



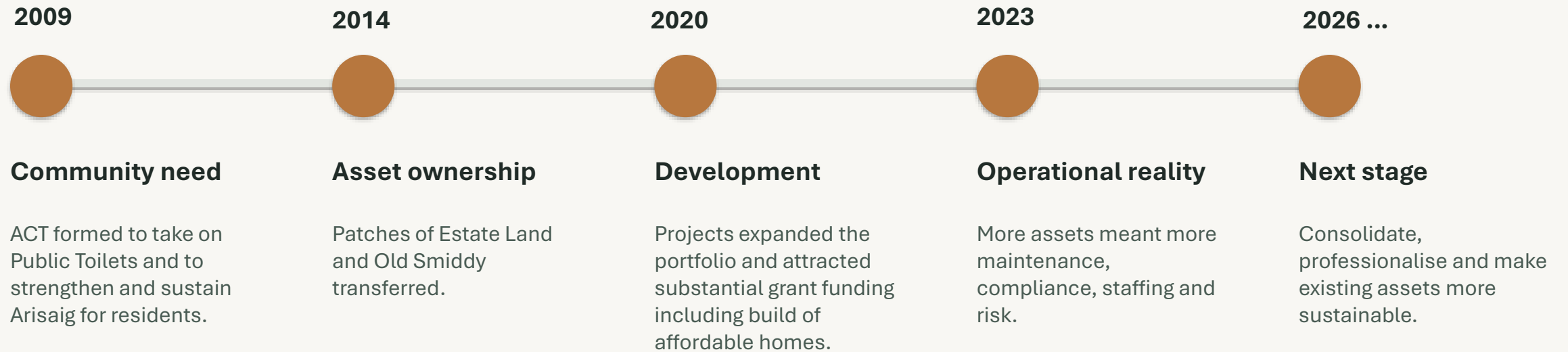
**Arisaig
Community
Trust**

FROM COMMUNITY ASSETS TO AN EFFECTIVE COMMUNITY ORGANISATION

The journey, growing pains and lessons learned



1. The journey: the portfolio grew — and so did the complexity



The key shift:

Asset ownership meant ACT needed to change



2. The strategic question changed

From “Can we acquire it?” to “Can we own and manage it well?”

THEN

Can we acquire this asset?

Is there a community need? Can we secure the capital?

NOW

Should we acquire this asset?

Does it fit purpose, strategy and community priorities?

NEXT

Can we sustainably own and operate it?

Capacity, income, risk, regulation and whole-life cost.

Our emerging decision test

Purpose

Community benefit

Financial sustainability

Capacity

Risk & regulation

Governance

Long-term management / exit

3. Governance: the Board cannot be the operating system

BOARD

Strategy
Legal responsibility
Financial oversight
Risk management
Performance
Policy
Accountability

STAFF / OPERATIONS

Day-to-day delivery
Asset management
Health & safety
Contractors
Volunteers
Customer/service delivery
Income generation

PROJECT / DEVELOPMENT GROUPS

Feasibility
Funding
Planning
Technical expertise
Community engagement
Project management
Recommendations to Board

The Lesson:
Accountability stays with the Board
Delivery does not have to

4. Development phase ≠ operational phase

DEVELOPMENT

- Feasibility
- Funding strategy
- Planning / permissions
- Technical expertise
- Procurement
- Project management
- Community engagement
- Business planning

OPERATION

- Staffing
- Maintenance
- Health & safety
- Compliance
- Volunteers
- Revenue Generation / Donations
- Customer service
- Monitoring & reporting

Successful capital projects create long-term operating obligations

5. Structures and processes we have been putting in place

Terms of Reference

Clear purpose, membership, reporting and boundaries for subgroups.

Delegated authority

Define what can be decided outside the full Board — and financial limits.

Risk assessments

Asset- and activity-specific risks, controls and responsibilities.

Policies & procedures

Health & safety, safeguarding, data protection, conduct and operational controls.

External expertise

Bring the right technical, legal, funding or specialist skills into projects.

Staffing

Build operational and business-development capacity rather than relying on trustees alone.

6. Risks: you can't eliminate, but you can manage

Housing

Maintenance • repairs • tenancy • capital liability

Land Sea and Islands Center / museum

Public safety • volunteers • collections • income

Playpark

Inspection • maintenance • public liability

Public Toilets

Cleaning • running costs • public donations

Orchard / Playing field / Shorefront

Public liability • maintenance • access

Bill's Shed (Holiday Let)

Building compliance • conversion • operating model

**The real question: who owns the risk, what drives it,
and when does it return to the Board?**

7. Funding: capital funding is not sustainability

WHAT GRANTS CAN DO

- Enable acquisition
- Fund capital works
- Unlock community projects
- Bring in specialist support
- Create new community assets
- Leverage other capital / investment

WHAT THEY DON'T DO

- Pay the bills forever
- Fund operations / maintenance
- Create unrestricted income
- Solve staffing capacity
- Guarantee demand
- Remove operating risk

ACT's strategic direction: reducing reliance on grants and growing sustainable, unrestricted income

8. Capacity became a strategic asset

VOLUNTEER FOUNDATION

Board
Community volunteers
Project volunteers
Local knowledge
Community relationships

OPERATIONAL CAPACITY

Operations Manager
Cleaners / contractors
Asset management
Health & safety
Routine delivery

DEVELOPMENT CAPACITY

Business Development Manager
Income generation
Membership growth
Volunteer development
Strategic opportunities

More assets = more investment in the organisation

9. The challenges faced

- Growth happened faster than organisational capacity
- The Board need to get the balance of operational responsibility vs strategic oversight
- Different assets have very different risk and management requirements
- Grant-funded projects create ongoing liabilities
- Volunteers are essential — but cannot substitute indefinitely for professional capacity
- Income generation takes time, expertise and experimentation
- Governance becomes more complicated as the organisation grows
- There is always a temptation to take on an asset because the opportunity exists

An asset is never just an asset. It brings people, responsibilities, regulations, maintenance, money and risk.

10. What we would do differently

1. Build organisational capacity early

3. Separate Project implementation from long term operational management

5. Strong Terms of Reference around sub-groups

7. Test income assumptions rigorously

9. Be clear about Board roles and responsibilities

2. Define operating model before committing to an asset

4. Clearly delegated authority from the start

6. Bring in external expertise early

8. Cost the whole-life liability, not just the capital project

10. Ask: Do we have the capacity to own before asking whether we can afford to buy it.

11. The next stage for ACT

From growth at any cost → to sustainable ownership



**Arisaig
Community
Trust**

Strengthen financial resilience

Grow unrestricted income

Professionalise operations

Make better use of existing assets

**Develop LSIC and museum
accreditation**

**Develop Bill's Shed as an income-
generating asset**

Improve renewable energy provision

Maintain community assets well

Develop further affordable housing

**Our challenge is no longer simply to acquire community assets.
It is to make sure the organisation is strong enough to own them well for the long term.**

12. Five lessons for other Development Trusts

- 1 Don't confuse acquisition with success**

The real test is sustainable ownership.
- 2 Grow the organisation alongside the portfolio**

People, systems and governance are infrastructure too.
- 3 Clear R&R for the Board**

Give projects and operations the right expertise and delegated authority. The Board should have clear areas of responsibility. Everyone does not need to do everything!
- 4 Treat operating sustainability as seriously as capital funding**

A funded building can still become an unfunded liability.
- 5 It's okay to say no**

The strongest community organisation isn't the one that owns the most assets — it's the one that can manage what it owns well.

Questions & discussion