

Carrick Castle Boat Club - AGM Minutes

An Annual General Meeting of the club was held at the Village Hall, Lochgoilhead on Wednesday 23rd September 2020 at 7 pm.

The meeting was attended by: Jai Cowper-Smith (Chair), Jim Graham (Moorings Officer), Douglas Locke (Secretary), Scott Black (Treasurer), Bill Miller (VM Recorder) and Graham Mathie (GM) - a quorum of six members from a membership of thirty two.

1) Welcome & Apologies:

The Chair, Jai Cowper-Smith (JC-S) welcomed everyone to the meeting and asked the Secretary to give his annual report. Apologies were only received from Vonna Cowper-Smith, Jackie Henville, Gordon Adam and John Wotherspoon. Two other members who booked places at the AGM did not turn up. The meeting was held under strict village hall Covid-19 restrictions with all attending wearing masks to arrive and leave the hall and all being seated, a minimum of 2 metres apart in a circle.

2) Minutes of the last AGM on 16th May 2018

These were approved and proposed by Jim Graham and seconded by Graham Mathie and signed by the Chair.

3) Chair's Report

On behalf of the Chair, Douglas Locke, Secretary, said the main celebration for the club last year was reaching its 30th Anniversary since its foundation on 10th February 1989. A dozen members attended a Celebration Dinner at The View Restaurant in Lochgoilhead where those who wished to attend were given a 30th Anniversary Celebration Mug. The rest of the year was fairly average but we held two Beach Clean Days in the spring and autumn at which other local residents attended. The club in support of the Carrick Castle Community Trust had their marquee up at the Carrick Fayre and some local and Lochgoilhead yachts and boats attended a muster by Castle Carrick. During the year the club had an offer of another large 15 T visitors' mooring to be re-sited next to the two existing visitors' moorings at the third of the cost of a new one. This was taken up by the committee and would be fully available for the 2020 season. The committee also agreed to replace the steps down to the beach where the three visitors' moorings are so that a safe landing and access to the road would be available in 2020. This work was delayed by the weather in 2019 but is hoped to be completed in 2020 as all materials have been purchased (2020) and volunteers have agreed to carry out the work. The club donated £100 and a member £50 through the club, to the local Cormonachan Community Woodlands and donated £100 to the Carrick Castle Community Trust during the year. All other matters will be covered in the Treasurer, Secretary and Moorings Officer reports. The Covid-19 Pandemic in the spring of 2020 has upset all plans for the immediate future and we hope that all will stay safe during these very difficult times.

4) Secretary's Report

This was a fairly average year with the main problem being of having to support the Treasurer in writing to very slow payers for their membership subscriptions and Crown Estate Scotland (CES) mooring fees through to February 2020 and then trying to obtain the club's accounts. As a result of this one member was expelled as a member, for two year's running not paying on time. Another member took exception to being chased up and so his membership was terminated. In both cases, these ex-members now have to pay the Crown Estate Scotland direct for their mooring fees at £80 instead of £40 and have had to apply for a licence direct from Crown Estate Scotland. The club agreed with CES that they may keep the allocated mooring positions in the club's licensed area and may not move them. They have also lost the club's group mooring servicing opportunities and discounts from chandlers and suppliers. The club's website and Facebook pages have been maintained and many news items have been added regularly.

5) Treasurer's Report & Accounts for 2019

This report will be in two parts:-

- 1) Report created in absentia following the resignation of the club's previous Treasurer on 16th June 2020. The Secretary and Moorings Officer carried out a review of the 2019 summary accounts provided by the Treasurer and were unable to fully reconcile these accounts. The result takes into account all available data available as at 23rd June 2020. The accounts do now balance after adjustments made agreeing with the £2,977.97 bank balance at 31st December 2019.
- 2) Scott Black was co-opted on to the committee to take on the role of Treasurer as from 11th August 2020. He said that he had simplified the accounts that would now create an automatic end of year set of club accounts to 31st December annually. He said that the current bank balance as at last bank statement on 2nd September 2020 was £2,788.36. He asked that members set up standing orders for their annual subscriptions and Crown Estate mooring fees (£15.00 + £40.00 = £55.00). A vote was taken to approve the accounts for 2019 and this was passed unanimously.

6) Mooring Officer's Report Group moorings inspections

Jim Graham (JG), Moorings Officer confirmed that the number of moorings owned by members (34) and the club (3) totalled 37 in 2019 and that 20 had been serviced in 2019. In the same year, there were 37 moorings positions including the three club's visitors moorings and 24 were due to be serviced. 21 have been serviced, two were not present on the surface and one was declined by the contractor. JG advised that there was still a great shortage of mooring contractors now in the Clyde area and that our current members who have their moorings serviced by Cunningham Moorings & Fabrications Ltd. regularly, will continue to have them serviced by them. We are aware that some servicing charges have been invoiced however we have been assured that Neil Cunningham has employed a further person to resolve these invoicing delays.

JG highlighted the problems caused by lack of maintenance of some moorings, noting that a number of pick-up strops and buoys were found to be missing on this year's survey and that three moorings were not found on the surface, although two of these had been previously serviced. This is an unusual circumstance not previously seen on this scale over the last 11 years.

7) Visitors moorings & usage

JG reported the usage of the visitors' mooring in 2019 totalled 84 nights (93 in 2018) - Thanks to Bill Miller for recording and photographing all the visiting vessels using the visitors moorings. There were more than the usual few non-paying vessels last year (17). The payment box at the notice board was replaced with a stronger locked box.

8) Public Liability Insurance

The Secretary explained that the Public Liability Insurance continues to deal direct with Zurich Charity Insurance covering any risks involved with the visitors' moorings and the committee member's responsibilities, costing £115 pa in 2019. Zurich gave 3 months extension to the renewal of the policy on 1st April 2020, but it is not known if this is a free period of cover or just a payment extension because of Covid-19 - it will be known on 1st April 2021. This is a very good deal again.

9) Members Discount Scheme

Members continue to obtain from two chandlers a 10% discount on many items on production of club membership cards – GaelForce Marine in Hillington and Duncan Chandlers in Glasgow. Other discounts are available. Use your membership cards to obtain the available discounts.

10) The committee would like members views on the future of the club?

The Secretary in combination with the Moorings Officer had written by e-mail to all members on 9th July 2020 explaining that the club after 31 years since its founding had reached a 'cross roads' and a solution had to be found. Volunteers to join the committee were not forthcoming and both the Secretary who has served since 2003 and the Moorings Officer who has served in 2009, both wish to retire and will do so at the next AGM in 2021.

Discussions during the meeting raised a number of topics for consideration by the committee:-

1) It was said to be evident that the relative lack of attendance at the AGM (6 out of 32) and of responses to the Secretary's e-mail requesting input on this subject was a reflection of the disinterest of Members in the continuation of the Carrick Castle Boat Club (6 out of 32). Options were discussed ranging from a complete closure of the Club, with members reverting to applications direct to the Crown Estate and the direct Crown Estate management of the moorings at full £80 cost, rather than the less onerous and cheaper delegated management locally. To the simplification of the Club by removing the visitors' moorings, web site, Facebook page and

possibly also all non-resident members. DL said this latter item is not a possibility as Crown Estate moorings must be open to all. He also said that whilst the visitors moorings are operational, the website would be required to be able to process the payments and that he currently offered the club, Broadband Wi-Fi for just 0.46 pence per visit.

2) Resident/Member complaint

It was raised by a member (GM) at the meeting that the existence of the visitors' moorings and third in particular, was detrimental to their privacy and owner's sea view of that member, that the mooring appeared to be directly in front of their home which had caused them to add blinds to their windows and that mast head anchor lights were being used unnecessarily which was said to be detrimental to enjoyment of the night skies.

3) Visitors moorings options:-

a) Total removal of visitors moorings.

The matter of the removal of the visitors moorings was raised by the same complainant member in 2) above. The Secretary (DL) pointed out that that removal of the visitors moorings was not a simple matter to consider, due to the level of use and the popularity that the moorings have gained, plus the published notices, including those at Welcome Anchorages, Reeds Nautical Almanac, Scottish Harbours and Marinas, etc, there would be a period estimated at a minimum of at least two years for the demand to die down following asking all these publications to remove their information published annually but always a year in advance to 2022/2023, with visitors continuing to arrive throughout this period. Free tags issued by the club have been added to private moorings saying 'Private Mooring - Please use a Blue Visitors Mooring'. These would have to be removed if there were no visitors moorings. This matter would be put to the committee.

b) Reasons for having the Visitors moorings.

DL also reminded the meeting that the reason for introducing the visitors' moorings was that private moorings had been regularly picked up indiscriminately by visiting vessels, often well over-weight for the moorings, resulting in moorings being dragged, damaged and at times taken away and cut/dropped in deep water. The cost of which was born by the mooring's owners. JG highlighted that this did occur occasionally in recent years, but almost all culprits responded positively to being asked to drop the mooring and re-locate by the moorings officer.

(Historical Note: The first visitor's mooring was agreed to be purchased at the AGM on 20th April 2007 [item 14] and at the AGM of 2nd May 2008, it was reported to the membership [item 5] that quotations had been requested, the best being £1,400. Rob White obtained a grant of £450 from CCAA, £500 was allocated from club funds a total of £950 and Neil Cunningham was persuaded by DL to undertake the work for £950 instead of £1,400 by using an old HADB blue mooring buoy - the first visitor's mooring was laid on 28th April 2008 and has been serviced annually ever since).

c) Relocation to Castle Bay.

DL highlighted that, as the Castle Bay Anchorage (see chart 3746) is a designated anchorage, moorings are not allowed in an arc around the chart anchor also the MOD require a clear passage to the MOD Castle Pier. It was noted that the Club has allowed four members to have moorings positions in this area in shallower waters, one member has three mooring positions within the south side of the castle, not having all moorings in place. It was suggested that the Club had perhaps not been picked up on some moorings because of the recent lack of Crown Estate inspections, the reduction itself perhaps being a result of the Clubs' past good conduct reputation. The north side of the castle already has several private moorings in place so there would be no room for further moorings in that area in any case. It was mentioned by GM about moving these too.

d) The possible sale of the VM's to a Commercially entity was also discussed. However it was thought that the total earnings, which are currently designed to cover the repair and replacement over a five year cycle would not make the moorings an attractive commercial opportunity, particularly as the costs as Commercial moorings would be far greater than on the not for profit basis on which the Club operates as a Moorings Association and higher than that of a private mooring from Crown Estate Scotland.

e) A proposal was agreed that a costing exercise be carried out by the committee on the operations of the Club to compare a variety of levels of operation as indicated above between the present model as one extreme and a residents' only moorings with no visitors' moorings as the other. Other options to be the subject of further discussion at the next committee meeting. DL did point out that it was not permitted by the Crown Estate to restrict moorings to residents only as they must be available to all who wish a mooring.

f) The Treasurer brought up the matter of the Cash Box at the village notice board and that it should be removed. This was voted on (5:1) for the committee to bring this up at the next committee meeting for removal.

g) The Treasurer suggested that all members pay their subscriptions and Crown Estate mooring charges by 3rd December annually for the following year by standing order. This will be confirmed by the committee and the membership asked to do this.

h) GM raised a point about the number of under/non utilised moorings within the club's membership. It was pointed out by the Moorings Officer that most of these moorings were well maintained and contributed to the existence of the Club, although that existence is now very much in question.

11) Membership Fees for 2021

The committee recommended that the annual membership fee should remain at £15.00 pa for 2021 and this was voted on and approved unanimously by the members. (*Subscriptions and Crown Estate Mooring Fees will be due for payment by 3rd December 2020, one month after receiving the invoice (see Article 8 in the club's Constitution).*)

12) The committee intend to strictly carry out Paragraph 8 of the Constitution if any member does not pay his or her membership subscriptions and Crown Estate mooring fees by 31st December annually as for two years now a few members have not been abiding by the club's Constitution causing excess work for the Treasurer and the Secretary.

"The subscription will become payable with the annual mooring fees as set by the Crown Estate, at a date decided by the Annual General Meeting. Any amounts outstanding after this date will be subject to a late payment fee of 25% of the total annual subscription and fee. If payment has not been received by the end of the financial year – 31st December, then that membership will be deemed to have expired and any mooring allocations to that member withdrawn. Any existing mooring equipment left at the allocated location will be deemed as an illegal mooring by the Crown Estate and if not removed by the owner, it will be removed by the authorised mooring contractor of the Crown Estate and/or club and the cost will be charged to the owner. Mooring removal charges that are unpaid after 30 days will forfeit the mooring in settlement of the costs."

This was carried unanimously by a show of hands.

13) Election of Officers

Following the club's Constitution, all committee members retire annually. Jai Cowper-Smith agreed to remain as Chair. A vote was taken and Jai and the following officers were re-elected unanimously by the members attending. Douglas Locke (Secretary); Jim Graham (Moorings Officer); Scott Black (Treasurer) and Vonna Cowper-Smith (Member). DL said after 18 years on the committee by 2021, at next year's AGM he would definitely retire; he felt someone else should take over the position of Secretary as soon as possible for 2021 and that he would guide that person into the position. Jim Graham, also said that he wished to retire in 2021 after 11 years as Moorings Officer and would also guide the replacement into the position. The job descriptions are shown on the club's website's Contact page.

(Note: The club has to sign an Annual Declaration to Crown Estate Scotland by the Chair, Secretary and either Treasurer or Moorings Officer to meet the terms of the club's Moorings Licence to exist).

Jai Cowper-Smith, the club's Chair thanked everyone for attending the AGM and that a committee meeting would be held in the near future.

The meeting ended at 20.30 hrs.