

Minute of Meeting of Directors of Loch Melfort and Kilninver Company (LMKC) on 11 March 2025 at Pebble Beach, Kilmelford 18.30 to 20.40.

Attendees: LM, SC, DW, AT, AM, RM also Marianne Pearson.

Apologies: SCh

- 1. Attendance: apologies SCh. SC welcomed new Directors.**
- 2. Register of Directors and of Directors' Interest. LM advised that the Registers had been updated. The amount of information to be included in the Register of Directors was discussed. The Board agreed the information should be restricted to legal requirements.**
- 3. The Minutes of the Board meeting in January had been circulated, were approved and signed by SC as a true record of the meeting. The minutes of the two Board meetings held before and after the AGM, to approve new memberships and appoint new office bearers respectively, had been circulated and were approved. They were signed by SC as a true record. All minutes can now go on the website and AT will do this. Highlighted and updated action points from the January Board meeting were reviewed. SC attended the February Community Council meeting and updated the Council regarding the upcoming LMKC public meeting and AGM. Nothing of significance to LMKC was discussed. SC and LM will attend Council meeting on 8 April. LM has not been able to contact Rachel Ross so far but will keep trying. LM has circulated versions of LMKC logo to the Board members and stressed that the logo should be used for all external communications. LM reported that there had been no responses from the primary school pupils following her visit to the school. AT has updated the website with details of new Directors and the report on AGM. LM has emailed new LMKC members to inform them of their membership approval. LM has met SCh who is willing to take on responsibility for LMKC social media accounts. SC has provided a reconditioned laptop for use by secretary LM.**
- 4. Correspondence. LM received a letter from Companies House on 11/03/25 regarding DF's resignation form. She has confirmed that LMKC Directors' information had been updated online.**
- 5. Finance – AT's report had been circulated. The current balance is £2138.28. AT banked £330 on 11/03/25 leaving £125 as a future float. No expenses have been submitted yet for AGM and Public Meeting.
LMKC needs a new business account as BOS will start introducing charges. AT has investigated a number of business accounts and thinks Virgin would be the most appropriate as deposits can be made through the Post Office, plus it is being taken over by Nationwide which would mean the Oban Nationwide branch would be available to LMKC.
LMKC needs a Financial Director. SC has a candidate in mind but they are not available at present. No other obvious candidates.**
- 6. Membership – We currently have 75 paid members, having sadly lost one member who has died. One new member (Jill Hammond) has applied since AGM, and her membership was approved. SC spoke to Sam Dunion about the draft data protection policy, her comments will be passed to AT. The Board approved the draft LMKC Membership Application Policy. This will now go on the LMKC website and will be reviewed in two years. Of the 75 LMKC members, to date only 39 have renewed their membership for this year. There have been no new submissions or payments after a reminder was put on the LMKC Facebook page. LMKC has permission to contact 35 of the 36 unrenewed members by email. The Board agreed AT will draft wording of the email to be sent.**

- 7. Changes to Articles of Association.** The Scottish Government's Community Right to Buy Team have raised a number of technical points on LMKC articles. The Board approved LM's recommended changes to the Articles of Association which should enable LMKC to register and submit an application for a Community Right to Buy (CRB) notification on the Land Register. LM will email CRB team for confirmation that our rewritten Articles are acceptable to them. Once CRB approve the changes, the Board must put forward a special resolution to change the company Articles to LMKC members at a General Meeting. The meeting will require a quorum (a minimum of 15 ordinary members) and 75% of those members present must vote in favour of the resolution. The Board must give members at least 14 clear days' notice of a general meeting. The notice must say that a special resolution is to be proposed and give the exact terms of the resolution. LM to draft the notice document and a covering email giving details of the meeting, the reasons for calling it and why the changes are necessary, plus a link to the new Articles on the website showing the proposed changes. Sch to put notice on Facebook. If the special resolution is passed the changes will come into effect immediately and LM will submit a new set of Articles and a copy of the special resolution to Companies House within 15 days of the meeting. The date and location of the General Meeting was discussed. The suggestions of a Zoom meeting (SC) and holding the meeting before the next Community Council meeting (DW) were rejected. The Board decided the meeting will be held in the Small Hall at 6:30pm on 24th April. LM will investigate availability. There will be no catering required.
- 8. Public meeting and AGM in February.** The list of project ideas arising from Public Meeting were recorded in the note of that meeting which had been circulated. The post it notes from the meeting are no longer available. AM suggested that a shop alone might not meet residents' needs, advocating for a social hub like a garden centre with a café. LM advised that specialised retail establishments may not be suitable for or interested in working with a community-run company. DW emphasised that the chosen business must be viable in the selected location and noted that the bus stop car park site was too small for anything beyond a shop, while the larger corner site at the Degnish turnoff had better access for bigger vehicles and multiple retail options. He thinks that field is owned by Trevor Leggett of the Tower House, but he does not know him. RM stressed the importance of finding the right person to manage the business. LMKC was not set up to run a business directly but rather should own the facility and lease it to a business operator. SC suggested seeking advice from the Plunkett Foundation. The Board debated whether to identify a potential business partner first or decide on the type of business and then find the right person. DW felt that LMKC should dictate the type of business, so that the company is not tied to one single person's business idea. AM said that we need land before we can develop a project. LM stressed we need a business plan before we can apply for public money to fund land purchase, and also that we may need to have a suitable partner to run the business involved at an early stage. RM advised that even if we knew of an interested entrepreneur, there would be at least an 18-month wait for land purchase and planning permission before the project could be put out to tender. LM suggested that LMKC needs to approach Plunkett Foundation, Rachel Ross and other business consultants for advice. AM asked if there were other smaller projects which could be considered in the interim which would justify the member's subs and raise the profile of LMKC while the shop/café idea was being investigated. LM proposed looking at having a pop-up café to gauge business viability. AM queried the possibility of owning a house for rental. RM

thought the regulations for social landlords would be complex and difficult to comply with. Other interim project ideas included a prescription delivery service, which was a popular suggestion at the public meeting. SC suggested consulting with the local surgery to explore options for a service possibly modelled on deliveries to the Kames peninsula. SC to follow up with surgery. LM asked if there was any feedback on the event from the meeting attendees which might be useful for future events. DW noted some people had commented that the coffee break was unnecessary and thought we should “just get on with the meeting.” The Board, however, agreed that in this particular instance the break was essential to assess the attendees’ suggestions. MP thought that if teas and coffees are provided at a future meeting, it would be useful to have someone present who is familiar with the kitchen and has experience providing this sort of service. LM commented on the lack of offers to help until very shortly before the event, which was unfortunate. There had been no other feedback from the community.

9. Shop and Post Office –the shop is still not on the market. The Board decided there was no point in SC contacting the owner again as this location had been eliminated as a potential project.
10. PR and Newsletter – LM had circulated a report on PR in advance of the Board Meeting. LM sent a press release to the Oban Times prior to the Public Meeting and AGM. There was no response to the email and the article was not published in the Oban Times in the edition just before the AGM which had been requested. This release can be adapted to cover the outcomes of the Public Meeting and AGM which LM hopes the Oban Times will use this time. The meeting questioned if it was worth having articles in the Oban Times due to poor circulation. LM will discuss with SCh when she is free. Newsletter format was discussed. DW suggested that the Newsletter could be used to give notice of the upcoming General Meeting and special resolution. LM pointed out that the official notice of the meeting needs to be a separate document which cannot be included in the Newsletter. MDP to prepare a draft newsletter covering the recent events and send to SCh.
11. Website and Social media – a report on the Facebook page was circulated in papers from LM prior to Board Meeting. There have been no new membership requests to the Facebook group since the last Board Meeting. The report listed the 9 posts which LM uploaded in January and February and the number of likes they received. LM requested new ideas for posts on Facebook. New Director Sandi Chaitram had indicated she is willing to take over responsibility for social media, PR and general communications strategy and it was agreed she be the Director of Communications from now on. LM noted that SCh has requested a steer as to the tone of social media and whether we wanted to include such things as history of the area on Facebook, for example. The Board discussed who LMKC is trying to reach and noted that we need younger people to get more involved in the company.
12. Marketing and PR Update –LM requested ideas to raise LMKC’s profile. The Board discussed how to encourage associate membership among timeshare owners at Melfort Village. The Melfort Village AGM is in May. RM will send an email to them to enquire about date of AGM and whether LMKC representatives can attend. If possible, AM and LM will go.
13. Events to be held in 2025 – LM stressed the need to keep the LMKC name noticed and in the community’s line of vision. The upcoming Quiz at the Hall in April is for charity so it was agreed that it was not appropriate for us to have any competition. A possible presence at the Summer Festival was discussed. SC will check with Roanna what is happening and what we could do. A treasure hunt was suggested.

LM suggested another Table Top sale earlier in the year e.g. September, rather than November and recommended that it should not be a shared event. LM emphasised that the organisation of such events should not land on one person but would need a committee of at least three people. DW suggested the Table Top Sale should be an agenda item at next Board meeting. SC suggested the shooting that had been at Summer Festival last year would be popular.

14. Any other potential projects – none put forward at this stage

15. Registering a Community Interest in Land – progress suspended until new Articles of Association are approved. DF and DW had previously met with a representative from the Council's Community Development Department who was supportive of LMKC's aims. DW contacted the Planning Department for advice on purchasing land at the bus stop. The Planning Department would require a fee of £125 for further written communication. SC emphasised it was important to keep an eye on what is happening with the Hall field. Once the new Articles are approved LMKC can be registered with right to buy and can look into areas of land of interest to the community. RM may take this on. Carried forward to next meeting.

16. New members for the Board – as three new Board members were elected at the AGM, this item can be removed from agenda.

17. AOB – LM has contacted DTAS to follow up compliance with membership requirements. We comply with most of their checklist but still need the following:

- Recent financial statement
- Publicly available development plan for LMKC i.e. how we see the company progressing over, for example, the next five years

SC queried whether DTAS membership was essential. LM confirmed it was necessary for advice, discounts, networking, directors' insurance etc. The board discussed elements the development plan should include such as:

- Need for objectives covering a broad range of social issues
- Commitment to becoming financially sustainable through income generation
- Planned delivery of activities and projects

RM recommended we discuss some of these with Rachel Ross who will be familiar with the process. AM suggested an EV charging point as a possible income generating project. The Hall would be an ideal location but would possibly require division of income generated. Discussions on this carried forward to next meeting. LM to circulate DTAS checklist and find out what they would want to see in the financial statement.

AM thanked LM for the ongoing huge amount of secretary's work.

18. Date of next meeting. 24th April at Village Hall after General Meeting.