

# STRATEGIC PLAN 2023-28

Enabling a thriving and socially connected community through high quality local services, housing and amenities, making use of our natural and human assets to sustain our economic, social, cultural, and natural environment.



**MULL & IONA**  
**COMMUNITY TRUST**

FEBRUARY 2023

## CONTENTS

|  |           |
|--|-----------|
| <b>Contents</b>  | <b>2</b>  |
| <b>Welcome</b>   | <b>3</b>  |
| <b>About Us</b>  | <b>4</b>  |
| <b>Strategic Priorities</b>  | <b>5</b>  |
| <b>Lack of Housing</b>   | <b>6</b>  |
| <b>Lack of Childcare and Sustainability of Our Schools</b>                     | <b>8</b>  |
| <b>Barriers to Year Round Employment</b>                                       | <b>10</b> |
| <b>Sustainability &amp; Governance of MICT</b>                                 | <b>12</b> |
| <b>Responding to New Challenges &amp; Opportunities</b>                        | <b>14</b> |
| <b>Enjoyment, Sustainability &amp; Preservation of the Natural Environment</b> | <b>16</b> |
| <b>Where to Now?</b>   | <b>18</b> |

## WELCOME

Welcome to Mull and Iona Community Trust's (MICT) Five Year Strategy covering 2023- 2028. It presents a set of guiding principles that, when communicated and adopted throughout MICT, will inform our decision making and create a bridge to communicate with stakeholders, our local community, and enthuse new supporters and partners. It's a clear roadmap, comprising operating principles that define the actions we should take (and not take), and the things we should prioritise (and not prioritise) to achieve our desired goals.

These priorities have been identified by island residents through community consultation, surveys, attendance at local events, approaches from community members and informed by the islands' socio-economic data.

The strategy will guide us in allocating resources and building alliances to accomplish our key objectives. We were founded in 1997, and since then we have worked hard to embed ourselves in the communities of Mull and Iona, and associated islands. Island communities are resilient and forward-looking, and can take full advantage of opportunities with appropriate support and encouragement at critical points. As an established and trusted organisation MICT provides that support when it is needed, and takes a lead in providing such opportunities.

This Strategic Plan is an expression of the challenges we face, and our ambition and purpose in tackling them.



## ABOUT US: OUR MISSION, VALUES AND VISION

### Who We Are

Mull and Iona Community Trust is a dedicated and passionate locally based organisation committed to improving the quality of life for the residents of Mull, Iona, and the associated islands. We have a long track record of delivering successful community projects.

We are guided by our **Mission**, which is to enable thriving and socially connected communities through high quality local services, housing and amenities, making use of our natural and human assets to sustain our economic, cultural and natural environment.

We are guided by our **Values**:

- 1. We are community led and driven:** It matters that our work is valued by the community and seen as benefitting the islands, with board members from all parts of the island seeking a range of views on the challenges we face.
- 2. We are fair, ethical and transparent:** We employ our staff on terms that match best practice regarding wage levels, pensions and flexible working. We treat our volunteers with the same respect and appreciation.
- 3. We are environmentally sensitive and conscious:** All our activities strive to follow best practice to protect the natural environment. We promote emerging solutions and technologies to help others pursue environmentally sustainable economic development.
- 4. We respect the cultures and heritage of our islands:** We value diversity and our development activities preserve local culture and natural heritage.

- 5. We are collaborative and supportive:** Nurturing relationships with partners on and off our islands, pursuing opportunities to work together for the benefit of everyone. We use our experience, skills and expertise to support others with their activities.

Finally, we are guided by our **Vision**: An inspiring picture of what our communities will look and feel like: Children have full access to high quality education; Their younger siblings have access to childcare allowing their parents to work full time; Their parents, older brothers and sisters enjoying real and worthwhile career opportunities; Families able to live in homes they can afford, with full access to essential services and infrastructure; Older people able to spend their later years properly cared for on the islands, with dignity and respect.

MICT is one of over 350 Development Trusts across Scotland: community-led organisations using enterprise, philanthropy, and creativity to drive local action. We share many common approaches and experiences.

**But together, our mission, values, vision, and strategy define the specific and unique direction of MICT's work.** They provide the what, who, why, and how that will get us to where we need to be, and enable us to define and help build the places in which we want to live.

## THE LONG VIEW: OUR STRATEGIC PRIORITIES

LACK OF AFFORDABLE HOUSING AND  
OTHER SERVICES

LACK OF CHILDCARE AND SUSTAINABILITY OF  
PRIMARY SCHOOLS

BARRIERS TO YEAR ROUND  
EMPLOYMENT

SUSTAINABILITY AND GOVERNANCE OF MICT

RESPONDING TO NEW OPPORTUNITIES AND CHALLENGES

ENJOYMENT, SUSTAINABILITY & PRESERVATION OF  
THE NATURAL ENVIRONMENT

### Taking a Long View

Since 2016, MICT's activities have grown in range and scale, we now manage assets of £8.8 million on behalf of the community, up from £1.9 million in 2017.

Our ambitions for the next five years will continue that growth. Not growth for its own sake, but the result of our work to meet the mounting economic and social challenges that our communities face.

The effects of the cost of living and energy crises are yet to be fully realised; Access to quality, affordable long-term rental and owner-occupied housing is a greater challenge than ever, as is access to childcare and locally delivered education for children, and social care for older people and those with particular needs.

We need a flexible strategic plan that will continue to identify needs and solutions, and to deliver community support where, and in which ways, it is needed.

Achieving sustainable development is an ambitious and long term challenge. It requires ongoing consultation within and with our different communities to understand their problems and constraints. It requires balancing ambition and resources. Above all it requires us to take the long view to ensure our sustainability, as well as that of our communities, giving consideration to the declared climate and biodiversity crises.



# LACK OF AFFORDABLE HOUSING AND OTHER SERVICES

Delivering and supporting affordable housing, across all tenures and affecting people of all ages, remains a key priority for MICT in the short and medium term. We will continue to explore the potential for affordable housing activity, either directly or indirectly, throughout Mull and Iona. We will also work with key stakeholders to support this housing delivery and advocate for residents on the many issues affecting them, such as the appropriate balance and control of holiday accommodation versus homes for islanders.

Housing accessibility affects everything. The lack of affordable local housing, particularly for families with young children, is a critical barrier to maintaining local schools. If key workers cannot find places to live, health and social care, other public sector services and private businesses suffer.



## HOUSING

Between 2016 and 2021 MICT played a vital role in providing 26 new homes across Mull: Two award-winning 'passive houses' at Ulva Ferry; Four modular family homes in the same area: Buying a former schoolhouse in Pennyghael making it available for local rent; Assisting West Highland Housing Association to secure funding for 14 new homes in Lochdon.

Whilst we will continue to make new homes available, over the next five years a central objective is to work with holiday rental businesses, and house and landowners, to arrest the loss of year-round rental property, and address house price inflation linked to the rising number of holiday homes.

We now employ a facilities manager to oversee the maintenance of all our housing and other buildings.

## AFFORDABLE SERVICES

Careful design of new houses, and improving insulation of existing ones, offers owners and tenants a way out of fuel poverty, and all of us a path to a sustainable environment.

There is also a clear link between housing affordability and access to high quality local services. Statutory and private service providers need to believe there is a demand for their products and activities, and without those services no homes are liveable in the longer term.

We will work with others to support our communities through the cost of living crisis. We will work with health and social care providers so that they understand our communities and deliver cohesive investment and services responsive to the specific needs of particular areas and people.

We are working with the local community to run a Helipad at Mull & Iona Community Hospital.

## INDICATIVE FUTURE ACTIVITY

Creating five affordable homes in the village of Dervaig, working with a local developer as part of a wider development.

Working with our council we intend to deliver key worker accommodation initially in Tobermory and then across the whole island.

Supporting private landowners with affordable housing development plans.

Exploring shared-equity house purchases to make buying a home a possibility for more families and key workers.

Working with Scottish Government and Argyll & Bute Council on the link between housing availability and new crofts.

To investigate the provision of a community-led nursing and care home alongside home-based social care options.

To seek ways to improve the financial sustainability of MICT's housing and physical assets, in line with our Rent Policy, to cover facilities management costs and to enable MICT to act on opportunities for further property acquisitions.



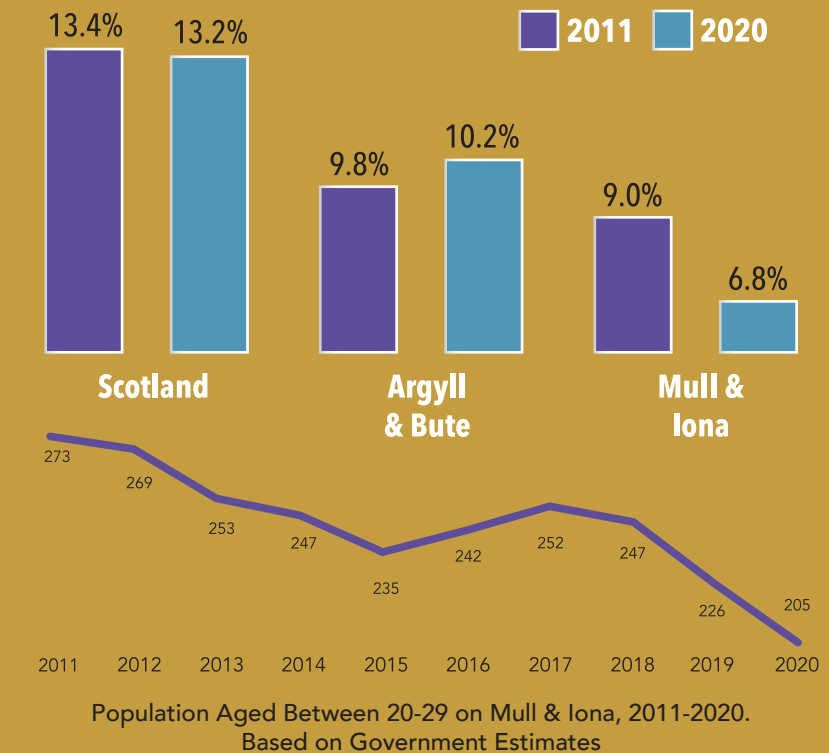
# LACK OF CHILDCARE AND SUSTAINABILITY OF OUR SCHOOLS

There is a chronic lack of childcare provision for working age residents with children. This affects children aged 0-2, and three years and above.

The lack of reliable childcare creates barriers to full time employment for families wishing to remain living on the island or wishing to move to the island.

Threatened access to primary schools impacts the number of families and economically active adults who can stay living on the islands, or who are attracted to move from elsewhere. This places further pressure on the schools themselves.

People Aged 20-29 as a Percentage of Total Population for Mull & Iona, Argyll & Bute and Scotland for 2011 and 2020



## PROVIDING FOR YOUNG PEOPLE & FAMILIES

We will address the different education and childcare issues that we face through demonstration projects and enhanced direct local provision. This will involve collaborative partnership working with statutory and other providers.

A holistic approach between ourselves and other local agencies has already proved successful in not only preventing further primary school closures but has directly led to an increase in provision.

MICTs' affordable housing interventions have already positively impacted two local primary schools' rolls. We will continue to work pro-actively to support local communities in this way. Despite delivering several time limited, grant funded childcare pilot projects, lack of childcare remains one of the greatest threats to community sustainability and therefore finding childcare solutions remains one of MICT's highest priorities.

## INDICATIVE FUTURE ACTIVITY

We are committed to working with our community to ensure this generation of island children, and the next, have access to high quality educational facilities and opportunities.

Further support for young families will reverse the demographic trend towards an ageing population. Living on the islands not only becomes attractive and possible for young people, but it keeps multi-generational families together and makes living in remote communities possible for older people too.

Further explore ways to work in partnership with the local authority and other private sector providers to make use of the school estate to provide summer holiday clubs, breakfast clubs and after school care.

Feedback and discuss the feasibility study for a nursery in Craignure with stakeholders, local businesses and the community.

MICT will work with partners and stakeholders to remove legislative barriers to provision of childcare.

Collect information about demand for childcare away from the larger centres of population, particularly the south of Mull and Iona.

Explore the options for enabling the establishment of a childcare agency that can deliver specific support to families/parents in flexible ways.





# ADDRESSING THE BARRIERS TO YEAR-ROUND EMPLOYMENT

Access to well-paid year-round employment is the foundation stone of a sustainable population represented by all age groups.

Despite previous successful activities, the islands still suffer a lack of suitable business premises, poor digital communications, and problems with ferry and other public transport access for people needing to commute within the islands or to the mainland. Public and ferry transport is either heavily booked in the summer, or unavailable during the winter.



Photo: Colin Morrison



Photo: Mull By Drone/ Barry Whenman

## IMPACT

MICT is itself one of the largest year-round employers on the islands and we will continue to invest in our own services.

Continued development of shore and pontoon facilities at Ulva Ferry is providing direct access to services on the west side of the island, creating a new community and economic hub.

Ulva Ferry Community Transport service offers sustainable transport to and from the area via two all-electric minibuses both of which are wheelchair accessible. Scheduled services tie in with public transport services. The service enables people with no or limited private transport options a way of supporting local businesses.

The Waterfall Fund, a charity setup by MICT to distribute profits from another MICT project, Garmony Hydro, offers small start-up grants to new businesses.

## NONHEBEL PARK

Nonhebel Park, named after local businessman Andrew Nonhebel, offers self storage, fenced compounds, lock up units and business premises. Despite the opening at the start of the Covid-19 pandemic, the site was 100% occupied within 24 months of opening.

Work is underway to build 4 additional business units at Nonhebel Park. At the time of writing due for completion by April 2024 and all units have tenants signed up 'off plan'. This demonstrates that even more capacity is required!

## INDICATIVE FUTURE ACTIVITY

Ulva Ferry pontoon directly supports part-time employment and indirectly supports hospitality businesses in the area.

Phase 3 is complete and Ulva Ferry Shore Facilities Building will be open for the 2024 season offering toilets, showers, laundry, drying room and a multi-purpose community space. The building incorporates solar PV, battery storage and 2 EV charging points for Ulva Ferry Community Transport vehicles.

We will continue to develop solutions directly or in partnership with others that support new business start-ups, and offer routes to growth for existing businesses.

If our bid to build a wraparound care nursery in Craignure is successful, it will remove one of the main barriers to year round employment.



## RAISING RESOURCES

Where possible, we will use earned income from our business activities to complement our other sources of money. Grant funding is critical, particularly for delivering services and projects which can never be fully self-financing. Grant funding often only covers the delivery of the project itself. It doesn't include the years of community consultation, planning and due diligence work needed to ensure community needs are met and our activities are investment ready. Nor does it include ongoing management or support costs that are required for longer-term sustainability.

We will proactively seek new opportunities and partnerships for different finance/resource models, which align with our charitable and community development objectives and support stronger, financial sustainability. Expanding our income in this way will enable us to take a planned approach to investment and project funding, supporting future activities that deliver community benefit over the long term.

We will review and, if necessary, change our organisational structure to effectively deliver this strategy.

## GOVERNANCE

MICT's growth in recent years has added to the complexity of running the organisation.

The Directors are committed to responsible decision making about the allocation of resources, both financial and of our staff and volunteers.

We will improve our business planning cycle to allow time for review and seeking investment. We are proud of our engagement with people across our islands. But we can improve.

We will develop a mentorship and support programme to ensure that our Board of Directors/Trustees and project working groups can be representative of all sections of our community, regardless of age and background.

We are committed to the Scottish Government's Fair Work policy.

## INDICATIVE FUTURE ACTIVITY

We will increase individual donations and membership. This will require a sustained programme to raise the profile of members and membership, including non-islanders who share our vision.

Our fundraising strategy will focus on Growth, Capacity Building, Involvement, Increased Communications and Visibility to support both support current services as well as new ideas and development initiatives.

Full Cost Recovery will be vital in covering our support and management costs as well as project expenditure.

## ENSURING THE SUSTAINABILITY & PROPER GOVERNANCE OF MICT

Ensuring the sustainability and proper governance of MICT anchors everything we do. Over the next five years we are committed to growing the financial and human resources we have available to invest in new work, and pilot new ideas.

Much of what we do requires many years of commitment. So, we also focus on streamlining our financial and operational management so that efficiencies can deliver greater capacity and effectiveness.

Improving stewardship is the key to expanding our membership, pool of volunteers, and our donors.



**INCOME FROM**  
Ardura Forest  
Affordable  
Housing Rents  
Recycling  
Shops/Services  
Nonhebel Park

## EXPENDITURE

Mortgage Repayments  
Support Costs  
Overheads



**SURPLUS**  
For Community  
Reinvestment





## MAINTAINING FLEXIBILITY TO RESPOND TO NEW CHALLENGES & OPPORTUNITIES

Unforeseen opportunities will arise either from new challenges created by outside influences or government policy changes. These opportunities will not be reflected as priorities in our strategy or the community development plans linked to it.

Our Board and Senior Management Team will continue to monitor how change affects us, and when appropriate will allocate resources to respond.

## ARDURA COMMUNITY FOREST

Our ownership of Ardura Community Forest is an excellent demonstration of how trusting and investing in new opportunities yields many returns.

During 2022 we harvested 70 hectares of mainly Sitka spruce trees. This produced significant financial resources for future investment in community programmes and the stability of MICT itself. A further 40 hectares is available for future harvesting.

But rather than simply replace the spruce with a similar stand of one species, we restocked the area with a range of native species that will restore the biodiversity of the forest.

Further local collaboration has also enabled the creation of a community tree nursery to provide tens of thousands of seedlings.

## INVEST IN IDEAS

MICT tries to succeed in everything it does, but you can often learn more from your failures than you are able to from your successes.

Being open to experimentation requires local awareness, a solid financial base, and preparedness to invest in new approaches.

Our first step into the next five years will be to better understand the long-term effects of social, economic and environmental changes beyond our control, and the needs of all our residents. Better understanding of the problem enables better decision making about solutions.

Thanks to building our earned income over past years, we are able over the next five years to trial action research projects to experiment with new ideas, with the confidence to learn from failure and not having to take the safest path.

## INDICATIVE FUTURE ACTIVITY

To become proactive in working with landowners to explore the creation of new bare land and woodland crofts. This would promote repopulation, help rebalance an increasing elderly population, and offer opportunities for further environmental projects.

The impact of the twin climate change and biodiversity crises will doubtless present new problems and opportunities, we stand ready for them!

To build on the success of the Community Well-being project services to benefit more island residents, particularly the most vulnerable, and with protected characteristics.

**“MICT tries to succeed in everything it does, but you can often learn more from your failures than your successes”**



# ENABLING THE ENJOYMENT, SUSTAINABILITY AND PRESERVATION OF THE NATURAL ENVIRONMENT

Our unique natural environment is a major benefit for local residents.

Increased national and international publicity, particularly with respect to environmental tourism, has attracted large numbers of visitors, benefitting the economy, but placing great demands on island infrastructure and posing a threat to the environment that people are attracted by. The growth in numbers of caravans/motorhomes has presented both a challenge and a number of positive opportunities.

Managed access to the environment not only protects often fragile areas, but also enhances educational and recreational benefits to locals and visitors. Sensitive management of natural resources, for example woodlands, provides commercial opportunities for MICT and other local organisations.



## IMPACT

Ardura Community Forest came under the ownership of MICT in 2019. Our newly appointed Biodiversity Officer will work towards delivery of the Biodiversity Action Plan for Ardura helping to restore the unique environment of the area. This work has been recognised by the Forestry Stewardship Council which accredited our plans for Ardura Community Forest as the first case of FSC verified impacts in the UK."

As one of the first community-led ranger services in Scotland, the Mull and Iona Ranger Service provides support to landowners and visitors on issues of access, runs a range of events and activities for locals and visitors on topics including wildlife, conservation and heritage, and works with local school children and visiting schools from the mainland.

Mull and Iona Environmentally Sensitive Solutions (MESS) provides local solutions to the waste and environmental issues that affect local communities. Its three charity shops on Mull recycle clothes, furniture and other items, and provide income to MICT.

## A POLICY DRIVEN APPROACH

MICT adopted an Environmental Sustainability Policy in 2019, which is reviewed annually. This is complemented by the Mull & Iona Eco Charter. The core components of our Policy are:

1. To encourage, facilitate, or undertake research and development concerned with local environmental well-being.
2. Environmental data collection and monitoring of local trends affecting Mull and Iona, and the dissemination of focused and authoritative interpretation of local environmental information
3. Training activity relating to protection or conservation of the environment, including initiatives involving MICT personnel, local schools, businesses, the wider community and visitors to the islands.

Increasingly aware of the climate and biodiversity crises facing the world we will strive to incorporate mitigation measures into all our projects.

## INDICATIVE FUTURE ACTIVITY

We will work closely with local people, the tourism industry, and other businesses and suppliers to promote membership of our Eco Charter and enable low-carbon initiatives and practices.

We are monitoring the introduction of the Deposit Return Scheme and seek opportunities to help operate the collection and take donations of containers with deposits from residents, visitors and local businesses.

We will extend activities within, and associated with, Ardura Forest, including: a long-distance path; new accessible woodland paths; wildlife viewing hides and interpretative signage; and a Forest School.

Through the Ranger Service, provide better support for, and joint working with, Friends of Calgary Bay and its activities and service needs locally.

The exploration of benefits of future wind and/or hydro electricity generation projects.





## HOW WE WORK

Projects may be long or short-term. They may also test ways of working or delivering services that will later be delivered by others.

MICT's experience and skills are combined with others to expand the range of expertise available and increase financial and human resources.

### Working Groups

### Direct Delivery

### Creating New Organisations

### Co-ordination & Liaison

Co-ordination and liaison with existing governmental and public sector bodies. Close ties with local groups and partnership organisations. This ensures that other organisations understand and respond sensitively to the needs of our local communities.

Some activities are particularly demanding. With community businesses there may also be compelling legal, financial, and governance reasons to deliver services through independent additional organisations.

## WHERE TO NOW?

Our strategy for promoting and achieving sustainable development across Mull & Iona and its associated islands is an ambitious and long-term challenge. It requires an understanding of the problems, opportunities, and constraints experienced by our different communities. It requires on-going consultation with and within those communities. It requires balancing ambition with available resources for piloting new approaches. Above all, it requires building and maintaining relationships with people, and private, statutory and voluntary organisations that are better placed than us to deliver solutions.

If you share the fire, enthusiasm and occasional frustrations we have in combining a pilgrimage to Mull and Iona's past, understanding its present, and embarking on a voyage to reach its future, we want to hear from you. Whether it's to share your experience and ideals of life as a Muileach, or you want to work with us on practical solutions to issues outlined in this strategy document, or you want to back us with donations or other resources...

*With thanks to all the funders who provide capital and revenue grants to support our work.*

*Scan QR code to view*



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