

**MINUTES OF A MEETING
OF THE HRSC GENERAL COMMITTEE HELD THE CLUBHOUSE
ON 1ST DECEMBER 2025 AT 7 PM**

Attendees: Mike Lowe (Commodore); Di Best (Vice Commodore); Emma Broad (Hon Sec); James Norton (RC Amenities); Peter Wyatt (Captain Adult Sailing); Marc Shepherd (Captain Juniors); Fred Kearsley (Captain Water Activities); Rowland Kirby (Captain Yachts);
Meeting Chaired by Mike Lowe, Commodore **Minutes by** Emma Broad, Hon Secretary

		<u>Action</u>
1.	Apologies for Absence Peter Roe (Hon Treasurer); Nick Reuter (Captain Dinghies)); Liam Johns (Captain Amenities); Victoria Bolitho (Captain Social); Peter Smith (Captain Safety Boat); Ben Rampley (Captain Moorings, Beach & Pontoon)	
2.	Minutes of Previous Meeting The minutes of the last meeting held on 3 rd Nov 2025 were submitted for approval. Proposed: Rowley Kirby; Seconded: Marc Shepherd; Approved unanimously as a true and accurate record.	
3.	<p>Matters arising from 3rd Nov meeting</p> <ul style="list-style-type: none"> ➤ Pontoon: Work party on 22 Nov managed most of essential tasks. Removed several fingers for either refurbishment or replacement this winter- many original fingers showing cracks to welds and/or frames so expect more to need replacement going forward- floats showing their age too. Anchor brackets checked worn but within tolerance. Joints between pontoon sections checked- no adjustment required. Might get away with less pontoon decking than originally expected if only changed for safety issues. Trial shorter float on new fingers (black floats) to see if resolves issue of boats getting caught under fingers Action: Friday 5th Dec - MMS to undertake Pontoon anchoring system survey + uncover and rebury one mud anchor to assess condition. ➤ Cadgwith Gig Club – winter membership confirmed. Action: Waiting confirmation of date when gig will arrive ➤ Electricity Contract - Update Action: Awaiting update from Ombudsman in January ➤ Insurance: The Commodore confirmed that new indemnity insurance has been taken out with Gallagher and the Velos insurance policy cancelled. Action: Compliance conditions to be reviewed ➤ Flag Officers Meeting: Discussed reducing opening hours during winter months and considering shutting Monday and Tuesday. Action: House Committee meeting to meet and discuss on 8th Dec. 	<p>Ben</p> <p>Fred</p> <p>Peter</p> <p>Mike</p>
4.	Treasurer’s Monthly Financial Report A monthly Financial Report was submitted by the Treasurer and circulated to the Committee in advance. This is available to all members by requesting a copy from the Treasurer.	Peter
5.	<p>Draft Budget for 2026</p> <p>The Treasurer submitted an early draft budget for the 2026 financial year. This was considered by the Committee.</p> <p>Summary: Increases in fees for 2026 project a modest cash surplus. This is a positive step but does not resolve longer-term financial pressures. Needs to be tighter cost control and also minimise winter losses whilst maximising summer profits. Increased fee income depends on stable membership numbers. Higher fees this year may result in increased loss of membership. There is no provision for contingency or variation (unknown costs and cost overruns) for the estimates to the work on the quay, pontoon and ramp/slipway. We have spent significant sums on Clubhouse repairs and maintenance in previous years and this year the budget is reduced to £15k. This is an arbitrary figure in the absence of requests for specific funding.</p> <p>Action: To prepare one year and five year plans</p>	Peter

6.	<p>HRSC outstanding 2026 Fees including:</p> <p>Motion: To charge the following fees: Trailer Park Summer Storage (trailer with or without dinghy) Juniors £70 Trailer Park Winter Storage (trailer with or without dinghy)* £75 <i>*when space allows</i> Sail Store: The Committee agreed there would be no storage offered during the winter season and all items must be removed by 31st October Dinghy Park: All boats/kayaks/canoes must be removed from this area for the winter season. Proposed: Fred Kearsley Seconded: Marc Shepherd Motion approved</p> <p>Motion: 2026 Boat Fees for Holiday Members: £100 Kayak/Canoe (Trailer Park Only) £100 Inflatable (Rack by the Office) £100 Sailing Dinghy (Dinghy Park if available otherwise, Trailer Park) £100 Paddleboard (Rack by the Office) £100 Tender on Pontoon (under 3.25 metres) £100 Trailer Storage Proposed: Fred Kearsley Seconded: Chris Newman Motion approved</p>	
7.	<p>HRSC Rules update (for AGM) The Committee agreed that there was insufficient time at this GCM to review the proposed rule changes in detail. Members were therefore requested to submit comments and feedback by email. Motion: That with such a comprehensive review of the rules, the topic should be discussed with the membership at the AGM and formally considered and approved at an EGM. Proposed: Fred Kearsley Seconded: Chris Newman Motion approved</p>	MS/ML
8.	<p>Bye-laws update (in time for 2026 Year book) Current Bye-laws were reviewed by the Committee. See agreed changes Appendix 1.</p>	
9.	<p>Captain Juniors Report including Staggering Fee increase for Cadets The Committee discussed the need to keep Cadets as active members and the substantial jump from cadet fee to single fee. A staggered fee increase was discussed. Motion: The age for Cadet membership to be increased by 12 months from 24yrs to 25yrs on 1st January. Proposed: Marc Shepherd Seconded: Chris Newman Motion approved</p>	
10.	<p>Sailing Matters and Updates:</p> <ul style="list-style-type: none"> ➤ Next POFSA meeting to take place on Saturday 6th December ➤ Discover Sailing – date in May tbc + who will take the lead. May 4th BH Mon low water at 14:03 so not really suitable. Saturday 9th May high water at 10:50. Date to be confirmed ➤ Dinghy Racing 2026 - draft dinghy racing calendar for next season was circulated to committee in advance. Junior regatta proposed for late summer BH weekend and could include yacht racing events as well as social activities. To be included in the yearbook. ➤ May Cup - date tbc ➤ Laying Up Supper and Prize Giving – make a bigger event. Suggested date Wed 4th Nov 2026. Include in Year book ➤ Maintenance Logs for work on dinghies and safety boats to be set up 	Chris Nick Nick Nick Peter/ Marc
11.	<p>Office Report (Louise Munn)</p> <ul style="list-style-type: none"> ➤ Request for any “prior arrangements” with members re moorings and storage to be considered by committee in accordance with rule updates and confirmed ➤ Winter storage fees to be confirmed (Agenda Item 6) ➤ Membership 2026 direct debits to go out on 5th Jan 	
12	<p>Membership Applications None</p>	

13	Members Comments/Correspondence None	
14	<p>Any Other Business:</p> <p>Mike Lowe</p> <ul style="list-style-type: none"> ➤ System where bar and food prices for members are accessed with a valid membership swipe card Action: Company that Fowey Yacht Club use to be invited to do a demonstration <p>Di Best (Vice-Commodore)</p> <ul style="list-style-type: none"> ➤ Border Force talk on Wed 21st January 2026 awaiting confirmation <p>Peter Wyatt (Captain Adult Sailing)</p> <ul style="list-style-type: none"> ➤ At the AGM, members be encouraged to take a more active role in maintaining the appearance of the Club and its grounds, promoting wider member involvement beyond the Committee. <p>Emma Broad (Hon Secretary)</p> <ul style="list-style-type: none"> ➤ PCI compliance; expired Nov 2024 and renewal is currently being progressed ➤ Risk Improvement Report following insurance assessors visit – ensuring risk improvement tasks are completed 	<p>Mike</p> <p>Nick</p> <p>Peter Wyatt</p> <p>Peter Roe</p> <p>Mike/ James</p>
15.	Date and Time of next Meeting(s) Wednesday 7 th January 2026 at 7pm AGM Friday 30 th Jan 2026	

Appendix 1 : Bye Law updates (Agenda Item 8)

Items submitted in advance:

1. Agenda
2. Minutes 3rd Nov Meeting
3. Finance Report (*Peter Roe*)
4. HRSC Account Balances (*Peter Roe*)
5. HRSC Budget 2026 Draft (*Peter Roe*)
6. HRSC 2026 Fees and Prices to Finalise (Dec Committee Meeting) incl Winter Storage etc (*Emma Broad*)
7. Captain Juniors Report including staggering Cadet Fees and Work Levy Rebate Scheme (*Marc Shepherd*)
8. Requirement for Legal waiver for vessels on HRSC Property out of Season (*Louise Munn*)
9. Update on membership and moorings (*Louise Munn*)
10. RSA Risk Improvement Report (*Peter Roe*)
11. POFSA Policy Committee Minutes (*for information only*)

Signed..... Date