



Minutes of the 90th AGM, 4th March 2016 19:30 at the clubhouse

1. **Apologies for absence** received from Mike & Carol Mitchel, Richard Barnard & Libby Armstrong, David Cannel, Tia Reddish, George Brown, Pat & Dudley Lean, Phil & Naomi Thompson, Jan Sinclair, Guy & Julie Ward, Ivan Frost

2. **The minutes of the 2015 AGM** were noted

3. **Commodore's Report** on the year

"This is not just the usual end of the year round up but also the end of my period of being Commodore. There is still a lot to do but I will be passing on to the new team a Club which is financially secure and which continues to provide a wide range of services to its members and offers excellent value.

I don't think it will come as a surprise to members that the composition of the General Committee was not a match made in heaven when I took up the role as Commodore. For the good of the club we pulled together and learned how to work with each other. This pragmatic approach has meant that very little innovation has taken place, much less than I would have liked, but any that has occurred has been through a thorough testing process.

You will also be aware that for a large part of my two years I have also operated as Rear Commodore. That meant dealing closely with the running of the club in very hands-on way and did not leave a lot of time for being Commodore but it did allow me to spend lots of time with members from across the club. I said this at the Annual Dinner and it is worth saying again, that we don't necessarily share the same values and we certainly don't all share the same politics but we do share a love of boats and particularly sailing boats. If there is something which members have strong views on, in addition to this love of boats, it's how they want the club to work for them. And it's at this point I begin to see the similarities between being a Commodore and a Vicar. So I would like to ask members to think not just about what they want from the club but to also to think about what other members might want too. If we focus on giving our fellow members the space and time to pursue their boating activities, we will have a much happier club. There are some real issues around space and storage but on the whole we manage to rub along, though there are hotspots which arise which need not.

A year ago the most pressing issue facing the Club was how to halt the financial decline, which has been achieved. This has largely been done by the raising of fees and, in the last year, a focussed effort on making the bar work better for the club, as it is the main earner of additional income. Raising subs. can only be done so many times and maintaining an active social calendar requires a lot of commitment and participation from members. There is no guarantee that the income achieved can be maintained as the clubhouse use, by members, is not increasing.

The club does not make clear to members, what the status of the club is and what they are signing up for, in terms of responsibility and it certainly does not put in writing, what the responsibility is on the officers themselves. In legal terms there is no club. Anyone who signs a contract or lease for the club is the leaseholder or accountable person and these only change if they re-assign it. Any action taken against the club can either be against all members or individual officers, which means, as an officer you are putting your house, savings, and in extreme cases, your childrens' funds at risk, as they may be pursued post mortem. As an individual member the risk is possibly less but does not go away. At the information meeting before Christmas, much confidence was placed in insurance, which may pay out in some circumstances, eventually but will not for events that are foreseeable or if there is negligence involved. My personal liability and the other officers is actually unlimited. This is not the time to debate this further and while there is a good chance it would never be tested, it is not something that I think officers should be risking. It is down to you whether this is taken on by the GC and I would recommend that this be looked at afresh by the new committee.

You are all probably keen to hear why the GC updated the rules last summer. It would be fair to say that it came as a surprise to many Club members and communication could have been better but at the same time most members would have been surprised to learn that the previous rules, before they were updated, still permitted smoking in the building. There was a particular incident which triggered the rule change. Either we have rules or we don't have rules but selective bending of the rules, depending on who you are, is something we should not be putting up with as a club. Ideally we have as few rules as possible and avoid the temptation to impose personal preferences on the club. As members, you are free to recommend whatever you feel is right to the GC for rules but, since we made the rule change, we have not received any complaints about dogs or e-cigs.

To return to why we are here and our love of sailing and boats: this year saw us build on the success of Sail 14 last year with 2 picnics, also involving our growing membership base, including the Wivgigs and Canoe and Kayak club. We have had the first Sailing Saturday which will complement race days for those who just want to get out on the

water and would like the security of having other club users and safety boats around them. WODS have dropped in number a bit this year but still provide the dinghy racing fleet of the club, a position which, if anything, will be more pronounced this year. We have a bigger demand than ever for keel-boat space and had a good turnout at the Wallet Shield this year with the best individual effort, even if we didn't win the shield.

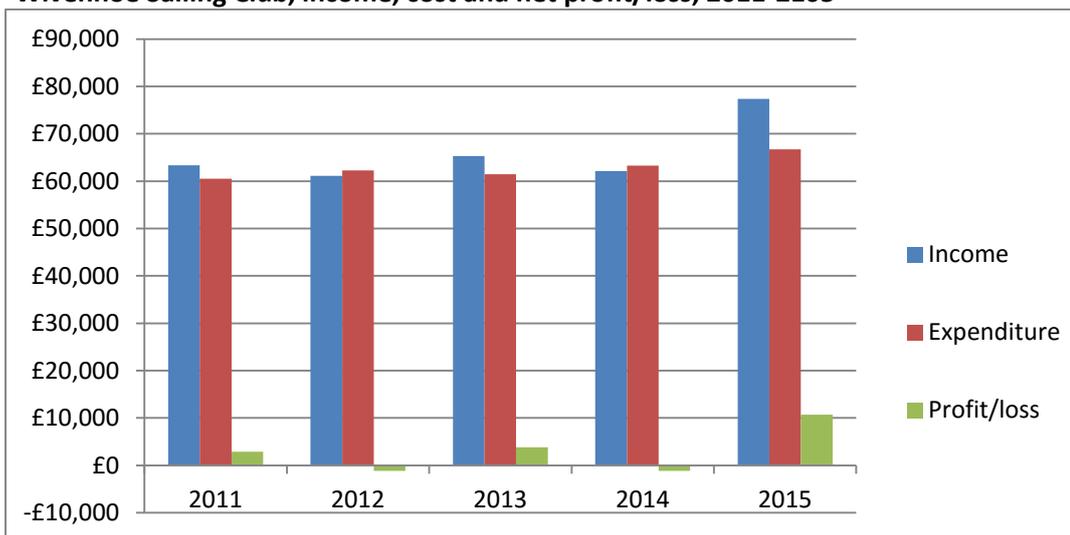
Our treasurer will deliver his report later but one of the things we promised the membership was a capital spend plan. This is still emerging but it is an urgent priority, as the club is now holding substantial funds and some of this needs to be invested back in the club in a planned way. I would have preferred to see this process well underway but without an agreed plan this is not possible. There are a number of plans that have been drawn up in the past and not carried forward. The clubhouse is not well designed with an intrusive staircase and no proper lift. The upstairs has a major storage problem and, although it provides the best views of the river, is seriously underused and the toilet and changing facilities are not what would be expected in a sports clubhouse. There have been plans to put all of these things right but there appears to be little appetite for change amongst the membership. More pontoons and covered work space on the hard would also be very useful as would a dolly to recover boats up the hard. If you like the sound of some these ideas or you have ideas of your own, then bring them forward. Nothing will happen however without the desire to see change happen.

It will be the new team who will be looking after you after tonight but it has been a pleasure and a privilege to be your Commodore for the last two years and I look forward to seeing you on the water. I would like to thank you all for your support and goodwill over the past two years and I'm sure you will extend the same to the incoming officers. There will be an opportunity on the 8th April to join me in a cocktail on the upper deck, for the President's reception and I look forward to seeing many of you then." Stuart Bannerman, Commodore

4. Report of the Treasurer and Independent Inspector of Accounts.

"I am pleased to report that 2015 was a strong year for the Club financially. After making a nominal loss in 2014, our operating surplus recovered to £15,063 in cash terms or £10,680 when depreciation is included. On a like-for-like basis (that is, adjusting to allow for moving clubhouse event costs from income to expenditure side of the accounts), income grew 18% year-on-year; while costs were flat compared to the previous year.

Wivenhoe Sailing Club, income, cost and net profit/loss, 2011-2105



Membership income grew strongly in 2015, as did fees relating to dinghy storage. It was particularly pleasing to see a robust recovery in bar income, which reached its highest level since 2012. This reflects well on the hard work of the Rear Commodores, House Committee, staff, volunteers and willing drinkers of the Club. Members will be aware that every penny we bring in through bar takings and lettings income (which increased to a record high this year) is money we don't have to raise through members' subscriptions and usage fees.

On the expenditure side, the upward pressure on rates/water, tractor/hoist, alarm/security and bar costs was offset by constraint in other areas of spending. However, not all reduced costs are necessarily good for the long-term health of the Club. Members will note that we spent only 40% of the 2014 total on repairs and renewals (that is, approximately £3,000). This is at a time when the Club has almost £74,000 in our bank accounts (at the end of 2015), or 120% of the entire cash costs of a typical year.

In my view, this is beyond prudent. While we should clearly maintain some reserves to deal with contingencies, members have a right to expect our funds being invested in the Club rather than sitting dormant in our accounts, earning (low) interest rates. I will be encouraging the Sailing and Buildings/Maintenance committees to bring forward plans for investment over the next 24 months to improve the member experience.

Finally, I would like to thank those volunteers whose accurate record-keeping makes the job of Honorary Treasurer that much easier: particularly those involved with Cadets, House & Bar activities, the Sailing Committee and the Lifting Group.” Richard Bowyer, Hon. Treasurer

WIVENHOE SAILING CLUB –ACCOUNTS 2015

1. Profit and Loss Account for year 2015 showing details of previous years

INCOME	2015	2014	2013	2012	2011
Subs/Joining Fees	£19422	£15696	£16123	£15261	£15065
Mooring Fees	£9253	£8053	£7905	£7061	£6609
Dinghy Storage	£3195	£2649	£2298	£2084	£1945
Cruiser Hardstanding	£4083	£5272	£3186	£4336	£3332
Cruiser Lifting Group	£1744	£2152	£1130	£503	£881
Sailing Events	-£109	-£369	-£294	-£267	-£545
Clubhouse Events (incl of costs)	£4243	-£685	£406	£277	-£735
Lettings	£6999	£6662	£6760	£3867	£5306
Sundry Income/Donations	£376	£412	£597	£606	£1259
Bank Interest	£781	£502	£1050	£437	£663
Cadet Funds	£1405	£982	£1159	£400	£775
Bar	£25979	£20786	£24972	£26558	£28797
Total Income	£77371	£62111	£65290	£61122	£63351

EXPENDITURE					
Rates/Water	£3989	£3597	£3563	£3401	£3524
Electricity	£4422	£4303	£3728	£3627	£3415
Insurance	£4213	£4157	£4105	£4432	£4642
Clubhouse Events	£3834				
Repairs/Renewals	£3261	£8162	£3775	£7879	£3255
Cleaning/Wages	£9484	£8856	£7909	£6478	£5297
Tractor/Hoist costs	£1080	£972	£785	£817	£365
Moorings	£5946	£5622	£5622	£5463	£5194
Boats/Engines	£1694	£2468	£2343	£1553	£2413
Alarm/Security	£2819	£1907	£3031	£1326	£2337
Phone Print Post Stat'y	£1448	£1754	£1831	£1257	£1561
Donations/Subs	£475	£615	£630	£595	£430
Sundry/Flag Officers' Exps	£748	£1099	£902	£1497	£666
Bar Costs	£18895	£14978	£17427	£16632	£21824
Total exp before depr'n	£62308	£58491	£55651	£54956	£54924
Depreciation	£4383	£4794	£5808	£7329	£5566
Total cost	£66691	£63284	£61459	£62285	£60490
Net Profit/Loss	£10680	-£1174	£3831	-£1163	£2862

2. Balance sheet at 31 December 2015

	2015	2014
Property	£874	£920
Rescue boats including outboard	£1455	£1940
Cadet boats	£345	£1614
Furniture and fittings	£191	£285
Lease	£16532	£16666
Tractor	£25	£50
Stair lift	£1494	£2230
Plant and machinery	£66	£99
Tractor shed	£5997	£6313
Crane (hoist)	£1726	£1918
Boat shed	£9058	£9535
Cycle and mast racks	£160	£214
Projector and screen	£178	£266
Canoe and kayak racks	£928	£1237
Topaz dinghy rack	£382	£509
Total fixed assets	£39413	£43795
Reduction in assets in 2015	£4383	
Stock		
Bar	£2245	£2351
Clothing	0	0
Petty cash		
House committee	£320	£632
Cadets	£1671	£271
Bar till	£200	£271
Bar cage	£87	£121
Bank & investment	£73173	£57635
Total current assets	£77695	£61558
TOTAL	£117108	£105354
FUNDED BY:		
Profit and loss	£10680	-£1174
Reserves	£89582	£90756
Lottery grant	£14678	£14678
WOD fund	£2169	£1093
Total	£117108	£105353

3. Notes/management accounts

	2015	2014
Bar revenue	£25979	£20786
Gross profits	£7084	£5808
% profit on sales	27.27%	27.94%

Note regarding depreciation of assets: The assets are depreciated over 3 to 20 years depending on the type of asset. Generally equipment is depreciated over 3/4 years, buildings over 20 years. The lease on the clubhouse over 125 years as per lease.

Signed on behalf of the General Committee of Wivenhoe Sailing Club.



Richard Bowyer

Hon. Treasurer, Wivenhoe Sailing Club

I have examined the records of the Wivenhoe Sailing Club for the year ended 31st December 2015 and confirm the above statements are in accordance therewith.



Martyn Lewis
Independent Examiner

4/3/16

Questions and comments about the accounts

Jane Valentine asked about the cruiser fees. Tony Highbee explained that lifting fees are for launching & recovery of yachts and storage during the winter. The treasurer added that the club membership fees are kept as low as possible, with charges for use of specific facilities.

Anthony Vickers: Asked about the current level of reserves (120%) and whether the fee increases were justified. It was explained that the club had decided to raise fees rather than use reserves to balance the current account. Treasurer noted that there had been an under spend on repairs, that 80% is prudent and a planned investment program should occur.

Bernie Hetherington stated that the club had received a windfall of £1800 in Small Business Rate Relief. Tony Higbee mentioned increase in membership fees also because of WivGigs and Canoe group memberships

Robert de la Rue asked if the trend of declining membership continued and the Secretary confirmed that we continue to have a slight decline.

David Reynolds asked about the "Donations" heading in the accounts. It was explained that the income was from various sources including people stay on pontoons and the expenditure included the RYA and Essex Wildlife Trust subscriptions.

Alan Tyne commented that the accounts show that cost and expenditure is quite balanced. The accounts show an effectively run club, and reflect a tremendous amount of work members put in. Brian Sinclair commented that we are the envy of other clubs who struggle to run in a similar way, with affordable membership which motivates a volunteer run club

The accounts proposed by Ian Hunter and seconded by Peter Goldsmith were adopted by an overwhelming majority.

6. Nominations for the Election of Officers

Position	Nominee	Proposed	Seconded by
Commodore	Bill Kippen	Ted Reddish	Nigel Cook
Vice Commodore	Gary Jobber	Nikki Robinson	Tony Higbee
Rear Commodore	Myrna Ekeroth/Carole Newman	Bernie Hetherington	Eric Strudwick
Hon Treasurer			
Hon Secretary	Eric Strudwick	Guy Ward	Ken Jordan
Hon Membership	Midge Hetherington	Libby Armstrong	Eric Strudwick

Secretary			
Hon Sailing Secretary	Rob Maloney	Tony Higbee	Bill Kippen

The election for club Officers was taken en bloc and approved by a significant majority of the attending members.

7. Nominations for the election of General Committee members .

Rob de la Rue	Robert Dovell	Stuart Bannerman
Nikki Robinson	Kevin Hosking	Bob Hollis
Bernie Hetherington	Libby Armstrong	Eric Strudwick
Tia Reddish	Dave Peck	Stuart Bannerman

The election for General Committee Members was taken en bloc and approved by a significant majority of the attending members.

8. Resolution 1.

“Dogs are not to be allowed in the clubhouse. House Rules to be amended accordingly. Guide dogs are to be exempt from this rule.”

Proposed by Kevin Hosking and seconded by Brian Sinclair. There followed contributions both for and against the resolution with members saying why dogs should (or should not) be allowed into the clubhouse, depending on their point of view.

After considerable debate, the proposal carried by majority of approximately 5 people, with 5 abstentions. (No tellers were appointed – Hon. Sec.)

Resolution 2.

Proposal to amend the Constitution. After rule 16 Byelaws, add two additional rules:

17. Abandoned Boats and/or Trailers

In this section the term GOODS refers to a boat, its trailer if any, and its mooring gear if any. If, at any time, any fees payable to the Club by any member or former member (whether by way of arrears of subscription or facilities fees, dinghy park fees, mooring fees or otherwise) shall be one month or more in arrears and goods the property of a member or former member remains upon the Club premises, or a Club mooring, then the member or former member shall remove the goods from the Club or Club mooring immediately. If the member or former member fails to remove the goods then the Committee may:

- (a) Move the goods to any part of the Club premises, or any Club mooring, without being liable for any loss or damage to the goods howsoever caused.**
- (b) Give three months’ notice in writing by registered post to the member or former member at his last known address as shown in the Club Register and thereafter sell the goods and deduct any monies due to the Club from the net proceeds of sale before accounting for the balance (if any) to the member or former member.**
- (c) Alternatively, if the goods are unsaleable, after giving notice in writing as aforesaid, dispose of the goods in any manner the Committee may think fit and deem the cost of doing so and any arrears as aforesaid to be a debt owing to the Club by the member or former member.**
- (d) the Club reserves the right to charge storage for the goods until such time as the owner collects the goods or until notice has been served under Rule (b) above.**

PROVIDED ALWAYS THAT:-

Proper evidence is available to show that all reasonable steps have been taken to trace a member or former member and that, when and if the goods are sold, if the Club is unable to account to the member or former member for the balance of the proceeds of sale pursuant to Rule (b) above then the balance of the proceeds of sale shall be placed upon bank deposit account and retained against the eventuality of a claim by the owner (whether he be the said member or former member or otherwise) for a period of six years.

18. Lien

In this section the term GOODS refers to a boat, its trailer if any, and its mooring gear if any. In addition to Rule 17 (Abandoned Boats and/or Trailers) the Club shall at all times have a lien over members' or former members' goods parked on the Club's premises, or a Club mooring, in respect of all monies due to the Club, whether in respect of arrears of facilities fees or subscriptions or otherwise and shall be entitled to retain possession of the goods until such time as all monies due to the Club have been paid in full.

(End of proposed amendment)

Proposed by Bruce Anderson, Vice Commodore and seconded by George Brown, Sailing Secretary
The Vice Commodore explained that the proposed amendment was based on an extract from the RYA Model Constitution. He said that it clarified the situation for members and the club.
Passed by unanimous vote.

9. Appointment of Independent Inspector of Accounts

The Secretary noted that the 2015 accounts were reviewed by Martyn Lewis accountants and asked the membership to delegate the appointment to the GC.

Proposed by Jane Valentine, Seconded by Tony Higbee. Passed unanimously

10. AOB

1. Ted Reddish asked where minutes of the GC can be viewed, apart from online.
The commodore thanked Ted for his contribution and suggested that the new committee consider making a copy available.

2. Steve Hart informed the AGM that there will be a cadet supper on March 10.

Meeting closed 9.05

These minutes were approved as a true record at the General Committee meeting of April 6th 2016.