Holy Loch Sailing Club
Sandbank, Dunoon, Firth of Clyde

BOARD MEETING MONDAY 12h October 2026, 7pm

AGENDA

1. **Welcome, Apologies and Board Interests**
   Present: John Harrison, Ruth Lee, Alastair McLean, Bill Aitchison, Stuart Brown, Kirsty Brown, Neil Towart, Marion Bowen, Catriona Craig.
   Apologies: Harris Munns Alasdair McVicar.
   Online: Alisdair Clements.

2. Minutes of Previous Meeting

Minutes of the previous meeting were approved by Kirsty Brown and seconded by John Harrison.

3. Matters Arising and actions still to be closed

1. ABC lease: the secretary is awaiting a response from the lawyers.

4. Commodore's Report

On behalf of the club, I would first like to extend our condolences to the Stewart family following the recent passing of Neil Stewart, a much-loved and respected member and volunteer. Neil will be greatly missed for his laughter and, above all, for his invaluable contribution to the club.

Bidwells
Commodore and Secretary signed the Bidwells contract 23 September 2026 with Ali Gordon as a witness. Now we must chase up invoicing for the mooring licences for 2024. 2025 and 2026 to get these paid this year. The secretary confirmed that she had posted the Contract to Bidwells and that she had requested an invoice at their earliest convenience.

Polaris
Extremely successful event Estimated Profit below (some further checks on race entries to confirm).

Holy Loch Sailing Club
Sandbank, Dunoon, Firth of Clyde

Sales	Total
Bar	3,092.95
Entry Fees - Sum up	
Entry Fees - Web collect - main fleet	1,630.00
Entry Fees - Web collect - Cadets	50.00
Galley sumup	529.80
Total Sales - excl Merchandise	**5,302.75**
Cost of sales	
Bar opening stock	*610.62*
Add Purchases	*1,310.85*
Less Bar closing stock	*- 568.73*
Bar COS	**1,352.74**
Other bar - Staff	165.00
Galley	423.83
Cadets	67.06
Commodores Welcome	95.21
Entertainment	610.00
Sailing	346.53
Thank you	46.00
Clubhouse	10.75
Buffet	286.10
Finance charges - sumup & Paypal	54.42
Total Other costs	**2,104.90**
Profit before sponsorship	1,845.11
Sponsorship - received	500.00
Total Profit	**2,345.11**

Couple of points to note. The outsourcing of bar staff for Friday night was very successful. New Commodore will need to confirm sponsorship for next year from Shearwater. Thanks to Swordfish Marine for supporting us with a safety boat. Some members again noted the band was too loud and the dancing started quite late so it may be worth considering a smaller band in the future e.g. Acoustic sounds.

Donation

We have received a further donation towards the benches from Roddy Angus covering the full cost of the 6 benches. I have sent a letter of gratitude to Roddy on behalf of the club, this was an extremely generous donation.

It was asked if the Treasurer could look into setting up Gift Aid as Roddy would like to use this.

Safety Boats

If the safety boats are transporting members to the boats prior to racing they must ensure they are within the capacity allowed for these boats. If there is no notice of capacity on the boats then the board needs to arrange this before next year's sailing activities. This needs to be re-iterated for next seasons racing. It was agreed that Neil Towart will look into the capacity for each safety boat and ensure that they are marked clearly on each boat.

Teams Sharing Folder – Secretary to confirm these are up to date with all relevant documents. Secretary is currently ensuring that all relevant documentation has been updated and uploaded to the Teams Sharing Folder.

Website

2025 Constitution needs to be uploaded and I can't see any minutes for 2026? There are issues uploading to the website as only one person can have access. There are some documents that require to be removed from the website as they are now out of date. The minutes to be uploaded to the website have to be redacted before they are uploaded. It was agreed to circulate minutes to members in future (once redacted).

Need to put a request out for a website volunteer. CC to include in next club email.

Funding

Our current Funding co-ordinator Roberta Brown has indicated she will step down from this role post November 2026 AGM. Roberta has been excellent at keeping up to date with funding opportunities and guidelines and I am very grateful for all her hard work as it has been one less thing to think about as she has highlighted opportunities as they arise. It would be good to keep this role going and look for another volunteer.

Membership

We had a very successful **storage** meeting on Saturday 3rd October and I thank Ruth Lee, Alastair McLean, Alasdair McVicar and Iain Sinclair for helping on the day, unfortunately our storage co-ordinator Douglas Peddie was not available to attend as he was on holiday. Ruth and I have created a data file matching pictures of boats with members who have paid for storage. We need a couple more sessions and some help from Neil Towart to identify owners of the dinghies so we can match boat pictures.

Guns

Bill explained the changing circumstances regarding the storage of guns and

ammunition and the fact that Brian Teste is no longer local. The board unanimously agreed that they wished to rid the club of this responsibility. Bill offered to explore the potential ways that these can be ceased and disposed of correctly within the guidelines of legislation. He agreed to report back with a plan for this.

Treasurer

This year the treasurer has controlled the bank accounts and day to day cash management and bookkeeping of the club finances, I have taken on the preparation of the Mgt reports and the Financial reports which John agrees before submitting to the board. This has enabled better governance and separation of duties in terms of financial control. Kirsty Brown proposed that we add Reporting co-ordinator (non-Board role) to the roles and responsibilities document – draft sent with this report. Kirsty Brown is happy to see out this year's reports and help again with the final SCIO report for year ended December 2026 as well as the narrative as the report falls under her tenure as Commodore. The board unanimously approved this approach going forward. Eileen Woods (Henderson Accountants) indicated she may be willing to take this on as a volunteer going forward we would probably have to set her up as a volunteer member if she agrees. Kirsty Brown has approached Eileen regarding this and will advise her response when received.

5. Treasurers Report – September 2026

Prepared by John Harrison

EDF energy:

The smart meter has failed to submit readings again. £169.39 was collected by DD based on an actual meter reading. The debit for September will be £148.81 again based on an actual meter reading.

Handbook advertising:

Four invoices remain outstanding; [redacted], [redacted], [redacted] and [redacted]. All being further progressed.

Main Charity Account:

The fund transfer relating to the Instructors Course for £475.00 has now been correctly applied.

Membership Overpayment:

The membership overpayment from [redacted] remains unresolved. A further written request has been made, but so far, no response has been received.

Cash Float:

The balance of the cash float held for Polaris has now been banked with a smaller amount held for the remainder of the year.

HLSC Water Rates:

The charitable exemption for the period 2026/2027 has now been granted for HLSC. Confirmation received from Business Stream on 20/09/2026.

Other:

Dougie Peddie has been paid expenses for fixing the hose pipe.

We have an invoice from Neil Cunningham for £600 to cover mooring riser chains on the club moorings. This was unanimously approved for payment.

Holy Loch Sailing Club
Sandbank, Dunoon, Firth of Clyde

Accounts

Holy Loch Sailing Club SCIO
Receipts and Payments

Interim Financial Statement
1st January 2026 to 30th September 2026

Opening Balance 1st January 2026		£42,415.54			31833.37
Receipts	**2026 YTD**			**2025 FY**	
Membership via Webcollect	£24,234.00			£23,332.00	
Donations	£6,503.50			£3,040.00	
Kitchen and Bar Income	£9,320.91			£10,533.78	
Club merchandise/ Assets	£705.00			£1,187.98	
Bank Interest	£48.36			£92.49	
Other Income					
Total Receipts		£40,811.77			£38,186.25
Total Funds YTD		£83,227.31			£70,019.62
Payments	**2026 YTD**			**2025 FY**	
Moorings	£0.00			£0.00	
Licences and Insurance	£4,507.83			£4,304.06	
Cleaning,Gardening and Maintenance	£1,231.49			£1,465.79	
Printing,Postage Stationary and Advertising	£90.00			£516.84	
Kitchen and Bar purchase	£6,162.70			£7,221.61	
Broadband	£204.63			£258.66	
Energy	£373.97			£1,199.24	
Fuel and Oil	£538.38			£413.98	
Repairs and renewals	£197.24			£2,409.54	
Website and IT Charges	£291.39			£430.32	
Paypal and Sumup charges	£396.92			£288.31	
Patrol Boat expenses	£777.91			£1,077.65	
Water rates	£0.00			£194.70	
Travel	£0.00			£0.00	
Training	£1,250.00			£0.00	
Legal and Professional	£2,790.00			£1,422.00	
Subscriptions	£725.00			£685.00	
Skiff Project	£2,882.37			£3,142.34	
Changing rooms Project	£3,488.03				
Slipway Project	£6,804.00				
Cadet costs	£383.18				
CAPITAL ITEMS	£4,507.00			£1,567.98	
Calum McLachlan sponsorship					
SUNDRIES	£141.99			£1,006.06	
Total Payments	£37,744.03	£37,744.03		£27,604.08	£27,604.08
check	£0.00				
Balance			£45,483.28		£42,415.54

Bank Accounts	**2026 YTD**			**2025 FY**	
Treasurers Account	£33,313.43			28819.56	
Old charity A/C 00427531 (now closed)	£0.00			£840.96	
Savings Account	£5,707.07			£5,685.06	
Calum McLachan Account	£4,051.59			£4,006.17	
Cadet Account	£2,361.19			£2,825.26	
Petty Cash	£150.00			£238.53	
Total			£45,583.28		£42,415.54
Over/Under			£100.00		£0.00
Surplus / Deficit in Receipts and Payments		£3,067.74			
Difference in Bank Accounts 2026 - 2025		£3,167.74	£100.00	Over payment by D Hamilton	

Creditors

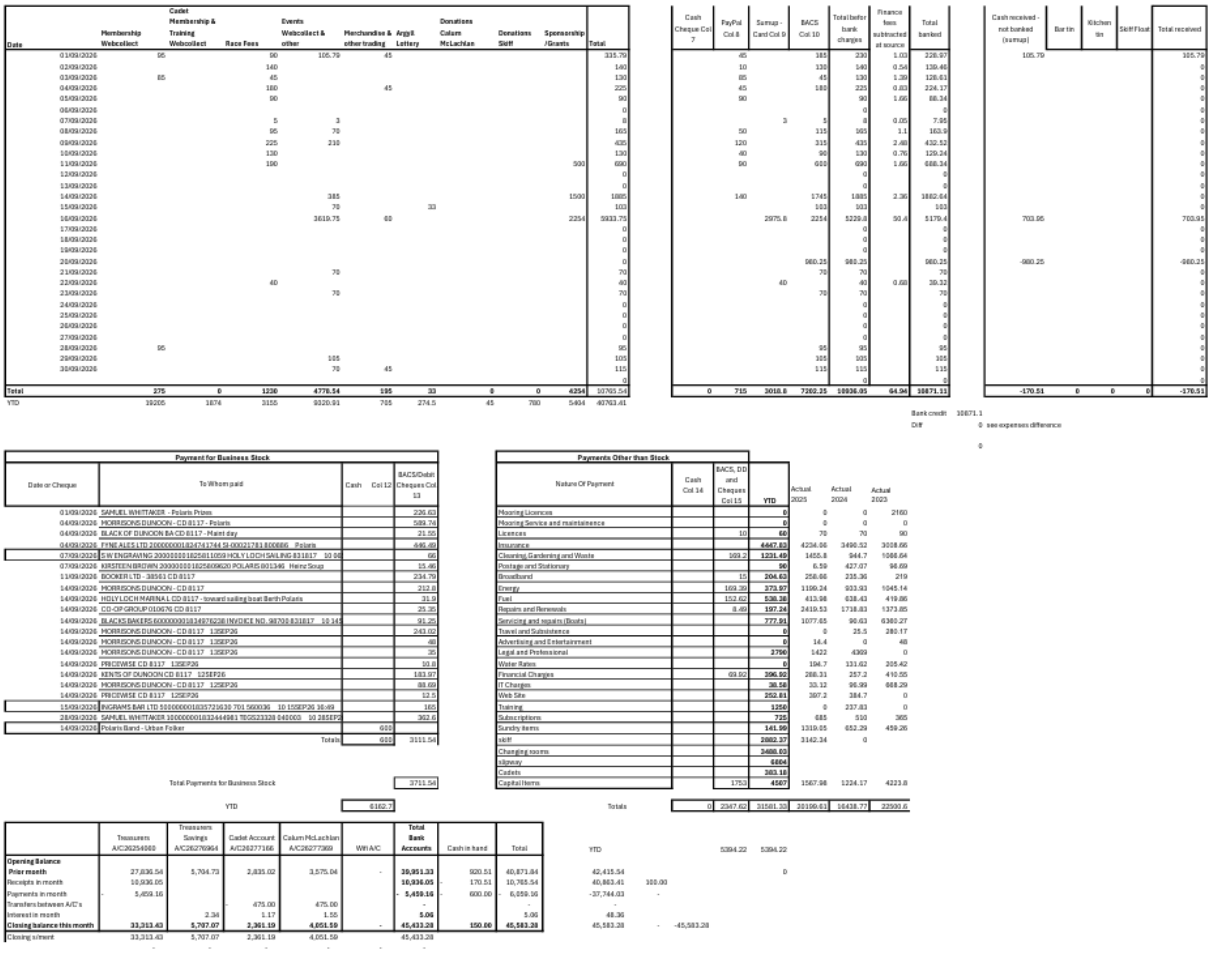
Bidwells 2024 & 2025	£5,000
Bidwells 2026 TBC	£3,000
Harper Macleod	£3,000
Henderson & Co 2026 (SCIO Report Examinatior	£0

Prepared by John Harrison 06/10/2026

OSCR Scottish Charity Regulator www.oscr.org.uk
Registered SCIO SC052823

Holy Loch Sailing Club
Sandbank, Dunoon, Firth of Clyde

Management Accounts



Date	Membership Webcollect	Cadet Membership & Training Webcollect	Race Fees	Events Webcollect & other	Merchandise & other trading	Argyll Lottery	Donations Calum McLachlan	Donations Skiff	Sponsorship /Grants	Total
01/09/2026	95		90	105.79	45					335.79
02/09/2026			140							140
03/09/2026	85		45							130
04/09/2026			180		45					225
05/09/2026			90							90
06/09/2026										0
07/09/2026			5	3						8
08/09/2026			95	70						165
09/09/2026			225	210						435
10/09/2026			130							130
11/09/2026			190						500	690
12/09/2026										0
13/09/2026										0
14/09/2026				385					1500	1885
15/09/2026				70		33				103
16/09/2026				3619.75	60				2254	5933.75
17/09/2026										0
18/09/2026										0
19/09/2026										0
20/09/2026										0
21/09/2026				70						70
22/09/2026			40							40
23/09/2026				70						70
24/09/2026										0
25/09/2026										0
26/09/2026										0
27/09/2026										0
28/09/2026	95									95
29/09/2026				105						105
30/09/2026				70	45					115
										0
Total	275	0	1230	4778.54	195	33	0	0	4254	10765.54
YTD	39205	1874	3155	9220.91	765	274.5	45	780	5494	60763.41

Cash Cheque Col 7	PayPal Col 8	Sumup - Card Col 9	BACS Col 10	Total befor bank charges	Finance fees subtracted at source	Total banked
	45		185	230	1.03	228.97
	10		130	140	0.54	139.46
	85		45	130	1.39	128.61
	45		180	225	0.83	224.17
	90			90	1.66	88.34
				0		0
		3	5	8	0.05	7.95
	50		115	165	1.1	163.9
	120		315	435	2.48	432.52
	40		90	130	0.76	129.24
	90		600	690	1.66	688.34
				0		0
				0		0
	140		1745	1885	2.36	1882.64
			103	103		103
		2975.8	2254	5229.8	50.4	5179.4
				0		0
				0		0
				0		0
			980.25	980.25		980.25
			70	70		70
	40			40	0.68	39.32
			70	70		70
				0		0
				0		0
				0		0
				0		0
			95	95		95
			105	105		105
			115	115		115
				0		0
0	715	3010.8	7282.25	10936.05	64.94	10871.11

Cash received - not banked (sumup)	Bar tin	Kitchen tin	Skiff Float	Total received
105.79				105.79
				0
				0
				0
				0
				0
				0
				0
				0
				0
				0
				0
				0
703.95				703.95
				0
				0
				0
-980.25				-980.25
				0
				0
				0
				0
				0
				0
				0
				0
-170.51	0	0	0	-170.51

Bank credit 10871.1
Diff 0 see expenses difference
0

Payment for Business Stock

Date or Cheque	To Whom paid	Cash Col 12	BACS/Debit Cheques Col 13
01/09/2026	SAMUEL WHITTAKER - Polaris Prizes		226.63
04/09/2026	MORRISONS DUNOON - CD 8117 - Polaris		589.74
04/09/2026	BLACK OF DUNOON BA CD 8117 - Miami day		21.55
04/09/2026	FINE ALES LTD 2000000018247417/44 SI 000221781 8000866 Polaris		646.48
07/09/2026	S W ENGRAVING 2000000018250811059 HOLY LOCH SAILING 831817 10 09		66
07/09/2026	KIRSTEEN BROWN 2000000018256809620 POLARIS 801346 Heinz Soup		15.46
11/09/2026	BOOKER LTD - 38561 CD 8117		234.79
14/09/2026	MORRISONS DUNOON - CD 8117		212.8
14/09/2026	HOLY LOCH MARINA L CD 8117 - forward sailing boat Berth Polaris		31.8
14/09/2026	CD-CIP GROUP 010676 CD 8117		25.35
14/09/2026	BLACKS BAKERS 6000000018349762381NVOICE NO. 98703 831817 10 145		91.25
14/09/2026	MORRISONS DUNOON - CD 8117 13SEP26		243.02
14/09/2026	MORRISONS DUNOON - CD 8117 13SEP26		48
14/09/2026	MORRISONS DUNOON - CD 8117 13SEP26		35
14/09/2026	PRICEWISE CD 8117 12SEP26		10.8
14/09/2026	KENTS OF DUNOON CD 8117 12SEP26		183.97
14/09/2026	MORRISONS DUNOON - CD 8117 12SEP26		88.69
14/09/2026	PRICEWISE CD 8117 12SEP26		12.5
15/09/2026	INGRAMS BAR LTD 5000000018357216307015600361015SEP26 16:49		165
28/09/2026	SAMUEL WHITTAKER 1000000018324449811E0523328 040003 10 28SEP2		362.6
14/09/2026	Polaris Band - Urban Folker	600	
	Totals	600	3111.54
	Total Payments for Business Stock		3711.54
	YTD	6162.7	

Payments Other than Stock

Nature Of Payment	Cash Col 14	BACS, DD and Cheques Col 15	YTD	Actual 2025	Actual 2024	Actual 2023
Mooring Licences			0	0	0	2160
Mooring Service and maintainence			0	0	0	0
Licences		10	80	70	70	90
Insurance			6467.83	4234.98	3490.52	3018.66
Cleaning,Gardening and Waste		169.2	1231.49	1455.8	944.7	1066.64
Postage and Stationary			90	6.59	427.07	98.69
Broadband		15	204.63	258.66	235.36	219
Energy		169.39	373.97	1190.24	933.93	1045.14
Fuel		152.62	530.38	413.98	638.43	419.86
Repairs and Renewals		8.49	197.24	2419.53	1718.83	1373.85
Servicing and repairs (Boats)			777.91	1077.65	90.63	6360.27
Travel and Subsistence			0	0	25.5	280.17
Advertising and Entertainment			0	14.4	0	48
Legal and Professional			2790	1422	4369	0
Water Rates			0	194.7	131.62	205.42
Financial Charges		69.92	396.92	288.31	257.2	410.55
IT Charges			38.58	33.12	96.99	688.29
Web Site			252.61	397.2	384.7	0
Training			1250	0	237.83	0
Subscriptions			725	685	510	365
Sundry Items			141.99	1319.05	652.29	459.26
staff			2082.37	3142.34	0	
Changing rooms			3488.03			
slipway			6804			
Cadets			383.18			
Capital Items		1753	4507	1567.98	1224.17	4223.8
Totals	0	2347.62	31581.33	20196.83	16438.77	22900.6

	Treasurers A/C26254060	Treasurers Savings A/C26276964	Cadet Account A/C26277166	Calum McLachlan A/C26277369	WH A/C	Total Bank Accounts	Cash in hand	Total
Opening Balance								
Prior month	27,836.54	5,704.73	2,835.02	3,575.04	-	39,951.33	920.51	40,871.84
Receipts in month	10,936.05					10,936.05	170.51	10,765.54
Payments in month	- 5,459.16					- 5,459.16	600.00	- 6,059.16
Transfers between A/C's			- 475.00	475.00		-		-
Interest in month		2.34	1.17	1.55		5.06		5.06
Closing balance this month	33,313.43	5,707.07	2,361.19	4,051.59	-	45,433.28	150.06	45,583.28
Closing screen	33,313.43	5,707.07	2,361.19	4,051.59		45,433.28		

YTD	5394.22	5394.22	
			0
	42,415.54		
	40,863.41	100.00	
	-37,744.03	-	
	-		
	48.36		
	45,583.28	- 45,583.28	

6. Secretary

Club House Bookings

The club house has been booked and used by the Community Council on 5th October, the next date it will be used by the Community Council is November 2nd.

Licences Applied for

OSCR Scottish Charity Regulator www.oscr.org.uk
Registered SCIO SC052823

I have applied for and received an Occasional Licence for the Bar for Friday 16th October for the Volunteer's Evening. I had some detailed discussion with the licencing department as to whether a Temporary Public Entertainment Licence was also required. However, as the event is essentially for club members and not open to the general public there is no entertainment licence required.

AGM

I am currently pulling together all the required paperwork for this event.

ABC Lease

Following feedback from a club member I have gone back to our Lawyers for some additional clarification, am currently waiting on a response.

Bidwells

The moorings agreement has now been signed by the Commodore and myself and sent to Bidwells. We have now received the completed copy for our files. I have reminded Bidwells that we need the invoices for past couple of years so that we can get them paid.

Membership Communications

October email sent out to all members.

Catriona Craig
HLSC Secretary

7. Membership Secretary

Membership applications:-

- 2 new full memberships accepted in last month. 1 has paid and his boat is on the waiting list for storage. The other still has to pay the membership and a mooring licence.

Actions completed following the boat storage sub-committee meeting on 3/10/26:-

- Email sent to [redacted]egarding his boat '[redacted]' - to date no response to this email

- Email to [redacted] regarding the ownership of the [redacted]r. [redacted] has responded and states the trailer belongs to him. He will arrange for it to be removed over the winter.
- Email to [redacted]n informing him that summer storage required paid for [redacted]' - same has now been received.
- Email to [redacted] advising there was a shortfall in his summer storage for '[redacted] - same has now been paid.
- Email to [redacted] advising there is a shortfall in his summer storage for '[redacted] - same still to be paid.
- Email to [redacted] advising that his membership subscription and storage fees for '[redacted]' are currently outstanding - no payment or correspondence received to date
- Email to Cat asking her to remind members that winter storage payment is now due and also to remind them that boats should be stored with their masts down - Cat has actioned this.

Actions outstanding:-

- Owners of [redacted]' and [redacted]' both require emails sent as both currently still have masts up and also [redacted] has outstanding fees due. I would like to know how long these boats have currently been ashore in the car park prior to sending an email. If they have been there for 5 years or more we should be asking them to remove the boats from the car park. I would also like to discuss if it is worth chasing the money for [redacted]' or just go down the route of asking for its removal?

Ruth Lee

Membership Secretary

It was agreed that Ruth would notify members with outstanding boat storage fees on boats that have not been in the water for more than 5 years, of the outstanding amounts and notify them that if the boats are removed then this outstanding amount would be waived.

An additional meeting regarding outstanding storage fees to be held with KB, RL and others.

Following the AGM a subcommittee is to be established to look at a new boat parking policy, allocating bays and generally to get the boat parking organised.

8. Social Coordinator Report –October 12th, 2026

Funding – no further applications.

Skiff- Tuesday evenings running until the clock changes. Then moving to the weekends when the weather is good. Hoping more prospective convenors can come along, so the skiff can be taken out at other times. Fiona Ross is now away until early March and she is happy to become the skiff captain on her return.

Prize Giving- Rio's booked, maximum 70 guests. Ticket sales going well – only 7 left available

Most people have sent their choices to me.

Neil is bringing along his children; they have 2 tickets for the price of one.

Once we know how many tickets sold, I will sort free glass of wine and soft drinks for juniors with the hotel.

Volunteers evening- Kirsty, Alastair and Marion, will set up the club and buy the snacks. Start 7:30, a toast to Neil with the Loch Fyne Ale, everyone 2 free drinks, then drinks at £2:00 (alcoholic) 50p (mixers), Marion is sorting some team games.

9. Cadet Report

Following on from a recent RYA inspection, Neil advised the board that a number of policies need to be reviewed and updated. He advised that a named Board member would have to be responsible for ensuring the policies are adhered to once approved. Neil will send these out to Board members for review in small batches and these will be approved at Board meetings. The first batch to be approved in November. The discussions also revealed that the clubhouse did not have fire alarms fitted. The Treasurer agreed to buy these and fit the following day.

It was agreed that Marion Bowen and Catriona Craig would work together on the policies required for the clubhouse.

10. Sailing Secretary

Bill has submitted our dates to the CYCA meeting. He was approached and asked to change the date of Polaris. The date of Polaris is not changing.

Fairlie Yacht Club are looking to hold a Muster on the 1st May (our Opening Regatta). This happened successfully last year so agreed to go ahead.

All the trophies are now in for the prizegiving, currently being engraved.

11. Long Term Infrastructure Committee

Alastair Mclean has created a decision-making spreadsheet which has been circulated. It was suggested that this could be turned into a presentation for members in the future.

12. AGM

It was highlighted that we need to change the constitution to ensure that we have emergency contact details for everyone.

There was a good discussion round the details of the AGM and it was agreed that KBrown, A McLean and CCraig would meet the following day to sort out the Agenda for the AGM. This will be circulated to Board members for feedback in advance of the next meeting.

13. Skiff

Skiff racing fees to be put to the AGM £30 was proposed

14. A.O.C.B

We have received an email from Chris Bowen re the potential purchase of a Drascombe Lugger. Following discussion it was agreed that we do not have enough information to pursue this at this time. We need to consider the mooring costs, insurance, operational procedures, safety boat etc. CC to email Chris Bowen highlighting this and asking for detailed proposal that the Board can look at.

15. Date of next meeting – (9th November 2026 TBA)

Seredunt

SEDERUNT 2026	No of meetings since AGM10						
	Present	On-line	Apologies		Present	On-line	Apologies

Kirsty Brown	8	1	1	Bill Aitchieson	7		3
Alasdair McLean	6	1	3	Harris Munns	4		6
John Harrison	10			Marion Bowen	9		1
Catriona Craig	9		1	Stuart Brown	7	2	1
Ruth Lee	8		2	Alisdair Clements	4	1	5
Neil Towart	9		1	Alasdair MacVicar	7		3