

Carrick Castle Boat Club

Celebrating this year 25 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 Thursday 15th January 2015 at 20.00 hrs.

- 1) Liz Evans, Chair, welcomed the committee members to the meeting and one interested member.
- 2) Those present were Liz Evans, Chair; Douglas Locke, Secretary & Treasurer, Jim Graham, Moorings Officer & Euan Avery, Vice-Chair. Apologies were received from Rob White, Non-Residents Representative. The last Committee Meeting's Minutes of 7th February 2014 were approved by the committee, proposed by Jim Graham and seconded by Euan Avery and then signed by the Chair. Bill Miller, club member, was a visitor in attendance.
- 3) Chair's report. Liz Evans gave a report on the past year. Highlights of the year were that the club reached its 25th year since its foundation on 10th February 1989 and a 25th Anniversary Dinner was held on 4th April 2014 following the AGM and a talk by Clydeport Clyde Pilot, Gillan Locke, on Pilotage in the Clyde River & Estuary with videos. The muster in August had to be cancelled due to bad weather, the first time a muster had been cancelled since musters had been held annually over the last 10 years. Overview of the club: Membership in 2014 was 33 and is 32 in 2015. 14 members are full time residents, 9 have second homes in Carrick Castle and 9 are non-residents of which 3 are past residents who still have their moorings in Carrick Castle. The two visitors' moorings were used 90 times in 2014 with only two non-payers. Three users were regulars – M Galloway 12 times, A Barton 8 times and D Lamb 3 times. Only one vessel was added to the Name & Shame page; the other vessel had no name. Practical work Undertaken: Notice board – Fresh information sheets were put up during the year however the notice board is not weather proof and water leaks into it and the door cannot always be opened. This needs attention in the spring. The visitors' moorings were repainted and re-lettered and mooring strops checked. In future the checking will be recorded in writing. Potential new developments: Possibility of a pier/pontoon after wood extraction. This will be discussed in the agenda. Issues: Late payment of subscriptions and Crown Estate mooring fees by six members causing reminders and 25% surcharges to be charged under Article 8 of the club's Constitution. All members, with one exception, have signed the Vessel Owners Agreement for 2015 Onwards. The concern has been over item 9 on the agreement. At the time of the meeting, this one exception has not been resolved. However, to remain a member of the club all members must sign the Vessel Owners Agreement for equality of membership. A list of measures taken to alleviate any potential risks to the club has been assessed and compiled and submitted to the committee which will be added to the membership page on the club's website. Change of committee membership

and roles: Rob White asked to give up his position on the committee as Non-Resident Representative as he is now living on the Isle of Lewis and Euan Avery has agreed to take on that position in addition to being Vice-Chair. He also indicated his possible acceptance to take over as Chair in 2016 when Liz Evans wishes to retire after 12 years in the job and now having no boat or mooring. Douglas would like to resign from being Treasurer but is willing to continue as Secretary. The workload of doing both jobs has increased and he would like someone else to share this with. A volunteer is to be sought for a new Treasurer.

- 4) Secretary & Treasurer's Report: As previously mentioned by the Chair, the workload of the Secretary and Treasurer of the club has increased considerably particularly with reference to members not paying on time and the resultant chasing of members for payment and completed documents. Four members had to be charged the 25% surcharge for late payment under Article 8 of the Constitution and one an additional £15.00 to rejoin the club as they had not even paid by 31st December when the due payment date was 3rd December. Nine days of grace had been allowed to cover the Christmas post but four of the six late payers still did not respond until the end of the year. As a result of this situation there will be minor Constitution changes made to Article 8 and these put to the members at the AGM. The problem being that the club's policy has always been to pay the Crown Estate on time on 1st January annually, the start of their and our club's financial years. Since 2004, we have always managed to pay on time with all members' Crown Estate's mooring fees being paid and cleared in the club's account before the 31st December. This year, for 2015 to date of writing these minutes, one member has only paid on 16th January (£90.00 for subscription, Crown Estate mooring fee, 25% surcharge and re-joining fee of £15.00) the day after the meeting and another member's cheque has yet to clear. So until the club has all members' payments cleared in the bank we cannot pay the Crown Estate. The committee agreed with the Treasurer that only one reminder should be sent out to members which had been the case in 2014. The situation that arises is that if a member doesn't have a mooring then the membership would just expire on 31st December however if the member has a mooring, the mooring comes under the Crown Estate's Licence to the club so we have a responsibility to either collect the Crown Estate mooring fee or the mooring becomes an illegal mooring on 1st January and it has to be removed or re-join the club. This means we have to chase the member to either pay or to have the mooring removed. The changes to the Constitution will clear this matter up so that in future an unpaid mooring on 1st January will immediately be reported to the Crown Estate as being illegal and will have to be removed. The other part of the work has been to obtain the required documents relating to the Vessel Owners Agreement, Information Request form and Crown Estate Mooring Transfer/Termination forms. The Crown Estate wanted the club to have members sign the Vessel Owners Agreement annually, however, this has been a problem as members are slow to respond and it is again hard work having to continually chase members particularly when one does the job on an unpaid voluntary basis. It was therefore agreed with the Crown Estate that we could amend the Vessel Owners Agreement to be revised to remain active during the members' memberships to the club and the 2015 Onwards version is hopefully the last time we will have to ask members to sign this document. The

Membership Application form for new members now shows a new paragraph where applicants agree to abide by the terms and conditions of the Crown Estate's and club's Vessel Owners Agreement prior to joining the club. Records show the visitors' moorings have had a very successful year with only two non-payers. This is dealt with under a separate agenda item. Gaelforce Marine now offer members a 10% discount in their stores in addition to Duncans Chandlery who offer the same in Glasgow – see Members Discount Scheme on website. Website updates are carried out through the year however the Secretary lost phones and Internet for a month until the second week of January 2015 because of a lightning strike on 10th December 2014 near the telephone exchange so checking every page is up-to-date with take place later in January. The Secretary/Treasurer has done these jobs now since 2003 and would like to pass on the work of the Treasurer to someone else but is willing to continue as Secretary for another year.

- 5) The visitor's moorings had been used 90 times in 2014 (75 in 2013, 56 in 2012 & 48 in 2011) between the two moorings. Unfortunately two did not pay in that year compared to eight in 2013, two in 2012 & four in 2011. One that did not pay has been added to the club's Name & Shame page on the club's website. Those that had paid; paid £10.00 per night. Thirteen paid by cash using the CCBC box by the club's notice board (9 in 2013, 6 in 2012 & 15 in 2011), three by cheque (3 in 2013, 4 in 2012 & 1 in 2011), two by FPS/BACS (2 in 2013, 1 in 2012 & 2011) and 68 via PayPal through the club's website and WiFi (51 in 2013, 43 in 2012 & 29 in 2011). PayPal charged a commission of £0.54 per transaction (£36.72) and the club pays £0.46 per use of the moorings overnight for the WiFi connection (£41.40). The income from the two visitor's moorings after PayPal commission and Internet charges amounted to £824.11 (£567.96 in 2013 & £500.68 for 2012). The contingency fund for Crown Estate mooring fees, future replacement of mooring tackle and servicing charges amounts to £896.45 for 2015 after payment of £582.34 in 2014 (£430.94 in 2014 & £250.00 in 2013) for replacement tackle in the year and £71.40 for paint, tags and lettering. The visitors' moorings will require a repaint in 2015 and replacement lettering. There is also money put aside for depreciation over a five year period.
- 6) Since the introduction of the 2014 Crown Estate's Vessel Owners Agreement members have not had to supply the club with copies of their third party insurance certificates for their vessels and the 2015 Onwards Vessel Owners Agreement also incorporates into the wording that members confirm they will be insured annually to at least third party cover and have their mooring(s) inspected annually by a competent person. These changes mean that the Vessel Owners Agreement will last the members' membership to the club and the club will not have to ask for annual documents to be signed. Jim Graham raised the point that there were some members who were concerned about their liability with respect to the Vessel Owners Agreement and that this should be brought up at the AGM with particular regard to the visitors' moorings and any risks or liabilities in this connection.
- 7) Changes to the club's Constitution. The following changes have been suggested: 1) Add 'Secretary' to Article 4 after Vice Chairperson in second and fourth paragraphs. 2) Article 8 – Change 'If payment has not been received after a period of 4 weeks of the original date,' to 'If payment has not been received by the end of the financial year – 31st December,' and in the last

sentence 'it will be removed by the authorised agents of the Crown Estate and the cost will be charged to the owner.' and be changed to '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.' The above changes will be submitted to the membership at the AGM for adoption.

- 8) The finances of the club are in a healthy position. The bank account balance at 31st December 2014 was £2,104.31 (£1,560.05 in 2013) making a maintenance surplus for the year of 2014 of £465.60 (£506.73 in 2013). The current bank balance as at 19th January 2015 is £2670.96 after receipt of members' subscriptions but after payment of £1,440.00 to the Crown Estate. The club has 32 members. The accounts have been posted on the club's website on the Minutes page..
- 9) Euan Avery and Jim Graham advised the committee on the progress made with Tilhill Forestry and Pelham Olive, the new owner of Carrick Farm Estate and Carrick Woods. They had attended a meeting at Perch View, Carrick Castle with Pelham Olive, his assistant, Crispin Goldsmith and also in attendance were club members, Anita Graham, Bill Miller and Keith Oliver. Pelham Olive explained his vision to build a sustainable ecology with multiple types of trees and natural fauna and woodlands walks on the land. His plans were to extract the timber from Carrick Woods and then plant trees there again. The planting of trees on Carrick Farm Estate was proceeding currently. In order to extract the trees from Carrick Castle without using the road, it had been decided to remove them by a large landing craft taking 750 tonnes per trip. This would mean building a pier/wall from the old bowling green south of the castle. He hoped to have this built by March 2015 and extract the timber over the year. Then the pier would not be used again for a further 30 years when the timber from both Carrick Woods and Carrick Farm Estate would use the facility again. Pelham Olive, who is a keen yachtsman, was interested in having a mooring for his yacht when he visits the village and suggested that he may be interested in offering the club a pontoon facility alongside the pier. This apparently would have access from a fenced off area on the old bowling green. Keith Oliver did not want cars, boats and trailers parked in that area in front of his house during the time that the area was not used for timber extraction (every 30 years). The offer appeared to be conditional on the club maintaining and insuring the pontoon. The committee discussed this matter and unanimously agreed that this facility would probably only be used by members once a year to load/unload their vessels and that it would far more likely be used by visitors and this was not an acceptable offer to the committee bearing in mind the maintenance over 30 years, insurance costs and not being able to use the old bowling green for boats, trailers, etc.. It was decided to not take Pelham Olive up on this offer.
- 10) We have been discussing club insurance with the Crown Estate's agents, Bidwells, to cover third party risks when visiting vessels use the club's two visitors' moorings and the liabilities involved concerning the committee and club members over this last year however the Crown Estate and the club have found no specific liability insurance for mooring associations. The mooring contractor has insurance and the club is careful to always use the contractor's professional services annually to ensure the visitors' moorings and private moorings are maintained and serviced to the highest standards. Whilst the

risks may be extremely minimal, risks do exist so the committee decided to obtain quotations for third party insurance for the visitors' moorings and any liabilities that may affect the members and officers. The Royal Yacht Association (RYA)'s insurance company, Bishop Skinner (Bluefin) has given the club the most competitive quotation for a mooring association at £447.00 p.a. Jim Graham is not convinced that this insurance cover for sailing clubs does cover mooring associations that have visitors' moorings. The committee will update this situation to the members at the next AGM. Members should be reminded of the original reason for having the first visitor's mooring which was stated at the time as follows – "After several years of our club members' moorings having been occasionally used by oversized yachts and in some cases the moorings having been dragged, our club decided to try and do something about this situation that was costing members to have their moorings repositioned by our mooring contractor. The club raised a considerable four figure sum of money to provide visitors to Carrick Castle in Loch Goil, Argyll with a 15 tonne blue visitor's mooring one cable north of the castle." Whilst in contact with the Crown Estate, the Secretary asked what other mooring associations do and was told basically the same as what we do now. One mooring association with over 100 members and moorings is apparently converting to a company limited by liability which limits members' liability to a specific sum however there are significant costs involved in setting it up, having to do annual returns, tax and employing an accountant. The committee felt it was unnecessary to follow this line for our small club.

- 11) The subscription charge to members was raised to £20 pa for 2015 from £15 pa in the previous year to ensure the club had enough money to pay for insurance cover if required. If insurance cover is not required then the annual subscription charge will be reviewed again at the AGM. The committee have to make sure that the subscription charge is set at the right amount for all the expenses to be covered.
- 12) Members must now remember that they must have a competent person inspect their moorings annually. The club has arranged Neil Cunningham, a professional mooring contractor, to inspect members' moorings annually for those who have asked. 20 members have so far asked for their moorings to be serviced, 2 to have new moorings laid, 5 have asked not to have their moorings serviced and 5 have not said either way to date. Jim Graham, the club's mooring officer will be contacting those who have not yet requested or who have said no to find out if they have another competent person lined up to have their moorings serviced shortly. The next inspections under the club's group servicing scheme will be done in the spring of 2015.
- 13) The dates for future meetings are as follows: - AGM with refreshments has been booked for Friday, 24th April 2015 at 18.00 hrs at the Lochgoilhead Village Hall – there will be no speaker this year as there will be a full agenda to get through. The club's annual Muster with barbecue on the beach will be on Sunday 9th August 2015 at 12 noon at Swine's Hole, Carrick Castle.
- 14) Committee posts: Euan Avery has agreed to take on the Non-Residents Representative position from Rob White who is retiring from the committee. He was thanked for his contribution to the club over the years he has served on the committee. The post of Treasurer is available to any member who has skills able to use Microsoft Excel and is preferably a local resident.
- 15) There was no other business. The committee meeting closed at 21.30 hrs.