

Minutes of 2025 AGM Held in Inverness Golf Club.

Monday 13th October at 2.30 PM

1. Welcome

Captain Sally Rowan welcomed us all to what is the first AGM of SSWG Highland, hoping we are all getting used to calling ourselves seniors now.

Whilst we have a good turnout of ladies today we are missing some well kent faces. During the past year we have lost quite a few members and former members and some of you have lost partners or family members. Among those we have lost are:

Margaret Baggott, Royal Dornoch: Gillian Dowling, Inverness: Moira Patrick, Forres: Lynn Gilchrist, Kings: Margaret Ritchie, Nairn: Dorothy Mackay, Muir of Ord and just last week Yvonne Gunn, Nairn. We took a moment to remember them.

2. Apologies

There were 89 apologies for absence and 37 members present.

3. Minutes of the Annual General Meeting held on 14th October 2024

Those present were happy that the minutes of the 2024 AGM were a true minute and approval was given. Proposer: Emma Borthwick, Nairn Dunbar; Seconder: Joan Cooper, Forres.

4. Matters Arising

No matters arising, that are not covered later in the Agenda.

5. Treasurers Report

Hopefully you've all read the Finance Report which was circulated with other documents for this meeting.

You'll see that our bank balance is fairly healthy, however we have been extremely fortunate this year to have been given courtesy of the course for one of our Opens – the 3-Lady Team over the Struie course at Royal Dornoch, we were – as always – very lucky that Dornoch grant us this.

Despite this, our payments to host clubs this year have been £7,475. This is projected to increase by approx. £2,500 - £3,000 next year, assuming the same numbers playing in opens. Our green fees payable to clubs for 2026 are – 3 x £15, 1 x £20 and 2 x £25 so you can see our £16 entry doesn't cover the majority of the competitions. The Committee proposes to increase single entry opens to £18 and greensomes to £15. The meeting so agreed.

Regarding charities this year, the Committee propose to continue to support 3 charities, each being given £250. These are - Marie Curie, Highland Blood Bikes and New Start Highland. A total of £627 has been collected from the sale of lucky squares, thank you all for supporting this.

The Committee have decided, following the SSWG AGM advice that their bank account is healthy, that we will not donate £500 to them as it had been agreed at the 2024 AGM to review this annually.

Another 'new' charge this year are the bank charges – min £4.25/month. This is because our account was changed from a Treasurer's to a Community Account, we had no choice in this. I must thank everyone, however for paying subs, entries, etc by bank transfer. This has enabled us to keep charges as low as possible. The 62% discount for cheque/cash pay-ins will expire in January 2026.

No questions, all proposals unanimously approved on a proposal by Alison Bartlett, seconded by Jan Hire.

6. Captains Report

I have enjoyed my first year serving as your Captain – not least because I have enjoyed meeting you all and I have the best of teams in my Secretary, Treasurer and Vice Captain. I am always confident that they

have everything under control! Having previously been Secretary myself I know the work which goes into this and so I have a huge thanks to Anne and support from Mary and Rhona. I think the year has gone pretty well. I should also like to thank all the delegates in the clubs for your help in coordinating entries and monies for the fixtures. I think the internet banking system seems to be working well.

We have had a good year with our 6 fixtures which have all been well attended, which is always promising due to the distances you all have to travel to get to them! We had 200 members at the start of the year and 61 currently on the waiting list. Most ladies have played their 2 games, unless in the first year or having medical or other exemptions.

We started with our popular **3 lady team** at the Struie course in Dornoch in April, where we had 40 teams (120 ladies) taking part – the winning team was Gail McAllister, Sheila Silvestri and Jane MacNeill. Incidentally, Dornoch kindly gave us courtesy of the course, which helped subsidise some of the other events.

The Championships were held here at Inverness at the end of May, with a good entry of 90 ladies. We chose to follow the previous year's format with the finals being held later, on a date agreed between the finalists. The Handicap trophy was closely fought and Muriel McCulloch (Inverness) won over June Clark (Abernethy). We have a new Champion this year in Jenny Milne (Elgin) who won another closely fought match on the 18th over Alison Bartlett (Royal Dornoch). Well done to them all and thanks to those of you who came to spectate on a lovely, but breezy day! Jenny represented us recently at Blairgowrie National Meeting and played some very good golf.

In July we went to **Grantown on Spey** - 105 ladies played - where some of us got a good old soaking but there were still some very good scores with Rhona Cameron (Forres) winning division 1 and Norma Scrimgeour (Muir of Ord) division 2.

In early August we went to **Garmouth** – 65 ladies played – and Scratch prize went to Jenny Milne with a gross 72! Emma Borthwick (Nairn Dunbar) won division 1 and Sandie Evans (Fortrose & Rosemarkie) division 2

In early September we travelled north to **Brora** on a very blustery but sunny day – 72 ladies played in difficult conditions. Lynn Fraser won in Division 1 and Haseoun Grant (Nairn) Division 2.

Abernethy in October for our Greensomes – 80 ladies were in the initial draw but on the day only 62 ladies played due to weather concerns and other issues. All who had applied to play and were on the waiting list were offered places in the end. We will come back to the subject of 9 hole courses later in the meeting. The Club was extremely welcoming and everything went well including the parking! The winning couple were Evelyn Bullmore (Moray) and Mary Smith (Tain).

In between these fixtures we had our **Highland team** – selected from the winners of the various sections in the Championship – play against Northern team at Deeside on a very warm day in August. There were several changes to the team, even up to the last day so I am pleased to report we retained the Lyon Trophy for the 4th year running. I think we all enjoyed the course and clubhouse, if not the travel and logistics to get there. Next year we host the match and it will be at Maverston.

Apart from playing golf I am pleased we now have a **website** up and running. We do not propose to post the draws there due to confidentiality, but we will post results and main news items together with some photos. Thanks to Jan Hire for keeping the photo albums which are still nice to look thru, but we shall post photos too on the web site. I think Jan has brought some photos for you to look at later. Anne regularly sends you all links to the website which has news, results and photos.

As most of you will know, when the organisation changed its name last year from Vets to Seniors we had to change our logo – so we now have new polo shirts and zippy tops with the new SSWGGA Highland logo. See Rhona if you wish to buy! She will take to each event we hold. We also have ball markers with the new national logo. I noticed that at Blairgowrie some divisions had not changed theirs!! So we are ahead of the game!

Finally I just want to thank Anne in particular but also Mary and Rhona for all their work and support during the year – they have made sure things have always run well! We have all managed to play at times so it hasn't all been desk work!

7. Election of Office Bearers

Sally and Rhona are in their second year as Captain and Vice Captain. As Secretary and Treasurer are elected annually, Mary Smith and Anne Ryan are proposed by Sally Rowan and seconded by Rhona Cameron to continue for another year as Treasurer and Secretary. The Meeting so agreed.

8. Report from Blairgowrie

Sally explained the format of the SSWGGA Championship & National Meeting.

We had 30 Highland women playing, Jenny was beaten in the quarter finals by the eventual runner up, playing some excellent golf. Karen Marshall is our Champion for 2025.

On Monday the Patrick Trophy was won with a 64 net, Melanie Anderson, Nairn was 4th with Eni MacDonald, Inverness and Debbie Bethune, Royal Dornoch having good scores.

On Tuesday Sally's partner had to call off, so Alison Bartlett, Royal Dornoch stood in for the Greensomes. They had a fantastic 64 net to win the Beddows Quaich. Third were Sarah Murray and Susan Glen (Nairn). Well done everyone.

At the AGM the Constitution was changed to update our new name, and also tidy up some boundaries.

Our own Lynne Fraser, Fortrose & Rosemarkie has retired as SSWGGA Team Captain after a very successful year, well done and congratulations Lynn. There is no replacement yet, any suggestions?

Thank you and well done also to Alison Bartlett, Royal Dornoch who is SSWGGA treasurer, the finances at National level are in good order.

The dates for Blairgowrie 2026 are a week later than usual. The National Meeting will be held at Blairgowrie on Monday and Tuesday 28th & 29th September. The Championship will be played at Alyth Golf Club on Saturday and Sunday 26th & 27th September.

The date for entries to Highland Secretary for the National will be on the Fixture Card, usually early April. We expect to have 12 or 13 couples, if we are oversubscribe we will form a waiting list again.

9. 2026 Fixtures

2026 fixtures have been confirmed and circulated, with the AGM a week later next year to give more time for the accounts to be finalised. All venues have buggies available, although Buckpool have only 2.

Wednesday 29th April - 3 Lady Team – Elgin
Thursday/Friday 21st/22nd May - Championship - Tain
Friday 3rd July – Stableford – Nairn Dunbar
Wednesday 5th August – Strokeplay – Invergordon
Monday 10th August - Match vs Northern - Maverston
Monday 7th September - Stableford – Moray Old
Monday 5th October - Greensomes - Buckpool
Monday 19th October – AGM – Inverness

We discussed using 9 hole courses, where not all members may be able to play. However we do want to support these clubs also so suggested using a 9 hole club for the Greensomes every 2 or 3 years. It was agreed to do the every 2nd year.

10. Championship – Committee Proposal for Championship Matchplay

The Committee propose to change the Championship format - the scratch quarter-finals to be played on the afternoon of the qualifying round. The semi-finals and finals of both scratch and handicap to be played the following day.

Anne explained that the Committee felt it would be better to play the Championship over 2 days as it would hopefully result in more members being present to watch the finals. Jenny Milne asked if this would restrict numbers playing. We would hope not, as we would not need to wait for everyone to complete the qualifying round before the Scratch Matchplay could go out. The draw is done on handicap, so the low handicap players who would qualify for the scratch will be out early. Both the scratch and handicaps semi finals and finals to be played on Friday.

This was agreed.

11. Constitution

Anne explained the Highland Constitution needed to be updated with the new name. We were checking which clubs were part of Highland while organising 2026 fixtures. This highlighted that officially Duff House Royal was in Highland, but had been used recently by North for their home match. It was agreed between Highland and Northern to adopt the local authority boundary. The SSWGGA Constitution was also updated with this change at their AGM. Our new Constitution was agreed, proposed by June Nicol, Inverness and seconded by Carol Brown, Nairn.

12. AOCB

No other business.

13. Prize Giving

Prize List 2025

Championship -

The Macallan Trophy:

Jenny Milne, Elgin

Handicap Cup:

Muriel McCulloch, Inverness

Daisy Barnfather Trophy (Over 65):

Alison Bartlett, Royal Dornoch

Greensomes:

Evelyn Bullmore, Moray & Mary Smith, Tain

Aggregate Division 1 -

Founders Trophy:

Alison Bartlett, Royal Dornoch

Presented by SVLGA (Highland):

Jenny Milne, Elgin

Aggregate Division 2 -

The Gill Trophy:

Gillian McGrouther, Inverness

Mary Cameron Quaich:

Elizabeth McEwan, Nairn Dunbar

The Lyon Trophy:

Highland at Deeside

With no further business the meeting concluded at 3.05pm. Tea, coffee and carrot cake was served.