



Tarbert (Loch Fyne) Harbour Authority

Annual Review 2024-25

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Summary from THA Chair

This report is presented in a new format intended to provide more insight for the reader into the wider events, activities, development and outcomes of the Harbour. These reports are written in the weeks leading up to the AGM and report mostly on the last trading year. However, we are acutely aware that half of the 2025-26 year has now passed and of course much has happened in this very busy first half of our trading year.

Financially, the 2024-25 year was again successful albeit the year end surplus was reduced with both direct and administrative costs rising at a greater rate than income growth. Some of these costs are expenses we must expect to increase such as insurance, rates and wages. Others will reduce over time, such as professional advice fees and unplanned repairs. Despite these operational challenges our Balance Sheet remains strong at £3.45M.

I am very concerned that whilst fishing landing values have broadly held up the industry faces numerous challenges in the next few years ranging from increases in costs and competition and a corresponding impact on prices which cannot always be offset by tonnage landed. THA's role with respect to fishing is to provide facilities and support and to routinely improve these. It is my view that we now need more active engagement with our Fishing Community in order to identify what more might be done to support the security of this vital industry.

With respect to the marina I believe we will only retain our current activity levels if we:

- Complete our Slipway development project during 2026 and in doing so remove the reason for people relocating from Tarbert and, employ an additional 2-4 staff who will acquire new skills and abilities.
- Encourage existing and new business in hospitality and services in the village by communicating that the marina has between 70-100 visitors per night across the six months of the core season looking for food and drink. Eight years ago we had eight dining/drinking hospitality venues, this has now declined to five hospitality venues with no butcher or baker, just a hard-pressed Co-op.

The concerns expressed during the early summer with respect to THA development plans for the new slipway showed me that THA needs to do more to keep resident stakeholders aware of the what and why of our aspirations, intentions and plans for the Harbour Estate. These concerns led to a Public Meeting at which I and the Board were able to better understand concerns and frustrations and also communicate our projects, plans and aspirations for the Harbour.

The THA Board is clear that there is more that can be achieved with respect to consultation and engagement and, we very much want the Tarbert Community to contribute to the continuing debate about the future of the Harbour and its contribution to Tarbert Village.

As you read the following pages of this Review I hope you will be able to see that THA Board continues to be committed to enabling our village to be a wonderful space for residents and visitors to live, learn, work, play and stay.

Roger Godfrey
Chair, Tarbert (Loch Fyne) Harbour Authority

November 2025

Strategic Overview

The Board of Trustees are guided in their strategic decision making by the content of the THA Strategic Plan 2022-27 which can be downloaded from the harbour website.

Our Vision

‘To make Tarbert THE West Coast’s destination of choice’

Tarbert Harbour is unquestionably one of the village’s greatest assets and has a long history of contributing positively to village life, both in terms of our fishing heritage and in attracting visitors by land and sea to enjoy the many festivals and events during the year. The harbour and village itself have many positive qualities that we believe put Tarbert in a great position to be THE destination of choice on the west coast of Scotland. Working with others to attract funding, develop our village and promote what we have to offer will be the strategic focus of the board over the next five years.

Our Mission

‘To contribute positively to village life’ focusing on five strategic priorities:

1. Creating wonderful spaces
2. Improving Facilities
3. Expanding the range of Activities and Events on offer
4. Working with others to develop a shared vision for the village
5. Refresh our Business Model

Harbour Operations and Performance

Objectives 2024-25 (☑ = Achieved)

Financial Resilience & Asset Management

Objectives

1. To commence deployment of the three-year financial strategy. ☑
2. To achieve the budgeted surplus for 2024-25 at a minimum, exceeding the budgeted revenue by the end of March 2025 and if not achieved, to be under budget by no more than 5%. ☑
3. To hold budgeted costs within 5% of budget value by the end of March 2025. ☑

Market Position & Customer Value

Objectives

1. To commence deployment of agreed strategies focused on achieving milestone objectives. ☑
2. Set targets to improve 2024-25 Customer Value KPI performance consistent with the Financial Resilience and Asset Management objectives for the same period. ☑
3. Refresh the strategic picture of opportunities and threats to reflect updated understanding of market movements, customer behaviours and environmental changes. ☑

Stakeholder Engagement

Objectives

1. Implement plans for statutory stakeholder consultation, determine their effectiveness and produce action plans for improvement where required. ☑
1. Collate and report on evidence demonstrating required improvements. ☑
2. Establish metrics and collect baseline data for the triannual feedback. ☑

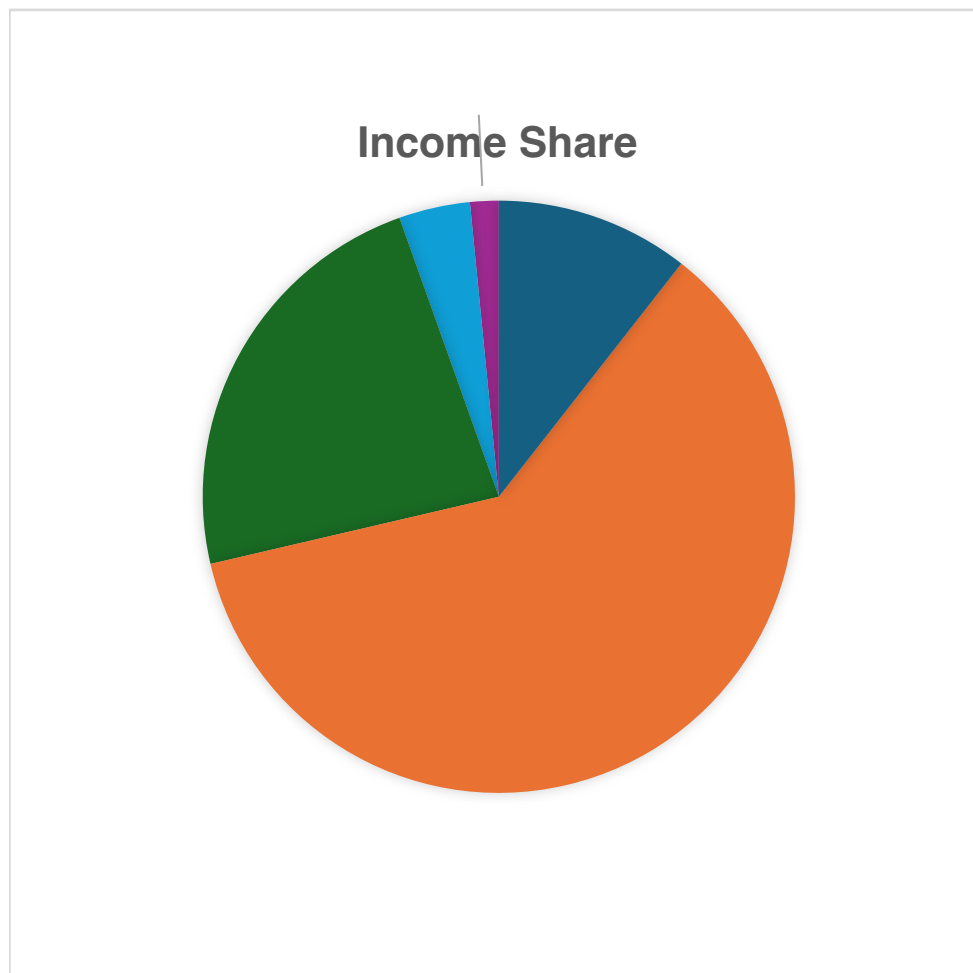
Income 2024-25

Total Income

- £918,593 (Up 6.5% vs LY)

Income Sector Contribution 2024-25 vs LY

- Fishing Revenue
 - (Berthing, Landing & Fish Quay Sales) £97,121 (Down 1.3% vs LY)
- Leisure
 - (Berthing, Visitors, Scottish Series, Chandlery, Laundry & Electricity) £558,347 (Up 6.3% vs LY)
- Shipping
 - (Aquaculture, Ferries, Commercial) £213,062 (Up 15.5% vs LY)
- Estate Rentals
 - £35,737 (Up 3.4% vs LY)
- Other sundry Incomes
 - £14,326 (Down 3% vs LY)

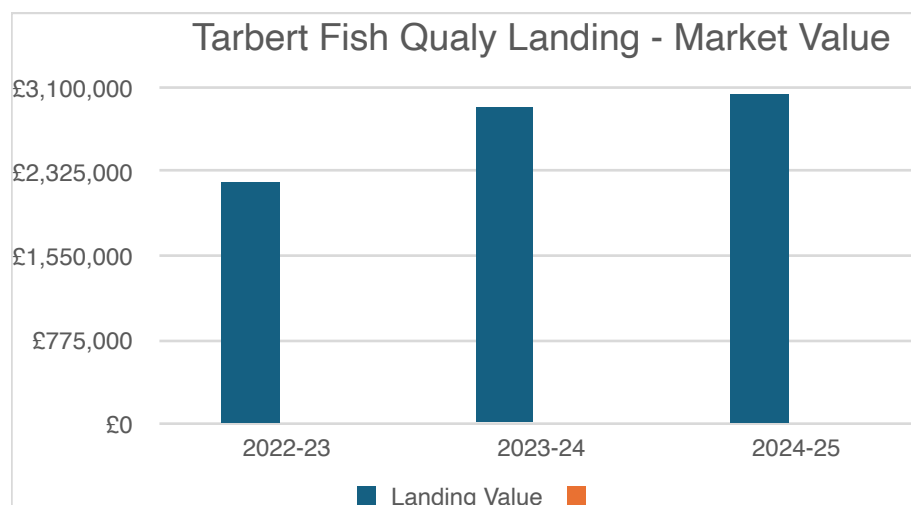


Income Sector Comment

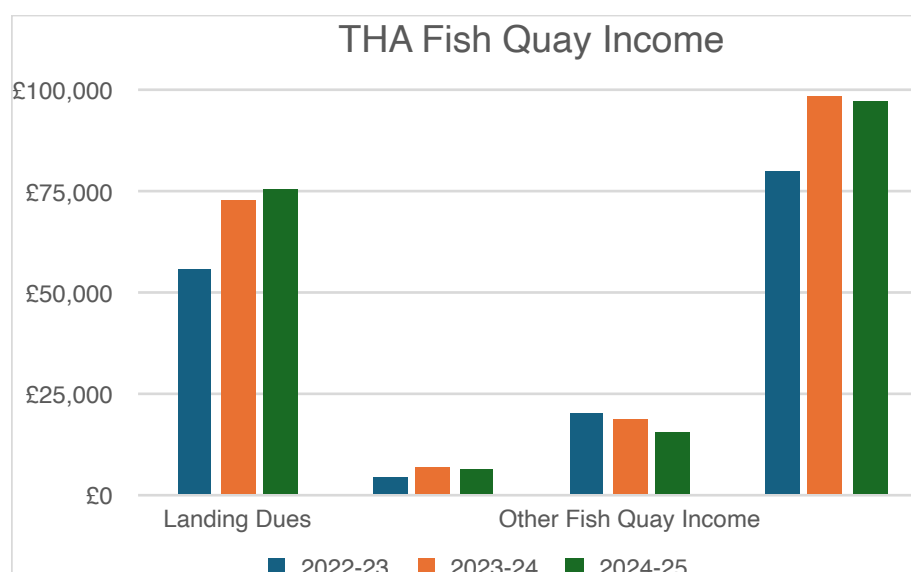
Fishing - Value

The Scottish Sea Fisheries Statistics 2024 state that nationally (Scotland), shellfish landings by tonnage increased by 3% but the value of shellfish landings adjusted for 2024 prices, fell by 7%. Taking a longer look back, over the period 2015 - 2024, the tonnage of shellfish landings fell by four per cent with the value of landings adjusted to 2024 prices remaining the same, i.e. volumes of landings fell but values increased marginally.

To calculate the value of landings we can extrapolate from THA Landing Dues (2.5% of landing value) and calculate that the market value for landings in Tarbert to be close to £3.01M in 2024-25.



The following chart shows the trends for the different aspects of Fish Quay income for THA.



Fishing remains the third largest contributor to THA income, accounting for 11% of THA total income in 2024-25. THA sees the support of the fishing community as an economic

and social priority for Tarbert and accordingly are committed to supporting this vital part of our local economy and community.

The impact of good times and bad for fishing causes ripples across the whole of Tarbert’s economic picture, from the fishermen themselves, to fishing boat support services, fish processors, distributors retailers and ultimately consumers.

THA believes the Fishing Sector runs the risk of potential national neglect and are actively reviewing how more specific strategies might be deployed by THA to increase the resilience of this critical part of Tarbert Life.

Fishing Fleet

Perhaps the most notable development has been the retirement of Caledonia in February 2025, now tied up in Tarbert after many years of consistent fishing and a very significant contributor to the Tabert fishing economy.

Sadly, there are now only two of the larger TT traditional style trawlers operating from Tarbert with costs and regulatory requirements challenging the economics of these traditional vessels.

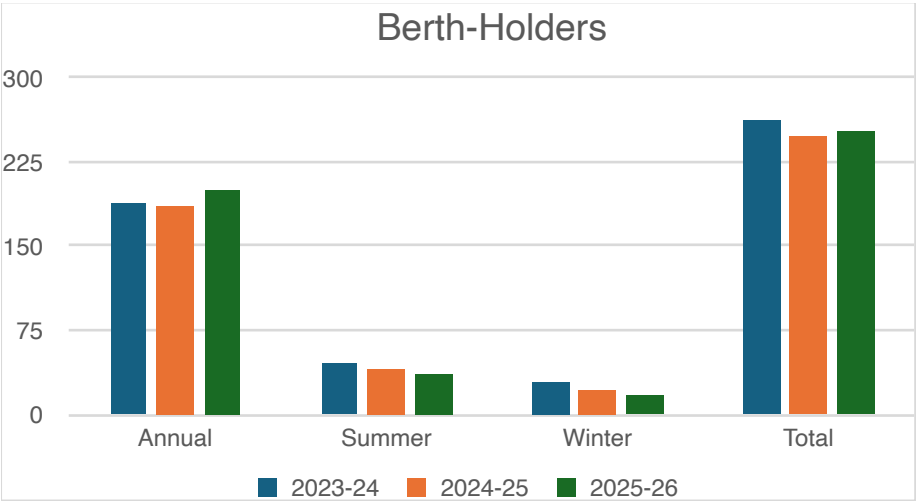
Consistent with a national Scottish trend Tarbert’s fleet consists mostly of creel boats and smaller line vessels together with (currently) two small shellfish dive vessels.

Two of J Neilson creel boats have departed Tarbert over the year but they have been replaced with additional vessels using the Harbour.

Overall we have the same number of creel vessels as 2023-24.

Marina

Berth-holders - 2024-25 was a buoyant year for Tarbert Harbour with annual, summer & winter berth-holders totalling 247 boats, a reduction of 14 boats (5%) compared to 2023-24.

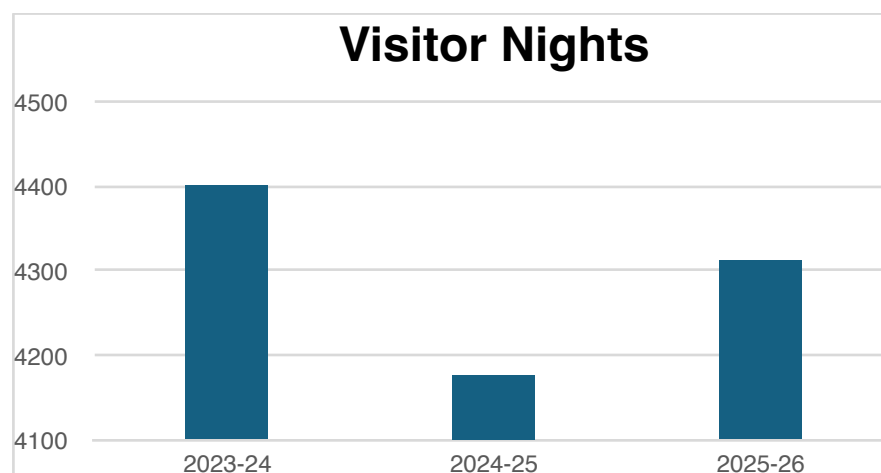


THA has identified that the primary cause of the reductions in boats over the last two years is due to sales of boats and in some cases, subsequent removal to another location.

We have identified that winter berthing and annual berthing are both negatively affected by the lack of a modern lift out facility and adequate hard standing. The stark facts are that Tarbert Marina is likely to lose a proportion of berth holder after 2-3 years because they relocate to be lifted out and are persuaded to stay for a while! Those berth holders to inevitably return to Tarbert because it remains the best natural harbour on the West coast of Scotland. However, that might take another 2-3 years to achieve and constitutes a net loss of income for that period.

Accordingly, THA are committed to its plans for expanding the hard standing and car parking, building a new slipway and introducing a full lift out facility that will service both leisure and fishing and commercial vessels up to 25tonnes displacement.

Visitors - The number of visitor nights for 2024-25 also reduced slightly from 4402 in 2023-24 to 4176 in 2024-25, a reduction of 226 nights (5%).



Marina Customer feedback

It's not just the numbers of berth-holders and visitors that matters to us; it's the experience that leisure users have enjoyed whilst mooring and visiting Tarbert Harbour. Accordingly, the Marina team regularly collect customer feedback.

96% of surveyed customers were either satisfied or very satisfied with Tarbert Harbour, specific feedback being on the high standards of service, facility and cleanliness of such.

The 'would like' list of most frequently asked for improvements focuses on:

- A lift out facility
- Boat contractor services
- A webcam
- Fuelling at the marina

The first three are being actively pursued, at present fuelling from the marina is presenting significant technical challenges and requires more research.

Our favourite customer comment, *'Best on the West – friendly, courteous staff and great facilities'*.

A very big thank you and well done to the Harbour Team.

Marina - Other

In 2024 we established an arrangement with Kintyre Hire (Campbeltown) to offer a hire car service from the marina for locals and visitors to use. This has proved very successful, with 112 hires in 2024-25.

In May 2024 the Scottish Series yacht races once again took place in Tarbert. The number of competing boats was down from 2023, part of the reason for this drop in numbers was due to a clash with another racing event held in Ireland every two years. CCC are looking forward to next year with plans to try and increase the number of competing boats. The series organisers were delighted with the positive reception participants received from Tarbert, through volunteers, hospitality providers, retailers and the Harbour Team.

Village events and festivals such as the Seafood Festival and Music Festivals continue to be significant attraction, not only for visitors (by land and by sea) but also for residents of Tarbert. The success of these festivals is very dependent upon the weather, the economy and most importantly, the good will and effort of local organisers. THA remains committed to supporting the delivery of these festivals within the village and, it is a credit to the Harbour Management and Service Team that we have received much positive feedback on the Harbour's contribution to these events.

Shipping

Calmac – As readers will be aware there were long periods of time in 2024-25 when Tarbert was without a ferry due to redeployment of the Tarbert ferry elsewhere, in itself due to maintenance breakdowns. There were points at which a passenger ferry was chartered by Calmac but this too was inconsistent and in no way replaced the loss of our 'full size' ferry.

During 2024 67,250 passengers were carried between Tarbert and Portavadie and for the same period, 23,175 cars were carried. It is notable that these figures represent a 14% drop against 2023 which are, in THA's view, mostly due to the cancellations and redeployments.

In blunt financial terms, as well as a loss of revenue to Calmac in the region of £90k, this loss of visitors represents a loss of income to the village which we estimate to be in the region of £250k. It remains to be seen if the trend is reversed during 2025.

More is mentioned below under Property about future plans for the electric ferries in 2028.

Aquaculture - Remains a significant user of Tarbert Harbour Services with both Bakkafrust and MOWI having a major presence in 2024-25. Bakkafrust had two new vessels commissioned and they have spent significant amounts of time in Tarbert whilst servicing local facilities. MOWI have a new facility to the North of Carradale and consequently we have seen a very large increase in the number of MOWI vessels using Tarbert.

THA remain committed to creating opportunity for Aquaculture support services and we look forward to working more closely with the industry to further develop our onshore facilities.

Cruising - During 2024-25 there were six visits by Majestic Line vessels. However, there has now been a relocation of services to the West Coast 'proper' and Tarbert is not a cruise stop for Majestic in 2025-26.

THA is not a direct influencer of cruise line schedules but, together with the wider hospitality business's within the village we can be a vociferous champion of what Tarbert can offer to the cruise visitor. With this in mind THA will be engaging with the cruise industry operators to identify what opportunities there might be to create a more attractive cruise destination.

We were of course, delighted to see the Waverley calling at Tarbert. A magnificent vessel that epitomises the golden age of steam and always carrying a diverse and large number of passengers. Our only concern is the distance to walk into the village from East Pier, then time to enjoy the visit and get back to the East Pier. Transport options into the village remain a subject for discussion over the winter Of 2025-26.

Estate Rentals

There were no changes to THA leased property portfolio. The increase in income for 2024-25 is due to inflation linked rental increases.

Barge 'Dolfijn' - Whilst the barge 'Dolfijn' (currently moored outside the 'Corner House') is privately owned and managed, the owners of the barge, have a lease with THA for the use of the mooring. As has been well publicised and discussed, the owners of Dolfijn abandoned the barge early in 2024 when it became apparent to them that they could no longer keep up with necessary repairs in place to allow the barge to be used for accommodation.

Currently THA are in negotiation with the owners of Dolfijn to ensure the latter meet their responsibilities to remove the barge from its mooring and surrender the lease. We expect this to be a protracted negotiation but have seen progress over 2024-25.

Property & Infrastructure

There were no acquisitions or disposals of property by THA in 2024-25.

Capital Development

Two significant planning applications submitted by THA were processed through 2024-25:

- Community Activity/Water sports Hub – Permission granted on 30th October 2024
- Slipway development / Car Park extension – Permission granted on 16th September 2025

As referred to previously, we see the Slipway Development as the more important economic development and accordingly seeking funding whilst progressing this development has been our priority. However, we have also pursued significant funding for the build of a Community Activity/Water sports Hub and will know the outcome of our applications in early 2026.

On the Fish Quay work continued to complete electrical upgrades, concrete deck repairs, davit crane installation, storage rack and net boxes replacement, replacement doors and decorating of buildings together with quayside ladder repairs. Over the last two years THA has also replaced roofs and quayside copings, installed shower facilities, replaced the wave screen and ice plant, implemented lighting improvements and created additional dry storage facilities. THA remains fully committed to supporting our future fishing community.

CMal/CALMAC

Following discussions with CMal in July 2024 the shore power contract for the proposed new all electric ferry for the Tarbert to Portavadie route was agreed by CMal with SSSEN and will be directly funded by Cmal / Transport Scotland. The CMal team visited the fish quay to discuss the requirements and possible areas for the siting of proposed new overhead cable equipment. The date for the arrival of the new ferry is at present expected to be the middle of 2028.

The ferry marshalling area and the levels of traffic congestion n at peak times in the year remains an area of concern for those transiting and living in the area. Plans previously submitted for redevelopment of the area to relieve road congestion were withdrawn after advice from the Roads Department at Argyll & Bute Council. Options continue to be discussed with CMal and we hope to be able to launch a public consultation on these options in 2026 with a view to development taking place in 2026-27.

Old Boatyard

After protracted negotiations the Old Boatyard was demolished this year with asbestos elements being removed by a licensed contractor. For legal reasons it was necessary for THA to allow more time for the tenants to complete the removal of their property, consequently most of the remaining metalworks were removed by the end of the 2024-25 year but a significant amount of waste material remaining meant the site was unsuitable for public access. This remaining waste will be cleared by THA by the end of 2025 and it is THA's intention that the Old Boatyard becomes a Community Amenity Space; to be developed accordingly and to this end initial concepts are being drafted for further consultation with the wider village community before submitting planning applications in early 2026.

Viewing Platform Earra Gael

Contracts were signed in 2024-25 for the construction of a new viewing platform to be built to the south of Earra Gael, replacing the steel structure currently in place. In addition to the new, much extended platform there will be an enhanced seating area and a stone artwork commissioned to celebrate Tarbert Harbour's historic association with Tarbert Castle, Fishing and harbour wildlife.

At the time of writing this report the construction is well underway after many technical challenges in complying with our obligations to protect the historic 'Telford Harbour Wall'. This development could not be taking place if it were not for the contribution and support of Argyll & Bute Council who have shared the greater cost of this project.

This is a facility which extends this popular resting and viewing area for both residents and visitors and we hope will be enjoyed for many years to come.

Sculpture Trail

Unfortunately, the inaugural sculptures for the Tarbert Sculpture trail are in storage whilst we await planning permission to be granted from Argyll & Bute Council. We believe we will be in a position to mount the sculptures around the Harbour Estate in Spring 2026 and together with the stone artwork to be located at Earra Gael (planning permission granted), this is going to be another exciting development for Tarbert Harbour.

Tarbert Heritage Regeneration Scheme Project (5-year Project) – Argyll and Bute Council

THA have been closely involved in this National Lottery Funded Project as the process of identifying buildings for repair under the scheme that have historical or architectural significance as well as what might otherwise be unaffordable repairs for property owners. At present the THA owned building selected for possible repair is the Old Harbour Office but at present this remains on the 'Reserve List' as the process of structural assessment of these buildings continues.

People

Without the hard work and contribution of the whole THA team very few if any, of the achievements previously highlighted, would have happened.

Shanon MacDonald left her role as an Administrator in February 2025 after almost six years of employment with THA to visit and work in Australia. We are delighted to have been able to support Shanon in her achievement of a BA degree in Business Studies, believing as we do, that it is our responsibility to encourage employees to achieve as much as they can during their employment with THA.

In April 2024 we were delighted to welcome Kyla Bartram to the THA team, initially as Harbour Receptionist but quickly becoming a Harbour Assistant.

During 2024-25 THA employed 9 permanent staff and four seasonal staff and were able to provide work experience for 1 Tarbert Academy pupil, an offer we intend to extend in the future.

Financials

A copy of the THA 2024-25 audited accounts for THA will be available at the AGM on 19th November 2025 and additional copies are available on the Harbour Web Site or from the Harbour Office.

Governance

Tarbert – A Trust Port

Trust ports are independent statutory bodies, governed by their own local legislation and, run by an independent Board of Trustees who manage the assets of the trust for the benefit of stakeholders. The stakeholders of a trust port are varied and numerous. Although not an exhaustive list, at THA we consider our key stakeholders to include employees, harbour users (of all sectors), residents, local business', visitors to Tarbert, community agencies and local government authorities.

Board of Trustees

THA Board has eight Trustees, four Trustees being elected and four being appointed, each for three-year terms as vacancies arise, with the Harbour Master being a continuously appointed Trustee. Excluding the Harbour Master, no Trustee receives any remuneration or benefit for the time and effort spent fulfilling their roles. Trustees attend six Board Meetings per annum at a minimum and other ad hoc meeting as required.

Everyone joining the Board as a Trustee is expected to make a significant contribution to fulfilling THA Strategic Vision, Mission and Strategic priorities. This expectation leads to focused and robust discussions on and around the best ways to achieve THA strategic aspiration and achieve operational business objectives.

In March 2026 there will be an election for four Trustees to serve a three-year period. If anyone wishes to be a candidate for election as a Trustee they must apply to the Port Administrator by 31st January 2026 to be considered for election.

Our current Board of Trustees

- Darren Mair (Harbour Master & Senior Port Manager)
- Carolyn MacDonald (Vice Chair)
- Donnie Sinclair
- Wilma Mackenzie
- Graeme Scott
- Carolyn Cairns
- Marina Livingstone
- Roger Godfrey (Chair)

Risk & Compliance - Port Marine Safety Code

On 23rd July 2024 a berth holder fell into the water from a small inflatable dinghy. The individual was not wearing a life jacket and did not have the engine kill chord attached to him. The alarm was raised by local children who saw the man fall overboard – the man was rescued by the Harbour Master using the Harbour Boat and taken back to shore along with the dinghy. There were no injuries reported and the berth holder thanked the children involved. An email was sent to all berth holders reminding of the importance of wearing a lifejacket.

On 25th February 2025 the yacht 'Lily' sunk overnight at its berth on A-leg, coming to rest on the seabed. The area was immediately secured and antipollution booms deployed albeit there were no obvious signs of any leakage of fuel or contaminants from this vessel. Divers successfully detached the pontoon finger from the sunken vessel; however, the finger was taken out of service until repairs were completed. Upon inspection neither the owner nor the Harbour Master were able to identify the source of water ingress. A possibility is that a non-return valve failed at the time and allowed water to enter the vessel. The cost of the recovery and repairs became a matter for the Harbour's insurers and the vessel owners insurers.

Community Engagement & Support

THA has for a number of years, relied upon the community awareness and involvement of individual Board members together with Informal discussion with representative bodies such as the Community Council and Tarbert, Skipness Community Trust and Argyll & Bute Council.

These formats have served THA well but the evaluation carried out in 2024-25 identified opportunity to be more effective with our local community engagement on key issues, particularly capital development issues.

A starting point in 2025-26 is to reinstate the THA Consultation Group before the end of the calendar year and to increase the regular communication events involving the community.

Overall however, the volume of positive feedback from both individuals, groups and representative bodies has continued to increase as the Harbour service delivery improves and community engagement and support increases.

Donations and Contributions - During 2024-25 THA sponsored:

- New winter jackets for the children's soccer centre
- Annual charity bowling match raising funds for Tarbert Community Hub Website
- Kilberry Loop Sportive
- Tarbert After School Care Fundraiser at the Xmas Lights Switch On

Environment, Sustainability

Compliance - THA have drafted a new Oil Spill Contingency Plan and submitted such to the MCA for their approval. Not only does THA want to be 'best prepared' but as we see vessel tonnages increase and harbour income increase we are rapidly approaching MCA Category A status (currently we are Category B), which is a threshold of regulatory compliance.

Development - All developments carried out by THA are scrutinised both internally and by external bodies for the impact those developments will have on the natural environment and upon THA aspirations for a sustainable environment. We have recently engaged an Environmental Consultant to provide THA with guidance on best practice to minimise environmental impact and maximise the opportunity for environmental growth and development. To date THA has not set specific targets for improving our environmental status and progress towards a balanced and sustainable energy consuming business. It is our intention to review how we might set appropriate targets with strategies to pursue them over the 2025-26 year.

Fuel Slicks - It is a continuing concern for the Board and the Harbour Team that there are all too many instances of fuel slicks appearing in the harbour, mistakenly we believe (and hope) pumped from a vessel's bilges. We rarely experience oil spills as the vast majority of vessel owners and operators are diligent and careful about their refuelling. We regularly remind owners of their responsibilities and of our own expectations and are now looking at additional options for identifying the sources of such slicks.

Abandoned Vessels - there is a well-publicised problem developing across the UK marina industry with respect to abandoned vessels which is occurring for a very wide range of reasons. The cost associated with managing the consequences of abandonment are very significant and include cost of debt pursuance, acquisition of title to vessels, either sale or disposal of vessels. THA is currently working with other industry specialists to ensure we have adequate powers and protections in place to protect the Harbour, its users and the environment.

END OF REVIEW