

Lochgoil Community Trust
AGM
Thu 26 Nov 2020

Present: Sheron Hambly (Chair), Tom Murray, Elizabeth Bain, Karen Pollock, Roger Brook, Tim King, Jim Paton, Irene Campbell. Members attending - approximately 27.

1. Welcome: Sheron Hambly welcomed all to the first online AGM of the Trust.

2. Apologies: Iain Christie, John Bryce, Betty Bryce, Jean Campbell.

3. Approval of minutes of the last AGM on 24 October 2019: Proposed Karen Pollock, seconded Elizabeth Bain. Approved

4. Chair's Report:

This has obviously been a difficult year for everyone, but it has still been a busy year for the Trust.

Since the last AGM we have made decisions on a wide range of funding applications. Sometimes decisions have been easy to reach, at other times things haven't been quite so straightforward. In all cases trustees have worked diligently and professionally in making the right decision for the community.

We took the decision early in 2020 not to progress with the acquisition of the Deer Larder after analysing the results of building surveys and community consultation.

The trust initiated a project which saw Jim Paton working with the Hall Trust to fund free Community Broadband in the Village Hall.

We secured a Covid support grant to deliver food and fuel support to residents during the lockdown. We would like to thank the Community Council and Lochgoil food pantry for their help in delivering this project.

These two projects are great examples of community organisations working well together.

Following the success of the River Walk and Garden projects, the National Park asked the Trust to deliver a green solution to bank erosion on the River Goil. This was fully funded by an external grant and Jane Kemp was co-opted on to the board to manage the project. Successfully delivering this sort of project raises our profile within the National Park.

My fellow directors will provide separate updates on other trust led projects but first we will hear from our Treasurer.

5. Treasurers Report:

The accounts have been approved by the directors and lodged with OSCAR. A summary was distributed with the notice of the meeting. A copy of the full set of accounts can be supplied to anyone if they contact our Treasurer, Elizabeth Bain.

Milne Craig Accountants have been appointed for another year to undertake the scrutiny of the Accounts.

6. Donich Hydro Report:

The hydro is operating without problems. Generation was down during the dry Spring and Summer, but we should be making up for it with the rain this Autumn. Since its commissioning the hydro scheme has operated 7.9% above its expected output.

7. Updates:

A presentation was made about the project spending, progress and possible future projects. It is attached to these minutes.

In summary:

The Trust has so far awarded £29,904 in grants in this financial year.

- The Jetty Trust grant of £18k was recently approved, with a number of conditions still to iron out.
- Village Hall grants have included £1,370 for free community broadband (due to go live soon), an asbestos survey and urgent repairs to the hall roof.
- Spending on Lochgoilhead Park and Gardens has been minimal this year, with a £600 share of the costs for a community tool shed (shared between the community council's village enhancement project and the path project) and £384 in maintenance costs (bark and gravel).
- The River Walk received a £760 grant this year for initial digger work on the phase 2 project through to Drimsyniebeg and its share of the community tool shed costs.

In total, since income from the Donich Hydro was made available for community distribution, the Trust has awarded £54,251 in grants from an available total of £86,621. With a fund of £4k currently held in reserve for maintenance costs, the Trust holds a further £28,370 for distribution until the next scheduled income receipt from the Donich Hydro in September 2021.

Around £11,500 of Community Trust funds has been spent on Trust managed projects over the past 3 years. This covers the development of Lochgoilhead Park and Gardens, the River Walk, initial work on phase 2 of the River Walk, and all associated maintenance costs. Importantly, our investment in these projects has attracted over £50,000 in external grants and over £5,000 in private donations, let alone a significant gift of land from the Rifle Club and the huge contribution made by our volunteers.

Broadly speaking, every £1 spent on Community Trust projects has generated an additional £5 of external investment in the community.

A list of potential community development projects was presented that were informed by the priorities in the Community Action Plan but would not normally be tackled by any other community group. Ideas for future projects were invited from the community. The Trust will assess the feasibility and opportunities for external funding before selecting projects to tackle.

Q: Can we get a copy of the charts showing distribution of the funds?

A: The presentation will be attached to the minutes and we will try to keep the charts up to date on the web site.

Q: How are we going to maintain the community park and gardens?

A: It was a condition of planning consent that we make provision for maintenance. We set aside a sum in an annual budget to pay for maintenance. To date we have been able to save on this budget by using volunteers.

Q: Who are the climbing club?

A: This was a club set up by Anna Wynne in conjunction with Ardroy Outdoor Centre, for juniors to experience rock climbing.

Q: Maintenance will be a burden on the Trust. Is it fair to take income from other projects?

A: All projects need to be maintained for the future; this was detailed at the last AGM. Some completed projects can attract income and pay for themselves. Others require long term funding from the Trust. It is normally a condition of any grant that the recipient agrees to take responsibility for the maintenance. The annual sums budgeted for maintenance of the path is £1.5k and for the park £3k. The total spend on maintenance in this financial year has been £384

for some bark and gravel. Any unspent maintenance is put back into general funds for distribution at the year end. Maintenance avoids assets falling into disrepair and requiring large capital spend.

Q: Is the maintenance fund available to everyone?

A: Anyone can apply for funding as normal.

Q: Village projects should be self-funding; not a burden on the community.

A: Some projects can attract an income. Other projects add to the attractiveness of the village and indirectly add to the income generated from visitors but are not directly self-funding. The Trust will review its position on maintenance, given the strength of feeling expressed in the meeting.

Q: Why do bodies such as the Village Hall need to find 25% matched funding.

A: All sizeable funding applications (those over £5k), are required to have matched funding. Smaller applications score better on our approval model if they have matched funding. We can review the pre-requisite for 25% matched funding, but the idea is simply to encourage applicants to seek external funds rather than completely rely on the limited income generated from the hydro scheme. It would be unfair on those who seek external grants not to give them some credit for their efforts. We are trying to encourage creativity.

Q: The Hall has been unable to generate any income this year due to Covid restrictions. What happens when they run out of money?

A: This needs to be discussed as the circumstances are exceptional.

Q: The efforts of the Village Hall Volunteers should be noted.

A: We acknowledged their efforts and assume that the Hall were including this contribution in external applications.

Comment: There were applications from the Jetty and Hall at the same time which amounted to more money than was available. The Jetty application had matched funding. The original Hall application did not. The Hall withdrew its application and reapplied for a phased project with matched funding.

A: The Jetty matched funding was greater than 25%. The first phase of the revised Hall proposal for £6,110 was approved, the recently received second application for £18k is awaiting approval. The requirement for match funding and revisiting the application meant the Hall managed to cover costs that were included on the original funding application through an insurance claim — the net result is that there is now £6k more available to the community than if we had approved the original application.

Q: This money belongs to the community. Why are you behaving like big funders?

A: We have a legal responsibility to distribute funds in a fair and responsible manner. We therefore will sometimes seek assurances about the security of the projects. We do not have the money to fund everything. We want to see that people have done their best to get funds from elsewhere.

Comment: Although we have £28k available the bulk of that (£22k) only became available in September and has to last until the same time next year.

Comment: The Hall Trustees are working hard to get external funding, but this is not easy.

A: We understand the position of the Hall trustees and the importance of the Hall – we are part of the community. We would like to work with the Hall Trust to find a solution. As a Trust we have started to discuss the issue but haven't had the chance to consider potential options including bank loans.

Q: Are you going to look at the requirement for 25% matched funding?

A: Yes. However, this doesn't solve the problem as the Hall Trust's requirement is more than we have available, so some external funding for the Hall is going to be required.

Q: Why are you planning a party in the Park when we can have one in the Hall?

A: We aren't planning a party, it was just a suggestion, the Hall will always be the venue of choice for most people, but the garden is an option if meeting indoors isn't possible. People can use the park without charge for their own fundraising events when the circumstances change.

Q: How are Trust projects decided?

A: They are derived from the Community Action Plan. The suggested list is just a starting point and we will take suggestions from the community and consult with them as part of the selection process. We typically select projects that wouldn't normally be addressed by other community groups and Trusts, and which may stand a chance of attracting external funding.

Q: How do you decide approval without avoiding conflicts of interest?

A: Directors are governed by charities law. Any conflicts of interest must be declared, and directors cannot take part in scoring or decisions on projects in which they have an interest.

Q: Should there be a separation between the Trustees and the panel approving funding?

A: Directors are elected from the community and have a legal responsibility under charities law for the decisions of the Trust. That responsibility cannot be delegated elsewhere. The scoring and decision-making process encompasses the community action plan.

Sheron thanked all the directors and volunteers in the community.

Community Bus: It has not been possible to use the bus during the Covid crisis. Argyll and Bute Council cover the running costs. A replacement is under consideration.

8. Election of Directors to the Board:

Matt Wynne, Karen Pollock, Irene Campbell and Jim Paton have resigned. All were thanked for their service.

Roger Brook, Tim King and Tom Murray have retired by rotation and are offering themselves for re-election. Zak Robb-Gillan has applied to join the Board. With vacancies exceeding applicants, all were elected unopposed.

9. AOB:

Q: Can a separate committee for funding applications be considered?

A: we will discuss this as a board but as previously stated, the directors have the ultimate responsibility for financial decisions.

It was proposed that a "proper" meeting be held once we can meet again in public. This will be considered.