

**Minutes of the Annual General Meeting of the
NATIONAL ASSOCIATION OF BOAT OWNERS**
Held by teleconference at 10.45am
on Saturday 14th November 2020

The meeting was held by teleconference because of the lockdown for the Corona virus.

Present: Helen Hutt, Mike Rodd, Ken Hylins, Mark Tizard, Peter Brayley, David Fletcher, Peter Fellows Phil Goulding, Anne Husar, Matt Thompson, John Devonald, Peter Braybrook, Peter Lawson Brayley, Bernard Hales, Paul Monahan, Jim and Jackie Buckley, Panda Smith. Matt Thompson.

1. APOLOGIES

David Cowstick.

2. MINUTES OF LAST MEETING

- a. The minutes were approved from the last meeting on 17 November 2019. Acceptance of the minutes was proposed by Ken Hylins, seconded by Phil Goulding. All in favour.
- b. There were no matters arising not on the agenda

3. CHAIRMAN'S REPORT

i. Introduction

Having resumed as chair once again when Stella had to stand down, I am delighted that she has made such excellent progress health-wise. She has, however, had to move back on land and give up her boat, so I guess I am "it" for while – but my task is made so much easier by having such active and fully engaged colleagues, both on the Council and also as our Regional Representatives.

And what a year this has proved to be – not just through the Covid lockdown but with both CRT and the EA clearly getting themselves geared up for a future in which they will have to bid for government funding, by making extensive internal changes and very significant operational modifications.

ii. NABO and CRT

I have always believed that we should work with CRT and the EA – but always acting as "critical friends". At times, however, this has not been particularly easy and – until recent changes at the Director level in CRT – was in fact proving to be very difficult. We have now, however, been able to have regular meetings with most of the new tranche of Waterways Directors, and our General Secretary and I meet the National Boating Manager (Leisure) on a regular basis. He also provides us with detailed reports of all CRT's activities. It is important to note also that my council colleague, Ken Hylins, our expert on support for those who are disabled and/or socially affected, has developed excellent contacts with many of the CRT staff handling these matters, and has been able to help many of our members who are in difficulties.

We are nevertheless very anxious, right at this moment, about the recent announcement by CRT of a consultation on proposed changes to the Terms and Conditions of our licences. As with the previous consultation in 2015, CRT has given no explanation of the scale and scope of the problem they are trying to address. The consultation documents propose many changes, but the suggested solutions have simply not been well thought through and, in many cases (as has been confirmed by our solicitors), are in contradiction to the relevant Waterways Act. It is just such pity that CRT didn't talk to the boater representative

organisations before going public – it is clear to us that those who have been dreaming up some of these changes simply have little understanding of the issues facing real boaters! With the expertise that exists among our members, CRT really seems to be missing an opportunity here?

CRT have also launched yet another consultation – on London congestion – yet many of the outcomes of the previous consultation (published only in 2018) have yet to be implemented. Is this yet another political exercise, I wonder?

We are of course fully aware that in the next few years CRT will have to start negotiating with a financially constrained government to secure a new grant. It is clear to anyone looking at the recently published accounts that – without substantial government funding – the organisation will simply not be able to operate as it does now. It is thus entirely understandable that CRT needs to promote the waterways and their environs as being of national importance, and as bringing important benefits to the wider population, not just boaters. CRT needs to target the support of all those who use the waterways, for whatever purpose – and the number of non-boaters far exceeds boaters, so this is where the need for government funding is right and proper. However, CRT also needs to recognise that boaters and boating-related businesses contribute almost as much as the entire grant, through their licences, mooring fees and related activities. It is thus only right that we boaters should get behind CRT's bid and help get the message across to those who will make the final decisions – but it is equally vital, conversely, that CRT should work with us – and, for example, not start proposing new licensing requirements without talking to us first!

iii. NABO and EA

NABO is well represented on most of the relevant EA boards and committees responsible for overseeing their navigational responsibilities – especially on the Thames. The government department responsible for the EA has itself undergone massive changes following the decision of the Government not to move the navigational responsibilities to CRT, at least for the next 5 years. This decision was welcomed by NABO, one of the very few organisations that opposed the original proposal. However, it is clear that the EA continues to prepare itself for such a move, essentially by making itself far more attractive to CRT, partly by trying to raise additional funding from users of its waterways. Internally, there have been significant staff changes and we have gone to meetings where almost the entire personnel have changed – some of whom clearly had little understanding of their waterways.

I have to note, however, that EA were successful in gaining additional funding this year for system repairs, and as we speak much additional and urgently needed work is taking place on the Thames.

One aspect of EA's work that has deeply worried your Council has been the way EA is proposing to manage their short-term moorings on the Thames. As a result, a car-parking company is being awarded the contract to do this – using the same hard-line approach as for car parking! This is very worrying, in that it changes the whole relationship between the boaters and the organisations responsible for managing the waterways they use. An additional worry for your Council is that if this model is emulated by CRT, we could see all our short-term moorings being operated like car parks!

iv. Our Waterways

The Council is fully aware of the poor state of the network over the past year. Whilst we appreciated that the lockdowns and staff furloughs have made things difficult for CRT, we are only too well aware of the significant increase in system failures, with many canals simply being unavailable for cruising over many weeks. There have been far too many lock failures and a multitude of examples of poor or inconsistent vegetation control. We see, for example, different standards of vegetation control being applied across the network, and we

are not convinced that the regular lock inspections are picking up all the potential problems – possibly because inspectors don't always spot the problems that boaters will experience?

We are also gaining a strong impression, whether true or not, that paddle repairs etc are left until there is a total failure – if one paddle works that seems to be OK? This is not good news, either for us as users, or for the general view of CRT's level of customer satisfaction!

v. Boat Safety Scheme

This is where NABO members are especially active in all the BSS committees and relevant working groups, where our professionally qualified members (led by David Fletcher, who presently chairs the BSS Technical Committee) participate actively in many areas, always trying to ensure that the scheme is proportionate in meeting the real needs of all waterways users. We have been particularly deeply involved in recent changes to the requirements, including the compulsory use of CO monitors in any situation either where there is potential for the generation of CO on the boat in question, or the now proven possibility that CO created by one boat can also affect boats moored close by.

We also have been involved in some very complex issues relating to the increased use of electrical power on boats – and the rapid emergence of all-electric boats. This does raise many very difficult situations that will have to be addressed in the long term. A fully electric boat could have enough electrical power to cause a fault as large as a major gas explosion, and the inspection regimes will need to be appropriate.

vi. NABO's place in the Waterways World

As I have said previously, I am always pleased (if sometimes rather surprised!) by the respect we have achieved right across the waterways, beyond the statutory organisations – sadly not always from all boaters but from most other organisations with an interest in the canals and rivers. As the chair, I am continuously a first port-of-call when people are seeking advice, recommendations, approvals, etc., for anything to do with the waterways. This just shows what our NABO predecessors have achieved in staking NABO's claim.

It is also interesting to see that the most popular waterways publications (notably Towpath Talk) are always willing seek and report our views. Indeed, Towpath Talk gives us a monthly slot, brilliantly written by our General Secretary. It is interesting to note, though, that some of our more outspoken views on CRT are ignored by some of the glossy mags – who may perhaps be too dependent on carrying CRT advertisements, etc?

Likewise, since IWA took over the secretariat for the All Party Parliamentary Group for the Waterways, our attendance at their important meetings has been rather sporadic, and for a couple of years, we were simply not invited! A great pity.

It is important to note that our membership numbers have stayed fairly constant over the past decade – often growing slightly when there is an important issue at stake, although it is evident that most boaters simply get on with things and take an interest only when there is a issue affecting their own cruising! The same appears to be true for other representative bodies.

vii. Communicating with members

NABO News has continued to reach new heights both in terms of content and in its role, not only in briefing members, but also in getting messages over to senior people in government and other authorities. Always filled with outstanding relevant content and most professionally produced, this is a very important mouthpiece for NABO. The efforts of the Editor, Peter Fellows, are much appreciated, as are the very professional work by Chris Pink on the layout, and the careful and highly detailed work by the teams of copy editors.

Over the past few years we have also made great strides in ensuring our presence is felt in the social media world. David Fletcher has made much progress in terms of our well-read website and monthly members bulletin, and Mark Tizard spends much of his time ensuring that a constant flow of material and debate takes place in the Facebook world.

viii. Finances

As will be reported, we are financially OK, with our major expense being NABO News and – when necessary – solicitors' fees. Holding regular (recently, all!) meetings across the internet world has also reduced costs. Helen Hutt's work as our volunteer bookkeeper has continued to be outstanding and the Council is always provided with excellent and easy-to-understand, accounts. I must also thank our auditor, Colin Walker for his vital work approving our annual accounts, and for also the advice he gives to Helen.

ix. Council Membership

Whilst we could have done with a few more Council members this past year, I was delighted that each and every member accepted that they had well-defined roles to play and simply got on and did it – a real pleasure to chair! I must also thank Mark Tizard for his on-going work as our General Secretary – he really does make sure we meet all our legal requirements and quietly ensures that Council meetings are carefully prepared and organised. I must also thank David Fletcher of his excellent minute taking! But we do still need to find a minute secretary, please!!

I am delighted to welcome three new members to the Council, bringing us up to a full membership again.

We were deeply saddened by the loss of our long-term legal advisor and council member, Geoffrey Rogerson, who passed away in August 2020 after several years of illness. With his deep practical knowledge of matters legal, Geoffrey made a huge contribution to NABO, leading all aspects of our legal work, closely supported when necessary by the Council's solicitors. For many years he lived on his boat on the K&A as an active, rule-abiding continuous cruiser, setting a very clear example to all.

We also lost Sadie Heritage (formerly Dean), a member of NABO right from its start. She was on the Council from 1999 to 2001, and the minutes secretary for some of the time. She was NABO's very active East Anglia representative, mooring on the Middle Level.

x. Looking ahead

We are all sadly aware that there is a significant decrease in the number of younger folk becoming actively involved in inland waterways boating – the only counter to this is the large number of individuals who are seeing living on a boat to be a cheap way of living in the centre of London and a few cities such Bath. There is no simple answer to the latter problem, and we have to be careful that CRT and the EA don't try to solve it by ruthless charging mechanisms, with their obvious knock-on effects on the rest of the boating community.

NABO clearly has a vital to play role over the new few years especially in ensuring that the government is persuaded to continue to fund the waterways, and that neither CRT nor the EA fall into financial traps that put the waterways out of the reach of most people.

As a totally volunteer-run organisation with no staff, we can only be as good as our members make it!

Mike Rodd
October 2020
and a happy New Year.”

Acceptance of the Chairman's' report was proposed by Peter Fellows, seconded by Ken Hylins. All in favour.

4. TREASURER'S REPORT

The Accounts show a small deficit (of £66), as predicted last year after five consecutive years of excess of income over expenditure. This figure takes into account an 'extraordinary item' of £1,164 for legal advice which NABO sought on the issue of widebeams on narrow canals.

Membership continues to fall year on year, despite efforts to recruit newcomers to replace those leaving, mainly because of infirmity or death. This was the main contributor to a decrease in income of £849 or 7%. However, general expenditure also fell by 9%, due in part to several Council meetings being held by teleconference rather than in person, halving the cost of meetings. So, before taking the extraordinary item of legal fees into account, there was a £1,098 excess.

The Accounts show stable Reserves of £22,601 at year end which are sufficient to see the organisation through a few lean years which certainly lie ahead; therefore, I do not recommend any increase in membership fees at this stage.

I would like to record my thanks to our Auditor, Colin Walker, and am very pleased that he is willing to continue in this capacity next year.

Acceptance of the Treasurer's report was proposed by Mark Tizard and seconded by Peter Fellows. All in favour. The meeting approved the report and the Association's thanks were recorded for the Treasurer.

5. APPOINTMENT OF THE AUDITOR FOR 2019 - 20

The Treasurer said that the Auditor, Colin Walker, had been satisfactory this year, and she recommended using him again for a further year. No objections were raised from the floor. The proposal to appoint Colin Walker for a further year was proposed by Helen Hutt and seconded by Mike Rodd. The meeting approved the proposal.

6. ELECTION OF OFFICERS

Nominations have been received from Peter Fellows, David Fletcher, Phil Goulding, Helen Hutt, Mike Rodd, Mark Tizard, Peter Braybrook, Ken Hylins, John Devonald, Anne Husar and Peter Brayley. There were no additional nominations from the floor. There being no need for an election, it was proposed that the Council members be elected en bloc. The election was proposed by Phil Goulding and seconded by David Fletcher. The meeting approved the election.

7. APPOINTMENT OF THE GENERAL SECRETARY

Mark Tizard was appointed as General Secretary. Proposed by Helen Hutt and seconded by Phil Goulding. All in favour.

8. ANY OTHER BUSINESS

No items.

9. CLOSING DISCUSSION.

- a. Review of the current terms and conditions consultation including legal advice received.

A number of members have written in comments and draft responses. Mark will summarise, but they are broadly in line with previous views and there are no surprises.

The following comments were made by members present:

- There is a concern that CRT are going through the motions. It is apparent that a small number of people are causing problems, and this is leading them to take powers that they should not have. We should challenge their actions
- Is this proportional to the problems, there is no quoted evidence. CRT have been asked again, but best indication is that it is about 50.
- How should NABO and NBTA work together? NBTA response is on the web site.
- The same question applies to RBOA
- The consultation is long winded consultation, and difficult to do, because it takes so much time.
- Mark referred to discussions with CRT, that in many areas, the wording may be up for discussion.
- It was observed that there is a legal view that if terms and conditions are illegal, they are not binding. Particularly if user has no choice.
- It was observed that under GDPR, it is not legal to make it an unconditional requirement to agree.
- Do we need further advice on the legality of terms and conditions?
- On giving data for insurance, are CRT to be trusted, as they have had at least one data loss.
- It was noted that there is no way on line to record disagreement to the terms
- If a boater is in trouble what can we do? The key is getting in early. By the time it is going to court it is generally too late. Anyone living on and financially challenged, they can get legal aid.
- Why can we not challenge the legality of the terms lawyer to lawyer. View is that CRT will do as they will, and sail close to the wind.
- Can we crowd fund the legal case? We noted that be a previous attempt, test cases don't work, courts will not hear cannot a theoretical issue, there has to be an actual loss. The best test would be a real boater on legal aid. Could we use judicial review to challenge this. Maybe better and cheaper is use political pressures.
- How can we influence the APPWG and the new members? We consider it worth writing to the committee, appraise them of what we doing.
- It was noted that it is key in disputes to get information to the influencing places,
- It was suggested that we ask members and other organisations to share their responses. We can talk to RBOA? IWA are a problem.

Review of the current London Congestion consultation.

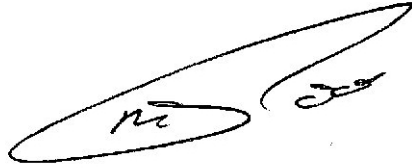
Mark presented on this issue. The 2018 strategy published after 4 years of the Better Relationship group. This was disbanded because CRT did not agree with the working group. Then there was a new consultation involving touring moorings and wider spread of facilities. Introduced mid 2018. The actions from this have been there for a year, but costs issues have limited action and implementation is not complete. Boat numbers are still going up slowly but not to a crisis point. It is thought that there is no logic in asking for more ideas when the past actions have not been completed. CRT have held two phone in consultations but only about 15 attendees at each, and they were mainly Matthew Symonds presenting. Simon Robins did a report in the past, and he will update this for us now. There is a fear that CRT will start to use District Enforcement on short term moorings.

It was reported that DE have made a number of legal errors in past cases. They have been using in house staff to go to court to save money. There is a crowd funding web site challenge to award of government contracts. Should the DE contract be linked with this?

Helen advised that there is a CRT Boaters rep meeting this coming Friday. Reps are saying that they should implement the 2018 consultation. They hear that bad publicity from TV show because the cruiser could not get a mooring on the Regents canal.

There being no other business the meeting concluded at 12.30pm.
The next AGM will be on Saturday 13th November 2021

Signed as a true record 13th November 2021

A handwritten signature in black ink, consisting of a large, stylized loop on the left and a smaller, more complex mark on the right, possibly initials or a name.

NATIONAL ASSOCIATION OF BOAT OWNERS

AUDITED ACCOUNTS FOR THE YEAR ENDED

31st MARCH 2020

NABO, 20 Oak Grove, Hertford SG13 8AT

NATIONAL ASSOCIATION OF BOAT OWNERS

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2020

| | Note | <u>31-Mar-20</u> | | <u>31-Mar-19</u> | |
|---------------------------------------------------------------------|------|------------------|-------------------|------------------|-------------------|
| | | £ | £ | £ | £ |
| INCOME | | | | | |
| Membership Fees | 1 | 9,540 | | 10,175 | |
| Less Paypal Transaction Charges | | <u>-31</u> | | <u>-44</u> | |
| | | 9,509 | | 10,131 | |
| Donations | | 329 | | 543 | |
| Advertising Revenue | 2 | 1,250 | | 1,250 | |
| Deposit Interest | 3 | <u>215</u> | | <u>228</u> | |
| TOTAL INCOME | | | 11,303 | | 12,152 |
| LESS EXPENDITURES | | | | | |
| Council Meetings | 4 | -555 | | -1034 | |
| AGM | | -84 | | -167 | |
| Membership | | -293 | | -395 | |
| Representing NABO | | -218 | | -302 | |
| NABO News | 5 | -7,756 | | -7,824 | |
| Marketing and PR | | -19 | | -212 | |
| Website / Internet | 6 | -223 | | -120 | |
| Subscriptions | | -30 | | -29 | |
| Accounts / Audit | | -100 | | -118 | |
| Insurance | | -615 | | -639 | |
| Depreciation | | 0 | | -231 | |
| Administration | 7 | -267 | | -48 | |
| Donations | | 0 | | -100 | |
| CO Monitor Trial | 8 | <u>-45</u> | | <u>0</u> | |
| TOTAL EXPENDITURE | | | -10,205 | | -11,219 |
| EXCESS OF INCOME OVER EXPENDITURE BEFORE EXTRAORDINARY ITEMS | | | 1,098 | | 933 |
| Extraordinary item - Legal Advice | 9 | | -1164 | | 0 |
| EXCESS OF INCOME OVER EXPENDITURE AFTER EXTRAORDINARY ITEMS | | | <u>-66</u> | | <u>933</u> |

NATIONAL ASSOCIATION OF BOAT OWNERS


BALANCE SHEET AS AT 31 MARCH 2020

| | <u>31-Mar-20</u> | <u>31-Mar-19</u> |
|-----------------------------------|----------------------|----------------------|
| | £ | £ |
| ASSETS | | |
| Current Assets | | |
| Barclays Bank Deposit Account | 4,621 | 3,776 |
| Barclays Bank Current Account | 2,968 | 3,999 |
| Redwood Deposit Account | 15,494 | 15,288 |
| Paypal Account | 24 | 138 |
| Petty Cash | 0 | 100 |
| Debtors and Prepayments | 778 | 488 |
| Total Current Assets | <u>23,885</u> | <u>23,789</u> |
| Current Liabilities | | |
| Deferred Income | -962 | -1,023 |
| Creditors and Accruals | -322 | -99 |
| Total Current Liabilities | <u>-1,284</u> | <u>-1,122</u> |
| Total Net Assets | <u>22,601</u> | <u>22,667</u> |
| RESERVES | | |
| Opening Reserves | 22,667 | 21,734 |
| Excess of Income Over Expenditure | -66 | 933 |
| Total Reserves | <u>22,601</u> | <u>22,667</u> |

REPORT TO THE MEMBERS OF THE NATIONAL ASSOCIATION OF BOAT OWNERS

TREASURER

Enclosed are the Income and Expenditure Account for the year ending 31st March 2020, Balance Sheet as at the same date and Notes to the Accounts.


Helen Hutt

June 2020

AUDITOR

I have examined the books and records of the Association and am satisfied from the information provided to me that the Financial Statements give a true and fair view both of the Association's Balance Sheet at 31st March 2020 and the excess of Income over Expenditure for the year ended on that date.


Colin Walker, FCCA

June 2020

NATIONAL ASSOCIATION OF BOAT OWNERS

NOTES TO THE ACCOUNTS FOR YEAR ENDED 31 MARCH 2020

1 Membership fees

During the year membership fell again, despite the recruitment of 13 new members. The total at 31st March 2020 was 368 excluding 113 additional family members, compared with 396 at 31st March 2019.

2 Advertising revenue is for a full back cover advertisement in a minimum six issues of the NABO News for Arleigh International (Midland Chandlers).

3 Deposit interest

| | |
|---------------|-------|
| Redwood bank | 206 |
| Barclays bank | 9 |
| | <hr/> |
| | 215 |
| | <hr/> |

4 Council meeting expenses were lower as half this year's Council meetings were held by teleconference.

5 NABO News expenditure covers the cost of printing and mailing 600 copies. It is published six times each year.

6 Website and internet expenses included costs resulting from the change of service provider and new domain name.

7 Administration expenses include the cost of setting up a new PO BOX, following the resignation of the previous General Secretary. This cost will be ongoing until the end of 2020, when the current contract expires.

8 CO monitor trial cost relates to a trial which NABO is running to test the efficacy of CO monitors on boats.

9 Legal costs were for solicitors guidance regarding the use of widebeam boats on narrow canals.