



North Cheshire Cruising Club
Directors Reports
For Approval at Board Meeting
Saturday 23 November 2024

Chairmans Report An update on the purchase of the premises etc. I have just come off the phone to our lenders Business development manager and he has now approved the loan for application and is very happy with the risk. This means the application is now vetted by the lending dept and then if they are happy, the surveyor/valuer is instructed, once the valuation is received it then goes to underwriting, if all goes well with that then an offer letter will be forthcoming. Basically, all is good and I will send the email received, which has quotes direct from NatWest with it, to the board. I confirm the lender is NatWest Bank. Realistically, it would appear that everything is down to the valuation. We need to select which loan type we require asap. Please refer to the email from NatWest which refers to the loans that are available. Solicitor confirms completion if all goes to plan, it is likely to be early in the new year. Decision time to proceed is once offer letter is received, as we will have full details of the loan and all costs. We should move to the next stage in the process this Friday or Monday. I confirm also, we currently own just under 1 acre of the site and that we will be purchasing the remaining 2 acres which includes the water.

Rules Quite a few members have highlighted that some areas of the rules are open to misinterpretation. For this reason, I feel we should bring some clarity and amend if necessary. I feel it may assist in some easing of the tension, apparent in the club presently.

Company Secretary's Report AGM has been completed, and the new board members have been added to Companies House, the website, handbook and membership book, along with our new Health and Safety Officer. The new 2025 Calendar is selling well, but still need more people to purchase one. We have sent one to Stoke Boat Club, and Stafford Boat Club, and I have asked John Suggitt if it would be possible to hand a few out at the next AWCC meeting, which John has kindly agreed to do. The rule book - can we all have a look at this prior to the meeting, so we can agree which points need keeping in and which need removing. This can then be updated on a regular basis. Please note the comment from Ruth from an earlier email regarding the new rules - These are written far more politely than the "Old" rule book so we perhaps need decide the style we wish to adopt and standardise the language throughout the rules (happy to help). This is a good point and I thank Ruth for offering to help. If you think there is other rules that need adding, please let me know.

Finance Director's Report The year end accounts were finally prepared just in time for the AGM, following delays with Chadwick's. As I mentioned at the AGM, both Mike and I have had problems with getting responses from Chadwick's, both with regard to the accounts and VAT info for the Arm purchase. We have met with Paul Smith of DHM Accountants in Disley and intend to appoint them as our accountants, subject to Board approval. He seemed extremely helpful, approachable and genuinely interested in the club and we believe he will give us a much better, more personal service with the added advantage of being local. Account balances as at 11/11/24: Current account: £28325.83 / Savings account: £118358.22

Land & Water Space Directors Report We have had a great work party last week a lot of rubbish was cleared up and put in bins or burnt. We are still having problems with the controls on the dredger. We have almost finished the gate in the triangle. The grass at Whitley green has had its last cut thanks to Tim and his gang. That's it folks Eric

Membership Services Director's Report I have 3 applications to put to the board. Peter Croucher N/B Impala 56ft Mooring Bridgemont Peter is the skipper of The Judith Mary restaurant boat. He is friends with John Ghent. He has been coming to the club on Friday evenings, Sunday lunches and came to the Laying Up Supper. The Judith Mary is being sold at the end of December so he wants to fill in time and is

happy to come to work parties // Malcolm Beresford N/B Kate 38ft CC Has been to the club on a couple of Fridays. Not had a boat before so will need help. // Sarah Richardson Ladyfriend of Nick Jackson (Meandering On)

Premises Director's Report There has been some more work done in the wharf office which has had new lighting. We have changed the door lock through from the foyer to the gallery corridor back to a mortice lock, which should help with security. More painting has been done on the doors that go into the function room, these will need another coat yet. Two new ladies toilet fittings on the doors have been changed as two of the ladies got stuck in the toilets.

Director without Portfolio (Dave Hood) – Nothing to report. Dave will send his comments to the report and AOB to Heather if needed.

Director without Portfolio (John Fenton) – Nothing to Report

Commodore's Report - Nothing to Report