

Craignish Community Company

Minutes of Board of Directors Meeting
Wednesday 14th January 2026 at 6:30pm in the Village Hall

Present:

Board: Jamie Murray (Chair), Heather Craig, Ken Taggart (Treasurer), Jane Smee (Secretary).

Visitor: Liam McDermid, C3 member, and partner Messrs. D. M. MacKinnon, Solicitors, to discuss the advisability of becoming a Scottish Charitable Incorporated Organisation (SCIO).

Actions required

- Jamie to contact Ben and Laura about Directors ID for Companies House, and Jane to resend the email with link to the procedure
- Jane and Ken to start working on a draft SCIO Constitution
- Heather to find photo for Community Led Housing Association website

1. **Apologies:** There were apologies from Virginia Bird, Ben Weaser and Laura Leslie-Sherwood
2. **Possibility of becoming a SCIO:**

Liam was welcomed to the meeting, having kindly agreed to give the Board some legal advice about the process and the pros and cons. He explained that we would need to redraft our constitution (Articles of Association) to one suitable for a SCIO and submit it to the Scottish Charity Regulator (OSCR) for approval. If this was successful, C3 would then cease to be a Company and the registration at Companies House would be closed. We would then only have to account to OSCR (e.g. financially and as to our trustees) instead of to both OSCR and Companies House as we do at present. (Essentially we are combining our “dual status” of Charity and Company to a single one, responsible only to OSCR.) A simple statement of change of ownership would be all that was necessary to ensure that title to Talamh an Rìgh passed to the new organisation.

There was some general discussion on more detailed aspects. Bank accounts might have to be closed and re-opened under the new name. There appeared to be nothing about the new status that would prevent us from continuing with all our present and potential projects such as housing and renewable energy. In fact in some ways it would make things easier because access to grants was more straightforward. We would need to be sure that the new constitution repeats exactly our purposes in the current one, which are sufficiently broad. OSCR unlike Companies House do not require fully audited accounts from small organisations so there would be a long-term saving on fees.

Liam was thanked for his input and left the meeting.

It was agreed that we should take the next steps towards making the change. The decision has to be made by the members in a general meeting and Jane will check whether it is simply the change that has to be authorised or the new constitution itself. (Note: it is both. Copies of the relevant resolutions must be filed with the application to OSCR.)

Jane and Ken will then work together on putting together a new constitution based on our present one (which was approved by the Scottish Government Community Land Team as being suitable for an organisation wishing to apply for registration of interest in land, and we would want to maintain this). We also have suggested formats from OSCR and from the Scottish Council for Voluntary Organisations (SCVO).

3. **Minutes of the meeting on 10th December 2025 were approved.** There were no matters arising that were not covered later in the meeting.

4. **Finance:**

Ken had circulated the management accounts to 31st December 2025 prior to the meeting. These showed a small surplus in the overall budget, £863 (in the previous 12 months there had been a small deficit, £918). The main sources of income had been a private donation and tax recovered on 2024 Gift Aid donations. The main expense had been from the funds held for the First Responders and a note of the details had been sent to them. The very small fund held for the Wildlife group (Ali MacLeod) was to be kept, as Ali is hoping to do more fund raising and add to it.

The final report should be ready for the board meeting in April and a report from the Chair would be needed to go with this to R A Clement for audit, in time for the AGM in July.

Insurance was due for renewal at the end of January and Ken had also circulated the proposal and supporting documents from Greenwood Moreland (insurance brokers). This showed a proposed premium of £747, a 5% increase on last year but within the budget. The terms had been carefully looked at last year and there have been no relevant changes since. It was agreed that this should be accepted, but that for next year we should look at possible alternatives to reduce the premium.

There is still uncertainty over the electricity supply to the shed at Talamh an Rígh. Billing is now in place with OVO though it is not clear why they have allocated a large credit to the account. Because of this, no payment has had to be made yet. Pending clarification, an accrual of £420 is being maintained as the maximum that could be claimed under back-billing.

Another direct debit has been taken by Google Cloud and Jamie will look into this.

5. **Community Action Plan (CAP):**

Jamie reported that a meeting last week had looked at the 100+ responses to see where further research might be needed. Some peripheral areas of Ardfern, and Lunga and Craobh in particular, had not produced many responses. It was proposed to canvass Lunga on foot, and to hold another CAP party there. This will extend the research time, to the end of February, but it was agreed that it was much better to take the extra time to get more information.

6. **Centralising our administration:**

Jamie demonstrated the Google account for craignish.info that all board members should be able to sign into to receive and share emails and documents, and easily pass them on to successors. New passwords were sent to Ken, Jane and Heather so that they can log in to this.

7. **Kilvaree Stones:**

Virginia was not able to be at the meeting, but had reported that she would be meeting Dr Sharon Webb the next day.

8. **Community Led Housing Alliance Website:**

Heather had reported before the meeting that we were the 60th organisation to join the Alliance and that they had asked if this could be marked on their new website with a link to ours, and a photograph. It was agreed that this would be fine, though they had asked for a photograph which included people and the problem of consent then arose. Heather will look into this and try to find a suitable photo.

9. **Companies House proof of identity for directors:**

Jane confirmed that all but 2 of the directors have now completed this, but it was starting to become urgent as all had to have their numbers from Companies House by the beginning of April, when the Compliance Statement is filed, and the process was not always straightforward. Jamie will chase, and Jane will send out the link from Companies House again.

10. **Any other business:** There was no other business to discuss.

11. **Date of next meeting:**

This was noted to be on Wednesday February 11th at 6:30pm. Jamie will be away so a substitute chair will be appointed. Sarah Whittle has confirmed that we can meet in The Gathering Place (Hall 3) instead of Hall 2, once she has been able to provide a key for us.

12. The meeting ended at 8.10pm and Jamie thanked everyone for attending.

Jamie Murray

7th February 2026

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Chair

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Date