

Carrick Castle Boat Club

Celebrating 31 years of service to its members since 1989

Douglas Locke – Secretary

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Minutes

for a Committee Meeting held on Thursday 29th October 2020 at 14.00 hrs
at Lochgoilhead Village Hall under Covid-19 village hall restrictions

1) **A Welcome and apologies by the Chair.**

Jai Cowper-Smith (Chair) welcomed the committee members - Douglas Locke (Secretary), Jim Graham (Moorings Officer) & Scott Black (Treasurer) to the meeting. Vonna Cowper-Smith sent her apologies.

2) **Approval of the last Committee Minutes of 23/06/2020.**

The Minutes of the last meeting held by e-mail due to the Covid-19 Pandemic lockdown were approved. Proposed by JG, seconded by JC-S & signed by JC-S.

3) **Chair's report following the AGM for the year 2019 held 23/09/2020.**

JC-S said there was nothing to report since the AGM and that the AGM minutes had been published to the members.

4) **Secretary's Report, including update on insurance for the club, membership, web site and Facebook.**

DL advised that the club had 32 members. Two were not renewing membership as they were giving up their moorings and two new members were replacing them from 1st January 2021. SB asked DL to update the membership form and website membership page to have payment only made by bank transfer in future. DL advised both the website and Facebook pages were up to date. DL advised that Zurich Insurance had given the club 3 months free insurance from April to June 2020 so the club's next renewal date will be on 1st July 2021.

5) **Treasurer's Report including current financial position, proposal for payments by standing order and preparation for invoicing the members on 3rd November 2020 for 2021.**

SB advised that he had already sent out an e-mail to the members with a request for payment of the 2021 subscription and Crown Estate Scotland's mooring fees to be paid by bank transfer or standing order by

3rd December 2020. He said that he had advised the members that no reminder would be sent out and that it had been agreed by the members attending the 2020 AGM that any member not paying by 31st December at the latest annually, they would lose their mooring allocation for the forthcoming year.

SB provided a summary of the accounts showing a surplus to date of £665.14 for 2020 with a bank balance as at the last bank statement of £2,816.10 as at 29th September 2020. He said the current bank balance was £2,960.23.

6) Mooring Officer's Report including an update on usage of and payment for the three Visitors' Moorings for 2020 .

JG said that despite the Covid-19 Pandemic, since the visitors moorings were able to be used again from mid July, it had been a record year for usage with 105 payments and only 5 non-payments to date. 100 had paid by PayPal and 5 by cash or cheque. PayPal charged £0.54 per £10.00 payment. DL charged £0.46 per visitors use of a mooring for the provision of Broadband Wi-Fi service. DL & JG were very grateful to Bill Miller for recording the visitors usage and photographing the vessels.

7) Update on current members mooring positions in 2020.

JG said there were currently 34 members moorings and 3 visitors moorings and that he had changed over where possible the Crown Estate Scotland tags to new green ones for the next five years.

8) Plans and timetable to complete the steps project approved last year.

JG said that the work on the steps project was still to go ahead but Covid-19 regulations had to be abided by and so the work would start when permitted and with suitable weather. A risk assessment should be produced to cover this work.

9) Payment of annual Crown Estate Mooring Fees and Members Subscriptions and enforcement of Paragraph 8 of the Constitution approved at the AGM to be adhered to by 31st December annually.

This had already been covered but it was emphasised that any member who does not pay his or her subscription and mooring fee by 31st December at the latest would lose their allocation for their mooring as agreed at the 2020 AGM.

10) Confirmation of annual subscription charge approved at the AGM to be £15.00 pa for 2021.

This fee would be discussed at the December 2020 committee meeting.

11) Discussion and comparison of the following options raised at the AGM and since for the future of the club:-

1) Status Quo - more volunteers required to run club.

The committee agreed that this option was the choice of the committee but it would be essential that other members put their names forward to join the

committee as both the Secretary and Moorings Officer wish to retire at the next AGM in 2021. DL has served for 18 years and JG for 11 years.

2) Minimal operation - reduce facilities currently offered.

Minimal operation was discussed however as a mooring association, three officers are required as a minimum - Chair, Secretary, Treasurer with a Mooring Officer within one of the first three positions. The Constitution has to be fulfilled as this was agreed with the Crown Estate. There was some confusion about the club and a mooring association - both are the same as the Carrick Castle Boat Club is the name of the mooring association. A minimal operation would mean the removal of the 3 visitors moorings. DL explained to the committee that at the 2007 AGM 15 members who attended the meeting voted unanimously to have a visitor's mooring installed for 2008 as members were fed up with visiting yachts using their moorings and in some cases, being overweight, their moorings were being shifted and in one case the mooring owner lost his mooring due to two 5 tonne yachts rafting on a 2 tonne mooring. The yachts disappeared leaving the owner unable to pay to find and retrieve his mooring. DL explained that the same situations would occur again if the visitors' moorings were removed as yachts would still come, as the visitors' moorings are listed in Reed Nautical Almanac, Welcome Anchorages Scotland and other publications, it would therefore take two years for these publications to be amended. DL pointed out that the visitors' moorings were self financing from the fees charged and that they were serviced annually and a successful source of income to the club. The matter of insurance was discussed. DL said that Zurich Insurance insured the visitors' moorings and the club's activities and the liabilities on the committee members for the current fee of £115 pa. This was paid for through the visitors mooring fees. All members had to pay for their own vessel's insurance and the servicing for their moorings annually and that that was a requirement by the Crown Estate and every member had signed their agreements to that document. DL was asked by JC-S to provide the committee with all the Crown Estate's agreements and regulations that are attached to these minutes and have always been available on the club's website.

3) Offer Carrick Castle Community Trust to take over the club.

This was just a suggestion to keep the income from the visitors' moorings within the village of Carrick Castle. It was not thought to be any solution.

4) Offer Lochgoilhead Moorings Association to take over the club.

This was just another suggestion to keep the visitors' moorings within Loch Goil, but practically it was not thought to be any solution.

5) Sell successful visitors' moorings to a commercial business.

Again this was not a solution. DL checked with Crown Estate on the different rates that would be charged and instead of the club paying £40 per mooring, the charge to a commercial organisation would be £100 per mooring and on top of that charge, the commercial organisation would have to charge more to cover the costs of servicing and make a profit. DL said that each 15 tonne visitors mooring had a replacement value of about £1,500 each and so a sale price would have to be agreed.

6) Close down the club - Mooring owners would have to apply to Crown Estate Scotland for a private licence and pay £80 pa per mooring licence.

This suggestion would become reality if the club could not continue because of insufficient support. The club is financially sound, it just lacks the future voluntary help to run the not-for-profit organisation. The Secretary has already e-mailed the members on 9th July 2020 pointing out the overall situation the club finds itself in after 31 years in existence.

Losing the club would result in the loss of group mooring servicing, a service the club has provided making it extraordinarily easy for members to ask for their moorings to be serviced all together saving individual requests and much cheaper. There is a great shortage of mooring contractors within the Clyde and our contractors is not taking on new work. Whilst members could apply to Crown Estate Scotland for a private mooring, the cost doubles to £80.00 per mooring and it takes 3 months to obtain a private licence where all the same insurance and servicing requirements still have to be adhered to. DL gave the Chair a sample application for him to see the involvement in obtaining a private mooring. Members moorings would no longer have club tags saying 'Private Mooring, please use a Blue Visitors Mooring or anchor'. Members would lose the 10% discount chandlers offer club members. If the club were to close down the proceeds of its assets do not go back to the members but to the RNLJ. The committee do not think this is what the members would want.

12) Any other business?

DL asked the committee members individually, after these discussions, what their preference would be to the above 1) to 6) points and all said to keep the status quo however to do that we must have members come forward to join the committee and be active members. It was decided that the committee should put together a SWOT Analysis to illustrate this clearly for the next committee meeting on 2nd December 2020.

The meeting closed at 17.30. hrs.