

## Craignish Community Company

Minutes of Board of Directors Meeting  
Friday 20th March 2026 at 6:30pm in the Village Hall

Present:

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

1. **Apologies:** There were apologies from Virginia Bird and Laura Leslie-Sherwood.

2. **Minutes of the meeting on 7th February 2026:**

These were approved unanimously and signed by the Chair.

3. **Finance:**

Ken had circulated an up to date report prior to the meeting. A full quarterly report will be presented to the April meeting and the final statements from R A Clement should also be available for Board approval then. Additional points were discussed:

- We still need to pay for the website. The debit card has come through, and Jamie will activate this and use it to make the payment to Alex Tweedly (Loch Melfort and Kilniver Company), who maintains the site for us.
- R A Clement have sent out Client Identification forms - this is thought to be for compliance with money laundering regulations. Ken circulated them for completion and return to him.

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

Jamie reported that the initial survey was now closed and that Jenny Wright had started analysing the data. He plans to meet Vicki Burnett to discuss how we deal with the data and what action to take on it.

5. **Community Housing:**

Heather had been looking into this in detail following the discussion about a possible purchase of the Village Shop for affordable housing and had provided a comprehensive report. The most critical point is that all funders need to see evidence of a regular income, to see how we cover our costs. This is something that we don't have at the moment. They also want to see evidence of local need for housing - Jamie will make sure that the CAP team are aware of this.

A lot of helpful information had been provided by Chrissie Sugden at Dalavich, where they have managed to raise funds to buy a property outright (more cost-effective than trying to arrange a mortgage) and plan to let it, though this is still in progress.

It is too early to be looking at anything that is on the market at the moment, such as the Shop, but we should be making a start on the process. If we can secure a property and obtain rental income, this gives us a better chance of future funding for more projects.

Heather will continue to work on this and she was thanked for the time and effort that she had put in so far.

6. **Possibility of becoming a SCIO:**

There was further discussion about the pros and cons and whether it might not be simpler to just change our Articles. Jane confirmed that we could in any event insert a "get-out" clause in

the provisions for rotation of directors so that the “6 year rule” is not rigidly applied - this was in the new draft. Ken explained that it was not possible to reduce our Accounts liability this way, as this is a matter of company law. It was possible that a lender would be more willing to lend to a Limited Company - being a SCIO was not an absolute bar but might require more due diligence on the part of the potential lender. Heather offered to check this with the Ecology Building Society.

It was agreed that for now we will continue the process and Jane will send the draft to the Community Land Team for approval - this is vital if we want to retain our status of being eligible to register an interest in land. (The draft is based on their recommendations.)

7. **Any other business:**

- Noticeboard at the Shop - it was noted that as well as moving it to the new shop, it would need some repair or replacement so that everyone could access it easily (the catch has broken so the window is held down with a strap).
- Play equipment at Talamh an Righ - the School are asking for it to be replaced.
- Jamie is about to start a funding application which could cover both of the above, and the information from the CAP will back this up.
- The funding from the Dementia grant is not in yet. We have a spending plan for this including transport, an accessible garden and a carers' café, which will need to be actioned over the 12 months April 2026 - March 2027.
- Director profiles for the website - these will be worked on.

8. **Date of next meeting:** This was noted to be Wednesday 8th April 2026, at 6:30pm in Village Hall 3 (The Gathering Place).

9. The meeting ended at 7:30pm and Jamie thanked everyone for attending.

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Chair

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Date