

Carrick Castle Boat Club

An Annual General Meeting of the club was held at the Village Hall, Lochgoilhead on Friday 4th April 2014 at 18.00 hrs.

The meeting was attended by: Forrester & Alison Cockburn, Liz Evans (Chair), Jim Graham (Moorings Officer) & Anita Graham, Douglas Locke (Secretary & Treasurer), Graham & Shelagh Mathie, Bill Miller, Ian & Dorothy Nicholson, Mick & Angie Watts and our guest speaker, Capt. Gillan Locke, Clydeport Pilot – 14 people.

1) Welcome & Apologies:

Liz opened the meeting by thanking all for attending and saying the club had reached its 25th anniversary since its founding on 10th February 1989 in 2014 and there were two members in attendance who were founding members.

Apologies were received from John & Nicky Abrahams, Euan Avery (Vice-Chair), Gordon Adam, John Donovan, Donald Ferguson, Kevin Henville, Mehrdad Malekianpour, Steven McNab, Dave Matthews, Kieron Mawer, Jim McKenna, Robert White (Non-Resident Representative) & John Wotherspoon.

2) Minutes of the last meeting on 11th April 2013

These were approved (Proposed by Forrester Cockburn and seconded by Alison Cockburn) and signed by Liz Evans (Chair).

3) Overview of the Carrick Castle Boat Club

Liz gave an overview of the club's activities in 2013 mentioning the club now has 33 members in 2014 down by 3 from 36 in 2013 with one member not invited to rejoin the club because of non-compliance of the Crown Estate's and club's rules and regulations.

In 2013, there were 40 moorings registered with The Crown Estate in Carrick Castle including the club's 2 visitor's moorings. In 2014, the number has reduced to 36 from the 50 mooring positions allocated to the club by The Crown Estate. There are therefore 14 unallocated positions available.

There were two musters in 2013. The first was at Stuckbeg, Loch Goil in the spring when 8 members attended with four boats and a barbecue was held on the beach and another one on 11th August in Swine's Hole when 6 members attended with 3 boats however the weather was not kind so it was held on yacht Dream Weaver at anchor.

The web site is regularly updated with interesting and relevant information on both local and boating topics and the club's notice board is updated regularly.

We had a very successful beach clean despite the wet weather helped by 6 members including two from Clydebank collecting about 10 large bags of rubbish and a wrecked tender that had been cut up, building rubbish dumped on the beach and plenty of plastic. Another beach clean is to be planned for the spring of 2014 when we hope other members will help.

4) Group moorings inspections

Neil Cunningham serviced the club members' moorings between 13th & 15th March 2014. Twenty two moorings were listed for servicing in 2014 by the moorings contractor which was 63% of all the 35 moorings currently laid at that date. One mooring is to be laid at a later date.

Maximum weights are required to be shown on all moorings according to the Crown Estate's mooring regulations. Members were asked to check the club's list and amend at their discretion.

Two moorings have had to be removed by the moorings contractor as these were no longer required by previous members.

Members should advise if there have been any changes to the names registered with the club for their boats. Third Party Insurance Certificates are no longer to be sent to the club as the Crown Estate has changed their rules and regulations for 2014.

For the 2014 season, we have 36 mooring positions allocated from the 50 authorised positions allocated to the club in Carrick Castle.

Neil Cunningham, the club's mooring contractor, has liability insurance with regard to the laying and servicing of the moorings. How moorings are used is the responsibility of the mooring's owner.

5) Visitors moorings & usage

The visitor's moorings usage in 2013 recorded 75 visiting craft (56 in 2012), of which 65 paid (54 in 2012) the £10 mooring fee so regrettably 10 did not pay in 2013 (2 did not in 2011). Those that did not pay are documented on the 'Name and Shame' page on the Visitor's Mooring page of the club's web site but some yachts have no names. Non-payment of mooring fees was quite significant in 2013 (10 x £10) especially when the club provides these safe moorings purely for visitors use.

Wi-Fi continues to be available to the visitor's mooring area for visiting vessels use only allowing online payment via PayPal and Internet access generally on registration.

The costs are made up as follows: –

Crown Estate mooring fees at £40.00 per mooring (x2 = £80.00);

Servicing each mooring at £100.00 per mooring (x2 = £200.00);

Replacement riser on visitor's mooring no 2 cost £230.94 (£250.00 for similar change on No 1 in 2013).

PayPal payment commission at £0.54 per transaction (51 x £0.54 = £27.54 - Note some payments are made in cash when no commission is payable);

Cash payment via the 'CCBC' box at the notice board were 9; 3 payments by cheque and 2 by FPS plus an advance payment received for 2014;

WiFi charge at £0.46 per visit (75 x £0.46 = £34.50);

The gross earnings from the two visitor's moorings were £630.00 and after payment of PayPal and WiFi charges produced a net total of £567.96. From this amount, Crown Estate mooring fees, servicing charges, contingency allowances and replacement tags have to be deducted. The remaining surplus goes into the club's funds.

Contingency fund for five year replacement of riser chain, multiplait riser and shackles at £120 each pa (Contingency fund stood at £470.00 at the end of 2013), The contingency fund has to be spread over a five year period so each mooring can have tackle replaced as necessary.

The visitor's moorings were serviced in March 2014 and cost £430.94 leaving a contingency balance of only £39.06 from the fund of £470.00 to carry forward however new lettering was required for both visitors' moorings costing £22.00 so this balance has reduced to £17.06. As such the amount set aside each year is being increased to £150.00 per annum from £120.00.

The usage of the visitor's moorings to the end of March 2014 has resulted in 9 fully paid up visits to that date.

6) Crown Estate Moorings Agreements

The Crown Estate has changed their rules and regulations this year following legal advice from their own solicitors. The previous vessel owner's agreement members signed remains in force until members complete and sign the new Vessel Owner's Agreement that have now to be completed and signed annually. The main change revolves round the third party insurance vessels must have when on a mooring. In the past the club had to ask members for a copy of their insurance certificate proving they had third party cover. The Crown Estate's legal concerns were that mooring associations could become liable if a member cancelled their insurance cover when a supposedly valid certificate was in the club's possession so now members must tick the two boxes on the agreement to confirm that the vessel is insured to at least third party cover and that their mooring has or will be inspected by a competent person for each season. By doing this liability falls directly on to the vessel and moorings owner and not the mooring association. All members are requested therefore to complete these forms annually as they are a compulsory requirement of the Crown Estate and therefore of the club. The Crown Estate has advised that members who do not comply may not continue to have a Crown Estate mooring position allocated to them by the club.

7) Liability insurance

The situation regarding third party insurance cover for the club's visitor's moorings and any liability that could involve the club's committee members has been looked into by the club's

secretary and moorings officer. The closest policy was a yacht club policy by Bluefin however the cost to the club would be £449.00 per annum and it covered far more than was deemed to be required. It was raised that if the club didn't have the visitor's moorings then would it need to have this type of insurance? It was pointed out that the first visitor's mooring was laid to stop visiting vessels using club members' moorings and this has been generally very successful over the years since the first and second visitor's moorings have been laid. Further they had been self supporting financially giving the club additional funds. With regard to the insurance aspect of the visitor's moorings, these have always been advertised to vessel owners as 'at owner's risk' however the club's own moorings have always been serviced annually by a mooring contractor who has the relevant insurance for his workmanship. The club has asked other mooring associations if they have insurance cover but none seem to. As a result of this meeting it was agreed that the moorings officer would write to the Crown Estate with copies to all relevant bodies requesting that they should ask insurance companies to provide a suitable policy to cover mooring associations and their visitor's moorings and any liabilities the club's officers and members may have.

Although the club was given permission for its members to use the slipway in Carrick Castle by UPM Tilhill, there were unacceptable conditions attached to the offer concerning the requirement to have £3M third party insurance for vessels and £5M similar cover for road vehicles. The club has not signed the agreement and so members use the slipway as private individuals and not as club members.

8) Update on the website

The secretary explained to the club members that the website has information about the club and its moorings, as well as news of the wider nautical topics. It has a lot of information for members and visitors in the Latest News section. It was suggested to members that they should look at the web site at least monthly.

9) Members Discount Scheme

The Membership Discount Scheme that was introduced for members in 2010 shows the suppliers who are offering discounts of 5% - 20% to members on the website. Two chandlers were offering members a 10% discount on many items on production of your club membership card but Shearwater Chandlers in Dunoon apparently is closing down we are told leaving Duncan Chandlers in Glasgow. Members reported that they had saved a lot of money using the scheme. This has not been extended further but further options will be investigated.

10) Muster for 2014

The dates for the 2014 Muster will be on Sunday 10th August 2014 at Swine's Hole, Carrick Castle at 12 noon. There will be a barbecue on the beach, weather permitting.

11) Accounts for 2013

Douglas asked for any questions about the accounts that were given to members for 2013 that left a credit balance on 31st December 2013 of £1,560.05 (£1,053.32 in 2012). He advised that the current credit balance at the bank as at the date of the AGM was about £1,550.00. The accounts are available on the web site. The accounts had been audited by Jim Graham.

12) Membership Fees

The committee recommended that the annual membership fee be increased from £15.00 to £20.00 for 2015 as the previous fee had been in existence for five years and inflation should be taken into account and this was approved by the members. Subscriptions and Crown Estate Mooring Fees will be due for payment by 3rd December 2014 one month after receiving the invoice. 2015 is the review date for Crown Estate mooring fees too. Only one e-mail reminder will be sent. Payments after 3rd December will incur a 25% surcharge in accordance with the club's Constitution. If payments are not received by 31st December annually then club membership will cease, as also stated in the club's Constitution. Lapsed members can re-apply to join the club but will be charged the £15.00 joining fee as well as the annual subscription fee. We are applying the terms of the Constitution rigidly to improve the efficiency of the administration in the collection of the annual membership fees. Our aim is that everyone must pay by 3rd December to avoid the Christmas mail delays as the club has to have cleared funds to pay the Crown Estate on 1st January annually.

13) Election of Officers

Following the club's Constitution, all committee members retire annually. It was asked if anyone wished to join the committee. As there were no other offers to serve on the committee all existing officers were re-elected by the members attending. Liz Evans (Chair); Euan Avery (Vice-Chair); Douglas Locke (Secretary & Treasurer); Jim Graham (Mooring Officer) and Rob White (Non-local Residences Representative). Bill Miller agreed to record and photograph visiting yachts when Jim Graham was working away from Carrick Castle.

14) Beach clean & other social activities

Following the successful beach clean in 2013, it was suggested that we have another one this spring. Fitting in to suitable low tides (09.37), Sunday 4th May 2014 at 11.00 hrs would be a suitable date, so please meet up with black bags and gloves at the Club's notice board by the castle car park.

15) Any other business

Forrester Cockburn, on behalf of the members, thanked the committee and particularly Douglas Locke and Jim Graham for all their hard work in running the club's day to day business that was much appreciated.

The AGM part of the meeting ended at 18.55 hrs.

The Talk was given by Capt. Gillan Locke, Clydeport Pilot on Pilotage in the Clyde and Clyde Estuary. Gillan is a Grade I Pilot & Master Mariner.

Gillan talked on the history of the Clyde from its earliest days when it was just a few inches deep and could be walked over at low water at the Renfrew crossing through its days when it was dredged for the tobacco imports, ship building glory days and onwards to the current period which is so much busier than most of the members had thought with huge bulk carriers, tankers, container ships and cruise ships that now come to the Clyde area. Each of the ports within the Clyde was covered explaining what each did today. Following the history, the role of the pilot was explained and videos were shown of ships going up and down the Clyde during the day and night. Currently seven pilots cover the Clyde area of 450 square miles in two shifts of either a week or a fortnight on and off duty, which is one of the biggest pilotage areas in the UK.

There were a lot of questions and answers given and then Liz Evans thanked Gillan Locke for his interesting talk to the members.

The talk part of the meeting ended at 20.15 hrs.

Buffet

There followed a buffet supplied by the club for members (Forrester & Alison Cockburn, Liz Evans, Jim Graham & Anita Graham, Douglas Locke, Graham & Shelagh Mathie, Ian & Dorothy Nicholson, Mick & Angie Watts and Gillan Locke) celebrating the club's 25th Birthday on 10th February 2014. It was an excellent sit down home cooked two course meal of chicken & vegetarian curry on rice followed by apple crumble and custard supplied by the local caterer, Gloria Dagnall and accompanied by refreshments of red and white wine and various soft drinks.

Following the meal, Gillan produced charts of the Clyde that dated back to the earliest ones known showing the river Clyde in a very different light and further charts showing the development over the years together with the very latest ones. He also showed the members the log books of the pilot cutters and how everything is recorded – very interesting.

Liz Evans thanked Gillan Locke for the excellent talk and videos and he was duly thanked by all the members. She then thanked Steven McNab and Jim McKenna who were unable to attend for their donations to the club for the substantial part cost of the buffet that was for the club's 25th Anniversary Celebration.

The meeting ended at 21.30 hrs