

Carrick Castle Boat Club

An Annual General Meeting of the club was held at the Village Hall, Lochgoilhead on Friday 24th April 2015 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, Stephen McNab, Dave Mathews and late arrivals Jules & Trish Cadie – 13 people.

1) Welcome & Apologies:

Liz opened the meeting by thanking all for attending and saying the club had reached its 26th anniversary since its founding on 10th February 1989.

Apologies were received from Euan Avery (Vice-Chair & Non-Residents Representative), Ian & Dorothy Nicholson, Angie Watt, Steve Gibbs & John Wotherspoon.

2) Minutes of the last meeting on 4th April 2014

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

3) Overview of the Carrick Castle Boat Club

Liz gave an overview of the club's activities in 2014 mentioning the club now has 32 members in 2015.

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 which everyone seemed to enjoy. 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 visitors' moorings were used 90 times during the 2014 season, with only 2 non payers. However 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 regularly 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 and will be done again in 2015 adding the word 'Visitors'. In future the checking will be recorded in writing. Potential new developments: Possibility of a pier/pontoon after wood extraction. This offer by Pelham Olive, the owner of Carrick Farm Estate was discussed by the committee and it was decided not to accept the offer since the club was not in a position to maintain a pontoon. 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 – this was the first year we were unable to pay the Crown Estate on time on 1st January 2015 eventually paying 19 days late. All members have now signed the Vessel Owners Agreement for 2015 Onwards. 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 was assessed and compiled and was added to the membership page on the club's website. Liz informed the members that the committee had sourced a £10m public liability insurance, to cover all of the clubs activities including any visitor mooring liabilities. Change of committee membership and roles: Rob White gave up his position on the committee as Non-Resident Representative as he is now living on the Isle of Lewis and Euan Avery agreed to take on that position but give up being Vice-Chair. Liz Evans, as Chair, will retire at the next AGM in 2016 after what will be 13 years in the job, now having no boat or mooring. Douglas would like to retire from being Treasurer at the end of the club's financial year on 31st December 2015 but is willing to continue as Secretary. A volunteer is to be sought for a new Treasurer.

4) Group moorings inspections

Jim Graham advised that Neil Cunningham is expected to service the club members' moorings at the end of the coming week and would give Jim advanced notice so that members with boats on their moorings could taken them off whilst their moorings are being serviced. 26 moorings are listed for servicing in 2015 out of 34 (compared to 21 out of 32 in 2014) by the

moorings contractor. Two new moorings are to be laid this year. Jim advised that we have a very good deal on price for the servicing of the club's moorings with Neil Cunningham and it is difficult to push him too hard bearing in mind his competition charges twice what we pay for a mooring service. 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. Replacement 'Private Mooring' tags are available from the Moorings Officer for those lost, free of charge. Members should advise if there have been any changes to the names registered with the club for their boats. For the 2015 season, we have 34 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 2014 recorded 90 visiting craft (75 in 2013, 56 in 2012, 54 in 2012, 48 in 2011 & 39 in 2010). 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 (£10.00) was just two in 2014. 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 gross earnings from the two visitor's moorings were £885.00 and after payment of PayPal and WiFi charges produced a net total of £806.88. 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. The contingency fund over the last five year period allows for the replacement of moorings & Mooring tackle as necessary. The visitor's moorings are serviced annually each spring. The usage of the visitor's moorings to 24th April 2015 has resulted in 10 visits to date.

6) Amendment to the Constitution

Changes to the club's Constitution. The following changes were suggested by the committee: a) Add 'Secretary' to Article 4 after Vice Chairperson in second and fourth paragraphs. b) 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 were submitted and discussed by the membership at the AGM for adoption and were passed (see attached revised Constitution).

7) Liability insurance

Jim Graham advised the membership that the club had been fortunate in being able to obtain £10m Public Liability Insurance cover for the visitors' moorings through the Highland Council via their Zurich Insurance policy for not-for-profit organisations. He advised that Douglas Locke had found out about this insurance when working for the Cormonachan Woodlands Association as Secretary. He passed the contact details to Jim who followed the lead up and managed to get cover for just £108.77 pa. The cover also included legal costs and expenses and personal accident cover of £500,000 any one person and £2m any one incident for committee members and volunteers. The excess of £250 in the very unlikely event of a claim would be covered by the club leaving the membership with liability but not financial risks. The policy was available for members to view at the meeting. This deal was very good for the membership particularly with reference to item 9 in the Crown Estate's Vessel Owners Agreement.

Despite now having insurance cover to remove any potential liability for club members some members questioned the need to provide visiting boat owners, safe visitors' moorings in Carrick Castle. A vote was taken which resulted in a draw and the casting vote of the Chair resulted in the club keeping the visitors' moorings.

8) The Organisation of the Club

The club has been since its founding an unincorporated not-for-profit organisation which means basically the members share equally any liability and cannot profit themselves from any surplus made. In view of the fact that the club now has public liability insurance, the need to change the organisation into an incorporated body such as either a Scottish Charitable Incorporated Organisation (SCIO) or a Company Limited by Guarantee no longer exists as any potential financial risks would be covered by insurance so the committee recommended that the club remains unincorporated which was agreed.

9) 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.

10) 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 now offer members a 10% discount on many items on production of your club membership cards – GaelForce Marine in Hillington and Duncan Chandlers in Glasgow.

11) Muster for 2015

The dates for the 2015 Muster will be on Sunday 9th August 2015 at Swine's Hole, Carrick Castle at 12 noon. There will be a barbecue on the beach, weather permitting.

12) Accounts for 2014

Douglas asked for any questions about the accounts that were given to members for 2014 that left a credit balance on 31st December 2014 of £2,104.31 (£1,560.05 in 2013). The accounts are available on the web site. The accounts had been audited by Jim Graham.

13) Membership Fees

The committee recommended that the annual membership fee remains the same at £20.00 for 2016 and this was approved by the members. Subscriptions and Crown Estate Mooring Fees will be due for payment by 3rd December 2015 one month after receiving the invoice. 2016 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.

14) 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 the existing officers were re-elected by the members attending. Liz Evans (Chair); Douglas Locke (Secretary & Treasurer); Jim Graham (Moorings Officer) and Euan Avery (Non-local Residents Representative). The post of Vice-Chair remains vacant. Douglas Locke will retire as Treasurer on 31st December 2015. Liz Evans will retire as Chair at the 2016 AGM.

15) Beach clean & other social activities

Following the successful beach clean in 2014, there will be another one on Sunday 24th May 2015 at 10.30 hrs, so please meet up with black bags and gloves at the Club's notice board by the castle car park.

16) Any other business

Liz Evans advised members that there would be road construction work at Arrochar. The dates have been changed to being between Sunday 26th April and Friday 3rd May 2015 between 7 pm and 7 am when traffic lights and a convoy system will operate on the A83. Liz thanked Stephen McNab for his donation for the refreshments that followed the meeting. There followed refreshments supplied by the club for members who remained after the AGM thanks to Jim & Anita Graham's work. The AGM part of the meeting ended at 19.00 hrs and refreshments by 20.45 hrs.