



# St Mary's Loch Sailing Club

Enterprise Fleet No. 83

Mirror Fleet No. 224

## Committee Meeting

8 10 2025 Zoom

Meeting Minutes 25.8

### Fixed Standard Matters

### Apologies

| Present | Apologies |
|---------|-----------|
| Mike    | Chris     |
| Gail    | Rachel    |
| Gerry   |           |
| Ian P   |           |
| Mark N  |           |
| Keith T |           |
|         |           |
|         |           |

### 2. Minutes / Actions Previous Meeting

Minutes were approved

Due to holidays it was decided to change meeting dates as follows:

Cancel meeting on 22/10/25

Rescheduled on 8/10/25

| ACTION |    | DETAILS                                                    | OWNER       | Completed / Incomplete / Ongoing                            |
|--------|----|------------------------------------------------------------|-------------|-------------------------------------------------------------|
| 24.5   | 13 | Put links to videos on website                             | Gail        | Linked to 25.6.1<br>Removal of action approved by Commodore |
| 24.9   | 2  | Send Gail words re PB for webpage                          | Gerry       | Removal of action approved by Commodore                     |
| 25.1   | 6  | Collect videos to show first aid treatment in rescue boats | Ian / Gerry | Removal of action approved by Commodore                     |

|      |    |                                                                                                                              |                                              |                                                                                                                                                                                                                                                                                                                                                    |
|------|----|------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 25.1 | 19 | Investigate solar panels / heat pump                                                                                         | Mike / Gerry                                 | Awaiting responses re solar panels<br>Water filtration – water from loch rather than spring – Mike meeting company on 22/8//25<br>They will give advice and best solutions (hopefully)<br>Would need to get formal approval from SEPA if taking water from loch.<br><b>Original meeting cancelled. Mike / Gerry to meet with them on 31/10/25.</b> |
| 25.4 | 5  | Amend Roles of committee doc and share                                                                                       | Gerry                                        | <b>Completed – New action 25.8.3</b>                                                                                                                                                                                                                                                                                                               |
| 25.5 | 1  | Tidy up double entry for class of membership in webcollect – winter activity                                                 | Gail                                         | <b>Ongoing</b>                                                                                                                                                                                                                                                                                                                                     |
| 25.6 | 1  | Videos for website                                                                                                           | Mike/<br>Gerry/<br>Maia /<br>James /<br>Mark | PB and Committee Boat videos - Gerry<br>Grass Cutting - one mower and trimmer – Gail to ask Mark Newsam if he would do this.<br>Rigging of Fevas, Topper and Pico – Miai at Kids camp<br>Waterfiller cleaning and what switches not to touch – James /Mike / Gerry at Kids Camp<br><b>Removal of action approved by Commodore</b>                  |
| 25.6 | 3  | Delete groups from the community once event over                                                                             | All admins                                   | <b>Ongoing</b>                                                                                                                                                                                                                                                                                                                                     |
| 25.7 | 1  | Email all members with details required for meeting with lawyer on 23/9/25                                                   | Mike                                         | <b>Completed</b>                                                                                                                                                                                                                                                                                                                                   |
| 25.7 | 2  | Contact Sally and Sarah to inform them of committee's decision not to proceed with clubhouse project as it currently stands. | Mike                                         | <b>Completed</b>                                                                                                                                                                                                                                                                                                                                   |
| 25.7 | 3  | Add next steps for clubhouse                                                                                                 | Gail                                         | <b>Completed</b>                                                                                                                                                                                                                                                                                                                                   |

|      |   |                                                             |                |                                                                                     |
|------|---|-------------------------------------------------------------|----------------|-------------------------------------------------------------------------------------|
|      |   | redevelopment to next meeting agenda                        |                |                                                                                     |
| 25.7 | 4 | Meet with Alistair (post end September)                     | Mike/<br>Gerry | Mike and Gerry to meet with Alistair on 1/11/25 post work party. New action 25.8.10 |
| 25.7 | 5 | Email Council re ANPR camera and routes of walks            | Mike           | Completed<br>See AOB                                                                |
| 25.7 | 6 | Buy and attach keypad entry to back doors of changing rooms | Gerry          | Ongoing                                                                             |

### 3. Updates

#### Budget update - Keith T

There have been no major changes to totals. On track to make as predicted a small surplus at end of year.

Only unknown is cost of lawyer who has been guiding us through SCIO process.

Keith requested that any requests for expenses from committee members should be made asap. **Action 25.8.1 All**

After discussion it was decided that the club would move over to presenting our accounts in a way that includes our assets.

This will require setting up and work to be done to establish the value of our assets – boats / tractor / land and clubhouse are all included as assets. Over a period of years, they will be 'written down' as they will depreciate annually in value. This will give any potential grant provider a clearer statement of our value. Gerry to work on this re boats and tractor and Mark J and Andrew Isherwood to be approached to ask if they can help with land. If necessary we will employ the correct person to give us the values of land and clubhouse..

This will mean that as well as a club auditor (club member – not on the committee) – who reviews the final accounts – we will also have to have the accounts checked by **an independent reviewer** who is experienced in dealing with accounting procedures / practising accountant and who is independent of the club. This may be something we have to pay for. This will ensure that we are providing SCIO with the correct information. This review will require only a small amount of time.

This change will happen when we switch from the current status of the club to a SCIO.

\*\*\*\* Gail's youngest daughter (Kirsty Kerr) who is a CA (but not an auditor) has agreed to be the independent reviewer \*\*\*\*\*

A discussion was held regarding the possibility of using gift aid with our subscriptions. Gift aid can only be done if members of the public can access the amenities that the subs are paying for (public pay for these amenities). As this does not happen we cannot use the gift aid option.

### **SCIO (Scottish Charitable Incorporated Organisations) – Mike / Chris.**

There has been no additional comments since the meeting so we can go ahead to prepare the documents at the end of October. Gail will ensure a list of recently deleted members from webcollect is kept correctly dated so non renewal members can be deleted 7 years after their last membership.

After discussion the committee agreed that Mike should contact Adrian (the lawyer) and request he make the following changes to the document :

- only flag officers to be trustees
  - number of members attending a meeting to make a quorum should be 1/3 of membership or 15 members whichever is the smallest number
  - the word 'auditor' should not be used where we are describing the independent reviewer
- points 4.5 and 4.6 should be moved to club rules

#### **Action 25.8.2 Mike**

The club rules will be updated to reflect this and be presented for approval at AGM **Action 25.8.3 Gerry**

### **Club House Working Group - Mike**

*See Item 7 below*

Update of club boats / clubhouse

No discussion

## **Meeting Specific Matters Not Covered In Actions In Minutes From Previous meeting**

### **4. Events**

Work Party 1/11/25

Updated list of work to be done to be posted on whiteboard on the day

Gerry to do back door keypad locks (but not set code)

Members to be asked to bring rakes to remove cut grass to help flatten out the paths

Members will be asked to remove boats after the completion of the work party

Once this is done Mike / Gerry will photograph any remaining boats

Mike to email members about work party / boat removal **Action 25.8.4 Mike**

Dinner Dance 17/1/26 – Gail

Unfortunately the Carfraemill is closing its doors as of 19/10/25 so we will have to seek a new venue.

Gail is looking into this and will keep committee updated on her progress **Action 25.8.5 Gail**

AGM 4/2/26

As we did last year we plan to send out all papers except for previous minutes, agenda and accounts at beginning of December and as is required give members 2 weeks to feedback comments.

At this point we will be inviting all members to the AGM – giving date / time / location

This will require the following to be **ready by end of November**

Club rules (Gerry)

Gail (as secretary) will issue papers and invitation.

**Action 25.8.6 Gail and Gerry**

5. Cancellation of Sunday racing if severe weather forecast – **Gail**

After discussion it was decided that the committee would cancel Sunday sailing if there was an amber or red weather warning in place.

6. Contact 2025 new members - Committee to share task? – **Gail**

After discussion it was decided that Gail would share a list of members and allocate committee member to each new member so that the new member can be contacted to try and ensure that we do not lose any of those members.

**Action 25.8.7 All**

7. Next steps for clubhouse redevelopment – **Mike**

After discussion the decision of the committee was that we improve what we already have.

To ensure that this is inline with the memberships wishes, Mike and Gerry will review the survey results and using the survey results propose to the sub group that we improve what we have – this may include showers / water pressure / draught proofing / solar panels / heat pump – rather than do a complete rebuild. It was felt by the committee that we may be able to source grants for some of this work.

This issue will be covered at AGM in Commodore's report – basically Sally did (as asked) a fact finding exercise to discover what a rebuild / improvement would cost. When the cost was found we changed tack as we could not afford that amount of spend.

**Action 25.8.8 Mike and Gerry**

## 8. AOB

A discussion was held re the make up the committee for next season.

Mike to move to Rear Commodore

Gerry to move to Commodore

Keith and Gail to remain as treasurer and secretary respectively

Mark and Ian have agreed to stay on the committee

Gerry to contact Rachel to ask what her plans are.

Names were suggested for prospective members and Gerry will contact them to sound them out. **Action 25.8.9 Gerry**

Mike had contacted member of staff at Borders Council who is responsible for the Southern Upland Way.

The original track through Alistair's land is blocked due to the construction of a conservatory. This building has no planning permission, but the council has no money to legally challenge this building.

However they have agreed to fund new signage and fencing on StMLSC land.

Ian M complained to council about the static caravan on Alistair's land and Alistair was given 3 years to remove it. This time is almost up and the caravan is still on sight.

The following is a site that may be of help to us

[ScotWays | Upholding Public Access in Scotland](#)

The information on this site states

1.4 For statutory dedication to be satisfied, the evidence needs to show that a way over land has:

actually been enjoyed by the public, and

use has been:

as of right (ie without force, secrecy or permission),

without interruption, and

for a full period of 20 years.

Mike and Gerry are to meet with Alistair on 1/11/25 to discuss this ongoing issue **Action 25.8.10 Mike and Gerry**

We need a copy of the Riparian Agreement. This agreement also requires updating.

Gerry to contact Andrew at Wemyss and March Estates to get a copy of the agreement and propose a meeting of the Riparian group to update agreement

**Action 25.8.11 Gerry**

Date of next meeting 19/11/25 followed by 3/12/25

## Actions

| ACTION |    | DETAILS                                                                                | OWNER        | Completed / Incomplete / Ongoing                                                                                                                                                                                                                                                                            |
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| 25.6   | 3  | Delete groups from the community once event over                                       | All admins   | <b>Ongoing</b>                                                                                                                                                                                                                                                                                              |
| 25.7   | 6  | Buy and attach keypad entry to back doors of changing rooms                            | Gerry        | <b>To be done at work party</b>                                                                                                                                                                                                                                                                             |
| 25.8   | 1  | Expenses claims to Keith by end October                                                | All          |                                                                                                                                                                                                                                                                                                             |
| 25.8   | 2  | Contact lawyer with updates to SCIO doc                                                | Mike         |                                                                                                                                                                                                                                                                                                             |
| 25.8   | 3  | Update club rules and committee roles by 19/11/25                                      | Gerry        |                                                                                                                                                                                                                                                                                                             |
| 25.8   | 4  | Email all members re work party on 1/11/25                                             | Mike         |                                                                                                                                                                                                                                                                                                             |
| 25.8   | 5  | New dinner dance venue                                                                 | Gail         |                                                                                                                                                                                                                                                                                                             |
| 25.8   | 6  | Final version of club rules and invite to AGM. Ready to send out by 30/11/25           | Gerry / Gail |                                                                                                                                                                                                                                                                                                             |
| 25.8   | 7  | Contact new members and new returning members to ensure they are 'happy' with the club | All          |                                                                                                                                                                                                                                                                                                             |
| 25.8   | 8  | Contact clubhouse working group                                                        | Mike / Gerry |                                                                                                                                                                                                                                                                                                             |
| 25.8   | 9  | Season 26 Committee                                                                    | Gerry        |                                                                                                                                                                                                                                                                                                             |

|      |    |                                   |                 |  |
|------|----|-----------------------------------|-----------------|--|
| 25.8 | 10 | Meet with Alistair on<br>1/11/25  | Mike /<br>Gerry |  |
| 25.8 | 11 | Riparian agreement and<br>meeting | Gerry           |  |