and in 2021 a decision was made to terminate this arrangement and to dispose of the bikes and the buggies.

Conditions attached to the original grant which prevented sale of the bikes had now expired, explained the Treasurer, but due to the condition of the bikes they proved impossible to sell. It was then decided to donate the bikes to those in the community who wanted them, and as a result voluntary donations brought in £650. The two buggies are now in the care of Kintyre Recycling in Campbeltown on the basis that priority will be given to requests for hire from those in Carradale. The Treasurer then reported that the format in which the accounts are presented, 17 pages in total, is forced upon CCT as a charitable body where income and expenditure exceed certain limits. As Treasurer, he was satisfied that the underlying figures presented to the members were accurate and he presented them as such.

The accounts were approved with Alan Milstead proposing them and seconded by Eleanor Bennett.

The Chair thanked the Treasurer for his report.

5. Election of Trustees;

With Malcolm Trott stepping down as he has reached the end of his time as a trustee, the Chairman called for any nominations. All other trustees were willing to stay on the Board and were re-elected as there were no nominations put forward.

They are: Tony Leighton; Jenn Lee; Roy Martine; Alasdair Bennett; Hamish Hunter; Ian McGhie

6. Appointment of Independent Examiner: The members agreed that Wm Duncan Accountants remain as Independent Examiner.

7. AOB: The Chairman, Tony Leighton, thanked Malcolm Trott for all his hard work over the years he has been a Trustee, and as Treasurer, working tirelessly for the CCT and the Community and presented him with a gift on behalf of the CCT members.

Cate Trott gave a vote of thanks to all the Trustees for their work throughout the year, knowing how difficult at times it had been.

Alan Walker gave a vote of thanks to the chair for a successful AGM.

There being no further business, the meeting closed at 19.30.

Addendum : 16 September 2022 : In respect of the funding for the setting up of Bikes and Buggies, funding came from the Big Lottery Village SOS and was for £29,920. The conditions attached to the Big Lottery meant that the bikes could not be disposed of earlier.