

CARRADALE COMMUNITY TRUST BOARD MEETING

5 July 2022 7pm via Zoom

In Attendance: Tony Leighton (TL), Chair; Malcolm Trott (MT), Treasurer; Roy Martine (RM); Jenn Lee (JL); Alasdair Bennett (AB); Ian McGhie (IMcG); Margaret Richardson (Minute Secretary)

1. Apologies: Hamish Hunter
2. Minutes from last meeting (21 June 2022) approved as correct.
3. Actions from last meeting:
 - a) Google Workspace/Microsoft for Business:

RM reported back to the Board that an application had been submitted to Charity Digital which has been approved. CCT can now start applying for Google Work Place apps. There are 17 in total. The first one would be for a business email app and the suggestion is that the East Kintyre domain name be used, checking with Rhona Elder to verify that the domain is owned by CCT. Once this is in place separate email accounts can be set up eg. cct.treasurer ; cct.chair etc. and personal emails will then not need to be used. RM will create all the addresses and provide passwords for everyone. He pointed out that the existing CCT gmail account could be converted to a business email address and remain in use as the administrator. Using this system would allow for each group within the CCT : Shop, PO, Heritage Centre etc to have their own email address within the Google workspace with one person from each group overseeing each email address.

ACTION: RM

- b) Virgin Money Account and Signatory Process:

MT recommends a 2 party verification across all accounts believing this is the right and most secure way forward. MT has contacted Virgin Money and the next step is to set up "Users" within the Business Banking App. Once these 'users' are registered as signatories, the 2 party verification can be put in place.

After some discussion it was decided that at least three 'users' are needed. The current signatories require updating and each signatory has been asked to send their full details to MT (Full name, DOB, email address and mobile phone number) who will forward to Virgin Money for the signatories to be registered as "Users".

Any future transactions would be done through normal Internet Banking which can be accessed on computer, iPad/tablet or mobile phone.

ACTION: MT

- c) William Duncan and Accounts:

CCT wrote to William Duncan asking for the accounts and in reply they stated that they would be sent out this week. They also made an offer to go through the accounts with the Trustees which will be taken up once the accounts have been seen by the Trustees.

- d) DTAS Report: DWS

JL has sent off request to DTAS for the next tranche of funding. DWS has not been able to complete the work they were hoping to do so have not invoiced CCT for this month's payment.

- e) PG Planning for Community Day 13 August 2022 Village Hall:

The objective of the Community Day is to inform and recruit people to engage with community organisations; to launch the Community Fund (CF); to celebrate the success of the Local Development Plan (LDP) and to encourage people to build upon it.

Each community organisation is to be invited to represent their group and will be allocated a place at a table.

CCT, CF, EKCC, EKREG each will have a table. CCT's role is to organise the funding for the event and to encourage people to become members of CCT.

There was discussion around assisting with transport, and how to arrange and fund this. JL to take back to PG with suggestions.

IMcG has done the minibus driver's course with the Council for his job, and has offered his services.

EKCC members have been asked to communicate with the different community groups to engender interest and JL will follow that up.

DWS's representative will be there on the day and will present results of the recent survey.

ACTION: JL

f) Manager's Salary Review:

Management Committee (MC) has recommended the Shop Manager is offered a raise in her salary in line with the cost of living uplift wef 1 July 2022. The committee agreed with the recommendation. TL will put it in writing and send to the manager.

ACTION: TL

g) Ventilation System (MACC) and Solar Panels:

Ventilation System is up and running. Some electrical work needs to be done by Archie Houston (AH), so there will be further costs incurred to the MACC fund. The Defibrillator will be attached to the outside wall and AH will also check the TESLA Battery. JL will send report to MACC which will include the amount spent so far.

ACTION: JL/TL

Solar Panels are up and running. All heavy electrical running equipment such as freezers, fridges, tills etc are all on the same phase (phase 1), so that in the event of a power cut, the essential items will continue to work. Lights are not on this phase. The reports of the use of the panels show that they are working well with 83% electricity being self powered and over the last week it averaged out at 84%. Only 16% is coming from the grid.

The Power Wall discharges during the night and if there is a storm forecast the TESLA Monitor sees this and the batteries automatically recharge to 100% to make allowances for the storm and possible power disruption.

The Solar Panel Company will send through all the required documentation which includes the Electrical Certificate. Once this is received TL will be able to give that to Building Control which will then issue a Building Warrant for the work completed.

ACTION: TL

MT suggested that during the Community Day, the installation of the Solar Panels should be given priority so that everyone is aware of how big a success this is.

h) Murchie Family Bench and Plaque:

JL reports that the bench is now in place outside the shop. JL has been in touch with the family and they are currently deciding what they want on the plaque. One of the other two benches is possibly to be moved to the Heritage Centre (Network). AB to check with the person who organised the other benches. JL to let AB know once family have decided the details for the plaque and he will contact Alan Barnett who has offered to engrave the plaque for free.

ACTION: JL/AB

i) CHEL AGM:

This is in hand with IMcG liaising with Alan Milstead. The CHEL AGM has to have taken place before the CCT AGM on 16 August 2022.

ACTION: IMcG

4. HMRC/AZETS:

a) Update:

In response to CCT's request for primary status of the shop, the Board received a letter from HMRC explaining that the Trust is not registered as a charity for tax purposes. RM/JL requested an urgent meeting with AZETS and JL, in her capacity as a Trustee, signed a form giving AZETS a

mandate to interrogate CCT accounts and help the Board to ensure that CCT is correctly registered as a charity for VAT, tax and as an employer.

b) The Board will act upon all changes recommended both by AZETS and by DWS as part of their systems review, so that the Board is comfortable with how all transactions are recorded and reported to members, stakeholders and statutory bodies.

MT described the difficulties he had in logging onto HMRC to find out how to register CCT as a Charity as AZETS had said it could be done online by the Treasurer. It constantly referred him back to OSCAR. He found that CCT had no representative company working for it despite having accountants. He did eventually manage to speak to an HMRC agent and updated the CCT address to TL's address and added RM's name to allow him to access HMRC. JL will contact AZETS again and suggested that MT/RM speak to the same person she has been dealing with in order to find out how it all works, and to sort out the all the issues. **ACTION: JL/MT/RM**

5. Treasurer's Report:

MT had previously circulated his report showing that a number of invoices had been paid to William Duncan Accountants for their professional services since the last meeting. Two payments had been made to Ceiba Renewables for the Solar Panels and Powerwall at the shop. A grant claim has been submitted to CARES in respect of this.

In anticipation of the change of Treasurer, RM has agreed to become a signatory on each of the CCT's other bank accounts. He is already a signatory on the Main account. MT also discussed the need for 2 part verification of payments (see Section 3 para 2). William Duncan have advised that the VAT return for the period to 31 March 2022 has been submitted and that this will result in a repayment to the CCT. They also have provided advice on the correct VAT codes to use allowing identification and corrections made on any mispostings. This should ensure the accuracy of future VAT returns.

The accountants have advised that the final accounts for 2021 are now complete.

MT opened the red Collection Box at the Heritage Centre to discover over £250 in it. Whilst funds cannot be ring fenced, rather funds are either restricted or unrestricted, this money will be reserved for the HC. There is another collecting box inside the Centre for people who wish to donate after viewing the panels. HH will discuss this with Alan Milstead as any monies in it should be put into the one fund for the HC.

6. Finance and Structure Review:

There is to be a meeting in the VH with Alice from DWS on 7 July involving JL/RM/MT at 9am followed by another one with the Management Committee at 10.15 with the Shop manager and IMcG in attendance.

The Admin meeting will be held on 19th July 1pm - 3pm with Hazel from DWS.

MT to book VH

ACTION: MT

7. Planning for Community Day/CCT 2022 AGM

See Section 3 para 5 for information on the Community Day.

CCT AGM: Notice needs to go out as soon as possible. It will be held in the Village Hall on 16 August at 7pm. MT will send the notice out and forms for proxy voting, once the accounts are back from the accountants.

ACTION: MT

8. Trust Projects/Assets Reports

a) Shop and PO Report:

IMcG sent out his report showing the shop monthly report. The Management Committee will arrange their meetings prior to CCT meetings so that any issues, information or concerns can be brought to the attention of CCT quickly.

Meetings have been arranged with the shop staff to talk through different assets and aspects.

RM queried some discrepancies in the figures in the monthly report and questioned the mark up being used. He produced a Profit and Loss sheet for the month ending June 2022 and suggested this be used as a template for future monthly reports.

IMcG to confirm with the Shop Manager the mark up in use and to ensure that the point of sale and operating systems are kept up to date.

The Trustees felt that the Report was an excellent start even if not totally accurate.

Anne from DWS as their financial advisor will be involved with the financial aspects of the shop.

ACTION: IMcG

b) Network Centre:

Blackbird Tearoom now open after closure for holiday. The Heritage Centre (left hand side) is nearing completion and is looking very impressive after a lot of hard work by Alan Milstead and his team.

c) Seneval: Nothing to report

d) CHEL: See Section 3 para 9

e) Abbeyfield Trust: Nothing to report

f) EKREG/EKCF: Will be in attendance at the Community Day in August

9. AOB:

Pontoon at the Harbour - plans are at consultation stage. This pontoon would be for MOWI so that they can service their boats, and not for the use of yachts.

10. D O N M - 19 July 2022 VH 7pm

Meeting closed at 20.59

