



NATIONAL ASSOCIATION OF BOAT OWNERS

NEWSLETTER

October 1994

Editor's comment

I'm very upset - nobody has sent me any letters for publication since the last Newsletter. Please don't stop letting us know how you feel.

I have had more letters about stone-throwing incidents, and hope to compile these into a report for the next issue.

Meanwhile, this bumper issue contains everything you need to know for the AGM, and we do hope to see you there. It is an unrivalled opportunity for you to air your views, and quiz the Council on anything boat-related!

Whilst every care is taken to ensure that the contents of the Boater are factually correct, we accept no liability for any direct or consequential loss arising from any action taken by anyone as a result of reading anything contained in this publication. The views expressed are not necessarily those of the Association.

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Published by

**National Association of
Boat Owners**

NEWSLETTER

Chairman's comment

I am pleased to see that we have four members standing for election to Council for the first time. I am sure they will be a significant addition to the Council and I look forward to meeting them at the AGM. A little bit about each member standing for election to the Council is included in this issue.

Whilst on the subject of the AGM, our auditor, Anthony Bedell, has asked that somebody else might come forward and relieve him of the burden. Details of the qualification requirements are on page 11.

But now back to basics. The recurring problem is happening again. Consultation - and BW saying one thing in a meeting and doing another out on the cut. At the last meeting on the subject of the Mooring Matrix BW promised that moorers would be consulted as part of the initial process of fixing rates for each mooring site (the details are on pages 4 - 6). In some cases this has simply been ignored with the Waterways Manager just stating what the rate will be. I'm not particularly surprised but I am very disappointed.

On a more positive note I am pleased to report that by the time you receive this, a letter will have been sent out inviting the leaders of national user groups which represent boaters to create a forum of user groups which we hope will, amongst other things, provide an environment for discussion and a voice on issues which are of mutual concern. This joint initiative between the IWA and ourselves follows a series of discussions we have had with the IWA during the summer.

It has become increasingly obvious that whilst we all try to do our best for members, there are occasions when we would be more effective if all the similarly minded user groups could speak with one voice when necessary.

We have found that navigation authorities sometimes play off one group against another, or that one group picks up on a problem which affects all of us but which then does not get the airing it deserves because it is being dealt with by that group alone.

We will of course keep you informed of developments.

NEWS

View from the Council meeting held on 15th October, 1994

Hello, it's Moley again!

It appears that success has been achieved on the Southern Oxford over visitor moorings. BW have now agreed to put a further notice on their signs saying that if anyone needs to stay longer than permitted they must contact BW as soon as possible and "every effort will be made" to accommodate them. Provided this works, the mix of moorings required from the undertakings given by BW on the Bill will be met. Fantastic!

Talking of the Bill, BW are due to report back to the Select Committee any day now on whether they accept the Committee's requirements. NABO have said that if the Committee want a quick user response on any BW counter proposal, they are available.

There is disquieting news on the NRA front. Not only does the report on the management structure for the proposed Environmental Agency only mention navigation twice, but it also reveals that there will be no public accountability over its actions. If the action over the closure of Blake's lock at the end of the K&A all winter is typical (no

consultation by the NRA) we may have our work cut out. They are also talking about prohibiting the escape of sink waste on the River Avon which could affect all canals and rivers flowing into it. Moley will keep his beady eye on things.

Much time was spent on advertising policy which you will find out more about in this newsletter. Moley thinks the guidelines proposed will remove any fears of dependence upon advertising income and thinks that the likely amount of revenue will not be significant. It might be enough to liven up my column with a spot of colour.

Watch out for BW's interpretation of the moorings matrix. They seem to be able to get their sums wrong (funny that) and increases over the "one step" limit have been discovered. They hide it well, so you will need to work it out for yourselves. To do so, add inflation to your present charge and see where the result falls in the matrix. They are supposed to phase in any increase at no more than 1 step a year. No doubt you are all waiting to be asked whether you approve of the bollard allocation for your

NEWS

View from the Council meeting (continued)

mooring. If so, don't hold your breath! Despite consultations with moorers being described as critical in an internal memo no-one appears to have been asked. If you haven't been told of your new allocation, ask BW first. There is an outside chance you might be able to influence the initial assessment. This is "consultation" for you.

Finally you will be as amazed as Moley to hear that BW had been awarded a CharterMark for excellence in public service! It is apparently in recognition of the improvements in service and value to their users! They even state in their press release that they "try hard to listen to what local people want, whether they come to the canals to fish or go

cruising, or just take a stroll and enjoy the scenery". Would that it were true - or that if they did listen they then took some notice! There is a world of difference between the service given by people like the BW lock keeper at Braunston, Tom Johnston, who collected the award and the administrators of BW. No doubt Railtrack will be next, for services to commuters....

Moley will be at the AGM. A much better venue than before, it's warm and clean and has parking for Moley's JCB. See you there, I hope, as the Council needs your support for all the hard work they do on your behalf. And if you don't agree, come along and tell them where they are going wrong instead!

Moorings matrix: Classification

We have recently been sent two letters from Waterways Managers regarding the introduction of the new moorings matrix. We are very disappointed to note that in these two letters the Managers are introducing the subject of new mooring classification and are informing boat

owners that the classification for their mooring site has already been allocated, despite a promise given to representatives of user groups at a meeting on the 25th July that all moorers would be consulted at an initial stage in the process of arriving at a classification of their mooring site.

NEWS

Moorings Matrix: Classification (continued)

We are including extracts from the BW Customer Relations Manager's memorandum to Waterways Managers and User groups, dated 27th July, which confirms the promise:

"It is suggested, therefore, that each manager needs to contact each of their classified mooring site customers, advising of the proposed general changes...with an appropriate covering letter tailored to each individual site".

*"You (Managers) will need to be specific in terms of particular sites/customers and the suggested consultation process."
"..Managers need to be prepared to discuss and debate their proposed classification of individual sites with their users and their representatives".*

"It is important that your local users feel that they can influence the initial debate and classification of the site as a result of this consultation process. For this reason, although strongly pressed at the 25 July meeting to release details of your individual proposals, we declined so to do. Our refusal was based on the principle that your proposals were

simply "proposals" at present which you would wish to debate with your own customers. Following that process you, as managers, would then make the final decision on classification."

We have suggested to BW that where consultation with customers has not occurred in the manner indicated in the memorandum and as promised, and the imposed new classification results in an increase in the price of the moorings, that the new classification be withdrawn and the process of consultation be started properly. We have also suggested that for those sites, the new classification that is eventually decided upon should now take effect from the 1st January 1996.

If you have a BW mooring and do not believe you have been consulted on its classification in accordance with the memo referred to above, please:

1. Write to us - we need to know.
2. Write to your Waterway Manager asking for the consultation process to be initiated as promised.

NEWS

Moorings matrix: Charges

The table, or "matrix", of BW mooring charges for 1995 was reported in the August issue of the Newsletter. For each classification (facility/location) the charge is quoted in £/m/yr, including VAT but excluding the 10% reduction allowed for prompt payment. Each step up in the table results in an increased charge of £5/m/yr.

BW's criteria in introducing the table, which have been given to managers and sent out to moorers, says: "If, as a result of putting an existing site on the table, there is to be a significant move upwards and consequent price increase, the increase will be phased in for existing users. For 1995, therefore, the site should be placed in the box with the appropriate bollard/facility score that is the nearest above the fee charged in 1994. It should then be moved upwards yearly by one box until it reaches its correct level...new users will pay the 'going rate' from the outset."

Members who moor at BW sites are urged to check their 1995 "pricing proposals" carefully. Don't just check the

new classification - dig out your last mooring bill, and make sure BW's arithmetic doesn't land you with an increase which is greater than that for one box in the mooring table (i.e. £5 per metre per year). If it does, write to your manager and tell him that his proposal doesn't comply with BW's criteria. And send NABO a copy of your letter.

If you cannot find last year's mooring bill, the following information may help you. The current (from 1/1/94) mooring classifications and charges are:

Class 1	£33.92/m/yr
Class 2	£41.37/m/yr
Class 3	£46.02/m/yr
Class 4	£51.92/m/yr
Class 5	£54.40/m/yr

These figures do not include the 10% discount for prompt payment. For 1995, BW are allowed to increase charges by 2.3% for inflation (multiply your current charge by 1.023), and then up to £5/m/yr (one box) more. If the proposed increase is more than this, then you are being charged too much, and you should complain.

NEWS

Good news from Nottingham

Many thanks to Mr Goodlud, a member from Nottingham, who spotted two pieces of good news in the Nottingham Evening Post on 14th October.

First, £160,000 is to be spent in upgrading an important link between the new Inland Revenue HQ and the Midland station - yes, the canal towpath! The towpath improvement will also include a "footway" for wheelchairs - it didn't look like a misprint!

Second, travelling preacher Dorothy Hyde became the first ordained woman apostle in the Nottingham-based Church of God on October 15th. Special news for the canals, as her home and church is a 60' canal boat, and she believes that God is calling people to the waterways. The Evening Post article about her was entitled "Cruising on holy water". BW should take more care of it!

NABO BUSINESS

NABO Advertising Policy

The NABO Council adopted the following policy at its meeting on 15th October:

"NABO is a pressure group for all boat owners on the inland waterways. The function of the NABO Newsletter is to inform members of the organisation's activities and of any waterway matters that have come to our attention that may be of use to them. Our prime function is not to be a publishing house.

Paid and unpaid advertisements for waterway-related goods and services may be accepted for publication in the NABO Newsletter and "Boater", subject to the Editor's approval and to overall guidelines laid down by the Council. The editorial content and policies of the Newsletter and "Boater" shall not be influenced by any advertiser."

NABO BUSINESS

Advertising Policy (continued)

Guidelines

The guidelines adopted are as follows:

1. The Editor and the Council shall have absolute discretion to refuse to accept any advertisement, or any advertiser, without giving a reason. A list of advertisers and products for inclusion in the next issue of the Newsletter shall be presented to the Council for approval at every Council meeting.
2. Any issue of a Newsletter or "Boater" containing any advertisements shall also contain the following disclaimer prominently displayed: "The products and services advertised in this publication are not necessarily endorsed by the Association".
3. The maximum percentage of space to be occupied by advertising is to be determined annually by the Council.
4. Articles shall have priority over advertising.
5. All paid advertisements shall be paid for in advance.
6. Advertising rates shall be set by the Council and reviewed

annually.

7. The amount of advertising revenue is to be disclosed as part of the Treasurer's report at every Council meeting.
8. Advertising revenue should always be regarded as a bonus and as such used for a clearly defined purpose to be determined by the Council. Use of the funds must be reported on at every Council meeting.
9. Council members are not permitted to advertise goods and services in which they trade without declaring their interest.

Council meetings

Members are welcome to attend any meeting of the Council as observers, and we apologise for not having published the dates of recent meetings.

Council meetings are currently held in the Friends Meeting House in Northfield (the same venue as the AGM).

The first meeting of the new Council following the AGM will be held on Saturday 3rd December, 1994, starting at 10am.

NABO BUSINESS

NABO Sweatshirts - still time to order for Christmas!

As reported in the last Newsletter, the NABO sweatshirt is now available with an embroidered logo and your boat name, as well as with printed logo (large or small). T-shirts and pennants are also available. They are good value, as the quality of T-shirts and sweatshirts used by the manufacturer is very good, and they wash and wear well!

T-SHIRTS

Heavyweight cotton, only **£7.50** each.

Colours: white, red, sunflower, navy, black, grey, bottle green, emerald.

Sizes: small (36"-38"), medium (40"), large (44"), X-large (46"-48").

SWEATSHIRTS

Heavyweight polycotton with either raglan or drop shoulder (please specify), only **£12.50** each, or **£17.50 with embroidered logo and boat name** of up to 15 letters.

Colours: white, red, sunflower, navy, black, royal, bottle green, charcoal, heather grey.

Sizes: small (36"-38"), med (40"), large (44"), X-large (48"-50").

LOGOS

Logo available on both in either black or white. Please state preference for large (full chest) or small (pocket size, printed on left).

Embroidered logo (small) + boat name available on sweatshirts only.

PENNANTS

Pennants with rope and toggle - only **£8.00**

Pale blue with black logo.

Please turn over for order form

NABO BUSINESS

NABO Sweatshirt order form

Please send completed order form, together with a cheque made payable to the National Association of Boat Owners, to Penny Barber,

Item type					
Item colour					
Item size					
Logo type					
Logo colour					
Logo size					
Boat name					
Price					
<table border="1" data-bbox="232 1345 792 1425"><tr><td style="padding: 5px;">Total</td><td style="width: 150px;"></td></tr></table>				Total	
Total					

NABO BUSINESS

The 1994 Annual General Meeting

The AGM will be held at the Friends Meeting House, Northfield, Birmingham at 2.00pm on Saturday 26th November 1994. A map is included in the centre of this issue.

If you are coming by car, there is plenty of parking near the Meeting House. Northfield station is not far away, and trains run frequently from Birmingham New Street. By boat the nearest points are Bourneville, Gas Street, or Alvechurch. All are a few stops from Northfield by train.

Agenda

1. To receive the Chairman's Report.
2. To receive the audited financial statements for the year ended 31st March 1994. These are included on page XX.
3. To determine the annual subscription rates.
4. To elect the Council members.
5. To appoint an Auditor.

After the official business is concluded an "open session" will be held at which members are invited to ask questions and make suggestions.

Auditor required

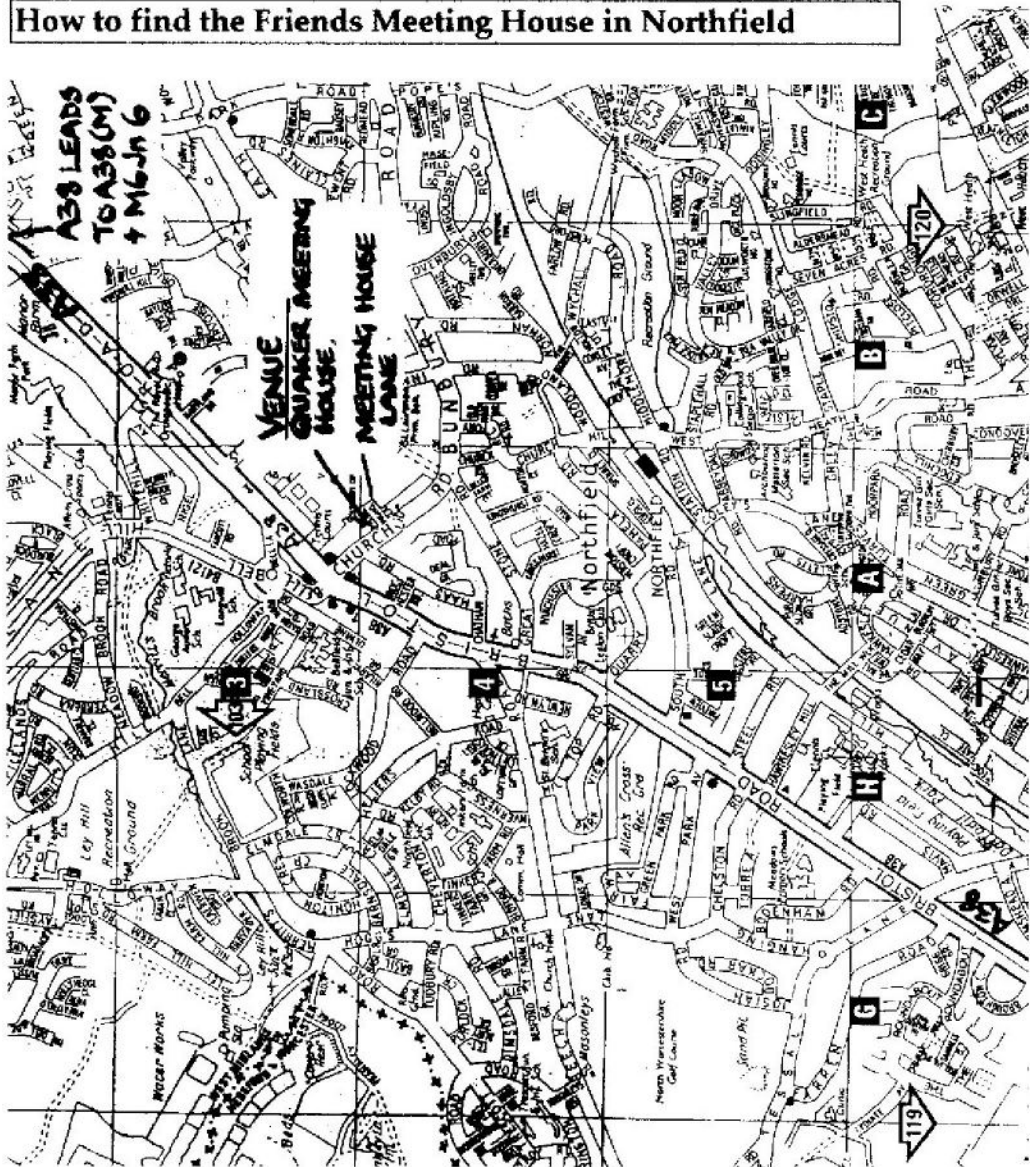
Mr Anthony Bedell who has audited the Association's Accounts for the past three years has indicated that he would rather not audit the accounts next year. Mr Bedell, who retired from the auditing profession a few years ago and is now a practising clergyman, would be grateful if someone else would come forward and take the job over.

The Association's auditor must be a member of a professional body recognised by the Companies Act 1985 as Auditors, but he or she need not be registered as an auditor. The auditor can be a member of the Association but must not be a member of Council.

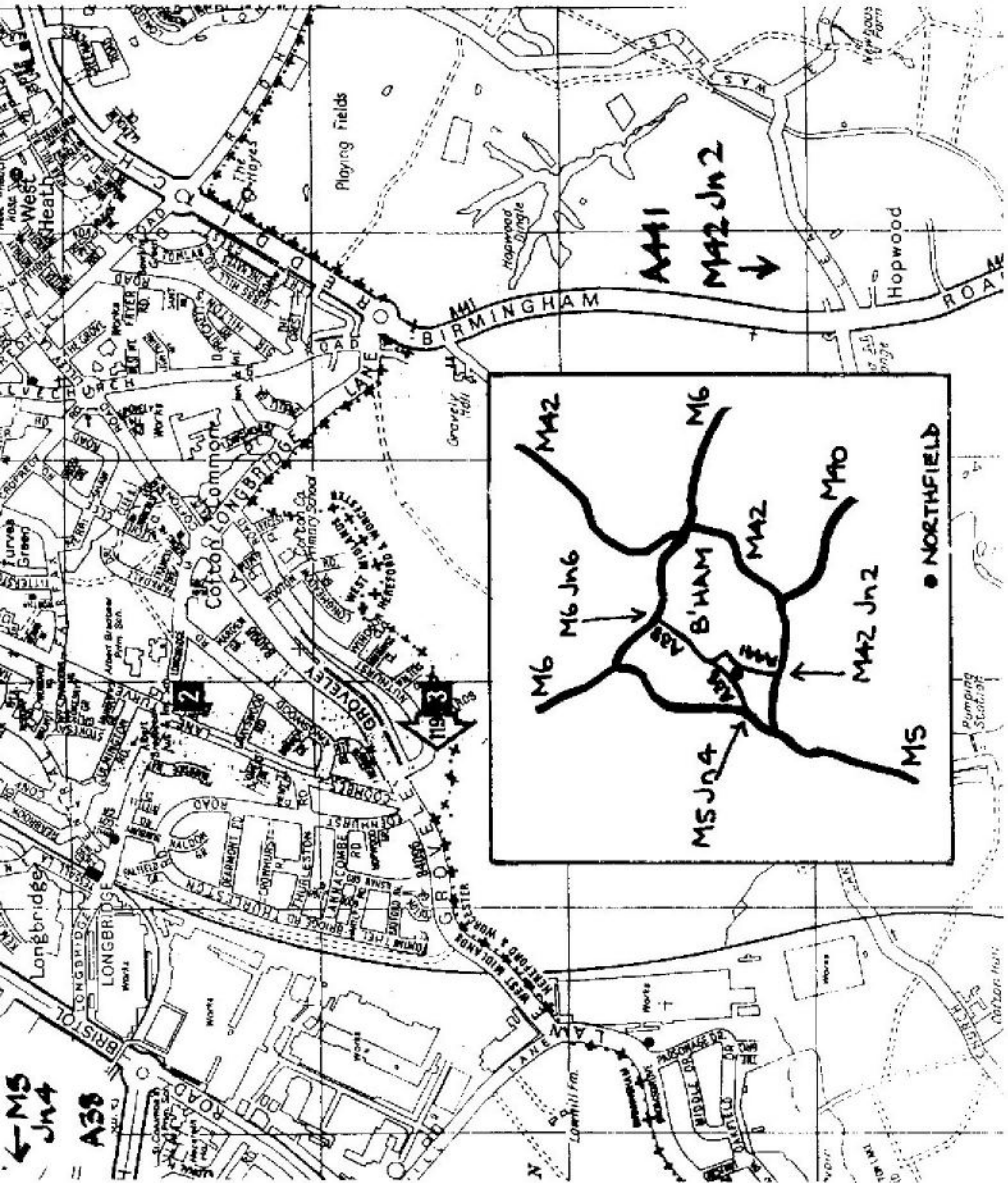
If you fit the bill, please step forward!

NABO BUSINESS

How to find the Friends Meeting House in Northfield



NABO BUSINESS



NABO BUSINESS

Nominations for the NABO Council 1994/5

The following 16 candidates have been nominated for the next NABO Council:

Penny Barber
Phil Bland
Christopher Boxall
Jon Darlington
Melanie Darlington
Roger Hancock
Stanley Hibberd
Neil Hutchinson
Peter Lea
Colin Paillin
Nigel Parkinson
Stephen Peters
Christine Potter
John Rowland
Peter Sterry
Nikki Timbrell

Details of the candidates as they see themselves (mostly!) are included below:

Penelope Jane Barber of Hockley Port, Birmingham.

I'm a 35 year old accountant and have lived on a boat at Hockley Port (BCN) for 4.5 years. All recent holidays and many

weekends have been spent exploring the Cut. I'm still of the possibly naive opinion that the waterway authorities are misguided rather than evil and just need a few sharp words and to be pointed in the right direction.

I've been on NABO Council

NABO BUSINESS

Nominations for the Council (continued)

for 3 years and would like to continue to contribute as much as other commitments permit, if the members would like me to continue to serve.

Declared interest: Vice Chair of RBOA, duties no more onerous than when NABO/RBOA liaison officer.

Philip Bland of Wolverhampton.

Phil Bland has been involved with NABO from before it began, and has always been part of the Council.

Christopher Boxall of Solihull.

I first discovered Britain's canals when I came to University in Birmingham. My early interest was as a member of the Dudley Tunnel Preservation trust that eventually became the Friends of the Black Country Museum. Having settled in Birmingham I bought my first boat. This was a steel boat of unique design. This was replaced by my current fibreglass boat in 1986. With my family I cruise most summers and when time permits. We have cruised many of the canals as far

afield as London, Tewkesbury, Cambridge, Manchester and Leeds.

I have frequently been disappointed with the state of navigation on these cruises. I have regularly written to both BW and IWA expressing my concerns but only with a limited degree of success. I am looking to NABO as a vehicle which may be able to redirect BW in some way. My specific interest in navigability of the existing canal network, including such characteristics as water availability, access restrictions, state of canal equipment & towpaths. I am interested in finding ways of getting BW to improve navigability. The method which I currently envisage is to set up navigational standards and then measure the canal network against them.

I am aged 47, married with one son. I graduated from Birmingham University in 1971. We live backing onto the Grand Union summit at Solihull where we have an end of garden mooring. We currently have a 27' Nauticus and are considering the acquisition of a steel narrowboat.

NABO BUSINESS

Nominations for the Council (continued)

Jon Darlington of Birmingham.

I have been involved in NABO since its formation three years ago, since when I have held the posts of Vice Chairman for two years and Chairman for one year.

My main interest continues to be the freedom of boaters to use the waterways and to fight any unnecessary reduction of that freedom. As a larger and larger section of the population become completely lawless, those of us who do keep the law are being subjected to an increasing number of rules and regulations. It is my intention to fight against any unnecessary additional controls which seem to be regularly inflicted upon us by the Navigation Authorities.

Melanie Darlington of Birmingham

I have been on the NABO Council since 1991 and am willing to stand for another year.

In the last year I have attended every Council meeting and recently became acting Treasurer. I am also responsible for the distribution of the Newsletter, and help with the

keeping of the membership records etc.

I believe that NABO is still a very necessary Association in the fight to get a fairer deal for boaters, and I am pleased to be able to play a small part in this fight.

Roger Hancock of Stratford-Upon-Avon.

I am a solicitor by training, and although I have given up practice, can bring my experience and analytical skills to bear on NABO's behalf. I have been involved to a small extent on the BW Bill and have served on the Committee as Secretary for the past year. I have been a boater for over 20 years, although somewhat intermittently until recently. I can still remember cruising all day on the Stratford Canal on August Bank Holiday in 1972 and meeting only one other boat! My technical skills are limited but my desire to keep the waterways open and properly maintained for boaters is unlimited. There is much to be done particularly in relation to water depth and dredging. Having

NABO BUSINESS

Nominations for the Council (continued)

managed to see a copy of the Frankel Report which annotates the state of the cut following the 1968 Transport Act it is clear how far BW have departed, and would like to depart still further, from those standards. I would like the opportunity to pursue this aspect by serving a further year on your Committee and am willing to act as Secretary again, if requested.

Stanley Hibberd of Newbury.

25 years technical officer in Local Authorities. Retired in 1989 from Kingston upon Thames as Director Works Services. Boat owner 1980 to present from cruiser on Thames to 38' Springer on K & A. Spent last 4 years as consultant and political lobbyist for waste disposal company (Shanks & McEwan PLC). Attended National & Local Government party conferences to lobby MPs and Ministers. Now fully retired aged 62, fit and would like to help NABO on political matters eg Cruiseway status, BW Bill etc. 1990-4 Secretary Newbury Branch K&ACT.

Neil Hutchinson of Coventry.

3 years on Council. Member ACA, CCS, CCC, IWA.

Peter Lea of Berkhamsted.

I have owned a boat for over 14 years. I owned a wooden butty "Gertrude" for 6 years; I now own a 70' narrow boat "Wessex". I have cruised the canals extensively, and belong to several canal societies.

I have been campaigning to get BW to listen to boaters, and to take account of their wishes and needs, since 1991, when I started writing to BW about the state of the track on various canals. I joined NABO Council in 1992, and helped in the negotiations over BW's Bill, and our presentation to the Monopolies & Mergers Commission. I also ran our stand at the 1993 Rickmansworth Festival. This year I have acted as Vice Chairman and South Eastern Region representative, and attended all the meetings of the Parliamentary Waterways Group on NABO's behalf.

My Main objectives during the past year have been:

NABO BUSINESS

Nominations for the Council (continued)

1. To get BW to consult users over their Waterway Standards;
2. To get BW to make the Standards more available to boaters;
3. To get BW to improve their standards relating to the depth and width of thenavigable channel;
4. To get BW to increase the amount of planned dredging;
5. To secure visitor moorings up to 14 days for boats cruising at weekends, in accordance with BW's written commitments.
6. To improve liaison and co-operation with other user groups in pursuit of the above objectives.

If re-elected, I will continue working towards these goals.

Colin Paillin of Melbourne, Derby.

Colin Paillin has served a year on the Council, both as Midlands rep and as Recruitment Officer.

Nigel Parkinson of Charlton Adam, Somerset.

I am a Chartered Marine Engineer with 20 years service as a Royal Naval Engineering

Officer. A canal enthusiast since my early teens I started boating in 1974 and have been a boat owner since 1980. My experience of Marine Engineering and the management of a large public sector organisation should be of assistance to the Council in dealing with E U boat standards and in the ongoing dialogue with BW.

Stephen Richard Peters of Wythall, Birmingham.

I am 43 years of age and have been a member of Council since 1992. I am the River Users' Co-ordinator - a role which I adopted because of my interest in River Navigations. I own a 23' cruiser based on the River Severn, and I am aware that the problems of river users are frequently under-represented.

I wish to see an increase in members with river boats - after all, there are more craft on the Thames than on the whole of BW waters, and the Broads are another area of great boat usage where NABO is presently poorly involved.

During the year I have dealt with a wide range of issues

NABO BUSINESS

Nominations for the Council (continued)

involving BW, NRA, independent rivers and national organisations. I am particularly interested in matters of safety and the cost of boating.

If re-elected to Council I will continue to strive for a better service to our members and further improvements in the organisation of Council. There are many matters of great concern and we must prioritise those issues of greatest importance and impact.

If not re-elected I will welcome less paperwork in my office at home!

Christine Potter of Knowle.

Christine Potter has served on the NABO Council for three years, and for the last two has been the Membership Secretary.

John Rowland of Mold, Clwyd.

I am 52, and have been narrowboating for over 20 years, first as a hirer and, for the last 3 years as the owner of a 50' boat Cassie May. Married, I work for the Employment Dept in their Runcorn HQ.

I bring an interest in waterways and a belief that boat owners need an independent voice to speak to them, to the NABO Council.

Peter Sterry of Spondon, Derby.

I have been a member of NABO Council since it started, and I am prepared to continue to travel around extolling the virtues of NABO, and representing the members in the North East.

Nikki Timbrell of Blisworth, Northants.

I am have served a sentence of two years on the NABO Council, the first as Secretary, and the second as the Editor of the new-look Newsletter. I am the person responsible for the bad jokes and the missprints.

But I am also very concerned about the future of the waterways, because they provide both my home (we live on a 60' narrowboat) and my living (we hire out boats from Blisworth). Communication is such an important part of the work of NABO in securing that future.

NABO BUSINESS

Auditor's report to the members of the National Association of Boat Owners

I have audited the accounts on pages 21 to 23 (of this Newsletter) which have been prepared under the historical cost convention.

Respective responsibilities of the Council and Auditor

The Association's Council is responsible for the preparation of the accounts. It is my responsibility to form an independent opinion, based on my audit of these accounts, and report my opinion to you.

Basis of opinion

I conducted my audit in accordance with the Auditing Standards issued by the Auditing Practices Board, except that the scope of my work was limited as explained below.

An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the accounts. It also includes an assessment of the significant estimates and judgements made by the Council in the preparation of the accounts and of whether the accounting policies are appropriate to the Association's circumstances, consistently applied and adequately disclosed.

I planned my audit so as to obtain all the information and explanations which I considered necessary in order to provide me with sufficient

evidence to give reasonable assurance that the accounts are free from material mis-statement, whether caused by fraud or other irregularity or error. However this Association in common with many others of similar size and organisation derives a substantial proportion of its income from subscriptions and donations which cannot be fully controlled until they are entered in the accounting records, and are not therefore susceptible to independent audit verification.

In forming my opinion I also evaluated the overall adequacy of the presentation of information in the accounts.

Qualified opinion arising from limitation in audit scope

Except for any adjustments that might have been found to be necessary had I been able to obtain sufficient evidence concerning the completeness of income, in my opinion the accounts give a true and fair view of the state of the Association's affairs as at the 31st March 1994 and of its excess of income over expenditure for the year then ended.

Anthony Bedell
Chartered Accountant
October 1994

NABO BUSINESS

INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31st MARCH 1994

	note	Year Ended 31. 3. 94	Year Ended 31. 3. 93	
		£	£	£
INCOME				
Membership Fees	1	7,449		4,873
Donations		838		795
Sweat/T shirt sales	2	142		134
Sticker Sales	3	196		280
Building Soc. Interest.		202		11
Other Sales				8
		-----		-----
TOTAL INCOME		8,827		6,101
EXPENDITURE				
Stationery		183	252	
Postage Boater /Newsletter		1544	1198	
Postage - other		479	529	
Room Hire		161	168	
Travel		521	305	
Printing Boater/ Newsletter		811	625	
Printing - other		703	120	
Publications		111	17	
Advertising		-	133	
Telephone & Office Exps		288	73	
Sundry		55	41	
Depreciation	5	290	218	
Rallies		458	-	
Insurance		135	-	
		-----		-----
TOTAL EXPENDITURE		5,739		3,679
EXCESS OF INCOME OVER EXPENDITURE		----- 3088 =====		----- 2422 =====

NABO BUSINESS

BALANCE SHEET

AT 31st MARCH 1994

	note	31. 3. 94		31. 3. 93	
		£	£	£	£
FIXED ASSETS					
Office Equipment					
Cost	4		1, 159		874
less Depreciation	5		530		240
			-----		-----
Net Book Value			629		634
CURRENT ASSETS					
Stock		415		86	
Prepayments		540		59	
Cash at Bank		8826		5, 806	
			-----		-----
		9, 781		5, 951	
CURRENT LIABILITIES					
Trade Creditors		435		330	
Advance Subscriptions		4357		3, 725	
			-----		-----
		4, 792		4, 055	
NET CURRENT ASSETS			4, 989		1, 896
TOTAL NET ASSETS			----- 5, 618 =====		----- 2, 530 =====
Excess of Income over Expenditure					
31st March 1992			108		108
31st March 1993			2, 422		2, 422
31st March 1994			3, 088		
			-----		-----
			5, 618		2, 530
			=====		=====

NABO BUSINESS

Notes to the Accounts for the year ended 31st March 1994

1. Membership fees

Membership fees are shown net of a reserve for advance subscriptions. 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. The reserve accounts for this commitment.

2. Sweatshirt income

Income from sweatshirt/T-shirt sales is shown after deducting the cost including postage and packing of these items.

3. Sticker income

Income from sticker sales is shown after deducting the cost excluding postage and packing of these items.

4. Fixed asset cost

Additions to fixed assets during the year comprised:

	£
Computer printer	254
Computer cables	31

	285

5. Depreciation

Fixed assets are written down by an equal amount each year over the expected useful life of the asset. Office equipment is generally expected to have a useful life of 4 years.

6. 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. Please contact the Treasurer if you wish to exercise this right.

SPACE!

**We need your
letters!**

NABO REPRESENTATIVES

Council members contact addresses

Penny Barber

Christopher Barnacle

Phil Bland

Jon Darlington
(Chairman)

Melanie Darlington
(Treasurer)

Roger Hancock
(Secretary)

Neil Hutchinson
(Navigation Officer/NW Rep)

Peter Lea
(Vice Chairman/SE Rep)

Colin Paillin
(Midlands Rep)

Stephen Peters
(River Users Co-ordinator)

Christine Potter
(Membership Secretary)

Peter Sterry
(NERep/Publicity)

Nikki Timbrell
(Boater/N'letter Editor)

Harry Winter
(Engineering Officer)