



# CALLANDER COMMUNITY DEVELOPMENT TRUST

callandercdt.org.uk

## Minutes

**Company:** Callander Community Development Trust  
**Meeting date:** 24<sup>th</sup> June 2025  
**Meeting location:** Callander Connect, 43 Main Street, Callander  
**Meeting title:** Monthly Board Meeting

## Members present

Alison Boa	Member Director (Chair)	AB
Marco Limonci	Associate Director (Vice Chair)	ML
Toby Kliskey	Member Director (Treasurer)	TK
Gordon Kerr	Associate Director	GK
Frank Park	Member Director	FP
David Stutchfield	Member Director	DS
Paul Prescott	Member Director	PP
Mark Griffiths	Member Director	MG
Marilyn Moore	Associate Director	MM
David Moore	Member Director	DM

## Attendees

Freddy Bowen-Bate (Minutes)	Operations Manager	FBB
Ian McCoull	Potential Co-Opted Director	IM

## Apologies

Brian McKay	Associate Director	MG
Loucas George	Associate Director	LG

## Additional Circulation

Fiona Muir	Finance Officer	FM
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**Signed:**

**Date: 29.07.2025**

Callander Community Development Trust, 55 Main Street, Callander, FK17 8DX  
Charity no SC034462 | Company no SC249970  
[secretary@callandercdt.org.uk](mailto:secretary@callandercdt.org.uk) | 07415497659

## **Discussion topic**

## **Action**

### **1. Welcome and apologies**

- 1.1. AB opened the meeting at 10:02. Apologies from BM. Since the resignation of LG from Callander Community Council, clarification is needed as to whether LG wishes to stand independently for co-option to the CCDT Board. FBB to establish.
- 1.2. AB welcomed Ian McCoull, who was attending the meeting as an observer with the potential for co-option as a Director if mutually agreed. IM gave a summary of his working experience as an engineer for Scottish Design, Scottish Enterprise and as a private consultant.

FBB

### **2. Minutes and actions of May 2025**

- 2.1. The minutes of the monthly board meeting held on 27 May 2025 were proposed for acceptance by PP, seconded by DS and approved.
- 2.2. Board Action List dated 29 May 2025 was reviewed. Most actions from last board meetings are complete, save the following remaining:
- All project or affiliate group lead directors – Complete project and affiliate group forms
  - ML – Coordinate project board in Callander Connect with regular progress updates
  - FBB – Arrange for VIC vault door to be disabled
  - AB, DS, LG – Compile an application to Braes of Doune for contribution towards Callander Connect's running costs
  - FBB, GK – Forward Callander Connect Fire Risk Assessment to Community Council
  - MG, PP, DS, FP – Ascertain whereabouts of CLP signposts for Golf Club
- 2.3. PP relayed that both the Chair and Secretary of Callander Heritage Society were resigning from their roles. While they undergo a restructure, they will not be re-appointing an Associate Director to the CCDT Board.

### **3. Conflicts of interest**

None

### **4. Health & Safety (any incidents to declare)**

None.

### **5. Callander Enterprise / Business Group**

- 5.1. InCallander Website

Following agenda item 8.1 of last meeting, the Callander Enterprise is in the process of dissolution and is absolving itself of responsibility for the InCallander website. DS reported he had met with Interesting Digital, who built and operate the site. He explained that it is paid for up until March 2026, before which a full strategic review of CCDT's web presence will be conducted, including the VIC website, LPP website and LPP Padlet. DS will lead a working party to evaluate the website needs of CCDT and organisations under its umbrella, take this back to Interesting Digital, and make a plan for the future. This will also need to include the Community Council, as they currently also rent a space on the InCallander website. The working party will include FP, ML, MM and IM.

DS, FP, ML,  
MM, IM

#### 5.2. Co-option of MM following dissolution of Callander Enterprise

All present directors voted in favour of appointing MM to the CCDT Board as a Member Director, under Article 67 of the Articles of Association.

#### 5.3. Callander Business Group submitted a letter to the CCDT Board requesting to transfer Callander Enterprise's remaining funds (£3,505.73 as in the letter) to CCDT to be ringfenced for them, and that they become an Affiliated Group of CCDT. All voted in favour. FBB to inform them and update our literature.

FBB

## 6. Project Progress Updates

### 6.1. A'Chruinneag Flat & ATM

6.1.1. TK previously circulated an annual comparison of bookings of the flat, which showed performance is down on last year, with 89 nights booked so far this financial year.

6.1.2. ATM continues to be operated by RBS, who pay a quarterly rent.

### 6.2. Callander Connect

6.2.1. FBB gave a brief verbal report on Callander Connect, including an increase in enquiries for paid bookings, identification of potential grant funding and finalisation of plans to upgrade teleconferencing equipment. He requested £1,000 of CCDT's contingency fund to pay for a pull-down screen and projector. This was approved.

6.2.2. GK added that the Fire Risk Assessment had been reviewed, with additions inserted on the storage of ebike batteries and guidance on capacity. Once a documentation pack has been assembled for this, it will be forwarded to the Community Council for their reference.

### 6.3. Duck Feeder

6.3.1. In LG's absence, AB reported that after negotiations with the National Park Planning Authority, as well as support from Councillor Martin Earl, installation of the Duck Feeder seemed to be going ahead.

#### 6.4. EBikes

6.4.1. The EBikes project team have been focusing on promoting the scheme through social media and the Ben Ledi View magazine, and are seeking to organise a "come and try" event over the summer.

6.4.2. Permission has been granted by Cycle Share Fund to reallocate funds for lockers for storage more generally (i.e. restore the container already sitting in Station Road). Permission is also granted from Stirling Council to use their container, subject to a licence agreement. The team are waiting for this document before progressing plans further. GK and FBB to raise this at the upcoming Partnership Meeting.

GK, FBB

6.4.3. AB has been in positive communication with Callander Primary School about painting the container.

#### 6.5. Main St Regeneration

6.5.1. MM reported that painting is due to start in the coming weeks. There will be some changes in which premises are painted, as some individual circumstances have changed.

6.5.2. An application will be submitted to Braes of Doune for further funds for new signage, and shops are being identified for this work.

6.5.3. MM expressed thanks to AB to coordinating the planting of tubs along the Main Street, with the Primary School.

#### 6.6. Meadows Masterplan & Car Parks

FBB

6.6.1. PP reported that the project team had met with Anne-Michelle Ketteridge who provided some useful insights into the proposed application to the Rural Tourism Infrastructure Fund (RTIF) for design of upgraded facilities at Station Road car park. The team have queries about responsibility for ongoing facilities maintenance and are arranging further discussions and possible visits to other sites in the National Park about how this could be dealt with.

#### 6.7. Signposts & Information Boards

6.7.1. PP explained this project is on hold until a new CCDT Development Officer is appointed.

#### 6.8. Old Primary School

6.8.1. MM relayed that a site visit was being arranged with Stirling Council and the project team are considering raising funds for a structural survey of the building. PP advised that Stirling Council should already hold a condition survey.

## 6.9. Pedestrian Bridge & Safe Routes to School

6.9.1. GK requested an update from David Hopper, who informed the team that the process of securing the designated funds from the Scottish Government was still ongoing. In the meantime, ML has a meeting with Evelyn Tweed MSP to discuss it, and will be lobbying other politicians to apply pressure to expedite the process.

### 6.9.2. "Bike Bus"

6.9.2.1. GK advised that the three bike buses had been well-attended and is looking to continue after the school summer holidays. If it is to be a CCDT endeavour, the appropriate insurances, training and checks will need to be in place.

## 6.10. Phone Box

6.10.1. MM advised that a microgrant of c.£240 had been awarded by the Braes of Doune Fund for repainting of the outside of the Camp Place Phone Box on the condition that a defibrillator is fitted to the kiosk, either internally or externally. Work is due to commence on cleaning, as well as clearing the footpath up to the kiosk, and requesting Royal Mail move their post box from the middle of the footpath.

## 6.11. St Kessogs

6.11.1. MM relayed that Stirling Council had set a closing date for offers, which was Friday 20<sup>th</sup> June. An offer has reportedly been made, but more details are unknown at this stage. MM to follow this up. MM

## 6.12. Visitor Information Centre

6.12.1. Working patterns, rate of pay and contracts are being reviewed to reflect the extraction of FBB from the VIC rota. TK reported there is a plan to hire a new assistant to cover shifts and work is being done to arrange all of this within budget.

## 7. Reports/updates

### 7.1. Finance Reports

7.1.1. TK previously circulated finance reports, see summary in appendix 1.

7.1.2. Investment account yet to be opened due to absence of DM's signature. DM sought clarification that the contract with LGT Wealth Management is with CCDT, and responsibility lies with the full Board for it. TK confirmed this was the case, but that at the March Board Meeting, authority was delegated to the CCDT Finance Committee to manage the account. DM to provide signature to open the account. DM

- 7.1.3. TK previously circulated a draft Financial Policy & Statement – see appendix 2. This was approved unanimously by the directors present.

7.2. Operations Manager Report

- 7.2.1. FBB previously circulated his report with summaries of support work provided to each project team, as well as Callander community initiatives like Press Pause, Callander Cabaret and The Gathering, and work on policies and the Articles of Association using guidance from STEP HR and DTAS.

7.3. Group Reports

- 7.3.1. Greener Callander held their annual Plant Sale and Bottle Stall last month, earning £1,400. 34 hanging baskets have been hung, and all other containers and beds planted.
- 7.3.2. Callander Woodland Group is holding a First Aid training course with a grant from the Hydro Fund. They are in alignment with Adaptive Riders Collective in their conservations with FLS about paths in Coilhallan Wood. Agreement is being sought from FLS to register CWG's proposed paths on official maps.

**8. Any Other Business**

- 8.1. Co-option of LG following resignation as Community Council's Associate Director – see item 1.1.

8.2. Partnership Meeting – 27<sup>th</sup> June

FBB reminded directors of this upcoming meeting, with a lower-than-usual expected attendance due to holidays and other commitments.

8.3. Strategy Day & Articles of Association Review – 4<sup>th</sup> July

Reminder from ML about this day. After discussion it was concluded that it should be split into two separate sessions, with a subgroup focusing on the latter. FBB to circulate Scottish Government Articles of Association template to the full Board.

FBB

8.4. Braes of Doune Applications

MM informed the Board that in the most recent round of grants, funds had been awarded for Camp Place Phone Box, Callander Jazz and Blues Festival, St Kessogs Action Group and Loch Lomond & Trossachs National Park (contribution towards cost of running Trossachs Explorer service this year).

8.5. Community Development Officer

FBB reported that he had started receiving applications for the role of Community Development Officer. He, TK, MM, ML and AB will be the subgroup to review applications and conduct interviews. The current closing date for CVs is Friday 4<sup>th</sup> July.

8.6. MM reported upcoming works by BEAR / Transport Scotland, in particular finishing drop kerbs, resurfacing and anti-slip measures between Bridge Street and the entrance to the Meadows Car Park. TK, FBB, AB, ML, MM

8.7. With his permission, the Board voted all in favour to co-opt Ian McCoull to the CCDT Board under Article 68 of the Articles of Association. FBB to arrange his induction.

FBB

**Date of next meeting: Tuesday 29<sup>th</sup> July 2025 at Callander Connect**

### Appendix 1: Finance Report Summary

	Year to date (May 25)			Notes	Approved Budget Financial Year 25/26			Notes
<b>CCHL Income</b>			£290,000				£306,000	
<b>Cost centres</b>	<b>Income</b>	<b>Expenditure</b>	<b>Balance</b>		<b>Income</b>	<b>Expenditure</b>	<b>Balance</b>	
<b>Operations</b>	£0	£10,522	-£10,522		£0	£74,230	-£74,230	
<b>Holiday Let</b>	£2,166	£686	£1,480		£22,000	£12,663	£9,337	
<b>ATM</b>	£875	£0	£875		£3,500	£0	£3,500	
<b>VIC</b>	£11,446	£10,056	£1,390	C. £24k in stock	£40,000	£50,000	-£10,000	
<b>Callander Connect</b>	£100	£2,059	-£1,959		£2,052	£12,052	-£10,000	
<b>LPP</b>	£0	£1,280	-£1,280		£0	£1,280	-£1,280	Any approved spend will need to be drawn down from Contingency below
<b>Hydro Charity Fund</b>	£0	£1,193	-£1,193		£0	£70,000	-£70,000	Usual £60k allocation from CCDT resources but added £10k for CAB Hardship Fund
<b>Investment Fund</b>	£0	£0	£0	Proposed £10k monthly investment	£0	£120,000	-£120,000	In accordance with formally approved Investment Strategy
<b>Managed Funds</b>	£725	£0	£725	Braes of Doune Press Pause	£0	£0	£0	Any approved spend will need to be drawn down from Contingency below
<b>Contingency</b>	£0	-£1,280	-£1,280		£30	£33,357	-£33,327	
<b>Total CCDT Expenditure</b>	<b>£15,312</b>	<b>£24,216</b>	<b>-£8,904</b>		<b>£67,552</b>	<b>£373,552</b>	<b>-£306,000</b>	
<b>CCDT Balance</b>			-£8,904				£0	

## Appendix 2:

# Financial Policy & Statement

These are the financial management rules for the Callander Community Development Trust Ltd and were adopted and approved by the Board at its regular meeting held on 24.06.2025.

### 1) Introduction

- a) Callander Community Development Trust Ltd (CCDT) has a Board of Directors who are responsible for the management of the Charity. A Treasurer is elected from the Board Directors and a Financial Officer is appointed on a professional basis to operate the finances of the Trust and provide the management accounting system (Xero). The CCDT Board nominates and delegates financial management to a Finance Sub-Committee.
- b) Our financial records are kept so that CCDT can:
  - i) meet its legal and other obligations to Companies House, HMRC, OSCR and common law
  - ii) enable the Directors to be in proper financial control of the Charity in a sustainable manner.
  - iii) enable the Charity to meet any obligations and requirements of any funders, employees, contractors, consultants and suppliers.
- iv) CCDT's management accounts are kept within Xero Accounting software and include:
  - (1) bank statements
  - (2) details of any payments and transfers
  - (3) details of all funds received
  - (4) invoices and other receipts for all payments

The Finance Officer maintains an 'operations guide' to explain how the finances are managed within Xero and how financial commitments are administered.
- c) Our financial year ends on 31<sup>st</sup> March each year.
- d) We will draw up accounts at the end of the financial year and have them Independently Examined or Audited as required by OSCR/Companies House. Our annual end of year accounts will be presented to the CCDT Board and then the Annual General Meeting for formal approval.
- e) Before the end of each financial year, we will set a budget for the following year.
- f) A financial report will be presented at each Board meeting by the Treasurer and/or Company Secretary to ensure the Directors have sufficient financial information to make appropriate decisions.

### 2) Bank accounts

- a) CCDT currently operate 4 active current accounts.



- i) CCDT General Account for all general expenditure and payments on behalf of partners/projects.
  - ii) CCDT VIC Account for all transactions relating to the Visitor Information Centre.
  - iii) CCDT 55 Main Street Account for all transactions relating to the management and development of 55 Main Street. The income from the Callander Community Hydro Ltd (CCHL) is also deposited into this account. Transfers to the Investment Fund and other bank accounts are made from this Account.
  - iv) CCDT Investment Fund (managed by LGT Wealth Management Ltd)
- b) Signatories on these accounts must be Directors or persons specifically designated by the Board. Signatories should always include the Chair, Treasurer, Company Secretary and at least one other Director. The bank mandate will always be approved by the Finance Sub-Committee as will all the changes to it.
- c) Current signatories for the accounts are:
- i) CCDT General Account – A Boa (Chair), T Kliskey (Treasurer), F Bowen Bate (Company Secretary), F Muir (Finance Officer), M Griffiths (Director)
  - ii) CCDT VIC Account - – A Boa (Chair), T Kliskey (Treasurer), F Bowen Bate (Company Secretary) S Winstone & A Gordon (VIC Managers)
  - iii) CCDT 55 Main Street – A Boa (Chair), T Kliskey (Treasurer), F Bowen Bate (Company Secretary), F Muir (Finance Officer), M Griffiths (Director)
  - iv) Investment Fund – A Boa (Chair), T Kliskey (Treasurer), F Bowen Bate (Company Secretary), F Muir (Finance Officer), M Griffiths (Director), P Prescott (Director), F Park (Director), D Moore (Director).

### 3) Income

- a) **Cash/Cheques**
- i) If CCDT receives cash from the public, we will issue a receipt and keep a copy.
  - ii) Where CCDT receives cash from the public at fundraising events two members of the Board will count up the cash, make a note of the total and sign for it.
  - iii) We shall bank all cash received – we will not use it for cash payments other than where clearly recorded e.g. through the till of the VIC (see Cash Payments section 5). We expect that cash over £100 will be banked within a week.
  - iv) We will record details of cheques received in the paying in book and bank the cheques within two weeks.
  - v) The Finance Officer will keep files of any paperwork relating to cash/cheque income and all deposited income will be recorded in the Xero Management accounts software.

b) **Internet Banking**

- i) No receipt is required as this will be registered by the sender and receiver on their bank statement and will be recorded in the Xero Management Accounts Software.

**4) Expenditure**

- a) The authority levels for cheque/internet banking signing for all CCDT accounts are:

Amount	Signature Requirements	Supporting Documents
All transactions	any two signatories	Invoice or expenses claim with receipts allocated to cost centre

- b) The Finance Officer will keep a file of all the paperwork/digital records and check invoices before making payments. A Payments Schedule will be provided to the Treasurer ahead of the payments being posted on the bank account for authorisation. The Payments Schedule will list each proposed transaction and the cost centres allocation identified by the Responsible Director when submitting payment applications.
- c) Every payment out of CCDT's bank accounts will be evidenced by an original invoice, or an expense claims form with receipts.
- d) The original invoice or claims form and receipts will be retained by the Finance Officer and uploaded to Xero accounting system.
- e) All invoices and payments will be recorded in the Xero management accounts software under the appropriate fund/project category.
- f) All cheque book(s) (unused and partly used) will be kept under lock and key.
- g) CCDT signatories will never sign a blank cheque. The relevant payee's name will always be inserted on the cheque before signature and the cheque stubs will be properly completed at the time of payment.
- h) Secondary authorisation is required to set up a direct debit or standing orders.
- i) CCDT will keep records of direct debit and standing orders as for cheque/internet payments.
- j) CCDT will, if asked, reimburse expenditure paid for personally by Directors, contractors, staff and volunteers providing:
  - i) Fares are evidenced by tickets.
  - ii) Other expenditure is evidenced by original receipts.
  - iii) Car mileage is based on normal HMRC scales.

- k) Charge cards and debit cards will be issued as approved by the Board, with appropriate limits of not more than £500 per transaction.
- l) Payments will always be made by cheque/internet banking from the appropriate account.

## **5) Cash Payments**

- a) CCDT aims not to deal with cash payments as far as possible apart from as required by the Visitor Information Centre and for the Support Fund as administered by CAB. When this is necessary a separate log will be held, with receipts against the expenditure. We will record all payments on separate petty cash slips and keep documentation which will be presented to the finance Officer on a monthly basis.
- b) Surplus monies should be returned to the bank or registered in the management accounts as soon as possible thereafter.

## **6) Fixed Assets**

- a) CCDT maintains a fixed asset register stating the date of purchase, cost, and normal location of all items shown as fixed assets on the Balance Sheet. This is the responsibility of the Company Secretary and Treasurer.

## **7) Callander Community Hydro Limited**

- a) CCDT are the parent company of, and fully own CCHL. CCHL has a policy to donate all excess profits to CCDT on an unrestricted basis for use to further the purposes of the charity for the good of the community of Callander.

## **8) Reserves Policy**

- a) Operating Reserve – CCDT's level of reserves is set to ensure that there are sufficient resources to continue the core charitable activities of the Trust and essential commitments can be met should income and fundraising/grant application activities fall short. The Board considers that CCDT should aim to hold a sum equivalent to six month's running costs, circa £100,000 in reserve and this should be held on deposit. This Reserve may be held within the Investment Fund but may, therefore, never be allocated to any other charitable purpose. These funds will be required in the abnormal event of needing to wind up the Operations of CCDT in a controlled and contractually correct manner. Such cessation of CCDT activities might include terminating employment contracts with Notice periods and redundancy payments and similarly terminating Consultant and Contractor contracts in accordance with the Terms of their appointments.
- b) In addition to the reserves there will be a requirement to carry sufficient operating funds until the next payment is made from the CCHL profits (normally Quarterly). This could be up to circa £50,000 which will be held within the Bank Accounts.
- c) CCHL pays across to CCDT all of its profits after operating costs. CCHL maintains its own bank account with sufficient funds to cover its own normal operating costs but holds no Reserves for abnormal expenditure such as mechanical failure. Significant failure of power generation that is expected to last more than 3 months would trigger a cessation to the usual funding stream to CCDT and, thus, the need to curtail CCDT operations as noted at (a) and (b) above.

## **9) Funds in Bank Accounts held for others**

- a) CCDT will hold funds for partner organisations who do not have a bank account from time to time and as agreed by the Board.
- b) These funds will be recorded within the Xero Management Accounts Software to ensure they are allocated correctly and used appropriately.
- c) Currently Funds are being held for Greener Callander, Cycling Meanders, Callander Mental Health Matters, the Landscape Partnership.
- d) Funds held within the CCDT Bank Accounts will be identified within the Xero management accounting system as being allocated to:
  - i) Grants (and the Projects for which these have been awarded)
  - ii) Restricted funds (and the Projects / initiatives for which they have been designated)
  - iii) Donations (and any associated restrictions)
  - iv) Unrestricted funds
  - v) Allocated funds (and the Projects / initiatives for which CCDT has designated)
  - vi) Funds held and managed by CCDT on behalf of the affiliated organisations (essentially Restricted).

#### **10) Grants/Donations**

- a) CCDT commit to being responsible when monies have been given for specific purpose to only spend these in the way deemed by the grant/donation. It is the responsibility of the Finance Officer and Lead Director who is using the grant/donation to maintain records of the expenditure.
- b) If a specific grant/donation is not fully spent then it is the responsibility of the Finance Officer, Lead Director or grant applicant (if different) to go back to the donor/funding body to ask if the remaining monies have to be returned or can be transferred into alternative charitable activities.

#### **11) Callander Community Hydro Fund**

- a) CCDT operates the Callander Community Hydro Fund. This fund is open to organisations serving the Callander community to apply for grants. CCHL has been able to transfer about £60k per annum historically and CCDT has been able to allocate the majority of this to the Hydro Fund. It might be anticipated that this sum should increase with inflation over the coming years. (Full details on how the fund is managed is included in a separate policy document.)

#### **12) Investment Policy**

- a) A separate Investment Policy was formally agreed by the Board at their Monthly Meeting dated 25 March 2025.