

Carrick Castle Boat Club

An Annual General Meeting of the club was held at the Village Hall, Lochgoilhead on Friday 7th April 2017 at 18.00 hrs.

The meeting was attended by: Douglas Locke (Secretary), Jim Graham (Moorings Officer) & Anita Graham, Jai & Vonna Cowper-Smith (Treasurer), Ian Nicholson (Committee Member) & Dorothy Nicholson, Liz Evans, Keith Oliver, Bill Miller, Phil & Jacki Munro and guest, Sabine Bartz – 13 people.

1) Welcome & Apologies:

Douglas, Secretary, opened the meeting as currently the club did not have a Chair or Vice-Chair, and thanked all for attending.

Apologies were received from Euan Avery (Non-Residents Representative), Forrester & Alison Cockburn, Roddy & Sheila Davies, Stephen McNab, Chris & Hilary Atkinson, Gordon Adams, Graham Mathie, Ian Stewart, Innes Hutton, Jules & Trish Cadie and Keiron Mawer.

2) Minutes of the last meeting on 22nd April 2016

These were approved (proposed by Liz Evans and seconded by Vonna Cowper-Smith) and signed by Douglas Locke in the absence of a Chair.

3) Overview of the Carrick Castle Boat Club in 2016

Overview: As the club does not currently have a Chair, I as Secretary am giving the overview of the year including the Secretary's report. 2016 summer season was very wet and unsettled and as a result it was a poor boating season generally on the west coast of Scotland including in Carrick Castle where the use of the visitors moorings was down against the previous couple of years. Regardless of this, the visitors moorings still produced a surplus after paying for insurance, Crown Estate fees and WiFi upgrade. Cunningham Moorings, for using the visitors' moorings whilst servicing the members' moorings, did not charge the club for the visitors' moorings servicing which was much appreciated. Jim Graham, our Moorings Officer, puts a great deal of work into the documentation for Cunningham Moorings to assist in making it easy for Neil to service members' moorings which is highly appreciated. Insurance for 2017 will cost £118.51 or just £9.88 per month the equivalent of 12 paid uses of a visitors' mooring. The committee decided to upgrade the two blue visitors' moorings for 2017 with two new large blue visitors mooring buoys with lettering that should last a lot longer with money from the moorings contingency fund. These buoys cost £330 each +VAT at wholesale price that we managed to obtain. They will be put on to the visitors moorings when they are serviced. The club showed a deficit in the accounts for the year purely because we were using up some of the surplus funds built up of the past few years. The club is financially very sound. We had an increase of membership in 2016 from 32 in 2015 to 37 in 2016 and now in 2017 we have 32 members and a few members have given up boating or moved away. We had a good turnout for the Annual Beach Clean on 5th March when 7 full bags of rubbish were collected from the shore side by 10 members and locals together. We have been unable to obtain a speaker for this AGM so we will be showing a 30 minute film on boat handling. Our

thanks again to Steve McNab for the donation towards the refreshments and to Jim & Anita Graham for organising them. This gives the club members a little bit of social time once a year.

4) Group moorings inspections

Jim Graham, Moorings Officer, gave his update on the moorings serviced in 2016 as two thirds of members moorings having been serviced. He said that was about the same number as those being used in the year. He advised that Neil Cunningham, the club's mooring contractor, would be servicing the club's visitors moorings and the members moorings between 17th & 24th April 2017, subject to suitable weather conditions. Jim showed the members the new replacement Private Mooring tags that were available from the club.

5) Visitors moorings & usage

The visitor's moorings usage in 2016 was low in comparison to the last two years at 57 uses. Six did not pay which was disappointing . 45 paid by PayPal which was good and easy for visitors to use. The gross earnings from the two visitor's moorings were £539.40 after payment of PayPal and WiFi charges. From this amount, Crown Estate mooring fees, servicing charges, mooring tackle replacements, insurance, contingency allowances and replacement lettering & tags have to be deducted. The remaining surplus goes into the club's funds. The contingency fund over the last five year period allows for the replacement of moorings & mooring tackle as necessary. Bill Miller was thanked for recording the photographic use of the visitors' moorings in case of having to chase non-payers. This year two new very large blue visitors mooring buoys have been purchased to replace the current ones at a total cost of £792.00 and a photo was shown of the buoys.

6) Public Liability Insurance

Jim explained that Zurich Mutual insurance covers the £10m public liability insurance through The Highland Council for the visitors' moorings and committee & volunteers. Members were offered site of the policy if they wished to see it. The cost of the insurance annually is £113.63 with a £250.00 excess. This charge comes out of the revenue from the visitors' moorings use. The club obtained another quotation to match, for interest but at £650.00 with only £5m public liability we are getting an extremely good deal currently.

7) Update on the website

The secretary explained that the website is updated all the time as is the club's Facebook page. Walk 9 has just been added which is the new circular walk around Carrick Castle.

8) Members Discount Scheme

Members were advised again that two chandlers offer members 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.

9) Muster for 2017

Jim Graham asked the members if this year they would like to have a 'cruise under sail' or 'motor together' to another local destination and a vote was taken and it was decided to make the destination Ardentinny subject to suitable weather conditions. The 2017 Muster will therefore be on Sunday 13th August 2017 meeting up at Swine's Hole, Carrick Castle at 11 am en

route to Ardentenny anchorage . Bring your own barbeque to have on the beach, weather permitting. Members will be informed by e-mail of any update to this.

10) Accounts for 2016

Vonna took over from Douglas as Treasurer half way through the year and explained the accounts that all members had copies of. *(The accounts are published on the club's website on the Minutes page.)* The club had a credit balance on 31st December 2016 of £2,769.31 (£2,885.68 in 2015). The current credit balance as at 31st March 2017 was £2,960.37. Most of the credit referred to money in the contingency fund as the visitors' moorings provide a surplus after all costs. Vonna said that since the club had Internet banking for receipts, the club had been able to offer BACS facility for payment of membership and mooring fees and 20 out of 33 members had made use of this facility in paying 2017 fees.

11) Membership Fees for 2018

The committee recommended that the annual membership fee should remain at £15.00 pa in 2018 and this was voted on and approved by the members. *(Subscriptions and Crown Estate Mooring Fees will be due for payment by 3rd December 2017 one month after receiving the invoice (see Article 8 in the club's Constitution).*

12) Election of Officers

Following the club's Constitution, all committee members retire annually. It was asked if anyone wished to join the committee. Jai Cowper-Smith agreed to become Chair and Keith Oliver agreed to become Vice-Chair. A vote was taken and Jai, Keith and existing officers were re-elected by the members attending. Douglas Locke (Secretary); Jim Graham (Moorings Officer); Vonna Cowper-Smith (Treasurer - previously co-opted in 2016); Euan Avery (Non-local Residents Representative) and Ian Nicholson.

13) Survey results for Defibrillator

Survey results for Defibrillator - 28 members voted Yes and no No's out of 32 members and 3 non-members also asked for a Yes. The club has given a Letter of Support to the Carrick Castle Community Trust for this important piece of medical equipment to be purchased and installed in the telephone box. Douglas read out the e-mail about the survey results and letter of support to the Carrick Castle Community Trust for a Defibrillator for Carrick Castle.

14) Any other business

There was no other business.

The AGM part of the meeting ended and was followed by a 30 minute RYA film on Boat Handling. Afterwards, there were refreshments (sponsored by Stephen McNab and prepared by Anita Graham with the club's thanks). During and after the social time, Jim Graham arranged a 'How to tie Useful Knots' session covering Bowline, Reef Knot, Clove Hitch, Round Turn & Two Half Hitches, Sheepshank, Anchor Bend and Running Hitch. Jai Cowper-Smith, the club's new Chair gave a vote of thanks to all for attending the meeting.

The meeting ended at 20.30 hrs.