



## Minginish Community Association Annual General Meeting

### Minutes of the Annual General Meeting held on Saturday 26th October 2024

Welcome and apologies.

Graham Campbell (GC), Chair of Minginish Community Association (MCA), opened the meeting and thanked everyone for coming along on another terrible day! GC explained the timing of the meeting, which is only 10 months on from the preceding AGM. This is because the timescales required between the accounts have been filed with Companies House and the AGM being held.

Graham especially welcomed Lynda Johnstone, Community Enterprise, along to the meeting. Graham explained that Lynda was representing Community Enterprise, the organisation that is supporting MCA to conduct a community consultation and community action plan. GC explained that Lynda would introduce herself at the end of the meeting and would explain a bit more.

Directors present – Graham Campbell (Chair), Julie Burnett (treasurer), Rod Mills, Alan Morris, Diane MacRae, Steve Bailey.

The MCA Project Officer, Dawn Campbell, was in attendance.

Lynda Johnstone, representing Community Enterprise, was also in attendance.

### Community members:

Anna & Claire Campbell, Alison Campbell (OATS), Louise Moir, Linda Rae, Fiona Towers, Verity Giles, Cathy Simon, Morven Bruce.

Apologies received - Ali MacKenzie (secretary and director) and Eilidh MacLean (director), Andrew Giles (co-opted) and Janette Sutherland, community member.

### 2. Approval of minutes of December 2023 AGM

The draft minutes of the AGM held in December 2023 were circulated when people arrived, they had also been uploaded to MCA's website in advance of the meeting. These were approved at the meeting as being an accurate record of the meeting. The minutes were proposed by Rod Mills and seconded by Steve Bailey.

### 3. Chairperson's statement 2023.

The Chairman's report was presented to the meeting by the Chair, Graham Campbell (GC). The report summarised the activities covering the period 17.12.2024 - 26.10.2024, and focused on hall activities, some general background information on Minginish Community Association (MCA), the special resolution held at last year's AGM which resulted in the name change of the charity from Minginish Community Hall Association to Minginish Community Association, the Fairy Pools, the use of funding generated from the Fairy Pools car park, and the community housing project (full update to be provided by DC later in the meeting).

GC extended special thanks to all who volunteered at the Hall and a special thanks to Marie Mirabeau, who looks after our Hall bookings. GC gave an overview of some of the recently held events at the hall and the projects and community assets sited in the hall grounds.

GC summarised MCA's involvement in the Fairy Pools Car Park (FPCP) project and also noted the other organisations involved - OATS, MacLeod Estates and THC (roads). GC made special mention of Alison Campbell, OATS, who had been the car park manager at the FPCP some time now and had worked tirelessly and very cheerfully through the very busy season and had dealt admirably with the issues that had arisen from the perilous state of the road in Glenbrittle this summer.

GC mentioned Dawn Campbell, MCA's project officer, who looks after the day to day running and administration of the charity. DC has been focusing on the community housing project over the last year. The community housing project is progressing well and we are almost at a stage where we will be applying for funding to buy land at Portnalong Pier to build on. The Board of MCA has made the decision to allocate £100k of reserves and future FPCP income to the community housing project. This has, in a difficult funding climate, strengthened MCA's community housing enormously.

GC explained that this meant that for the next while MCA will not be able to be as generous as it has been with funding to third party projects. That notwithstanding, he explained that the Board has approved funding for priority projects -

1. Another year of the winter discount scheme (10% local discount at Carbost Community Shop).
2. Blessings Box.
3. Hardship Fund.

GC invited questions/comments from the floor -

None received.

The Chairman's report was noted for the records.

### 4. Approval of Treasurer's Report & Accounts 2022/2023 (y/e 31 March 2024) -

Julie Burnett (JB) summarised the financial position as per below and let everyone know that digital copies of the accounts were available, on request from her, on MCA's website and published on Companies House website. Text in *italics* reflects clarifying comments made by the treasurer, in addition to the Treasurer's Report (below), which was read out in full.

### **Treasurer's Report**

Copies of the full accounts for the 12 months to 31st March 2024 are available in full online through the MCHA website and Companies House. They have been prepared in accordance with the terms of the Charities and Investment (Scotland) Act 2005.

No Directors or volunteers receive any payment from the Hall Association either in fees or as employees.

The income and expenditure account to 31.03.24 for Minginish Community Association shows an overall operating surplus of **£26,560** after taking into account depreciation of **£17,197**. Within those figures is a **£4,400** loss in operating the hall (*the hall does not cover its costs - this ongoing loss is something that will need to be addressed in the coming year*). The loss is due to increasing costs for utilities, insurance and the planned replacement of the back door to the hall *and a reduced room hire rate for some local groups*. **£481** raised through donations & the sale of books/DVDs is held in support of L2BH for the defibrillator at the hall and local surgery. Wayleave payments for access to the masts and the siting of a smart meter antenna continue.

The Hall toilets continued to be opened to the public under Highland Council's "Highland Comfort Scheme". *This is also loss making and is subsidised by MCA because the payment from THC does not cover the costs associated with delivering this community service.*

Income from the Fairy Pools car park was **£58,239** for the 12-month period, an increase of 15% from the previous year. Local projects supported through the Fairy Pools scheme during 2023/24 included student grants for four young people and the continuation of the winter discount scheme for Minginish residents. Grants were made to the Carbst Pier Group, Carbst School, Skye-wide organisations where Minginish residents were involved and provided subsidised hall hire for local groups, the lunch club and toddlers' group. This income also funds our Project Officer role providing support to on-going projects.

Several projects received external funding during 2023/24 including the Growing Minginish Project (**£20,242**); the start up of a Minginish Youth Club (**£2,000**) and the Community Housing Project (**£10,740**). Funds were raised to kick-start the Minginish Centenary Project which was completed in June 2024. All these projects received funds from the Fairy Pools Car Park income, achieving the aim of attracting further funding to Minginish projects.

The MCA reserves policy as agreed 2023 continues with funds set aside in a reserves account. Interest earned is returned to the operating budget. Additional funds were allocated to the Community Housing Project early in 2024. A total of **£74,153** is reserved to cover potential building repairs, Project Officer costs, provision for future community housing projects and three months operating costs for the hall. Details can be found on page 2 of the accounts. These reserves have not been drawn on to date, but the Community Housing reserve is likely to be used during 2024/25.

I would like to thank Donald Rankin of Portree for preparing and submitting the 2023/24 accounts.

*Julie Burnett*

*MCA Treasurer 26.10.24*

5. Appointment of Accountant for 2024-2025

JB recommended that Rankin of Portree is maintained as the MCA accountant.

The recommendation was proposed by Alan Morris and seconded by Fiona Towers.

6. Retirements, election and re-election of Directors

As per MCA's articles of association, 2 directors are required to stand down and can, if they wish, stand for immediate re-election.

i. Diane Macrae, who has been on MCA's board for two years, would like to stand down from the Board at this AGM due to family and work commitments. In order to satisfy MCA's articles of association requirements, one other director (the longest standing) is also required to stand down, therefore:

ii. In advance (by email), Alistair MacKenzie (AM) offered his resignation from the post of Director and stated his intention to stand for re-election. AM was the longest standing director.

In his absence, Julie Burnett proposed AM's re-election, with Claire Campbell seconding it.

These 2 resignations satisfy the requirements of the MCHA memorandum and articles.

iii. Andrew Giles, who had been co opted onto the Board earlier in the year had also (in advance, by email) had signalled his intention to stand for election as a director. In his absence his election to the board was proposed by Alan Morris and was seconded by Rod Mills.

GC asked if there was anyone in the room who would like to stand for election and with no response to that, expressed his hope that anyone who is interested in finding out more about the work that the Board members do would approach him at any point through the year - there is the opportunity for anyone to be co opted throughout the year, and for that to become formalised at the next AGM.

GC explained that at the first opportunity (the first Board meeting following the AGM) the office bearers would be elected.

7. Any other business -

None

8. Close of formal business -

This brought to an end the formal AGM business of the afternoon. A more informal update of community projects would follow, along with a presentation from Lynda Johnstone on the community consultation and development plan. Any questions would be welcome at any stage..

9. DC gave an update on the community housing project as follows (summary handouts were provided to members in attendance) -

MCA has been working with the Communities Housing Trust on the housing project - the CHT is the organisation that you see mentioned often in local community housing projects - most recently they supported Raasay and Staffin with their community housing projects. They're the real experts in community housing and have been working with Highland communities over the last 30 years, they have supported more than 120 community-led projects, very often in remote and rural areas, like Minginish, and have altogether provided over 1,000 crucial affordable homes and other amenities (like the doctors surgery in Staffin).

Over the last few years MCA has been working slowly on a community housing project in the background - and in the last year we have been working out the feasibility of the project - can we do it? How much will it cost? Can we secure funding for the project? Is the land that we have identified suitable for the housing that we need? And if so, can we secure the land? Who would the housing be for?

#### **Site** (handout page 1)

We spent the last year in discussion with the department (SGRPID) over some land at Portnalong Pier that we had been made aware was going to be sold on the open market - and would have then become unavailable for community use. Happily, the Scottish Ministers are willing to sell this land for community housing, we have had it valued by the District Valuer (its value is £100,000) and we plan to build the community housing on it. We have had site investigation work carried out and the trial pits have shown that the site is suitable. We have a pre-planning application in just now with the Planning Department but unfortunately, there's been delays at the Planning Department but we're hopeful of a response within a couple of weeks.

**Business plan** (how much will it cost, how will we pay for it, will rent cover ongoing expenses etc) We have now come to the position that we have finalised a business plan that shows that a community housing project in Minginish stands a good chance of success and we are ready to use this business plan to apply for funding to buy the land (as soon as we get a steer from the planners).

#### **The housing**

The plan is to build 6 houses -

- 3 x 2- bedroom for social rent (community-owned by MCA)
- 1 x 3- bedroom for social rent (community-owned by MCA)
- 2 x 3- bedroom for discounted sale (75%), with Rural Housing Burden

All housing (both rented and for sale) will be allocated for community use and the sold housing will be protected, in perpetuity, by a Rural Housing Burden (the Rural Housing Burden is attached to the housing and ensures that, legally, the same allocation policy is used when the housing is sold on). The allocation policy will be designed according to the priorities identified by the community at various community consultations and events that we have held. The community's and MCA's priority is that young people and families can live and work in the community.

We know that we have a problem (which is similar to many, many, other villages, towns and islands in the Highlands) with people living in unsuitable and insecure housing - caravans etc - people who are living and working here and contributing to their community. We also know that the price of houses for sale excludes virtually all people living and working here, based on average house prices and average salary. That is why the housing would be discounted by 25% on market value.

We intend to build the housing in the style of fishermen's cottages along the shore (p2) - and that is what we presented to the Planning Department in our pre-application. Community housing in this style has recently been built in Applecross - echoing the vernacular terraced housing along the shore in Applecross. This design will make the best of the site (along the front of the site) and will also be appropriate for the site - culturally, geographically and historically - you see housing like this along the shore all over the Highlands. The small scale (the 6 houses) of the development is also appropriate in a township setting, we know that other communities are concerned about how appropriate it is to have large developments in areas where traditionally houses have been built singly or, like this, in small rows along the shore.

### **The cost**

The 6 houses are projected to cost £1.8 million in total, which includes the land, the infrastructure, the housing itself and all legal, statutory and finance fees.

### **Finance**

Financially, as Graham mentioned, the £100k that MCA has been able to allocate for this project has been a really significant factor when it comes to discussing the project with funders and has really set our project head and shoulders above others when it comes to demonstrating commitment to the project. It also makes it more viable, financially, as Graham said, public sector finances and grant funding availability are very constrained and it is getting harder and harder to secure finance for any community project, let alone a project as large as a community housing project. Because MCA can contribute £100k to the project, there will be a much lower requirement for private finance, making the project less risky than other community housing projects.

The £100k that has been set aside will be a combination of money that we have already reserved for the community housing, some more general reserves and some projected income from the Fairy Pool Car Park over the next 18 months or so.

We have been fortunate to have been invited to apply to a by-invitation-only HIE fund to purchase the land due to the strength of our project and a large part of that is the financial contribution that MCA can make to the project.

The Scottish Land Fund and the Rural and Islands Housing Fund have financially supported us with costs for this stage of the project and their support to date is an indication of their confidence in the project - they will likely be the main funders of the rest of the project.

### **Community support**

We have been lucky to have had some really encouraging feedback and letters of support from the community council, various other community organisations, businesses and members of the community - thank you everyone who has taken the time to write. These will be a big help when it comes to our funding applications.

### **So what's next?**

In the year ahead, as I mentioned, next steps are to secure funding, buy the land at Portnalong Pier and proceed to full planning permission, and secure all the funding required to build the housing. At this time next year, we hope to be a little closer to breaking ground for our new community housing.

[Report ends ]

GC commented that in the new year, MCA would be looking to form a wider housing sub-group to help with the housing project, and to ensure that there could be the widest possible community input into the project - particularly in relation to an allocations policy, for example. GC stressed that it was very common for the community to write their own allocations policy (with support from CHT, who has many years experience of reflecting community priorities in an applications policy) but then to delegate the actual allocation of housing to a third party. This mitigates against any possibility of suspicion of favouritism or personal comeback on the directors about the eventual allocation of housing - it is certain that there will be more applications for housing than housing available.

### Questions from the floor -

Congratulations to the Board received from Fiona Towers on the progress that had been made.

Cathy Simon asked if it would make more sense for the directors to take responsibility of allocation of housing, rather than to delegate this to a third party - after all, who knows the community better than the community members who form the board of MCA? What is this means that housing would not be allocated as we would want?

GC replied that this was, of course, something that had occurred to all involved - involving a third party would reduce community control but he said that, in common with nearly all other community housing projects, the board felt, at this stage anyway, that a more fair way to handle allocations is as set out, which also builds protection into the process for the volunteers involved in the project.

Claire Campbell commented that if an allocations policy was written and adhered to, this would mitigate against the impact that changing directors (or volunteers in the housing sub-group) would have.

DC commented that she had met with many other community groups involved in community housing projects and the way to address the concerns that Cathy has is to -

1. Write a very well thought out allocations policy, based on community priorities and using the experience of the CHT.
2. Test the policy by running through the ideal tenant and the less than ideal tenant and this would help you to fine tune your policy.

DC commented that the benefit of community housing is that you can be very specific indeed about who scores highly, to ensure that the housing is allocated in the best way possible for your community's needs. This is the benefit of community housing - while social landlords (the housing associations and local authorities) are required, legally, to only consider housing need when they allocate housing, community housing can take into account the community's needs, in addition to personal housing need.

For example, in order to always reflect community priorities, an allocation policy can be updated at each new allocation, say for instance - if, initially, the school roll is of gravest concern to the community, the allocation policy for the first round of applications could heavily favour families with school age children. But if, in 5 years time, this was not such a concern (let's say that the school roll had entirely recovered in 5 years) and key worker housing was now more of a concern because the school was now struggling to recruit a teacher and the medical centre was also struggling to recruit a local gp - both because of a lack of available housing locally - the allocations policy would be updated to reflect this changing community need/priority. In this way the allocation policy can help to support a changing community.

DC also commented that, in some communities, the directors would become involved just prior to the final decision about allocation of housing - using anonymised information - particularly if the points system used had produced a tie. DC had been at a recent housing meeting where the project officer for Raasay Development Trust advised the group that this had been the way that they had recently allocated housing. So a hybrid approach is possible.

#### 10. Questions from the floor -

None received.

#### 11. Lynda Johnstone, Community Enterprise presents a community development plan session -

Lynda set out why a community development plan is useful -

1. It is difficult to secure funding - a development is favoured by grant agencies, they increasingly want to see evidence of the impact a project will have and want to see how the proposed project fits into the wider community context - a community development plan will provide this evidence and context.
2. Local authorities expect to see community development plans.
3. It's a chance for a community conversation - the community can really thrash out what the current situation is in the area, what could be better and how to achieve this - it empowers a community to change for the better.

Method -

Lynda will do as much as she can to talk to as many people as she possibly can - digitally (she'll circulate a QR code), on the phone, in person and via a paper survey.

Lynda finishes by inviting everyone to come and speak to her at the end when tea and coffee is being served.

Graham brings the meeting to a close by again thanking everyone for attending and reminding people that there is tea and coffee and baking being served at the end.