

**NCRC AGM 9<sup>TH</sup> March 2024 – 10.00**  
*Nairn Bowling Club, Albert Street, Nairn.*

Attendees: Andy Walker (AW), Susan Walker, Lucy Gardiner (LG), Sally Moore (SM), Greg Sparrow, Tim Hyatt, Nick Hodi (NH), Stella Matheson (SMa), Kay MacDonald (KM), Sylvia Bochel, Ian Bochel, Bill Wright (BW), Neil Munro (NM), Valerie Wareham (VW), Mairi Ryan (MR), Leah MacKay (LM), Stella Main (SMain), Dot Mechan (DM), Jackie Cooper.

Apologies: Jimmy Young, Catriona, Sandra, Frances Farquhar, John Farquhar, Tom Hodge, Robbie Gordon, Gail Duff, Sally Ward, Bob Ferenth, Martin Lugg, Elaine, Jenny Dove, Alison, Peter, Berny Walsh, Gillian Hodge, Pam Gordon.

Agenda

**1. Approval of Minutes from AGM 2023, 11.03.2023**

- a. Proposed BW / Seconded NM.

**2. Chair Report**

- a. See Page 4.
- b. Noted news this morning that a grant has been approved for regatta funding.
- c. Highlighted action plan – members can add actions if they wish – contact AW.
- d. Asked club members if they have any skills and attributes that would be useful, please contact AW, Secretary, or any committee member – e.g. towing a trailer, coxing, admin, legal, coaching, fitness, boat maintenance etc.

**3. Treasurer Report**

- a. See Pages 5 – 6.
- b. See Page 7 - New Ongoing Annual Costs
- c. See Page 8 - Useful Notes with Accounts
- d. Accounts have been audited by Steven Bain, all rectified.
- e. Boathouse project is complete.
- f. Income
  - i. Mainly comes from membership, donations, fundraising.
  - ii. Call to members for deposit for key fob if not already paid – contact SM, treasurer.
  - iii. Please put appropriate comments in when giving money via bank transfer. (Row donation for rows – donations help with gift aid reclamation.)
  - iv. Gift aid claim - £3000 received.
  - v. Current club income is good.
- g. Expenditure
  - i. Boathouse project was a large project, won't have this expense coming year.
  - ii. Maintenance for boats and boathouse will be expenditure.
  - iii. See Page 9 (and below for further information) - Regatta costs
  - iv. SCRA donations for 2 years have fallen within same financial year (last year late, this year early)
  - v. Ongoing costs with boathouse – minimum increase in boathouse insurance (includes PLI for events, e.g. regatta), agreed by committee on Wednesday 06.03.2024. Sailing Club fees (rent), electricity (~£200 per annum), extras ~£1800 per annum estimated.
- h. Regatta expenditure - £1300. Income - £2000, profit made. Weather contributed.

- i. LM notes kind donations from Hawco Van Centre and Strathnairn Beach Café towards cost of regatta and the regatta trophy.
  - ii. More expenditure expected this year, however, grant approved.
- i. Summary –
  - i. No total sum on whole year of boathouse costs yet as we have not been in a full year.
  - ii. Treasurer recommended membership fees and rowing donations to keep same this year.
  - iii. We have contingency.
- j. SM asked whether to approve Ritson Young as independent financial advisors for next year – agreement from all.
- k. If people wish to view accounts or financial information, please contact SM.
- l. AW acknowledged SM's work and contribution as treasurer, thanked her gratefully.

#### **Query of sailing club rent and Discussion of Amalgamation –**

NM asked if this expenditure would continue if the clubs amalgamated.

SM not sure, legal and financials to be discussed. Proposal still in its early stages.

BW stated council insisted club pays sailing club rent, rather than direct to council, when initial arrangement was set up.

VM highlighted that when negotiations begin for amalgamation BF should not be the only member involved in decision making.

AW stated a cross section of members will be involved.

BW offered to be involved, having previous experience with the Sailing Club.

#### **4. Election of New Office Bearers**

- a. All committee stood down.
- b. Tom Hodge does not wish to stand for re-election as Secretary.
- c. New Members:
  - i. AW proposed Frances Farquhar for Secretary, VW seconded.
  - ii. NM proposed Dot Mehan, MR seconded.
  - iii. NH proposed rest of committee re-elected, SMain seconded.
- d. Summary:
  - i. **10 Committee Members** - Andy Walker (Chair), Bob Ferenth (Vice-Chair), Sally Moore (Treasurer), Mairi Ryan (Membership Secretary), Frances Farquhar (Secretary), Tom Hodge, Leah MacKay, Stella Matheson, Valerie Wareham, Dot Mehan.
- e. Note of Social Committee Members – Gillian Hodge, Lucy Gardiner, Lauren Stewart, Susan Walker, Sally Moore.

#### **5. Set Membership fees**

- a. Recommended by committee to stay at £50.
- b. Proposed AW. Seconded LG.
- c. Members (or potential members) that are unwaged, unsalaried, having financial difficulties are encouraged to speak confidentially to Treasurer or Membership secretary, options available.
- d. £2 row donation is voluntary, but recommended – again if financial difficulties, please reach out to Treasurer / Membership.
- e. AW encouraged members to enjoy the social and leisure aspects of rowing, highlighted importance of this as part of the club.
- f. Memberships are now due – Please pay before 31<sup>st</sup> May. Please put membership in the comments on your bank transfer.

**6. AOCB**

- a. See page 10 - Boathouse Build Costs and Grant Providers.
  - i. Huge thank you to all organisations (and members) that took part in sponsored row across Moray Firth and those that donated to the Aviva Community Crowdfunding appeal.

No other AOCB raised.

AGM adjourned at 10.55.

## **Chair's Report AGM 9/3/24**

There are now 71 members in the club, consisting of 63 rowing members, 1 Cox only, and 7 non-rowing members, and, it has been particularly gratifying to see people returning to the club and renewing their memberships. We have also had 7 'Come and Try' sessions which are proving very popular, with 8 individuals attending the last one held, this is to the credit of all members attending and assisting. More are pending. This has been a very poor winter, but we managed a total of 226 rows, with one month only managing 13 rows (best is 28!)! We continue to have a 'formidable' female membership with men needing to increase, but this would seem to reflect general trends and the SCRA survey.

This last year was a very successful one for the club, 3 things in particular.

- a. Boathouse 23/7
- b. Nairn Regatta, with attendant Press coverage 16/9
- c. Club Results – Total of 32 medals (G x 7. S x 13 and B x 12)

We also participated in various events, including April Buckie to Portsoy, May Street market stall, June Solstice Row, July Boathouse celebration, September 5 miles from home and Nairn Regatta, December Solstice row and Club Xmas Night, and February sunset row! All possible thanks to club member assistance and contribution!

The Chair made the point that, whilst the club is not all about racing and regattas, it has to be acknowledged that this does get the club noticed and discussed, giving it a higher profile. This, in turn, means that when we are appealing for funding, assistance or even donations for street markets etc we receive a positive response as people see the work being done and the positive impact it can have on the Nairn area. At the same time it is important that ALL members enjoy being in the club whatever their reasons are for joining, and this is what the club, and committee members are striving to achieve.

### **Also:**

- Action Plan – On the club website for all to see, to be updated, but, addressing issues such as 'Come and Try', social rows, extra rows, beach launches.....
- Two members, Kristin and Leah attended Loch Tummel and participated in SCRA races, as well as courses in umpiring and course laying.
- There will not now be an official opening of the boathouse, but the plan is to invite reps of the principal supporters and funders (see AOCB).
- This leads into the plan to amalgamate the club with the Sailing Club and Kayaking club to have an, overall, Nairn Water sports Club. (plus, others?) This is beginning with an invite to assist with their Open Day on 8<sup>th</sup> June, along with some social nights and further events planned. All members are encouraged to get involved, whatever their interests might be.
- Coxing – great to see membership growing but requires coxing! (As per Action Plan) – SPOC/Training/Duty Cox
- 'Governance' – recommended every 6/7 years and crucial for any club, SO, can you assist?

New Member Assistance:

Can you tow a trailer? Do you have a legal or admin background? Do you have knowledge of Data Prot? Information Security? Wix system? Or any other relevant skill or attribute which could assist the club. Please inform self, secretary or any committee member so can be recorded.

New members – fresh eyes!!

## Treasurer's Report for FY 2022 – 2023 for AGM

The accounts have been audited and signed by Mr Steven Bain of Ritson Young, in Nairn, on 23<sup>rd</sup> February 2024. Paper copies were distributed and can be sent electronically if wished.

All the Annual Accounts for NCRC are attached:

Two pages of the Receipts and payments Accounts, plus the bank statement at December 2023. (this could not be handed out as it was accidentally photocopied with personal information showing).

Income in year 2022-2023 (Jan 1 <sup>st</sup> to Dec 31 <sup>st</sup> ) was	£13,819.60
Expenditure on Boatshed project (funded)	£31,990.79
Other Expenditure and costs were:	£ 6522.03
Total expenditure and costs were:	£38,512.82

Cash at bank at start of year	£39,934.42
Cash at bank at end of year	£15,250.20

The boatshed building is mostly completed, possibly a couple of small tasks to finish but the Restricted (Grants) fund has been closed, so we now have one fund in our one bank account.

The treasurer reported a healthy financial situation, with enough funds at bank to operate the club at our current level. The Treasurer has recommended that the Annual Membership fees remain unchanged, and the Rowing Donation remains unchanged at £2 per row.

This may be paid by cash into the red cash tin in the boathouse or directly into the NCRC bank by SO or manually, monthly (or other time period).

Treasurer prefers bank payment by SO or manually using text box reference "RowDonJan", "RowDonFeb" or "Donation10 rows", etc.

Please remember to change the text box reference for pay-in's for your "MembershipFee". Thanks.

Donations are highly valuable to the club as we can reclaim Gift Aid – we have just reclaimed 2.5 years and gained c £3000. Thanks to BF for help.

THANK YOU to all donors!!

Any member who is in financial stress – unable to afford the membership or donations, please speak to the Treasurer and or Membership Secretary (all in confidence) Mairi Ryan or Sally Moore. Arrangements can be agreed.

### **Accounts Notes:**

The website payment is for 3 years, the figure includes office/admin cost c£30

There are two SCRA subscriptions showing in this FY as 2022 was a bit late.

Rent: we now pay (only one) ground rent to the Sailing Club, plus electricity.

New ongoing annual costs for operation of the new Boathouse: Page 8.

Attached is a list of new costs, some are estimated as the boathouse has not yet been open for one year. Estimated annual cost at 2023 prices, c £1700.

Nairn Home Regatta: Page 9.

Attached is a summary of costs and income. September 2023. Costs were c £1300. Due to sponsorship of £500 (Hawco Van Centre) and sponsorship of the Winner's Trophy (Strathnairn Beach Cafe) and brilliant fundraising in warm sunny weather, the Nairn regatta made a profit. In 2024 there will be further expenditure and overheads, but BF has already obtained a grant of £2K.

Appointment of Approved Independent Examiners for the Accounts (for FY 2024):  
The meeting (19 members\*) generally approved the re-Appointment of Mr Steven Bain of Ritson Young, in Nairn. A small suitable gift has been purchased for 2023 work done. (\*List of members with signatures).

ACCOUNTS Draft audited signed accounts were Approved generally by the meeting (19 members\*) with no comments or questions (one Q on future rent in 2024, hypothetical). Therefore, deemed Approved.

Next step is the OSCR reports and submissions, following another visit to our Auditor. Thank you to everyone who has helped in financial processes!

Treasurer's Report by Sally E A Moore, Treasurer and Trustee, February 2024.

**NCRC NEW ONGOING ANNUAL COSTS....** (based on 2023 prices)

Harbour slip Fees in 2023	£88.00
Sailing Club Rent dated 04/07/2023 annual Club rent.	£202.40 * replaces Kayak
Insurance for buildings and PLI 28/3/2023 to 27/03/2023	£799.19
BID Nairn fees, annual, for 1/10/2023 to 30/09/2024	£225.00
Electricity .... allow ... £200? +	£200.00
Repairs to Boathouse / Maintenance	?? Known unknown.
Batteries, cleaning items, sundries. (guess)	£200.00

**TOTAL APPROX £1715 ish.**

Electricity: approx. 0.62p/day standing charge x 50%, = £113 per annum, plus our KWh used.

We used 179 KWh from 28<sup>th</sup> June to 18<sup>th</sup> Feb, about 235 days. = approx. 278 units pa. = c £80?

List of future costs may be incomplete: Unknown Unknowns.



## NAIRN COASTAL ROWING CLUB

Useful Notes with Accounts for FY Jan 1<sup>st</sup> to Dec 31<sup>st</sup> 2023

### Notes:

#### INCOME RECEIPTS page 1

1. MEMBERSHIP receipts were up in 2023, £3020, from £2705 in 2022. Mairi Ryan will help to check the membership numbers and payments.
2. FUNDRAISING at £2044 in 2023 is less than £3014 in 2022, but that included the large donation to the RNLI which was raised earlier (>£2K). Fundraising was highly effective (partly helped by good sunny weather at the Nairn Regatta).
3. DONATIONS for ROWING seats in 2023 were slightly down at £2483 from £2900 in 2022. We could do another analysis on payments received vs number of rows/rowers; last time it was approximately correct - it is 'voluntary' and some members are very generous.
4. DONATIONS at MEETINGS (cash collected) - slight loss in 2023. (£21.90)
5. KEY FOB deposits - 30 deposits paid, we are awaiting the number of remaining fobs, so we can check how many deposits have not been paid.
6. CLUB KIT - is notoriously difficult to reconcile for many reasons, possibly someone has not paid for something, possibly it is in 'donations', less likely. Loss £18.95.

#### EXPENDITURE – PAYMENTS page 2

7. the 'Boats maintenance' heading includes repair to a third party boat.
8. Gazebo - regattas - is the gazebo + bag, used at regattas.
9. Building insurance includes PLI, both a new annual cost in 2023.
10. Nairn Regatta Costs – see separate page.
11. RENT paid includes old sites and new rent to Sailing Club.
12. Room Hire Meetings: see 4 above. This figure for room hire does not include Sailing Club room on Regatta night £80, paid in Jan 2024 (contact details+ me).
13. Boat insurance – a very slight increase on 2022 (£14, c 2.7%)
14. Building plus PL insurance: a new ongoing annual cost, begun in 2023.
15. Website - is for three years (£216) and includes office/admin costs for 2023.
16. Harbour Slip Fees – a new annual cost begun in 2023.
17. SCRA - there are two SCRA subscriptions in this FY, 2 x £60 (one was late for 2022 as they did not have contact details).

#### BALANCE at BANK page 3

Personal financial information has been covered. Signed by Auditor.

#### **BOATS MAINTENANCE / EQUIPMENT / REPAIR £1140.73**

Radios 2, £359.92    Cushions Dulsie £180.00    Paint Esther    £126.77  
Repairs, parts, bits and pieces    £311.67    Repair to third party boat    £162.37 (less than Ins XS)

### NAIRN HOME REGATTA 2023

	<b>COST</b>	<b>INCOME</b>	
Trophy	£134.88	£100.00	Donation for trophy from Strathnairn Beach Cafe
4 Buoys	£345.99		
Shackles, 31.46 +12.49+12.49	£56.44		
Portaloos	£235.44		
HRC licence	£25.00		
Safety Boat fuel 14.86 + 31.25	£46.11		
Medals 183.19 +shipping £26	£209.19	£500.00	Donation for medals and regatta from Hawco Van Centre
Sailing Club room hire- evening (Paid in 2024)	£80.00		
Float cash for fundraising stall	£110.00	£1,424.50	Fundraising by NCRC stalls at Regatta Day *
Training course	£50.00	£53.00	Sales of NCRC merchandise
	<b>TOTAL COSTS: £1,293.05</b>	<b>£2,077.50</b>	<b>TOTAL INCOME</b>
	<b>£784.45 "PROFIT"</b>		

On the Annual Accounts, the cash float was netted out and the Sailing club room hire was paid in 2024.

SO income there=£1103.05

Note: there was a lot of regatta "help in kind" that is not noted here. Many Thanks to all involved in the success.

\* it was an exceptionally nice, warm, sunny day, this is worth a lot financially!

Boathouse Build Costs & Grant Providers:

The total build cost was £63,094.00

This was funded by donations/grants from the following organisations:

Foundation Scotland  
Davidson Trust  
Garfield Weston  
Highland Council - Ward Fund  
Aviva Community Fund  
Scotmid  
Arnold Clark Community Fund  
Tesco Bags of Help  
Pat Munro Foundation  
Peoples Postcode Lottery  
Gordon and Ena Baxter Foundation  
Magic Little Grant  
Local Trust - Harper Mcleod

Thank you to all these organisations and to our members that took part in the sponsored row across the Moray Firth and those that donated to the Aviva Community Crowdfunding appeal.