

Carrick Castle Boat Club

Celebrating 24 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 Saturday 12th October 2013 at 18.00 hrs.

- 1) Liz Evans, Chair, welcomed the committee members to the meeting.
- 2) Those present were Liz Evans, Chair; Douglas Locke, Secretary & Treasurer, Jim Graham, Moorings Officer & Rob White, Non-Residents Representative. Apologies were received from Euan Avery, Vice-Chair. The last Committee Meeting's Minutes of 23rd November 2012 were approved by the committee and signed by the Chair.
- 3) The visitor's moorings had been used 65 times this year (56 in 2012 & 48 in 2011) between the two moorings. Unfortunately eight have not paid this year to date compared to two in 2012 & four in 2011. Those that have not paid have or will be added to the club's Name & Shame page on the club's website. Those that had paid; paid £10.00 per night. Nine paid by cash using the CCBC box by the club's notice board (6 in 2012 & 15 in 2011), three by cheque (four in 2012 & 1 in 2011), two by FPS/BACS (1 in 2012 & 2011) and 42 via PayPal through the club's website and WiFi (43 in 2012 & 29 in 2011). PayPal charged a commission of £0.54 per transaction (£22.68) and the club pays £0.46 per use of the moorings overnight for the WiFi connection (£29.90). It was noted that in July 2013 the Internet usage again exceeded DL & LE's allowance but their provider did not charge extra in the circumstances. It was agreed that if extra charges were made by the provider in the future that DL & LE would be recompensed by the club for any additional charges that should arise. The income from the two visitor's moorings after PayPal commission and Internet charges amounted to £487.42 (£500.68 for 2012). The contingency fund for future replacement of mooring tackle and servicing charges remains around £600.00 as £250.00 was spent this year on replacing a riser chain on VM 1.
- 4) The free lunchtime stopover period between 11.00 & 14.00 hrs on the visitor's moorings has generally worked well again this year and will be continued for 2014. The charge for using the visitor's moorings will remain at £10.00 per day/night for 2014.
- 5) The vast majority of members who have vessels on their moorings do provide copies of their third party insurance certificates annually without generally having to be reminded. It is a condition within the members Mooring Agreements that a copy of this insurance cover is provided to the club as The Crown Estate require this as part of being allowed to have a mooring. If a member has a vessel on a mooring it therefore must have third party insurance. One member has been sent six reminders this year so far requesting a copy of their insurance cover but has failed to respond. The committee now agrees that this matter should be raised with The Crown Estate direct as it is possible that

the member may not have insurance cover and if this is the case The Crown Estate may well refuse to renew their moorings allocation for 2014. The committee agreed that if The Crown Estate should fail to obtain a copy of their insurance cover then the club will not renew their mooring allocations and their moorings will become illegal and will be either removed by The Crown Estate or they will have to reapply to The Crown Estate direct as private individuals paying the full £80.00 private mooring fee per mooring to The Crown Estate instead of £40.00 to the club but would still have to provide a copy of their third party insurance cover to them.

- 6) The finances of the club are in a healthy position. The current bank account balance at 12th October 2013 was £1,593.57 to that date. The club has paid out £100 as a donation to Loch Goil First Responders, £85.00 for hosting the club's website and £250.00 for a replacement visitor's mooring riser chain as well as the usual annual expenses. The club's income for 2013 was £2,630.48 and Expenses to date at £2,100.23 that included Crown Estate mooring fees leaving a surplus of £530.25 to date. After adding in the surplus carried forward from 31st December 2012 of £1,023.32, the current credit balance to date is £1,553.57. The club's assets (2 visitor's moorings, notice board, WiFi equipment & website) in 2013 after 20% depreciation amount to £1,159.50 (£1,449.38 in 2012 & £1,811.72 in 2011). The club currently has 32 mooring owner members and 3 associate members.
- 7) This year Carrick Farm sold most of its land that included the slipway to Tilhill Forestry Ltd. (as agents for Carrick Estate UPM) and so the use of the slipway became under the control of the new owners. Tilhill agreed that the club would be granted an Access Permission Agreement for its members to use the slipway with conditions. These included that the gate be locked at all times, that £3M third party insurance cover would be required for using the slipway for vessels and £5M cover for vehicles. Whilst the club was prepared and has provided the combination lock for the gate, it told Tilhill that all members using the slipway would have to have their vessels covered by third party insurance cover under their Mooring Agreements and vehicles using the slipway launching and retrieving their vessels would be covered by their motor insurance. The club investigated the cost of it having third party insurance cover for its members using the slipway and it found from two insurance companies that specialised in club insurance that the minimum charge for such cover would be £500.00 per annum. This cost was not an option for the club to sign the Access Permission Agreement for its members to use the slipway so Tilhill was asked to reconsider these terms so that club members' insurance covers for their vessels and vehicles could cover these risks and not the club. Tilhill agreed in August 2013 to put this matter to the land owners and come back to us in due course. They have not done so to date so members using the slipway are doing so as individuals and not as club members.
- 8) Club insurance was discussed by the committee members. Quotations had been received for third party liability insurance to cover the liability of committee members, visitor's vessels using the two visitor's moorings and the use of the slipway. All of this fell within the minimum charge of £500.00 charged by club insurance companies. It was felt that the committee members should be covered against such risks as may be incurred however it was decided to ask The Crown Estate if they knew how many clubs insured their

visitor's moorings and what risks/claims had been made to date. The committee will bring this matter up at the next AGM for members to comment on. It was commented that the visitor's moorings were laid to keep visiting vessels off club members' moorings. In the past visitors had been picking up any private mooring and in some cases the moorings had shifted by overweighted vessels using them and owners incurring costs of having to reposition their moorings by the mooring contractor.

- 9) It was agreed that the Subscription for 2015 should remain at the current rate of £15.00 per annum per member subject to the matter of insurance costs and this will be proposed at the next AGM in April 2014. The current subscription rate has not increased since 2010.
- 10) Moorings Officer's report - Of the 40 currently allocated mooring positions, 27 were serviced by Cunningham Moorings and Fabrications (CM&F) in 2013 (67.5%) and 12 were not. Of the twelve, one was a new mooring laid during this year's servicing, one was completely replaced in 2012 and one had its tackle renewed/upgraded in late 2012. Therefore of the moorings due for checking/servicing, a total of 73% were done this year by Cunningham's and 8% by others, totalling 81%. Three of those not on the service schedule were serviced by others. Four moorings have been out of use over the last four years, with no apparent visibility of vessels being moored on them. One is close inshore with a very light small boat and one is self laid and self maintained. We had one dispute over servicing costs, a resolution to which was agreed between the owner and CM&F and we have one outstanding request where the owner wishes to inspect his ground tackle for future insurance/increase of capacity purposes. This request is with CM&F who have also reported on current condition and capacity, taking account of age of ground tackle. We have had one self-serviced mooring with the owner's boat attached, set adrift into deeper water by foul weather, which was safely recovered by the owner. During the season, from memory, we have had approximately eight instances of visiting vessels picking up private moorings, one of which, a foreign yacht, caused damage to a brand new and unused mooring and refused to take any responsibility for the buoy damage when contacted by the mooring owner. Some others simply did not want to pay for visitor's moorings at all and left when the matter was politely discussed on shore by the mooring's officer. One small yacht owner who was moved off of a small private mooring onto a larger mooring in the interests of safety for the night in foul conditions, without our insistence on payment, retrospectively thanked the Club and made a voluntary contribution to maintenance costs, plus an advance VM payment for their next visit. Most did not come ashore at all. We have also had two visiting yachts inappropriately and incorrectly raft up on a visitor's mooring, causing entanglement and light damage to the mooring strop. Non-payment for use of the visitor's moorings continues to be a problem with a small proportion of visitors where the name & shame page is not a concern to them, this is disappointing as most visitor's provide very positive feedback on the availability of a safe and serviced mooring with free Wi-Fi and are happy to make a contribution towards maintenance costs. Where possible, an explanation is provided as to why a charge is made and where the money goes. Of the £10.00 charged, the club gets £9.00 for maintenance and servicing, 54p is commission paid to PayPal and 46p is the cost of providing the WiFi Internet service. Two successful Muster visits were made by our

associate club Lochgoil Watersports, where our member's moorings were used with permission and in both cases our member's requests were respected and the days appeared to go very well for all concerned. It was pointed out that all members have signed the club's Moorings Agreement (issued and prepared by The Crown Estate) agreeing to service their moorings annually and to having third party insurance cover when a vessel is on a mooring, however some mooring owners are not abiding by their agreements they have signed. Members should consider the consequences of their vessels parting from their mooring positions and colliding with another vessel or vessels causing damage for which they would be liable. Currently there are forty moorings (38 owned by members and 2 by the club) from an allocation of fifty positions. One new mooring has to be laid in the spring of 2014 for a new member. The combination lock on the slipway gate has been removed until a suitable agreement can be reached between the club and Tilhill Forestry Ltd.

- 11) One of the visitor's moorings will be available for rent over the winter again.
- 12) The web site is constantly being updated with relevant news and photographs.
- 13) The Members' Discount Scheme is to continue as currently shown on the club's web site.
- 14) The Crown Estate may well assist funding any new projects the club may have but none are currently proposed. A new combination code for the gate at the slipway was e-mailed to members after for the current year..
- 15) Diary Notes: The next AGM will be held in April 2014 in the Lochgoilhead Village Hall with a talk and video by a Clydeport Clyde Pilot and after the AGM there will be a 25th anniversary club dinner at the Shore House at a date to be announced. There will be a Muster and Barbecue on Sunday 10th August 2014 at 12 noon at Swine's Hole, Carrick Castle. Subscription and Crown Estate Mooring Fees become due on 3rd December 2013 for 2014 as previously advised to members. The reason being some members were not paying on time and with the Christmas post payment were being received too late to pay into the bank so that the club could pay the Crown Estate on the due date of 1st January annually.
- 16) There was no other business. The committee meeting closed at 19.50 hrs.