



Minute of Meeting of Directors of Loch Melfort and Kilninver Company (LMKC) on 4th November 2025 at Kames Bay, Kilmelford from 19.00.

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

Apologies: AT, SCh, AM.

1. Attendance: as above.

2. Register of Directors and of Directors' Interests. RAM declared at meeting that he was a church elder regarding discussions on area in Kilmelford owned by church.

3. Business Planning.

3.1. Village Hall (Cairn) Field – we discussed recent email correspondence with the owners of the field. No proposal that would allow LMKC to acquire a portion of the field has been put forward by owners. Matters are therefore on hold for the time being. How much interest the local community has in the future of the field needs to be quantified. With this in mind the questionnaire LMKC are preparing in collaboration with the Community Council, which will be used to inform the Local Place Plan (LPP), may be useful. The facts and statistics arising from the questionnaire may be available for discussion at the AGM with members.

3.2. Update from the three subgroups investigating community requested projects:

3.2.1 Housing – lead AM. LM attended the recent Community Council meeting and raised the feedback LMKC had received from West Highland Housing (WHH), that there was no perceived demand for affordable housing in Kilmelford and surrounding areas. LM had circulated an email from Sam Dunion in response. Sam highlighted the need to distinguish between social housing and affordable housing. In her experience, accommodation options for people who are not eligible to rent social housing are severely limited. The lack of rental accommodation and affordable homes to buy in the local area for those on single and/or low incomes means that it is very difficult for people moving to the area for a job, and for local business to attract new employees. SC questioned whether this issue would be covered by LPP. Board agreed this subject would be revisited once more accurate information on local requirements was made available from LPP research.

3.2.2 Leisure – lead SC. Village Hall field, see heading 3.1.

3.2.3 Retail – lead DW. Meeting between DW and owner of field at Degnish Road end was cancelled due to storm Amy. DW to pursue contact.

- 3.3. Community resilience.** We discussed community resilience in the light of the recent power cut. RM will look into local renewable/sustainable energy projects in the New Year and availability of consultants/affordable advice.
- 3.4. Draft Business Plan.** LM contacted the FOI officer at Argyll and Bute Council for more statistics on population in our area. There is an issue in that the area covered by LMKC does not completely conform to a specific 2022 census unit but the FOI response shows approximately 450 people in the LMKC area. The age proportions can be worked out from further online data. RM reviewed the document list for provided by Accelerate and suggested the following priorities: 1. Communications and IT policy, 2. Finance and Reserves, 3. Fund Raising, 4. Record Keeping. SCh is preparing the marketing section of the plan. LM and RM to liaise on Code of Conduct prepared by RM.
- 4. The Minutes of the last meeting on 4th September** had been circulated, were approved and signed by SC as a true record of the meeting. They can now go on the website and AT will do this. Highlighted action points from last meeting were reviewed. AT had updated the website with minutes of the June Board meeting. LM had emailed new members with approval. The Board agreed emailing of membership certificates was not urgent. Grant from GRAB litter pick has been paid into account. RM had investigated Director's Insurance. An annual premium of £243 will give £250000 cover for legal expenses, public and trustee liability. The Board agreed RM should go ahead with this. Contact with HES and Kilmartin museum re guidance on ancient monuments was not pursued given the response. SC had been unable to contact the architect who is a member of Melfort Village to arrange a meeting. SC will follow up.
- 5. Correspondence.** Notification received from HMRC that first tax return is due in September 2026. There shouldn't be any tax to pay as LMKC bank balance is well under threshold. No other correspondence.
- 6. Finance – Treasurer's report** had been circulated by email and was noted. In the absence of AT the discussion was carried forward to the next meeting. The current balance is £3,687.33, subject to deduction of £150 for the cost of hiring the Village Hall. Financial Director not yet found. AT suggests employing an external accountant to prepare the company's accounts in the correct format for Companies House and HMRC. DW to follow up by getting quotes from accountants for this and tax return.
- 7. Membership –** We currently have 75 paid members. There are nine new applicants this month, resulting from the approach to the owners at Melfort Village. If accepted this will raise total membership to 84 of which 12 will be associates which equals approximately 15% of total. Three quarters of the total Community Company membership must be ordinary members rather than associates. We are aiming for a

total membership of 100 at the next AGM. No objections were raised to the new applicants. LM to email acceptance to new members as usual.

8. Newsletter and Communications – apologies from SCh. LM and SCh have written the LMKC entry for the upcoming Kilninford News. LM proposed an informal comms meeting on 20th November (not a board meeting) to discuss comments and suggestions in SCh's September report and determine how to manage LMKC communications strategy going forward.

9. Events.

9.1 Table Top Sale. LM reported that despite the poor uptake of tables the sale was well attended, with a good atmosphere. Many children were present and the children's sale tables were a success. Over £400 was raised from the event. LM recommended taking a break for one year before LMKC considers running a similar event.

9.2 Kilmelford Christmas Fair. Sunday 7th December. Organised by Hall Committee. LMKC has booked a stall and will organise a tombola and lucky dip. RM to help set up. AM and MP to run stall.

9.3 New Year Ceilidh. RM had checked availability of the Ceilidh band which played at the LMKC Summer ceilidh. They were fully booked over the festive season until 3rd/4th of January. Board agreed this was too late to run a community New Year's ceilidh.

10. AOB – LM requested that Board members let the Company Secretary know as soon as possible if they are not able to attend the scheduled Board Meetings. The Secretary needs to determine if the meeting will be quorate or should be cancelled. LM also noted that comments from Board members on upcoming LMKC events, such as the price of entry to Table Top Sale, were coming in far too late to be acted upon. Please could Board Members make suggestions and comments known in a timely fashion.

LM noted that timing for next LMKC AGM needs to be considered. This must be within 15 months of the last AGM which gives us until May 2026 to organise. LM suggested dates should be discussed at the Comms meeting on 20th November.

11. Date of next meeting 8th January 2026.