

The 24th Annual General Meeting of the National Association of Boat Owners held on 15th November 2015 at Wolverhampton Boat Club.

Minutes

1. Apologies for Absence

David Fletcher, Paul Monahan, Julie Henderson, Sadie Dean, Geoff Wood, Dennis Hill, Pete Earley, Jeanette early, David Lowe, Louis Jankel and Simon Robbins

2. The minutes of the 23rd AGM held on 15th November 2014 at Stafford Boat Club were approved. Proposed by Alan Fincher and seconded by Phil Goulding

3. The meeting received the Chairman's report on Council activities for the preceding year in which he outlined the efforts made by Council and the progress made(and lack of progress on various issues). A copy of his report was posted on the NABO website.

The Chairman singled out David Fletcher, Helen Hutt and Sue Burchett for the work undertaken, and on still on-going, in bringing the Membership Administration up to date and in more modern formats.

Special mention was also made on the work done by Peter Fellows who have edited NABO News for some while now. Not only is it held in four National Libraries as reference work now, it is still firmly the most important communication we have to our members despite the modern age of the internet, web pages and Facebook.

4. The Treasurers report was presented by the Honorary Treasurer. Stephen Peters announced that he was standing down after many years, He explained items in the accounts from General queries from the floor. He especially thanked Helen Hutt for her hard work in revising the finances of NABO going forward in terms of presentation and detail.

The report was unanimously accepted following a proposal from Trevor Rogers and seconded by Phil Goulding.

The Chairman thanked Stephen for his years of effort.

5. Nominations for the New Council were read out as Mike Rodd, Mark Tizard, Peter Fellows, Stephen Peters, David Fletcher, Trevor Rogers, Phil Goulding, Paul Howland, Helen Hutt, Geoffrey Rogerson and Stella Ridgeway. As the number of nominees fell below the maximum number permitted the Chairman proposed that if there were no objections they be elected en bloc. This was proposed by Alison Tuck and seconded by Alan Fincher. All were voted unanimously. To serve for a further year. Richard Carpenter agreed to continue as General Secretary but will not sit on Council as permitted per the Constitution.

6. There were no formal items of business and the Official AGM closed at 11.25.

Vice Chair Mark Tizard the conducted a lively discussion from all present on the subject: **“What should CRT’s priorities be for 2016”** with views on

Moorings and Enforcement

Maintenance & Infrastructure

Facilities

Towpath Conflicts

Boat Safety Scheme Issues

Engagement with Boaters

A handwritten signature in black ink, appearing to read 'M. Tizard', enclosed within a large, hand-drawn oval.

CHAIRMAN
12/11/16

CHAIRMAN'S REPORT TO AGM 2015

1. Introduction

This, my second year of office, has proved once again to be a busy one – largely because of significant changes happening in both CRT and EA, but increasingly because of the impact of the almost frenetic world of social media, with its capacity to raise new issues whenever someone feels moved to do so. Instantaneously, matters arise that so often require an immediate response – often to try to correct bizarrely erroneous claims or accusations! So, whilst our Facebook site has proved to be a real hit with users, it requires daily attention from our hard-working Vice Chairman, Mark Tizard, with his sharp eye for ensuring that it is being used sensibly and not just as a marketing tool or as a platform to exploit personal gripes or express extreme views.

This changing world of instantaneous (and inexpensive) information naturally impacts NABO in so many ways and we simply have to adapt to cope with it. In some ways, it actually challenges NABO's very existence, as few of the younger generation see any reason to apply to "join" an organisation when you can seemingly get most things for free from the web? It also puts extra (and often unpleasant) demands on all those working for NABO.

2. NABO's work this year

The main issues the Council has had to address this year have been well-covered in *NABO News*. So, for example, in this edition we have tried to summarise where we have got to on the highly "technical" situation relating to CRT's new Terms and Conditions for the licensing of private boats. These new T's & C's affect all of us, so when we went to a meeting with CRT and found that its new requirements were being tabled, essentially, as a fait accompli, we were horrified – as were our solicitors a few days later! In all fairness, CRT did then hold back for a month or so and made a few changes but we are still not happy – as you will see in Geoffrey's summary. The new T's & C's are still introducing a few major changes – for example, for those of us who have home moorings, the new (and, we believe, not legally justified) requirement to become "continuous cruisers" when we leave our home mooring could potentially be very restrictive. And, if you are in a shared ownership agreement, just read the T's & C's very carefully: If one of your partners causes damage to another boat or to CRT's infrastructure, you could also end up paying! Finally, we really do believe that the T&C's should be written in Plain English – and not in the present legal-jargon.

Otherwise, the saga relating to continuous cruising requirements continues to drag on – we have always said that it is up to CRT to make these rules and hence we supported the original minimum end-to-end distance-travelled proposals by CRT, especially as the numbers that they gave us were extremely worrying and indicated the apparent size of the problem facing them. We had no grounds to contest their claims of over 3500 offending boats, but we did keep saying that they really had to focus on what we believed are a relatively few folk who are abusing the requirements. Recent numbers provided by CRT show that the problem is indeed much smaller than the original estimates, and that by concentrating on the comparatively few worst offenders, the solution appears to become much more manageable. The situation in London, however, is very serious and we are very keen to work with CRT to find a lasting solution – there are simply too many boats and not enough places to moor them. The recent spate of TV programmes on the canals has not helped, as many have painted an over-rosy picture of the wonders of living cheaply on a boat!

And just how many times do we have to say that NABO does not support those who are blatantly abusing the system? What we DO support, though, is fairness and openness, and working within the legal framework established under the various Waterways Acts. That is why we have always backed the concept of Winter Moorings, but not when (without any consultation) changes are introduced that are not legally permitted under the Acts – or, indeed, may be in conflict with local council requirements.

Another recent – and time consuming – high-profile issue has been related to the scary proposal from the EA to take away fire extinguishers and portable ladders from their lock keepers on the Thames. At a time when there has been a serious increase in fires of boats this seems crazy and our Thames representatives, Louis Jankel, Graham Paterson and Dennis Hill, have had to go into action!!

3. Relationship with CRT

This has been a massive year of change within CRT – in truth, something we always wanted to happen, as we firmly believed that BW could never change its culture without a serious change in the senior management personnel. That has taken longer than we would have hoped, but Richard Barry has certainly brought about what we hope will be effective changes right throughout his organisation. The focus on boaters as prime and valued customers is essential, and we look forward to the new management making this happen. As we have constantly said, we are all in this together – we have all invested much time and money into the waterways and it is in our own interest to ensure they are operated as effectively as possible so that we can get on and go boating. We, NABO, exist in order to represent our members – i.e., boaters – and so this is simple enlightened self-interest!

4. Boat Safety Scheme work

We are fortunately very well supported in our BSS work by our members' expertise and the prime focus this year has been helping with changes in the BSS requirements for hire boats. Whilst these are not of direct interest to our community, most of us have hired at times and also, of course, we have to deal with hire craft alongside ours. We also have to keep a wary eye on BSS changes for hire boats, as these could well be carried across to private ones. The work on hire boats has, indeed, resulted in some very sensible modifications to the requirements, which are currently out for consultation.

Another aspect of importance is the role our BSS representatives play in commenting on appeals made by boaters when they have issues with the requirements if their boats fail an inspection. Our input as experienced boaters and professional engineers is obviously well regarded and goes a long way to ensure that decisions are always fair and evidence-based.

5. Communicating with members

This has been a great year for *NABO News*, with each edition packed with what is obviously well-received information – clearly CRT and EA personnel read it from cover to cover!! I had not fully appreciated the amount of work that goes into producing it until I had to help out when the Editor needed to have some mechanical engineering undertaken on his supporting infrastructure. The efforts of the Editor, Peter Fellows, are well understood and much appreciated, but I was struck by the extensive, quick and very professional work by Chris Pink on the layout, as well as the very detailed efforts by the teams of copy editors.

As mentioned above, the use of Facebook and Twitter continues to increase at an amazing rate and the work done by Mark Tizard and John Slee in monitoring and ensuring a constant flow of material is absolutely key to our success.

I would like to add that the coverage we get through the on-line *Narrowboat World* website/forum is crucial and we very much value the work of Tom Crossley and his team, especially Allan Richards who, as an active NABO member, is often a most welcome guest at Council meetings.

6. Administration

Helen Hutt's work as our volunteer bookkeeper has continued to be absolutely first class and the changes she is now introducing in response to the comments by our new Auditor, James Steckerl, will serve both to simplify matters and also to improve the audit trails. The reports she prepares for Council are most informative and ensure we are all well aware of our financial situation. I am delighted that Helen was willing to stand for election as a Council member. We also welcome Stella Ridgway to the Council – already a NABO Regional Representative she had agreed to take on the task of co-ordinating our regional activities.

I would also like to thank Steven Peters formally for his work, over many years, as our Honorary Treasurer; although he will be standing down from this role after the AGM he will continue as a Council member.

My predecessor, David Fletcher, has continue to put in immense efforts into our ever-improving website and also in working with Helen Hutt and another past chairman, Sue Burchett, on sorting out the membership database and the general processing of membership matters. Having all this now simplified and done by volunteers has gone a long way to help keep our Association financially viable

I must also thank Richard Carpenter for his on-going work as our General Secretary – he really does make sure we meet all our legal requirements and quietly panders to my desire to move Council meetings around different boat clubs!

7. Submissions

It is very gratifying, if time consuming, to see that NABO is asked to comment on almost every planning application that could affect our waterways. Thus over the year we have officially commented on the London Super Sewer, proposed cross-country railway links, proposed new marinas, and a heap of water quality projects!

8. Looking ahead

It is very pleasing to see that we will have almost a full Council for the coming year, with several new members being elected at the AGM. We are certainly continually limited in what we can do by a lack of willing hands, with all the present Council members having to run very fast to keep up with all the demands on our time. But we do all believe that it is worth spending that time, and we just need additional folk if we are to do more. A Minutes Secretary is desperately needed, though!

The big worry for all of us has to be the ever-ageing boating community – we are all aware of this, and of course this is reflected in NABO's membership. With the various important, high-profile issues we have had to deal with this year, more boaters have become aware of what we do and this has ensured a good incoming membership. However, as an ageing community, this growth is being balanced by those who are having to give up boating, either because of their age or health, or for financial reasons. How we attract more – and especially younger – members is a real challenge. Maybe we need to consider some form of lower-cost internet-only membership, or even totally free membership supported by appeals for funding individual projects? Either way, we will still have to fund the various on-going commitments – *NABO News*, for example, is greatly valued by most members and it certainly gets onto many important desks. While we have to be rational and accept that many boaters do not see any need for an organisation like NABO – until, of course, something affects their own personal boating activities – we do need to find ways of getting the message out that it's not just "use it or lose it", it's "lose it and you won't be able to use

As I said last year: as a totally volunteer-run organisation, we can only be as good as our members make it possible for us to be!

**AUDITOR'S REPORT TO THE MEMBERS OF THE
NATIONAL ASSOCIATION OF BOAT OWNERS
YEAR END 31 MARCH 2015**

I have examined the Books and Records of the Association and am satisfied from the information presented to me that the Financial Statements give a true and fair view both of the Association's funds at 31 March 2015 and the excess of income over expenditure for the year ended on that date.

Signed:



Dated: 21st September 2015

James Steckerl FCMA

NATIONAL ASSOCIATION OF BOAT OWNERS

AUDITED ACCOUNTS FOR THE YEAR ENDED

31 MARCH 2015

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NATIONAL ASSOCIATION OF BOAT OWNERS

INCOME AND EXPENDITURE ACCOUNT for the year ended 31 March 2015

| | Note | 31.03.15 | | 31.03.14 | |
|--|------|----------|--------|----------|--------|
| | | £ | £ | £ | £ |
| INCOME | | | | | |
| Membership fees | 1 | | 14,144 | | 13,956 |
| Donations | | | 672 | | 616 |
| Advertising revenue | | | 1,250 | | 1,250 |
| Deposit interest | 2 | | 4 | | 7 |
| Other income | 3 | | 80 | | 154 |
| | | | 16,150 | | 15,983 |
| LESS EXPENDITURE | | | | | |
| Printing and distributing newsletter | | 8,257 | | 6,777 | |
| Rallies and marketing | | 234 | | 593 | |
| Printing, postage and stationery | | 817 | | 814 | |
| Telephone and office expenses | | 0 | | 8 | |
| Travelling and conference expenses | | 3,681 | | 5,132 | |
| Room hire and meeting expenses | | 502 | | 610 | |
| Subscriptions and donations | | 25 | | 250 | |
| Insurance | | 1,153 | | 1,308 | |
| Secretarial and computer support | | 93 | | 2,344 | |
| Accountancy costs | | 76 | | 361 | |
| Web site costs | | 423 | | 192 | |
| Cost of recruitment | | -157 | | 0 | |
| Bad debts | | 0 | | 250 | |
| Sundry expenses | | 0 | | 2 | |
| Depreciation of fixed assets | | 161 | | 338 | |
| | | | 15,265 | | 18,979 |
| EXCESS OF INCOME OVER EXPENDITURE | | | 885 | | -2,996 |
| Corporation tax | | | 1 | | 0 |
| | | | 884 | | -2,996 |
| Supplement | | | | | |
| Net EXCESS OF INCOME OVER EXPENDITURE | | | 884 | | -2,996 |
| Exceptional items: | 4 | | | | |
| Income | | 2,391 | | | |
| Expenditure | | 1,662 | | | |
| Net | | | 4,053 | | 0 |
| | | | 4,937 | | 2,996 |
| | | | 4,937 | | 2,996 |

NATIONAL ASSOCIATION OF BOAT OWNERS

BALANCE SHEET for the year ended 31 March 2015

| | Note | £ | 31.03.15 £ | £ | 31.04.14 £ |
|-----------------------------------|------|--------|---------------|--------------|---------------|
| ASSETS | | | | | |
| Tangible fixed assets | 5 | | 602 | | 764 |
| Current assets | 6 | 18,168 | | 20,283 | |
| Amounts due within 1 year | 7 | -8,840 | | -16,054 | |
| | | | <u>9,328</u> | <u>4,229</u> | |
| Net current assets | | | | | |
| | | | <u>9,930</u> | <u>4,993</u> | |
| Total net assets | | | <u>9,930</u> | <u>4,993</u> | |
| RESERVES | | | | | |
| Reserves brought forward | | | 4,993 | | 7,989 |
| Excess of income over expenditure | | | 4,937 | | -2,996 |
| | | | <u>9,930</u> | <u>4,993</u> | |
| Reserves carried forward | | | <u>9,930</u> | <u>4,993</u> | |

NATIONAL ASSOCIATION OF BOAT OWNERS

NOTES TO THE ACCOUNTS for the year ended 31 March 2015

1. MEMBERSHIP FEES

Membership fees are shown net of

(a) Paypal transaction costs; 2015 = £56, 2014 = £37

(b) a reserve for advance subscriptions, shown in Note 7: at any time the Association has a commitment to each member to provide a service for the length of time up to his or her renewal date.

2. DEPOSIT INTEREST

Deposit interest is received gross. Provision for corporation tax has been made against this at the appropriate rate, and is included under current liabilities.

3. OTHER INCOME

This figure includes £75 awarded by Barclays Bank for disruption to online services.

4. EXCEPTIONAL ITEMS

Income

| | |
|---|--------------|
| Donations (transfer of historic credit balances on Members' ledgers in accordance with Council's wishes) | 2,141 |
| Membership fees due in previous years | 250 |
| | <u>2,391</u> |

Expenditure

| | |
|--|--------------|
| NABO News April 2014 included in 2013/14 accounts | 1,474 |
| Audit fee for 2013/14 not included in 2013/14 accounts | -62 |
| Bad debt provision absorbed by subscription clean-up | 250 |
| | <u>1,622</u> |

5. TANGIBLE FIXED ASSETS

| | TOTAL | Office equipment | Other fixtures |
|-------------------------------|---------------|---------------------|-------------------|
| Cost brought forward | 11,456 | 8,239 | 3,217 |
| Additions | 0 | 0 | 0 |
| Disposals | 0 | 0 | 0 |
| Cost carried forward | <u>11,456</u> | <u>8,239</u> | <u>3,217</u> |
| Depreciation brought forward | 10,692 | 8,239 | 2,453 |
| Charge for period | 161 | 0 | 161 |
| Disposals | 0 | 0 | 0 |
| | <u>10,853</u> | <u>8,239</u> | <u>2,614</u> |
| Net book value at end of year | <u>603</u> | <u>0</u> | <u>603</u> |
| Net book value last year | <u>764</u> | <u>0</u> | <u>764</u> |

| 6. CURRENT ASSETS | 31.03.15 | 31.03.14 |
|-------------------------|---------------|---------------|
| Stock of stationery | 387 | 200 |
| Membership fees owing | 5 | 1,150 |
| Debtors and prepayments | 596 | 560 |
| Bank current accounts | 8,424 | 5,622 |
| Bank deposit account | <u>8,756</u> | <u>12,751</u> |
| | <u>18,168</u> | <u>20,283</u> |

| 7. AMOUNTS DUE WITHIN 1 YEAR | 31.03.15 | 31.03.14 |
|------------------------------|--------------|---------------|
| Trade creditors | 0 | 190 |
| Accruals | 958 | 4,589 |
| Advance subscriptions | 6,809 | 8,136 |
| Members' credit balances | 1,062 | 3,129 |
| Corporation tax | <u>11</u> | <u>10</u> |
| | <u>8,840</u> | <u>16,054</u> |

8. BOOKS OF ACCOUNT

All members are welcome to inspect the Association's financial records at any time mutually convenient to the member and the Treasurer.