	<b>MCDC Board Meeting Minutes</b> <span style="float: right;"><b>APPROVED</b></span>	
	Date:	<i>Tuesday 3<sup>rd</sup> December 2024</i>
	Time:	<i>7PM</i>
	Location:	<i>Hub</i>
	Public/Board Only	<i>Board only</i>
Directors Attending:	<i>Angus Robertson (AR) (Chair)</i> <i>Henriette Laidlaw (HL)</i> <i>Keith Laidlaw (KwL) (Treasurer)</i> <i>Bob Jones (BJ)</i> <i>Susan Taylor (ST)</i>	
Staff attending:	<i>Suzanne Pender (SP) via Zoom</i>	
Others attending:		
Apologies:		
Chaired by:	<i>Angus Robertson</i>	
Minutes by:	<i>Aukje Delnooz (via Zoom)</i>	
Meeting is quorum:	<i>(Minimum 3 directors, and majority are elected directors)</i>	
Declaration of Interests	<i>None</i>	

<b>Agenda Points</b>	<b>Summary/Discussion/Feedback</b>	<b>Actions/Decisions</b>	<b>Person responsible</b>	<b>Due</b>
1. Introduction	Welcome to everyone. We have received an official resignation from Sue Layton, who is moving away.	Action: AR to write to her to thank her for all her contributions and wish her well	AR	asap
2. Minutes of last meeting	Approved by email 22/11/24. Financial support for Café re-opening unanimously approved by email 21/22 Nov 2024.			
3. Operations Director	Welcome to Suzanne! SP has prepared first operations report (available in Dropbox). Main points: reasonable start, identifying priorities for team and getting team to feel supported. Focus on safety, housing project, SSF housing, completing purchase of harbour land. Café is open and made a positive start.			


	<p>Safety main priority: SP has reviewed existing risk assessments and been through them with relevant staff. Welcomes feedback on risk record and would like to discuss with directors. HL happy to do this.</p> <p>GDPR policy/cybersecurity: SP will come back to board with proposal for digital support. Need infrastructure, suite of policies relating to data protection and security. DTAS might have suitable thing already or can signpost in right direction.</p>	<p><b>Action:</b> HL to share existing info re risk assessment with SP</p> <p><b>Action:</b> HL and SP to arrange meeting re risk assessment</p> <p><b>Action:</b> SP to contact DTAS for advice or resources re data protection/cybersecurity policies</p>	<p>HL</p> <p>HL/SP</p> <p>SP</p>	<p>Asap</p> <p>Asap</p> <p>7/1/25</p>
<p>4. Treasurer's report</p>	<p>MCDC: Has a large cash surplus in hand, mainly from Morvolts' surplus</p> <p>Morvolts: Ahead of expectations, with cash in bank almost 50% more than this time last year. But Oct and Nov are reported as drier than normal.</p> <p>MCTC: Cash received this month is down 30% from this time last year. Although bank balance compared to this time last year is 13% improved, KWL still expects that MCTC will require a loan before the start of the new fiscal year. Board has previously approved this in principle. All agreed. SP asked clarification about the mechanism: MCTC request and MCDC decides. SP to track agreements in previous minutes re Café losses over summer 2024 and arrange transfer to MCTC.</p> <p>Discussion was had regarding a Cash Management service, to spread financial risk over multiple banks so no single bank holds more than the guaranteed limit of £85,000. A Cash Management Service would only cost up to 0.3% of the interest accrued.</p> <p>Other suggestions from auditor's report:  - VAT training for Adeline, not in expectation of Adeline being a VAT expert but as a sensible recommendation from the auditors to enhance VAT awareness. Especially as VAT rules change, all agreed &amp; MCDC to fund. Action: SP to arrange</p>	<p><b>Action:</b> SP to track paperwork re Café losses over summer 2024 and arrange transfer to MCTC.</p> <p><b>Decision:</b> all agree for SP to look into Cash Management Service and report back to board</p> <p><b>Action:</b> SP to look into Cash Management Service and report back</p> <p><b>Action:</b> SP to arrange additional VAT training for Adeline</p> <p><b>Action:</b> SP to meet quarterly with finance team for checks and balances</p>	<p>SP</p> <p>SP</p> <p>SP</p> <p>SP</p>	<p>7/1/25</p> <p>7/1/25</p> <p>7/1/25</p> <p>Quarterly</p>

	<p>- Checks and balances of accounts should be done at least quarterly. Action: SP to meet with finance team once a quarter and check.</p> <p>- Discussion was had regarding moving petrol pump from MCTC to MorVolts, as per suggestion auditor. Decision: stays with MCTC, unanimous.</p> <p>We need to review our banking mandates and financial limits KwL put together.</p> <p>Process of linking budgets MCTC/DC. Andrew is happy to do the work.</p>	<p><b>Decision:</b> petrol pumps stay under MCTC, not MorVolts (unanimously)</p> <p><b>Action:</b> KwL to share info re banking mandates with SP.</p> <p><b>Action:</b> SP to speak to Andrew re linking budgets MCTC/MCDC</p>	<p>KwL</p> <p>SP</p>	<p>Asap</p> <p>7/1/25</p>
5. Mem & Art review	<p>Target to have this ready for early spring. Needs a small subgroup to deal with that. SF has offered to join subgroup if we wish and share expertise. HL and SP happy to work with SF on this. Aim to meet in January.</p>	<p><b>Action:</b> SP and HL to set up meeting with SF for January 2025</p>	<p>SP/HL/SF</p>	<p>January 2025</p>
6. Housing	<p>Isla has done set of slides with update on housing. SP to share.</p> <p>Current stage: we've got planning permission with complex conditions. Next phase: get building warrant to discharge those conditions and get project plan and funding plan. 2-3 meetings with subgroup to agree way forward. Long, amicable meeting with Makar re proposed way forward. For funding round a condition is that MCDC has to show open tender process from multiple sources. Doing market research (Wee House, HebHomes, Modular West) and going to ask 3-4 organisations to price against scope of work (in 2 phases: 1<sup>st</sup> is building warrant stage, 2<sup>nd</sup> is construction to completion). Makar will be included.</p> <p>Miners' court: SP visited tenant at nr 1, with management group. Tenant had built temporary extension, which was fire risk. West Properties are aware.</p> <p>SSF: Lease is ready, Lilia to send them contact details of our legal team. Expected to be finalised early 2025. Discussion was had re the legal costs for SSF houses.</p>	<p><b>Action:</b> SP to share Isla's slides with Board and on website</p> <p><b>Action:</b> Lilia to send contact details of legal team to SSF re lease</p> <p><b>Action:</b> SP to speak to LD re legal costs (which should be no more than 50%)</p>	<p>SP</p> <p>LD</p> <p>SP/LD</p>	<p>Asap</p> <p>Asap</p> <p>7/1/25</p>
7. MCTC update	<p>Café: has reopened, up to 15 weeks agreement. Chris and Agi very professional and all paperwork and H&amp;S is in order. First week just about broken even. This week will give better idea of where we are. We will start</p>			

	<p>looking for longer term plan from March onwards, with Chris and Agi input? So in new year need to advertise to community, ready for transition period early March. (2 expressions of interest already)</p> <p>Harbour: SP been working with DM (MCTC) on harbour development plan about improving vista and offer at marina. (fire pit, sauna, stretch tent etc.) Will go to MCTC board next week.</p> <p>Issue regarding increasing fees and charges. SP suggested creating proposal and putting it to community for feedback. MCTC to discuss at next meeting. New harbour master has started, has done online training for fuel pumps and is settling in well.</p> <p>Harbour purchase is on list of priorities for LD to take forward.</p> <p>Discussion was had regarding responsibility for maintenance of harbour building.</p> <p>Suggestion re profit on fuel: currently 1p, but auditor suggested changing that to a percentage. MCTC to discuss.</p>	<p><b>Action:</b> MCTC to discuss suggestion to get community feedback on fee increase</p> <p><b>Action:</b> AR to share printed booklet re local harbour fees with SP</p> <p><b>Action:</b> SP to ask LD for update on harbour purchase</p> <p><b>Action:</b> BJ and MCTC to put together a maintenance plan, get quotes and plan joint meeting MCTC/MCDC</p> <p><b>Action:</b> MCTC to discuss possible change in fuel charge</p>	<p>BJ</p> <p>AR</p> <p>SP</p> <p>BJ</p> <p>BJ</p>	<p>11/12/24</p> <p>7/1/25</p> <p>7/1/25</p> <p>7/1/25</p> <p>11/12/24</p>
8 MorVolts update	<p>Minutes of Oct meeting now on Dropbox, still draft. Additional funds will come from MorVolts to MCDC as per autumn review; suggestion to let this go to windfarm consultation (see 12). MorVolts will have review of finances at January 2025 meeting and there may be options for further financing (e.g. housing).</p> <p>SP had a look around hydro with Douglas. Phenomenal project and engineering, well set up, with Douglas maintaining it well. However, SP concerned about H&amp;S: no PPE, no risk assessment. MorVolts board needs to ensure this is in place. SP/Douglas will trial hiring pressure washer so he won't need to stand on ladder. Scott has been with Douglas, so no lone working, esp. when cleaning inlets.</p>			

	<p>SP has been getting quotes to replace van that we are currently hiring. E.g. buy pick up, to get better value for money. Sloping back or trailer so can be used for harbour as well.</p> <p>SP recommends MorVolts needs to have safety issue on agenda permanently</p>			
9 Board vacancies	<p>Now 3 vacancies. One expression of interest noted who would like to join the board.</p> <p>AR proposed, KwL seconded. Unanimously agreed.</p>	<p><b>Action:</b> AR to offer that Person a position to be co-opted as a director for the period until our next AGM</p>	AR	asap
10 Further governance 10a Rem Comm	<p>Remunerations committee proposed 18 months ago, consisting of chair and treasurer of MCTC/MCDC and SP. Purpose: to deal with regular annual review and any adjustments, and keep eye on employment terms/conditions, contracts etc.</p> <p>Pay and grading review needed, but need to create stability in team first. All agree. First meeting RemComm in January, esp. re pay award. Action: SP to set up meeting, w/c 6<sup>th</sup> or asap thereafter.</p>	<p><b>Action:</b> SP to set up meeting w/c 6<sup>th</sup> January or asap thereafter</p>	SP	w/c 6/1/25
10b Further policies	<p>Review of policies ongoing (see 3), incl. GDPR, H&amp;S. Social media policy needs to be approved (AR has corrections). Still not listed on website either.</p>			
10c Board training	<p>Need training for new members and H&amp;S training for all.</p> <p>New board members have to do register of interests. LD to send that to them.</p>	<p><b>Action:</b> SP to speak to DTAS re H&amp;S training for all directors and to arrange training for new board members.</p> <p><b>Action:</b> LD to send register of interests to new board members</p>	SP LD	7/1/25 7/1/25
11 LPP	<p>Deadline Local Place Plan survey is 5<sup>th</sup> Dec. MCDC should reply as organisation. HL to send relevant sections to Board.</p>	<p><b>Action:</b> HL to send relevant sections of LPP to board for immediate action</p>	HL	5/12/24
12 Wind & Emissions reduction	<p>Did not get the grant for wind farm consultation. Suggestion: pay for it ourselves? All in agreement, up to a limit of £20K for consultation re energy. KL proposed, BJ seconded, unanimously agreed.</p> <p>Suggestion: set up renewables subgroup MorVolts and MCDC) to explore options for developing a local grid. KL, Miles, Amy?</p>	<p><b>Decision:</b> agreed unanimously that MCDC can pay up to £20K for Community Energy Scotland consultation regarding renewables</p>		
13 Ardtornish Natural Capital project:	<p>HL attended meeting. Ardtornish is working with Edinburgh Uni re Nat Cap project. There is more funding available if they can demonstrate community benefit and are creating framework to identify this. Amanda Bryan from</p>	<p><i>Action MCDC to meet Amanda Bryan</i></p>	AR and SP	13/12/24

	Edinburgh Uni would like to come out here in January and meet. Needs small group of 10-12 people as sounding board.			
14 AOB:	AOB 1: Discussion was had re setting up a community newsletter, as brought up at last MCC meeting. (Alternative suggestion: electronic notice board)	<b>Action:</b> HL/SP/Isla to meet regarding this in the new year	HL/SP/Isla	January 2025
	AOB 2: Discussion was had re how to support those in the community who need it most (e.g. fuel poverty, elderly). Decision: SP to investigate donation to Urram, but must benefit Morvern Lunches, not elsewhere.	<b>Decision/Action:</b> SP to investigate donation to Urram to continue the Lochaline Community Lunches in 2025	SP	7/1/25
	AOB 3: AR and SP to discuss how to reinstate Action Log.	<b>Action:</b> AR and SP to discuss how to reinstate Action Log.	AR/SP	January 2025
	AOB 4: SP will have open days for community to meet her in Café. All agreed to fund the coffees.	<b>Decision:</b> MCDC will pay for coffees during open days for community to meet SP		
Close of meeting	21.55			

<b>Next Meeting</b>	Date	7/1/25	Time:	7pm
	Location	Hub	Public/Board Only	Board only
<b>Minutes approved</b>	Date:6/1/2025		Name Angus Robertson	