



Notice of Annual General Meeting  
Commodore's Report  
Financial Statements

*For the year ended December 31, 2021*





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The information contained in this report and any attachment thereto is exclusively intended for the members of the National Yacht Club. This document is strictly confidential and cannot be divulged to a third party without the prior written consent of the General Committee of the Club.



# National Yacht Club

## *Notice of Annual General Meeting*

**Take note:** The Annual General Meeting of the National Yacht Club will be held at the National Yacht Club on Monday April 25th 2022 at 20.00 hrs

### **AGENDA**

1. To agree and sign the minutes of the Annual General Meeting of July 12, 2021.
2. To receive, consider and approve the report of the Committee of the Club's activities since the last Annual General Meeting.
3. To consider and approve the audited financial statements of the Club for the year ended December 31st 2021.
4. To elect Officers and Committee for the year to the 2023 Annual General Meeting.
5. To elect Honorary Members under Rule 6.3.
6. To appoint Auditors for the ensuing year.
7. To consider and approve a change to Rule 18 of the Rules of the Club.
8. Such other business as may regularly be brought before the meeting.

By order of the Committee

**Alan Daly**  
Honorary Secretary.



# National Yacht Club

*Officers & Committee 2021/2022*

## OFFICERS

COMMODORE  
VICE COMMODORE  
REAR COMMODORE  
HON. SECRETARY  
HON. TREASURER  
SAILING SECRETARY  
BOATHOUSE CAPTAIN  
JUNIOR ORGANISER

Conor O'Regan  
Peter Sherry  
Rosemary Cadogan  
Alan Daly  
Jim Murphy  
Alan Balfe  
Ronan Columb  
Michèle Halpenny

## TRUSTEES

Michael Horgan, Cormac McHenry,  
Liam Ryan and Barry MacNeaney.

## GENERAL COMMITTEE

Aisling Murphy, Oisín Cullen, Will Byrne.

## SUB-COMMITTEES

FINANCE  
MEMBERSHIP

Jim Murphy, John O'Grady, Larry Power, Peter Sherry, Paul Fagan.  
Alan Daly, Damian Quinn, Peter Sherry, Johnnie Phillips,  
Brendan O'Regan, Brian Burdett.

SAILING  
JUNIOR COMMITTEE

Alan Balfe, Con Murphy, Sandra Moore, Olivier Prouveur  
Junior Organiser Michèle Halpenny, Hon. Sec. Henrietta Senkowsky,  
Optimist Fleet Captain Flore Dion, Optimist Performance Aileen Dempsey,  
Feva Fleet Captain Tim Bourke, Topper Fleet Captain Des Fitzgerald, Laser  
Fleet Captain Ross Gorman, 29er Fleet Captain Alexander Walsh,  
Summer Organiser Ronan Verling.

HOUSE

Larry Power, Frank Burgess, Eamon Hargadon, John O'Grady  
Tim Skyes

BOATHOUSE COMMITTEE  
BILLIARDS COMMITTEE  
LADIES SAILING COMMITTEE

Ciaran Callan, William Byrne, Lorcan Balfe, Alan Turner.  
John Loughrey, Basil McAlister, Sean Costello, Alex Lyons  
Aisling Murphy, Rosemary Cadogan. Catriona O'Brien, Marie Barry and  
Derval Tubridy

U25/ U30 COMMITTEE

William Byrne, Oisín Cullen

## CLUB MANAGEMENT AND DEPARTMENT HEADS:

MANAGER  
SAILING MANAGER  
OFFICE MANAGER  
HEAD CHEF  
HEAD BARMAN  
HEAD BOATMAN

John O'Grady  
Olivier Prouveur  
Oonagh Deegan  
Cormac Healy  
Robert Malcomson  
Wayne Anthony

## BUSINESS ADDRESS:

National Yacht Club, East Pier  
Dun Laoghaire, Co. Dublin A96 AX98

## AUDITORS:

Nexia Smith & Williamson, (Ireland Limited)  
Chartered Accountants and Registered Auditor,  
Paramount Court, Corrig Road,  
Sandyford Business Park, Dublin. D18 R9C7

## BANKERS:

AIB Georges Street Upper  
Dun Laoghaire, Co Dublin A96 DT85

## SOLICITORS

P. D. Gardiner & Co. Solicitors,  
19 Mount Street Upper,  
Dublin, D02 FX34



## National Yacht Club

### *Commodore's Report to the Members of the National Yacht Club for 2021*

I will remember 2021 as the year in which we were challenged to maximise our club activities within the constraints of public health restrictions. I was delighted that – with the support and understanding of our members, matched by the resilience, hard work and ingenuity of our staff and volunteer organisers – we succeeded in delivering many significant sailing events and a full Junior Section programme of courses and coaching. Most importantly, we kept engaged with our sport and our club during a time when other sporting activities were severely restricted.

On the water, it was – almost – a normal season of sailing. A lot of credit for this goes to **NYC volunteers** that organised so many events and to **DBSC** who showed great leadership in sporting organisation by commencing with a “training mini-series” in late May and proceeding to run almost 700 races during the season.

I was also delighted with the decision that the biennial Dun Laoghaire to Dingle Race – the NYC’s premier offshore race – continued, despite the understandable absence of a sponsor. That decision by **Race Chairman Adam Winkelmann** and **his team** was vindicated by the remarkable sight of 38 competitors on the starting line, a testament to the enduring enthusiasm of the offshore sailing community for this 320 mile race. Adam showed incredible resilience and great leadership to deliver this event at a time of personal challenge. Only days after the D2D was completed, members of all ages turned out to pay their respects to Carmel Winkelmann in the only way permitted during restrictions, by lining the road outside the NYC. Carmel’s influence on the Junior Section remains unrivalled. Her support and encouragement of generations of young sailors was unwavering and is legendary.

A significant casualty of COVID restrictions was the decision on May 1st to postpone the Volvo Dun Laoghaire Regatta until 2023. It had already been agreed to split the event into a 2-weekend format at a reduced scale, but even with these measures, the expected number of competitors meant it would not be possible to hold it within the regulations. While this was the right decision, it left **Alan Balfe and Olivier Prouveur** together with the **Sailing Managers** and **Sailing Secretaries** of all the clubs with very short notice to reschedule the 10 national championships that were intended to be held during that regatta. The waterfront clubs worked together to ensure these events took place, a great example of cross-club cooperation.

Over the summer we were also able to welcome back our

young sailors. To ensure compliance and provide a secure, fun environment for the 160 or so young sailors, we changed the format of the Junior Section courses to suit restrictions. These changes kept our sailors and instructors safe and prevented any Covid outbreaks in the club. As is often the case, adversity brought new opportunities such as the introduction of Laser Clinics during the summer and sailing courses aimed at relaunching the FEVA fleet in June and July. More details of the Junior Section activities are given below. We look forward to returning to full days of summer courses in 2022.

Early in July we hosted the **Beneteau 31.7 National Championships** combined with the **Ruffian National Championships**, under Covid-19 restrictions, with no indoor activity and a socially distanced prize-giving on the platform. Club member **Ann Kirwan** won the Ruffian Championship with a commanding performance.

Our AGM, normally held before the end of March each year, was deferred and eventually took place on 12th July via Zoom. Thanks again to **Tim Sykes** for back-stage production of this meeting which enabled over 60 members to participate. At the AGM a new committee was voted in, they are: **Vice Commodore Peter Sherry, Rear Commodore Rosemary Cadogen, Hon. Sec. Alan Daly, Hon. Treasurer Jim Murphy, Junior Organiser Michèle Halpenny, Sailing Secretary Alan Balfe, Boathouse Captain Ronan Columb, Aisling Murphy, Will Byrne and Oisín Cullen**. Since the AGM each has been doing a wonderful job in their own area while mutually encouraging their fellow Committee colleagues and working hard on behalf of all members.

Also in July we proudly followed **Annalise Murphy** as she represented her country at the **Tokyo Olympics**. She finished in first and second place in Races 7 and 8 in the Tokyo Olympics in July, proving again that she is the best in the world when conditions allow. Her strong performance in three Olympics has firmly established **Annalise** as Ireland’s best ever Olympic sailor. She leaves a strong and inspiring legacy for future competitors and continues to be a positive role model for Irish sailors, not only within the NYC but across the country.

Around the end of July, the **first 3** boats of the refurbished **Dublin Bay 21 class – Naneen, Garavogue and Estelle** – arrived in Dublin to a marvellous reception organised by **Ronan Beirne**. DB21 veterans, a fleet of classic Water Wags, Howth 17s and Glens came out to welcome them back.

These boats, designed by Alfred Mylne in 1902 at the request of the Dublin Bay SC, had been out-of-commission for many years until **Fionan de Barra and Hal Sisk** came up with an audacious plan to rebuild the entire fleet. The three DB21s raced in Tuesday night DBSC races for the rest of the season and some NYC members had the opportunity to sail on them. A fourth boat will join the fleet early in 2022. I am hopeful that the arrangements to operate these boats will allow NYC members to race these special boats on a regular basis from 2022 onwards.

Perhaps our biggest organisational challenge arose in early August, when the NYC and RStGYC co-hosted the Laser 4.7 Youth Worlds, under the chairmanship of Ian Simmington with Con Murphy as RO. This was one of the few international sporting events held in Ireland in 2021. The final decision to proceed – with the support of Irish Sailing – was taken only 6 weeks before the event. A huge organisational and logistical operation for measurement, berthing, launching and retrieval, mark laying and rescue had to be mounted in a very short time in both clubs.

A very successful event was made possible by the great work of all the club staff and a large team of members who volunteered and worked during the event, with hot lunches handed to the sailors coming ashore as they passed by, enroute to the Carlisle Pier.

Laser events are very prescriptive in terms of support activities and ILCA costs. These fixed costs require either certainty about numbers participating or a sponsor; neither of which was possible in these times. In addition, a “normal” World Championship requires a lot of advance organisation. Neither of which was possible, given the short timeframe and changing landscape of regulations and travel restrictions. The event was a notable success for the **organisers in the NYC, principally Alan Balfe, Clodagh Nolan, Con Murphy and Olivier Prouveur and the organisers in the RStGYC**. The decision to proceed was vindicated by the safe participation of more than 230 competitors from over 30 countries. This level of participation resulted in a reasonable surplus to the NYC and RStGYC, despite the lack of sponsorship.

From early in the year, a team led by **Paul Barrington** planned **our hosting of the ICRA National Championships** and a successful event with 64 boats took place at the start of September under **RO Jack Roy**. Jack sadly passed away only a few short months after this event. He was an Honorary NYC member, a tireless volunteer and peerless contributor to Irish sailing.

*Ar dheis Dé go raibh a anam.*

It was another unusual year for **ISORA**. Under the capable leadership of **Peter Ryan** and despite the Covid restrictions, **ISORA managed to run a remarkable 15 Coastal and Offshore races from both Irish and UK locations**. The high point of the offshore calendar was the D2D race that just slotted in as the severe Covid restrictions were being lifted. Due to the restricted schedule, the coveted Wolf's Head trophy was not awarded in 2021 (for the second year running). In 2022 ISORA is looking forward to a full racing calendar and the NYC is looking forward to welcoming them back for their formal prize giving dinner.

Other events hosted at the NYC were the **2.4m National Championship, the Flying Fifteen East Coast Championship and the NYC members' end of summer season race, all in September, and the Flying Fifteen frostbite series** from October 2nd to November 6th.

The **inaugural NYC Match Racing Invitational**, organised by **Will Byrne**, was held on December 5th-6th using the club Elliott fleet.

The Sailing Awards listed below give another perspective on the breath of sailing activities that members participated in during 2021. In particular, **I congratulate Finn Lynch on his Silver Medal at the Laser (ILCA) World Championships in Spain, and Conor Totterdell who co-skipped 'Desert Star' of Irish Offshore Sailing to second place in IRC4 category in the Fastnet Race** – both remarkable achievements.

Onshore, **John O'Grady** and his team managed to successfully navigate the changing rules and provide us with a safe and comfortable place for our members to socialise throughout 2021. With the support and understanding of members, especially as staffing availability in the catering sector impacted us, we kept our doors open and adapted to the challenges we faced.

We are entering 2022 with a full calendar of sailing events, a dedicated catering team, a new Junior Committee and a solid financial position. We will continue to focus on improving the sailing experience for our members on the water and work hard to ensure the club provides a home from home for all members off the water. As in 2021 we will make every effort to keep both the sailing and catering activities open and available to members as is possible.

## WOMEN ON THE WATER

NYC's Women on the Water (WoW) packed in plenty of activities in 2021, including adult Laser training sessions from June through December. These were open to men and women as part of this group. Anyone who owned or could borrow a laser were welcome.. WoW are planning 2 levels for 2022, one for people getting back into dingy sailing and another for those that have been sailing their Laser over the past 2 years.

In addition to the Lasers, 2021 was also another successful year for WoW J80 sailing. Despite the challenges of creating and maintaining sailing 'pods', crews and coaches were fielded for DBSC racing three times a week from May to September. Sailing continued through the winter with two crews in the Turkey Shoot. Off the water, online tuition and Pilates classes were run weekly and many social events and BBQs and, led by performance Laser sailor **Sally Bell** where both male and female club members attended weekly.

As ever, WOW welcomes new member's and anyone interested in getting involved can get in touch with **Aisling Murphy (Lasers/Dingy's) Catriona O'Brien J80's and Derval Tubridy J80's**.

## JUNIOR SECTION REPORT

The Junior Section (JS) of the NYC, led by **Michèle Halpenny**, supports approximately 200 sailors, aged 7-18 years old, who take part in the sport throughout the year.

In April and May 2021 the JS provided **Nippers courses** for our youngest members of the club on Tuesday and Wednesday evenings. This was a great way to start off the season, after the lockdown earlier in the year.

The JS ran **9 weeks of summer courses from June until August 2021**. In total, 160 junior sailors took part in 240 courses that were run during those months. We offered Irish Sailing courses in Start Sailing, Basic Skills, Improving Skills, Advanced Boat Handling, Start Racing, Kites and Wires (using club wayfarers and ventures), FEVA, adventure courses and J80 sailing courses. A highlight of the summer was the **NYC Junior Regatta in July with over 100 sailors** participating in the event.

In the late summer the JS organized the **DBSC Junior September Series** with the support of the DBSC. This year the series attracted record numbers of sailors from all four waterfront clubs. Autumn coaching was provided for all dinghy fleets from October until the beginning of December.

The **Transition Year** program for teenage sailors of all abilities was jointly run by the 3 waterfront clubs and supported by **Rebecca Hall & Sarah Robson from the NYC**. TY sailors took part in RIB courses, Navigation courses, First Aid courses, Safeguarding courses, J80 sailing and team racing.

All NYC fleets (Optimists, Toppers, Lasers, FEVAs and 29ers) travelled to regional championships and National events. In 2021 several junior sailors travelled to international events and performed very well. We are proud of our junior sailors who have represented the NYC both at home and abroad.

A final highlight of the year was the planning for the **inaugural NYC trip to attend the 4th Opti Orange event in Valencia, Spain**, to take place in March 2022, organised by **Flore Dion** with excellent support from the Optimist parents.

As we move into early 2022, the Junior Committee under the leadership of a new **JO, Rebecca Hall**, is working hard to prepare for a busy summer as we return to full days of summer courses for our young sailors.

NYC JUNIOR SAILING AWARDS	
<b>Cathy McAleavey Trophy</b> The Junior sailor that has achieved the most in 2021	Nathan van Steenberge 11th in the 29er Worlds
<b>Laser 4.7 award</b>	Sam Ledoux 1st in 4.7 Youth Nationals
<b>van Steenberge Cup (29er Trophy)</b>	Clementine van Steenberge 4th girls team at the Europeans.
<b>Double Hander Trophy: Feva</b>	Siofra O'Donnell and Saoirse Cory
<b>Cooney Cup: Topper Trophy</b>	Ella Fitzgerald
<b>Lynch Cup : Laser radial</b>	Hugh O'Connor
<b>Laser 4.7 Trophy</b>	Ella Dempsey
<b>McDonald Trophy:</b> The most helpful Junior during the summer courses	Alexander Trickett
<b>Shanahan Cup:</b> The most helpful assistant and TY sailor 2021	Clodagh Malone
<b>Senior Optimist Fleet: Ferguson Cup</b> 2nd 3rd	William Walsh Hannah Walsh Theo Madigan
<b>Junior Optimist Fleet: Cullen Cup</b> 2nd 3rd	James Gorman Louise Hanley Jonathan Dempsey

### IN REMEMBRANCE

During 2021 we sadly lost some beloved members, remembered below:

*Gerry Donleavy, Ross Doyle, Cartan Finegan  
Patrick Dermot Gardiner, Dorothy Knight  
David O'Neill, Jerry H. O'Neill, John Roberts  
Sheila Rous, Jack Roy, Carmel Winkelmann  
"Ar Dheis Dé go raibh a n-anamacha "*

**Conor O'Regan**  
Commodore

## NYC Sailing Awards 2021

The **Boyne Regatta Cup** is awarded to the members who achieved the best performance in offshore racing. The winner, **Gavin Doyle**, was 1st in IRC 2 handed, 1st in IRC 4 and 3rd overall in the RORC Castle Rock Race 2021; 3rd Overall, 3rd in IRC 4 and 3rd in the IRC 2 handed division in the RORC Channel Race 2021; 2nd in IRC 4 in the JOG NJO Sails Weymouth 2021 race; 1st in RORC/SORC Solent Shakedown 2021, sailing his Corby 25 Duff Lite with **Co-Skipper Alex Piatti**.

The **O'Leary Cup** is awarded for the best result in One Designs. The winners were **John Lavery and Alan Green** who were the winners of the Flying Fifteen Championship of Ireland for a second consecutive year in 2021.

The **Edward Yacht Club Trophy** is awarded for the best performance in dinghies, Mermaids and Flying Fifteens. The winner was **David Cahill** for 1st overall on Tuesday nights and 2nd overall on Saturdays in the huge Laser Radial Class (44 competitors) in DBSC.

The **John Byrne Memorial Trophy** is for the greatest contribution to sailing in the NYC during the year. The winner is **Alan Balfe** for his dedication and commitment in organising events in his role as Sailing Secretary last year and for the last two years in very difficult Covid times

The **Winkelmann Trophy** – for Cadet of the year. The winner is **Nathan van Steenberge**, for his campaign in the 29er class, finishing 11th overall in 29er Europeans in Lake Garda in October in a 200 boat fleet

The **Greystones 1892 Regatta Cup** - for the team who represented the Club with distinction **was awarded to the large team of NYC volunteers on shore and on the water who worked for the Laser 4.7 Youth World Championships.**

The **Paul Murphy Cup** for the sailing management volunteer(s) of the year, was awarded **Gearoid O'Riain & Liam O'Riain** for their long standing commitment in providing their skills and RIB for mark laying at most of the events hosted by the National Yacht Club

The **Township Cup** for the best Cruise of the Year was awarded to **Simon Wall** for his 2-handed, 8 days cruise from Sweden to Dun Laoghaire in October 2021 in very rough seas conditions

The **Muglins Cup** is for the most interesting Family Cruise was awarded to **Barry MacNeaney** for sailing a Bavaria 40 from Preveza Greece around the South Ionian Gulf with 9 on board including his 5 grand children aged 10y to 16y – for them, a huge adventure learning boat handling skills of helming, holding a course, basic navigation, anchoring in secluded bays for swimming, and sleeping on deck.

The **Martin Crotty Cup** for a younger Member who shows sailing endeavour was awarded to **Conor Totterdell** who co-skipped 'Desert Star' of Irish Offshore Sailing to second place in IRC4 category in the Fastnet Race, finishing 14th overall and top placed Irish Entry with a mostly inexperienced crew.

The **Wild Geese Trophy**, awarded to the Overseas member who achieves the best performance in racing or distinguishes himself/herself in sailing, was awarded to **Tom Dolan** for his amazing sailing achievements in the Figaro Class, 'the toughest one-design racing class' offshore and single handed, and for sharing his experience with our young members on his recent visit to the NYC

The **Sue McDonnell Trophy** for the female club member/s who has contributed most to the advancement of women in sailing, was awarded to **Caitriona O'Brien** for her dedication in her role organising and enabling the NYC Women on the Water racing on the Club J80s

The **Totterdell Trophy** - for the member who has contributed most to promoting and developing the Laser class in the club, was awarded to **Aisling Murphy** for organising all the adult Laser sailing activities in the Club

The **Commodores Trophy**, was awarded to **Finn Lynch**, for his Silver Medal at the ILCA World Championships in Spain

**Commodores Commendations** were made to:

- **Flore Dion** for her role in the Junior Section in charge of the Optimist class
- **Dara Totterdell** for chairing the IS 'Results working group' and helping the NYC produce events results
- **Keith Poole** who served as RO for the F15 Frostbites Series
- **Sarah Gorman** for organising the Junior September series for many years
- **Rebecca Hall & Sarah Robson** for leading the TY programme in the NYC in 2020/2021
- **Sarah Spain, Verena Keane & Nicki Mathews** for leading the TY programme in the NYC in 2021/2022

DBSC Summer racing is now supplemented by the winter Turkey Shoot and Spring Chicken and are now an integral part of many of our member's racing season.

Congratulations to all who enjoyed success and in particular to all who set out every Tuesday, Thursday, Saturday during the Summer and every Sunday in the winter months. Sailing in Dublin Bay has become a 10 month a year sport.

Below are the prize winners of DBSC 2021 Summer racing season

#### NYC DBSC Prizewinners 2021

Trophy	Class	Winning Boat	Skipper	Series
Dr Alf Delany Cup	Laser Class		David Cahill	Best Dinghy for the season
George Arthur Newsom Cup	Mariposa		Cathy McAleavey & Family	Best yacht in One Design racing
Brendan Ebril Memorial Cup	Jalapeno		Paul Barrington	Best yacht frequently participated
Knox-Gore Bowl	Cruiser 0	Tsumani	Vincent Farrell	Thursdays Echo Racing
Knox-Gore Trophy	Cruiser 0	Prima Forte	F Rigley & S.Lemass	Saturdays IRC Racing
Centenary Trophy	Cruiser 0	Prima Forte	F Rigley & S.Lemass	Thursdays Echo Racing
Tiamat Trophy	Cruisers 1	Something Else	John & Brian Hall	Thursdays Echo Racing
Osterburg Trophy	Cruisers 1	Gringo	Anthony Fox	Saturdays Echo Racing
Centenary Cup	Cruisers 2	Ruthless	Conor Ronan	Thursdays Echo racing
Silver Foam Trophy	Cruiser 2	Ruthless	Conor Ronan	Most improved Boat Cr-2
The Trevor Wood Trophy	Cruiser 4	Boomerang	The Kirwan Family	Thur & Sat IRC Racing
Horrigan Cup	31.7s	Bluefin Two	M & B Bryson	Thursday Racing Echo
Arandora Trophy	31.7s	Prospect	Chris Johnston	Saturday Racing Scratch
Long John Silver Cup	31.7s	Bluefin Two	M & B Bryson	Saturday Racing Echo
Saturday SB20 Cup	SB20	So Blue	J.Burke, C.Helme & A.Claffey	Saturday Racing Overall
Thursday Sportsboat Trophy	Mixed Sportsboats	Jester	D.Curtin	Thursdays Overall
Goldsmith Cup	Water Wags	Mariposa	Cathy McAleavey & Family	Wednesday 1st Place
Fifty Something Cup	Flying 15's	Perfect 10	Alan Balfe	Tuesday Racing
Flying Fifteen Gun	Flying 15's	Rodriguez	Ken Dumbleton	Thursday Racing
Brian S Ryan Trophy	Flying 15's	Ignus Caput 11	D. Mulvin & Ronan Beirne	Saturday Racing
Blake Cup	Flying 15's	Hera	Peter Murphy	Midweek Handicap racing
Stella Cup	Mermaids	Lively Lady	Geraldine O' Neill & Mick Hanney	Thursday Racing
J B Kearney Shield	Mermaids	Aideen	Dan Brennan & Brendan Martin	Saturday Racing (Special Conditions)
Daisey Picker Cup	DB21s	Estelle	DB21 Class Association	Tuesdays
Windmill Cup	PY Class	RS Aero Orion 3289	Noel Butler	Tuesdays Overall
Sailcraft Tray Trophy	Laser Radial	186302	David Cahill	Tuesday Racing
DBSC Challenge Trophy	Laser Radial	186302	David Cahill	Tues & Sats combined
Lawson Cup	Topper Series	46366	James Hall	
Mitchel Cup	RS Feva Series	5241	R Blake-Hickey	



# National Yacht Club

## *Committee's Report for the year ended 31 December 2021*

The Committee present their report and the audited financial statements for the year ended 31 December 2021

### **Principal Activity**

The Club's principal activity during the year continued to be the operation of a yacht club.

### **Taxation Status**

The Club is granted tax exemption as a Sporting Body under section 235 Taxes Consolidation Act, 1997.

### **Results**

The surplus for the year after providing for depreciation amounted to € 318,184 (2020: deficit €4,996)

### **Books of Account**

To ensure that proper books and accounting records are kept the Committee have employed appropriately qualified accounting personnel and have maintained appropriate computerised accounting systems. The books of account are located at the Club's premises at Dun Laoghaire, Co. Dublin.

### **Committee**

The current Committee is as set out on page 2.

### **Auditors**

The auditors, Nexia Smith & Williamson (Ireland) Limited have indicated their willingness to continue in office in accordance with section 383(2) of the Companies Act 2014.

This report was approved by the Committee and signed on its behalf .

**Conor O'Regan**  
Commodore

**Jim Murphy**  
Hon. Treasurer

Date: 1st April 2022



# National Yacht Club

## *Statement of Committee's Responsibilities for the year ended 31 December 2021*

The Committee is responsible for preparing the financial statements in accordance with applicable Irish law and Generally Accepted Accounting Practice in Ireland, including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and promulgated by the Institute of Chartered Accountants in Ireland.

Club rules require the Committee to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Club and of the income and expenditure of the Club for that year.

In preparing these financial statements the Committee is required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Club will continue in business.

The Committee confirm that they have complied with the above requirements in preparing the financial statements.

The Committee is responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Club and to enable them to ensure that the financial statements are prepared in accordance with accounting standards generally accepted in Ireland. They are also responsible for safeguarding the assets of the Club and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the Committee

**Conor O'Regan**  
Commodore

**Jim Murphy**  
Hon. Treasurer

Date: 1st April 2022



# National Yacht Club

## *Independent Auditor's Report to the Committee of the National Yacht Club*

### REPORT ON THE AUDIT OF THE FINANCIAL STATEMENTS.

#### Opinion

We have audited the financial statements of the National Yacht Club for the year ended 31 December 2021, which comprise the Revenue Account, the Balance Sheet, the Statement of Cash flows, the accounting policies and the related notes. The financial reporting framework that has been applied in their preparation is Irish law and Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the accompanying financial statements:

- give a true and fair view of the assets, liabilities and financial position of the Club as at 31 December 2021 and of its result for the year then ended;
- have been properly prepared in accordance with Generally Accepted Accounting Practice in Ireland.

#### Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (Ireland) (ISAs (Ireland)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the Club in accordance with the ethical requirements that are relevant to our audit of financial statements in Ireland, including the Ethical Standard issued by the Irish Auditing and Accounting Supervisory Authority (IAASA), and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### Conclusions relating to going concern

In auditing the financial statements, we have concluded that the committees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Club's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the committee with respect to going concern are described in the relevant sections of this report.

#### Other information

The Committee is responsible for the other information. The other information comprises the information included in the Report and Financial Statements, other than the financial statements and our Auditors' report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

### Opinion on other matters prescribed by the Companies Act 2014

Based solely on the work undertaken in the course of the audit, we report that:

- in our opinion, the information given in the Committee's Report is consistent with the financial statements; and
- we have obtained all the information and explanations which we consider necessary for the purposes of our audit.

In our opinion the accounting records of the Club were sufficient to permit the financial statements to be readily and properly audited, and the financial statements are in agreement with the accounting records.

#### Matters on which we are required to report by exception

Based on the knowledge and understanding of the Club and its environment obtained in the course of the audit, we have not identified any material misstatements in the Committee's Report.

#### Respective responsibilities

##### *Responsibilities of Committee for the financial statements*

As explained more fully in the Statement of Committee's Responsibilities set out on page 9, the Committee is responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Committee determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Committee is responsible for assessing the Club's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Committee either intend to end the Club or to cease operations, or have no realistic alternative but to do so.

##### *Auditors' responsibilities for the audit of the financial statements*

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (Ireland) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements. A further description of our responsibilities for the audit of the financial statements is located on the IAASA's website at: <https://www.iaasa.ie/Publications/Auditing-standards/Standards-Guidance-for-Auditors-in-Ireland/Description-of-the-auditor-s-responsibilities-for>. This description forms part of our auditors' report.

#### Use of our report

This report is made solely to the Committee. Our audit work has been undertaken so that we might state to the Committee those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Club and the Committee, for our audit work, for this report, or for the opinions we have formed.

#### Damien Kealy

For and on behalf of **NEXIA SMITH & WILLIAMSON (IRELAND) LIMITED** Chartered Accountants and Registered Auditor,  
Paramount Court, Corrig Road, Sandyford Business Park, Dublin 18.

Date: 1st April 2022

# National Yacht Club

*Revenue Account for the year ended 31 December 2021*

	NOTES	2021	2020
		€	€
<b>INCOME</b>			
Subscriptions		664,444	683,467
Sailing	2	94,487	(33,814)
Bar trading	3	100,356	20,529
Catering	4	48,051	(24,494)
		<u>907,338</u>	<u>645,958</u>
<b>OVERHEADS</b>			
House Salaries & Wages	5	189,904	271,322
Light and heat		58,404	40,318
Cleaning, laundry and general		15,697	19,523
Rent & Rates		22,574	47,195
Insurances		38,851	46,036
Repairs & renewals		176,393	112,908
Parking permits		5,976	3,450
Printing, postage, stationery & telephone		22,216	21,433
Computer support		16,508	18,501
Auditor's remuneration		10,230	10,161
Bad debts		6,568	14,000
Other expenses		19,606	21,558
Bank & merchant charges		11,156	9,583
Bank Interest		(726)	2,797
Mainsheet & house expenses		17,976	28,667
Legal & Professional Fees		10,746	17,093

# National Yacht Club

*Revenue Account - for the year ended 31 December 2021*

	NOTES	2021 €	2020 €
Newspapers		-	517
Security Costs		3,292	4,022
Depreciation charges		47,949	47,925
Government Subsidies and supports		(65,290)	(67,189)
Amortisation of Government grants		(18,866)	(18,866)
		<u>589,154</u>	<u>650,954</u>
<b>Surplus/(Deficit) retained for year before exceptional events</b>		<b>318,184</b>	<b>(4,996)</b>
Transfer to Development Fund		(150,000)	-
Surplus/ Deficit for the year available to members		<u>168,184</u>	<u>(4,996)</u>

Included in the Revenue Account are Government Subsidies and Supports totalling € 254,055 (2021) versus €240,318 (2020)

Approved by the Committee on 1st April 2022 and signed on its behalf by:

**Conor O'Regan**  
Commodore

**Jim Murphy**  
Hon. Treasurer

# National Yacht Club

Balance Sheet as at 31 December 2021

	NOTES	2021 €	2020 €
<b>FIXED ASSETS</b>			
Tangible fixed assets	6	<u>3,107,087</u>	<u>3,151,805</u>
		<b>3,107,087</b>	<b>3,151,805</b>
<b>CURRENT ASSETS</b>			
Stocks	7	31,109	20,378
Debtors: Amounts receivable within one year	8	69,416	55,998
Bank and cash balances		<u>784,696</u>	<u>537,526</u>
		885,221	613,902
<b>CREDITORS: Amounts falling due within one year</b>	9	<b>(474,199)</b>	<b>(506,451)</b>
<b>NET CURRENT ASSETS</b>		<b><u>411,022</u></b>	<b><u>107,451</u></b>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<b>3,518,109</b>	<b>3,259,256</b>
<b>CREDITORS</b>			
Amounts falling due after more than one year	10	<b>(78,202)</b>	(118,667)
Government Grant		<b><u>(61,290)</u></b>	<b><u>(80,226)</u></b>
<b>NET ASSETS</b>		<b>3,378,617</b>	<b>3,060,443</b>
<b>CAPITAL AND RESERVES</b>			
Development Fund	13	162,697	12,697
Revenue account	13	3,215,920	3,047,736
<b>Net Assets</b>		<b><u>3,378,617</u></b>	<b><u>3,060,433</u></b>

## STATEMENT OF CHANGES IN RESERVES

for the year ended 31 December 2021

	Development Fund €	Revenue Reserve €	Total Reserves €
At 1 January 2021	12,697	3,047,736	3,060,433
Transfer to development fund	150,000	(150,000)	-
Total comprehensive income for the year	-	318,184	318,184
At 31 December 2021	<u>162,697</u>	<u>3,215,920</u>	<u>3,378,617</u>
At 1 January 2020	12,697	3,052,732	3,085,429
Total comprehensive income for the year	-	(4,996)	(4,996)
At 31 December 2020	<u>12,697</u>	<u>3,047,736</u>	<u>3,060,433</u>

Approved by the Committee on 1st April 2022 and signed on its behalf by:

**Conor O'Regan**  
Commodore

**Jim Murphy**  
Hon. Treasurer

# National Yacht Club

## Cash Flow Statement for the year ended 31 December 2021

	2021	2020
	€	€
<b>Cashflows from operating activities</b>		
Operating surplus/(deficit)	318,184	(4,996)
Interest Paid	(726)	2,797
Interest Received	-	-
Depreciation	47,949	47,925
Amortisation of Government Grants	(18,866)	(18,866)
Movement in inventories	(10,731)	19,610
Movement in receivables	(13,418)	17,676
Movement in payables	(34,305)	119,849
Revaluation of fixed assets	-	-
	<u>288,087</u>	<u>183,995</u>
<b>Cash generated by operations</b>	<u>288,087</u>	<u>183,995</u>
Net cash from operating activities	288,087	183,995
<b>Investing activities</b>		
Purchase of fixed assets	(3,231)	(5,876)
<b>Net cash used in investing activities</b>	<u>(3,231)</u>	<u>(5,876)</u>
<b>Financing activities</b>		
Interest paid	726	(2,797)
Repayment of borrowings	(38,412)	(144,170)
	<u>(37,686)</u>	<u>(144,170)</u>
<b>Net cash from financing activities</b>	<u>(37,686)</u>	<u>(144,170)</u>
Net increase / (decrease) in cash and cash equivalents	241,170	52,816
<b>Cash and cash equivalents at 1 January 2021</b>	<u>537,526</u>	<u>484,710</u>
<b>Cash and cash equivalents at 31 December 2020</b>	<u>784,696</u>	<u>537,526</u>

Included in the repayment of borrowings is €NIL (2020: €100,000) relating to the bequest income received in 2019.

# National Yacht Club

## *Notes to the Financial Statement for the year ended 31 December 2021*

### **1. ACCOUNTING POLICIES**

#### **1.1 BASIS OF PREPARATION OF FINANCIAL STATEMENTS**

The financial statements have been prepared in accordance with Financial Reporting Standard 102, the Financial Reporting Standard applicable in the UK and the Republic of Ireland.

The preparation of financial statements in compliance with FRS 102 requires the use of certain critical accounting estimates. It also requires management to exercise judgment in applying the club's accounting policies.

The following principal accounting policies have been applied

#### **1.2 INCOME**

Income is derived from the receipt of subscriptions and entrance fees. Fees and subscriptions are credited to the Revenue Account in the year to which they relate to.

Income is derived from bar & restaurant trading which is accounted for on an accruals basis. Income is recognised when the risks and rewards are passed to the purchaser.

Income is also derived from the rent of boathouse parking and mooring and is recognised in the Revenue Account in the year to which it relates.

#### **1.3 TANGIBLE FIXED ASSETS**

Tangible fixed assets are stated at cost, or at valuation, less accumulated depreciation. The charge to depreciation is calculated to write off the original cost or valuation of tangible fixed assets, less their estimated residual value, over their expected useful lives as follows:

Club premises	-	Nil
Club platform	-	2% Straight line
Fittings and equipment	-	20% Reducing Balance
Service Boats	-	20% Straight line
Computer equipment	-	33.33% Straight line

The Committee have deemed it appropriate to change the management estimate of depreciation of fixture and fittings from straight line to reducing balance.

#### **1.4 STOCKS**

Stocks are valued at the lower of cost and net realisable value. Cost comprises expenditure incurred in the normal course of business in bringing stocks to their present location and condition. Full provision is made for obsolete and slow moving items. Net realisable value comprises actual or estimated selling price (net of trade discounts) less all further costs to completion or to be incurred in marketing and selling.

#### **1.5 DEBTORS**

Short term debtors are measured at transaction price, less any impairment. Loans receivable are measured initially at fair value, net of transaction costs, and are measured subsequently at amortised cost using the effective interest method, less any impairment. Provisions have been made for any amounts, the collection of which is considered doubtful.

#### **1.6 CASH AND CASH EQUIVALENTS**

Cash is represented by cash in hand and deposits with financial institutions repayable without penalty on notice of not more than 24 hours. Cash equivalents are highly liquid investments that mature in no more than three months from the date of acquisition and that are readily convertible to known amounts of cash with insignificant risk of change in value.

# National Yacht Club

Notes to the Financial Statement for the year ended 31 December 2021

## 1. Accounting policies (continued)

### 1.7 Government grants

Capital grants received and receivable are treated as deferred income and amortised to the profit and loss account annually over the useful economic life of the asset to which it relates. Revenue grants are credited to the profit and loss account when received.

## 2. SAILING

	€	€
	2021	2020
<b>2.1 JUNIOR SECTION</b>		
Income	111,233	72,459
Government Subsidies & supports	11,668	1,414
Expenses	<u>(52,926)</u>	<u>(28,338)</u>
Surplus	<u><b>69,975</b></u>	<u><b>45,535</b></u>
<b>2.2 EVENT SECTION</b>	<b>2021</b>	2020
Income	62,019	12,500
Expenses	<u>(26,172)</u>	<u>(3,794)</u>
Surplus	<u><b>35,847</b></u>	<u><b>8,706</b></u>
<b>2.3 TRAINING SECTION</b>	<b>2021</b>	2020
Income	12,844	9,443
Expenses	<u>(24,632)</u>	<u>(13,095)</u>
(Deficit)	<u><b>(11,788)</b></u>	<u><b>(3,652)</b></u>
<b>2.4 BOATHOUSE</b>		
Mooring and parking income	203,480	155,864
Materials	(78,181)	(160,514)
Wages	(189,169)	(166,351)
Rent of moorings	(8,199)	(4,959)
Government Subsidies & supports	<u>72,521</u>	<u>93,341</u>
Surplus/ (Deficit)	<u><b>453</b></u>	<u><b>(82,619)</b></u>
<b>TOTAL SAILING</b>	<b>94,487</b>	(33,814)

Other than the direct expenses of each activity section, all other costs of running the Boathouse and Platform are included under Boathouse and not allocated to the other activity sections.

<b>3. BAR TRADING</b>	<b>2021</b>	2020
Sales	238,721	184,515
Cost of sales	<u>(72,558)</u>	<u>(72,126)</u>
Gross profit	<b>166,163</b>	112,389
Wages	(88,236)	(111,344)
Expenses	(8,387)	(8,852)
Government Subsidies & supports	30,816	28,336
Surplus	<u><b>100,356</b></u>	<u><b>20,529</b></u>

# National Yacht Club

Notes to the Financial Statements for the year ended 31 December 2021

	€	€
4. CATERING AND SOCIAL FUNCTIONS	2021	2020
Sales	338,049	281,642
Cost of sales	<u>(103,654)</u>	<u>(110,961)</u>
Gross profit	<b>234,395</b>	170,681
Wages	(217,777)	(219,127)
Expenses	(42,427)	(32,446)
Government Subsidies & supports	<u>73,860</u>	<u>56,398</u>
(Deficit)/Surplus	<u><b>48,051</b></u>	<u><b>(24,494)</b></u>

## 5. EMPLOYEES AND REMUNERATION

The average numbers employed during the year was as follows:

	2021	2020
Weekly Employees	21	37
Monthly Employees	<u>5</u>	<u>5</u>
	<u><b>26</b></u>	<u><b>42</b></u>

The staff costs are comprised of:

	2021	2020
Bar Wages	88,236	111,344
Catering Wages	217,777	219,127
Boathouse Wages	189,169	166,351
House Salaries & Wages	<u>189,904</u>	<u>271,322</u>
	<u><b>685,086</b></u>	<u><b>768,144</b></u>

## 6. TANGIBLE FIXED ASSETS

	Club Premises	Club Platform	Service Boats	Fixtures and Equipment	Computer Equipment	Total
<b>COST</b>	<b>€</b>	<b>€</b>	<b>€</b>	<b>€</b>	<b>€</b>	<b>€</b>
At 1/1/21	2,100,000	1,450,718	475,634	892,637	63,674	4,982,663
Additions	<u>-</u>	<u>-</u>	<u>686</u>	<u>2,545</u>	<u>-</u>	<u>3,231</u>
At 31/12/21	<u>2,100,000</u>	<u>1,450,718</u>	<u>476,320</u>	<u>895,182</u>	<u>63,674</u>	<u>4,985,894</u>
<b>Depreciation</b>						
At 1/1/21	-	610,215	309,306	847,663	63,674	1,830,858
Charge for the year on owned assets	<u>-</u>	<u>28,409</u>	<u>10,413</u>	<u>9,127</u>	<u>-</u>	<u>47,949</u>
At 31/12/21	<u>-</u>	<u>638,624</u>	<u>319,719</u>	<u>856,790</u>	<u>63,674</u>	<u>1,878,807</u>
<b>Net book value</b>						
At 31/12/21	<u>2,100,000</u>	<u>812,094</u>	<u>156,601</u>	<u>38,392</u>	<u>-</u>	<u>3,107,087</u>
At 31/12/20	<u>2,100,000</u>	<u>840,503</u>	<u>166,328</u>	<u>44,974</u>	<u>-</u>	<u>3,151,805</u>

The Club premises was valued by Lisney on 31 December 2019 at a market value of €2,100,000. In 2019, the increase in value was recognised in the Revenue Account in accordance with FRS 102 Section 17 as it partially reverses a revaluation decrease of the premises which was booked in the 2013 Revenue Account. The committee are satisfied that the carrying value of €2,100,000 at 31 December 2021 represents market value for the Club premises.

# National Yacht Club

Notes to the Financial Statements for the year ended 31 December 2021

<b>7. STOCKS</b>	<b>2021</b>	<b>2020</b>
	€	€
Bar, catering and miscellaneous stock	31,109	20,378
	<u>31,109</u>	<u>20,378</u>

The replacement cost of stock did not differ significantly from the figures shown.

<b>8. DEBTORS</b>	<b>2021</b>	<b>2020</b>
	€	€
Trade debtors	-	27,578
Other debtors	21,721	-
Prepayments and accrued income	47,695	28,420
	<u>69,416</u>	<u>55,998</u>

<b>9. CREDITORS</b>	<b>2021</b>	<b>2020</b>
<b>Amounts falling due within one year</b>	€	€
Bank loans	39,675	39,672
Trade creditors	28,902	45,325
Taxation and social welfare (Note 11)	62,774	66,744
Accruals	185,191	163,495
Deferred Income	157,657	191,215
	<u>474,199</u>	<u>506,451</u>

<b>10. CREDITORS</b>	<b>2021</b>	<b>2020</b>
<b>Amounts falling due after more than one year</b>	€	€
Bank loan	78,130	116,545
Interest free loan	72	2,052
Government grants received	61,290	80,226
	<u>139,492</u>	<u>198,823</u>

<b>Loans</b>	€	€
Repayable in one year or less, or on demand	39,675	39,672
Repayable between one and two years	78,202	39,672
Repayable between two and five years	-	78,925
	<u>117,877</u>	<u>158,269</u>

<b>11. TAXATION AND SOCIAL WELFARE</b>	<b>2021</b>	<b>2020</b>
Creditors:		
VAT	37,200	38,446
PAYE/NI	25,575	28,298
	<u>62,774</u>	<u>66,744</u>

# National Yacht Club

Notes to the Financial Statements for the year ended 31 December 2021

<b>12. CAPITAL GRANTS</b>	<b>2021</b>	<b>2020</b>
	<b>€</b>	<b>€</b>
<b>Capital grants received and receivable</b>		
At 1 January 2021	117,888	117,888
Increase in year	<u>-</u>	<u>-</u>
At 31st December 2021	<b>117,888</b>	117,888
<b>Amortisation</b>		
At 1 January 2021	(37,372)	(18,866)
Amortised in year	<u>(18,866)</u>	<u>(18,868)</u>
At 31st December 2021	<b>( 56,598)</b>	(37,732)
<b>Net book value</b>		
At 31st December 2021	<u><b>61,290</b></u>	<u>80,156</u>

<b>13. RESERVES</b>	<b>Development Fund</b>	<b>Revenue Reserve</b>	<b>Total</b>
	<b>€</b>	<b>€</b>	<b>€</b>
At 1 January 2020	12,697	3,04,736	3,060,433
Surplus for the year	-	318,184	318,184
Transfer to development fund	<u>150,000</u>	<u>(150,000)</u>	<u>-</u>
At 31 December 2020	<u><b>162,697</b></u>	<u><b>3,215,920</b></u>	<u><b>3,378,617</b></u>

## 14. CAPITAL GRANTS AND COMMITMENTS

In November 2017, the National Yacht Club was approved for a capital grant of € 142,375 from the Department of Transport, Tourism and Sports under the Sports Capital Programme. The purpose of this grant is to purchase boating equipment for the Club in line with the grant application. A total of €Nil was disbursed in 2021 (2020: € NIL)

## 15.

### POST BALANCE SHEET EVENTS

There have been no significant events affecting the club since the year end, which require disclosure in the financial statements.

## 16. APPROVAL OF FINANCIAL STATEMENTS

The financial statements were approved by the Committee on 1st April 2022



## National Yacht Club

### *Membership & Subscriptions 2021*

Class of Membership	Year End 2021	Year End 2020	Annual Subscription €
<b>Full</b>	<b>221</b>	<b>225</b>	<b>1,382</b>
<b>Family</b>	<b>88</b>	<b>82</b>	<b>1,545</b>
<b>Senior</b>	<b>141</b>	<b>152</b>	<b>691</b>
<b>Life</b>	<b>25</b>	<b>25</b>	<b>-</b>
<b>Ensign</b>	<b>19</b>	<b>54</b>	<b>248</b>
<b>Cadet</b>	<b>14</b>	<b>20</b>	<b>139</b>
<b>Country</b>	<b>39</b>	<b>44</b>	<b>282</b>
<b>Overseas</b>	<b>103</b>	<b>124</b>	<b>170</b>
<b>Spouse &amp; Widows</b>	<b>166</b>	<b>188</b>	<b>137</b>
<b>Clubhouse</b>	<b>40</b>	<b>49</b>	<b>920</b>
<b>Howth Associate</b>	<b>25</b>	<b>28</b>	<b>282</b>
<b>Crew</b>	<b>28</b>	<b>30</b>	<b>484</b>
<b>Total</b>	<b>909</b>	<b>1,021</b>	



Photographers: *Michael Chester, Frank Burgess, James Woods, Paul Michel Ledoux and David O'Brien*