

# Carrick Castle Boat Club

Celebrating this year 26 years of service to its members since 1989

Douglas Locke – Secretary/Treasurer

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## **Minutes of the Committee Meeting held at Cruach House, Carrick Castle on Sunday 12<sup>th</sup> April 2015 at 14.00 hrs.**

- 1) Liz Evans, Chair, welcomed the committee members (Jim Graham & Douglas Locke) to the meeting.
- 2) Apologies were received from Euan Avery, Vice-Chair & Non-Residents Representative. The last Committee Meeting's Minutes of 15<sup>th</sup> January 2015 were approved by the committee, proposed by Liz Evans and seconded by Jim Graham and then signed by the Chair.
- 3) Secretary & Treasurer's Report: The club has 32 members. The club's bank balance is £2,753.55 in credit at today's date which includes a contingency fund for the servicing and replacement of tackle for the visitors' moorings.
- 4) The Moorings Officer confirmed there were no changes to the number of moorings owned by members and the club that remain at 34. The visitor's moorings and members' moorings requested for servicing by Cunningham Moorings are expected to be serviced in the next couple of weeks. Jim Graham will be contacted with a day's notice. The visitors' moorings require a repaint in 2015 and replacement lettering. Lettering to include 'VISITORS' will be ordered.
- 5) Jim Graham has after a year of searching for a company that would insure public liability on the visitors' moorings has now managed to obtain an insurance quotation for £10m Public Liability Insurance for the Visitors' Moorings at a cost of £118.51 pa from the Highland Council's insurance with Zurich that is tailored for non-for-profit organisations. The excess will be £250.00. The committee has agreed to accept this offer subject to viewing the documentation. Jim Graham will contact the Highland Council on 13<sup>th</sup> April to arrange the cover. He will also ask if they want this service publicised as there are many other mooring associations in a similar situation to our club.
- 6) The Crown Estate's Vessel Owners Agreement for 2015 onwards that all members have had to sign will not have to be updated as a result of the club managing to obtain public liability insurance.
- 7) As a result of the club being able to obtain public liability insurance for the visitors' moorings, the potential financial risks to the members reduces very considerably. The club would be in a position to pay the £250 excess should the need ever arise although the liability resting with the members and with 32 members, it would only be £7.8125 each. As a result of being able to obtain this insurance the club will now not need to consider incorporating and can remain as a not-for-profit organisation. We have also taken advice and find that we are more likely to be offered public liability insurance as a not-for-profit organisation than as an incorporated one. The committee are therefore

- recommending at the AGM on 24<sup>th</sup> April that we, as a club, do not proceed to convert the club to be incorporated as detailed in item 8) in the AGM Agenda.
- 8) The current subscription charge to members of £20 pa in 2015 will be recommended at the AGM to remain the same for 2016, even adding the cost of public liability insurance to the club's annual expenses.
  - 9) Jim & Anita Graham will organise the refreshments for the AGM on 24<sup>th</sup> April. We still have plastic glasses, mugs, plates and serving trays in stock from previous events so only food & drinks will be required to purchase. A donation of £40.00 has been provided by a member for this purpose.
  - 10) Jim Graham advised the committee that there was no further news from Tilhill Forestry or Pelham Olive, the new owner of Carrick Farm Estate and Carrick Woods regarding the proposed pier and no requests have been made for moving the four moorings situated off the old bowling green for this year. Crispin Golding had contacted Jim Graham to say he would like a meeting with him a month or so ago but had not made contact since.
  - 11) Any other business:

The club's notice board leaks water and we have to change the laminated notices over far too often. Jim Graham will see if he can get a quote to insert a waterproof display into the area of the notice board that the club has and to have less side areas so that two A4 sheets can be displayed/seen at a time. This had been our original request when we were asked the size of display we wanted, the current display does not meet our requirements.

The club's annual Beach Clean in Carrick Castle will be on Sunday 24<sup>th</sup> May at 10.30am.

The committee meeting closed at 14.18 hrs.