



## **ANNUAL GENERAL MEETING**

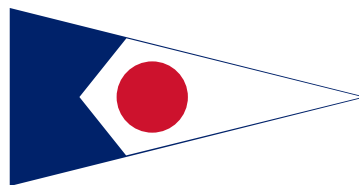
Wednesday 13th November 2024

6.30pm

at

CA House  
1 Northey Street  
Limehouse Basin  
London  
E14 8BT

**Note: The AGM will also be broadcast by Zoom webinar**



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**NOTICE OF THE ANNUAL GENERAL MEETING  
Of The Cruising Association (“the Association”)**

**NOTICE IS GIVEN that the Annual General Meeting of the Association will be held on  
Wednesday 13th November 2024 at CA House 1 Northey Street, London E14 8BT at 6.30pm  
for the following purposes:**

**AGENDA**

- 1 Apologies for Absence
- 2 Introduction and President’s remarks
- 3 To approve the Minutes of the AGM held on the 15th November 2023
- 4 Matters Arising
- 5 Ordinary Business - Reports and Accounts
  - 5.1 To receive and adopt the Annual Report of Council
  - 5.2 To receive and consider the Financial Report
  - 5.3 To receive and adopt the statement of accounts and the balance sheet of the Association for the period from 1st July 2023 to the 30th June 2024, together with the Financial Examiner’s Report
- 6 Ordinary Business - Election of Officers and Council
  - 6.1 To declare elected as President of the Association:  
**for a first term in office** Robin Baron
  - 6.2 To declare elected as Vice-President of the Association:  
**for a first term in office** David Lovejoy
  - 6.3 To declare elected Vice-President of the Association:  
**for a second term in office** Nick Nottingham
  - 6.4 To declare elected as a Member of Council: Sarah Banks
  - 6.5 To declare elected as a Member of Council: Mike Carey
  - 6.6 To declare elected as a Member of Council: Camilla Herrmann
  - 6.7 To declare elected as a member of Council: Trevor Page
  - 6.8 To declare elected as a member of Council: John Burbeck
  - 6.9 To declare elected as Honorary Treasurer: Nick Clayton
  - 6.10 To declare elected as Honorary Solicitor: Jenny Bowes

**After the conclusion of the formal AGM business, the President will invite members to raise any issues they wish for discussion with the Officers and Members of Council.**

**Note: A member entitled to attend and vote at the AGM is entitled to appoint a proxy to attend, and, on a poll, vote in his/her stead. A proxy may demand or join in demanding a poll. A proxy need not be a member of the Association.**

**Marie Ross  
Company Secretary  
22nd October 2024**

## CRUISING ASSOCIATION

Draft Minutes of the Annual General Meeting held at CA House and by Zoom webinar on Wednesday 15th November 2023 at 6.30pm.

### Members Present:

Derek Lumb- President and Chair of Meeting  
Ivan Andrews  
Nick Clayton  
Bob Garrett  
Caroline Milmo  
Nick Nottingham  
Peta Stuart-Hunt  
and approximately 20 other Entitled Members in person

### In Attendance:

Lucy Gray - Chief Operating Officer  
Marie Ross - Company Secretary - by Zoom

A number of CA members followed the AGM proceedings via Zoom.

### 1. Apologies

Apologies for absence were received from the individuals detailed in the Appendix attached to and forming part of these Minutes.

### 2. Quorum, Introduction and President's remarks

The President noted that a quorum of twenty Entitled Members was present and declared the meeting quorate. The President thanked those present for attending the AGM. He also welcomed those joining the meeting via Zoom. The President addressed the AGM and gave an overview of the past twelve months. The President highlighted the following key points:

- Financially, the year was always going to be a difficult one. At this time last year inflation was running at over 10% and, for members, the Chancellor had frozen tax thresholds squeezing all members incomes. Council took the decision last year to depart from the normal practice of raising CA subscriptions in line with the rate of inflation and restrict the rise to 8% knowing that this would be very tight.
- The CA ended the FY with a small loss. Fortunately, the CA is in the fortunate position of having built up significant reserves over the years and so this loss over one year is manageable. However, we do need to aim to balance the books going forward and will endeavour to do so.
- Membership has fallen very slightly. We are recruiting new members at a similar rate to recent years but are losing existing members at a slightly faster rate. This may be a result of increased financial pressure on some members but my

impression is that COVID caused many of us to put our plans on hold and as a result some members deferred giving up sailing and leaving the CA until after the 2022 season which was the first “normal” season post COVID.

- A new version of Captain’s Mate was released in the spring with further enhancements, most notably improvements to the offline maps feature and the resolution of a number of bugs. This was extensively tested by a small group of volunteers but, when released, problems emerged arising from the larger number of users and variable internet connections which had not been evident with the much smaller test group. This led to much frustration for a significant minority of users which we can only apologise for. The situation has gradually improved through the summer and a new more stable release will be issued shortly. Lessons have been learned and it is planned to undertake larger scale user testing before the 2024 release.
- The support for the website software will end in January 2025 and a technical update is underway. We intend to take advantage of this work to improve the usability of the website and a Project Group has been established with representation from across the CA, but the most important group is the website users. We are trying to get feedback from users via a user survey which has a link on the website frontpage at present. We have extended the closing date until the 17th of December, so we ask members to please take a few moments to complete the survey.
- The CA continues to be represented on the Home Office General Maritime Leisure craft liaison group. This is with the representatives of government departments responsible for Border control procedures for Leisure craft entering and leaving the UK. Those of you who travelled to or from the UK in your own boat over the last couple of years will have come across the online reporting systems. Initially an Excel spreadsheet template, it was replaced last summer by a website app known as sPCR. (submit a Pleasure Craft Report). The system is not perfect, but it is a lot better than it could have been, helped by the input from CA which has been in discussion with Border Force for at least 5 years about the practicalities of reporting from a small craft. After their first full season, Border Force have commissioned a user survey and are seeking volunteers to take part. Details are in the November CA Newsletter and we urge those of you who have used the system to volunteer for the survey.
- There have been staff changes at CA House. Jeremy Batch retired after 10 years as a staff member and 20 years as a CA member. Jeremy will be known to all who visit CA House for his encyclopaedic knowledge of the Cruising Association and his wizardry with the audio-visual equipment in this room. We have not said goodbye to Jeremy totally as he remains a CA member and is often to be seen at CA London events. As we say goodbye to Jeremy, we welcome Mandie Hart who joins us as an Event Administrator.
- We have also seen changes on Council. Richard Sherwood was the Treasurer from November 2010 and had been looking to stand down for over a year and had only accepted the post in 2022 because we were unable to find a successor. We identified a replacement in January of this year and Nick Clayton was co-opted onto Council as the Honorary Treasurer at the January Council meeting.
- The CA gives thanks to Richard Sherwood for his sterling work over 12 years. Without him the CA finances would not be in the healthy state they are at present.

- We also thank Bob Garrett who is standing down as Chair of Council at this meeting. The Chair of Council is the key post on Council with wide ranging responsibilities beyond simply chairing the meetings. Bob has worked tirelessly and will be much missed. We wish him well as he returns to the back benches. Caroline Milmo is also standing down to concentrate her efforts on managing the HLR service and again our thanks for all she has done on her two sessions on Council.

### **3. Approval of the Minutes of the AGM held on 9th November 2022**

Peta Stuart-Hunt proposed that the Minutes of the AGM held on 9th November 2022 be approved. The motion was seconded by Caroline Milmo. Voting on the resolution was on a show of hands with no votes against and only 2 or 3 abstentions. The President noted that no votes against the resolution had been recorded by proxy with only a few abstentions.

The resolution was declared duly passed and the Minutes were approved for signature.

### **4. Matters Arising from the 2022 AGM**

There were no matters arising which were not covered by the meeting agenda.

### **5. Ordinary Business**

#### **5.1 Adoption of Annual Report of Council**

Bob Garrett noted that members had received Council's Annual Report as set out in the AGM booklet. This provided an overview of the work and results achieved by the CA by Heading including CA House & Catering; Marketing, Publicity and Recruitment; Cruising Information Development; CA Almanac; Honorary Local Representatives; Regulatory & Technical Services; IT & Online; Local and Cruising Sections; Crewing Service; Cruising Editorial and CA Staff. He highlighted the following points to the meeting:

- The Risk Register and Business Plan produced for the CA in the previous year have produced a better foundation for Council to consider and focus on priorities.
- We are grateful to Nick Clayton our new Honorary Treasurer who has undertaken a major update to our accounting system as well as changes to our financial management processes and reports which will aid decision making.
- We are also grateful to Jennifer Bowes for offering to take the vacant role of Honorary Solicitor. Again, Jenny was initially co-opted into the role and stands for election at this AGM. Jenny has also already done a lot for the CA, working on the new Articles of Association, advising on legal issues including insurance and indemnities, and is also currently working on other documents for us.
- Our volunteers are the heart of the Association. Our membership of around 6300 is supported by nearly 200 volunteers' roles - many members have multiple positions; and our full and part-time permanent staff and contractors currently numbering 14. Our Association's greatest asset is our membership, our volunteers and our staff: all the information, knowledge, events, organisation, camaraderie and ultimately the benefits membership brings is dependent on these. A Council

study this year looked closely at how volunteers felt about their roles and the feedback was positive in terms of enjoying working together, but it also set out some future needs that Council will progress.

- Brexit created many questions and changes for those of us sailing internationally. As referred to in the Council Report, a review of the level and type of insurance the CA had in place resulted in a Professional Indemnity insurance being added to our portfolio though this was in July so just outside of the CA financial year being reported on. This AGM is being asked to approve changes to the Articles of Association which are associated with this and there will be other changes soon in the CA Regulations for members and volunteers. All of this is to ensure the Association, its volunteers and members are best advised and protected.
- CA house remains an important asset for meetings, for its office space and as a revenue source. Over the summer a lot of maintenance was necessary for the cabins, but these are now returned to use and are popular.
- The Cruising Information Development Group has particularly focused on Captain's Mate solving some of the issues affecting some members with further new software updates due soon. Over the year some 500 new locations were added and over 1000 new reports.
- RATS has continued its work in many areas and Brexit continues to provide challenges and changes with the latest example being the CE and UKCA marking requirements. These along with other issues such as the orcas, VAT (still), diesel types and others provide RATS with much work for the benefit of members as well as a platform for the CA to promote its expertise to the wider cruising community.
- Information Technology is becoming a more and more important part of the CA's services and central to much of this is the web site where a major project is now underway to review its use and design, and ultimately perform a significant upgrade.
- Both our cruising and local sections have returned to having well attended events after the COVID period. There have been changes in Section Secretaries where we are grateful to those retiring from their roles and welcome new volunteers taking over.
- In the crewing service we are seeing an increasing attendance in online meetings as this can reach a wider geographical spread of skippers and potential crew.
- All of this work for the CA's membership of around six and half thousand is achieved by volunteers drawn from the membership; and them supported by staff not all of whom are employed full time. And we should not overlook the 180 or so HLRs. We all owe a huge debt of gratitude to them all for their time, expertise and commitment to the CA and its membership that improves our cruising experiences.
- To those volunteers who have decided to relinquish some or all of their roles within the CA we say a heart-felt thank you - some but not all of them are named in the Council Report. To those members becoming volunteers we say welcome and also thank you.
- There remain posts within the CA that we need to recruit volunteers for. Without volunteers the CA would not be able to deliver what it does without a huge staff - and even then it would struggle without member input. Volunteering is enjoyable in many different ways and there are many members who have skills, experience and time which could be used so we ask that you please make yourself known or at least look out for appeals.

Bob Garrett invited questions on the Annual Report of Council. There were no pre-submitted questions or questions from the floor.

The Annual Report was proposed by Alison Hadley and seconded by Paul Eedle. Voting on the resolution was on a show of hands with no votes against and only 2 or 3 abstentions. The President noted that no votes against the resolution had been recorded by proxy with only a few abstentions.

The Annual Report of Council was duly approved.

## **5.2 Consideration of Financial Report**

Nick Clayton highlighted a number of points from the Financial Report. The following points were noted:

- The Financial Report looks back over the last five years.
- The CA is a 'Not for profit' organisation with no shareholders to pay dividends to. However, it is important that the organisation breaks-even overall over time and this is a core focus for both the Honorary Treasurer and Council as a whole.
- The chart in the Financial Report shows that the CA had a small deficit for last year.
- The split of total income in the past has been 2/3 member subscription fees versus 1/3 other income. However, due to the growth in Galley and Cabin income, the split is now nearly 50/50.
- A key objective is to keep growing 'other' income to alleviate the pressure on subscription fees.
- The CA Balance Sheet is robust.

Nick Nottingham proposed that the Financial Report be approved. The motion was seconded from the Floor by Stuart Nicol. Voting on the resolution was on a show of hands with no votes against and only 2 or 3 abstentions. The President noted that no votes against the resolution had been recorded by proxy with only a few abstentions.

The Financial Report was duly accepted.

## **5.3 Adoption of the Statement of Accounts and the Balance Sheet of the Company for the period from 1 July 2022 to the 30th June 2023 together with the Financial Examiner's Report**

The President invited questions on the accounts. It was noted that there had been two pre-submitted questions on the Accounts.

*Question from Clive Banks* - Please explain the bank charges of £10,206 in the accounts.

Nick Clayton advised that the bank charges figure comprised £3k of 'proper' bank charges with the rest being made up of merchant services charges. He advised that he was looking at this to see how these charges can be reduced.

*Question from Sarah Banks* - Please explain the 'computer running costs' of £46,575 and the 'members software & support' of £28,189 in the 2022/20233 accounts.



Nick Clayton advised that the members software & support cost related to the cost of a Contractor. The computer running costs of £46,575 include £20k for the ongoing maintenance of Captain's Mate and software costs.

There were no questions on the Accounts from the floor.

Ann Crome proposed, and Andrew Osmond seconded the Statement of Accounts and the Balance Sheet for the Company for the period from 1 July 2022 to the 30th June 2023. Voting on the resolution was on a show of hands with no votes against and only 2 or 3 abstentions. The President noted that no votes against the resolution had been recorded by proxy with only a few abstentions.

The Accounts were duly adopted.

## **6. Election of Officers and Council**

The President handed over the chairmanship of the meeting to Bob Garrett for the resolution for the election of President.

### **6.1 Election of President**

Bob Bradfield proposed, and Boyd Holmes seconded that Derek Lumb be elected for a third term in office. Voting on the resolution was on a show of hands with no votes against and only 2 or 3 abstentions. The President noted that no votes against the resolution had been recorded by proxy with only a few abstentions.

Derek Lumb was declared elected as President of the Association for a third term in office.

Bob Garrett handed back the chairmanship of the meeting to the President.

### **6.2 Election of Vice-President**

Tim Bishop proposed and Nigel Southern seconded that Nick Nottingham be elected as a Vice-President for a first term in office. Voting on the resolution was on a show of hands with no votes against and only 2 or 3 abstentions. The President noted that no votes against the resolution had been recorded by proxy with only a few abstentions.

Nick Nottingham was declared elected as a Vice- President for a first term in office.

### **6.3 Election of Vice-President**

David Lovejoy proposed, and Graham Cattell seconded that Ivan Andrews be elected as a Vice-President for a third term in office. Voting on the resolution was on a show of hands with no votes against and only 2 or 3 abstentions. The President noted that no votes against the resolution had been recorded by proxy with only a few abstentions.

Ivan Andrews was declared elected as a Vice- President for a third term in office.

#### **6.4 Election of Member of Council**

Bob Garrett proposed, and Fay Cattell seconded that Bob Slay be elected as a member of Council. Voting on the resolution was on a show of hands with no votes against and only 2 or 3 abstentions. The President noted that no votes against the resolution had been recorded by proxy with only a few abstentions.

Bob Slay was declared elected as a member of Council for a first term in office.

#### **6.5 Election of Member of Council**

Caroline Milmo proposed, and Bob Garrett seconded that Paul Eedle be elected as a member of Council. Voting on the resolution was on a show of hands with no votes against and only 2 or 3 abstentions. The President noted that no votes against the resolution had been recorded by proxy with only a few abstentions.

Paul Eedle was declared elected as a member of Council for a first term in office.

#### **6.6 Election of Honorary Treasurer**

Ivan Andrews proposed, and Iain Greig seconded that Nick Clayton be elected as Honorary Treasurer. Voting on the resolution was on a show of hands with no votes against and only 2 or 3 abstentions. The President noted that no votes against the resolution had been recorded by proxy with only a few abstentions.

Nick Clayton was declared elected as Honorary Treasurer.

#### **6.7 Election of Honorary Solicitor**

Bob Garrett proposed, and Marie Ross seconded that Jennifer Bowes be elected as Honorary Solicitor. Voting on the resolution was on a show of hands with no votes against. It was noted that no votes against the resolution had been recorded by proxy. Jennifer Bowes was declared elected as Honorary Solicitor.

### **7. Special Business**

The President noted that there were three Special Resolutions to be dealt with as items of Special Business. All three related to amendments to the Articles of Association. He advised that in order to be passed 75% of those members voting needed to vote in favour of the resolutions.

#### **7.1 Special Resolution 1**

The President explained that Special Resolution 1, if passed would enable members to participate in the AGM online in future, to count towards the quorum of the meeting and be able to vote online at the meeting.

The President invited questions on Special Resolution 1. There was 1 pre-submitted question.

*Question from John Cameron* - What steps have been taken or are being taken, to validate on-line voting.

1. How will the CA ensure only those with an entitlement to vote have their votes counted?
2. How will the CA ensure the votes received and counted are as the voter intended?
3. How will the CA ensure entitled members vote only once per ballot?
4. Is there a plan to keep vote security under review? This is probably the most important and immediate question.

The President advised that Council was aware that these issues need to be addressed. The CA will probably need to purchase an online voting package. This will be looked at by Council post the AGM and appropriate arrangements will be made prior to the 2024 AGM.

There were no questions on Special Resolution 1 from the floor.

Ian Wilson proposed, and Paul Eedle seconded Special Resolution 1. Voting on the resolution was on a show of hands with no votes against and only 2 or 3 abstentions. The President noted that no votes against the resolution had been recorded by proxy with only a few abstentions.

Special Resolution 1 was duly passed.

## **7.2 Special Resolution 2**

The President explained that a review of the CA's indemnities and insurance for members acting on behalf of the Association as volunteers with the increased range and complexity of issues being addressed had generated the need to change the Articles of the Association to provide an indemnity, supported by a new insurance policy, to those volunteers.

The President invited questions on Special Resolution 2. He advised that there had been 1 pre-submitted question on Special Resolution 2 as follows:

*Question from Andrew Maxwell* - The query goes to the cost/benefit analysis between risking the winding up to the Association, in the event of having to meet a very high indemnity demand, and in limiting the scope of the indemnity to the limit of cover of the indemnity insurance to be purchased by the Association at a reasonable cost. To assist in assessing this and the need for any amendment to the proposed wording of the revised Article, please can we be told the limit of cover of the insurance and its cost? Also are higher limits of cover available and if so at what cost(s)?

Nick Clayton advised that the PI cover limit was £1m per claim and the cost of the insurance was £1500 per annum plus IPT (Insurance Premium Tax). Higher limits are available at increased cost but any cover above this limit would need to be provided by secondary insurer(s).

There were no questions on Special Resolution 2 from the floor.

Bob Slay proposed, and Ken Munn seconded Special Resolution 2. Voting on the resolution was on a show of hands with no votes against and only 2 or 3 abstentions. The President noted that no votes against the resolution had been recorded by proxy with only a few abstentions.

Special Resolution 2 was duly passed.

### **7.3 Special Resolution 3**

The President advised that Special Resolution 3 was really a tidying up measure and provided for some minor changes to be made to the Articles to better reflect how the CA operates today.

John Hadley proposed, and Ann Crome seconded Special Resolution 3. Voting on the resolution was on a show of hands with no votes against and only 2 or 3 abstentions. The President noted that no votes against the resolution had been recorded by proxy with only a few abstentions.

Special Resolution 3 was duly passed.

**Post meeting note - the link below to the 2023 AGM booklet details the full text of the special resolutions passed at the 2023 AGM - see pages 4 - 10.**

<https://www.theca.org.uk/system/files/AGM%20Booklet%202023.pdf>

## **8. Any Other Business and Question Session**

### **8.1 Retirement from Council**

The President formally noted the retirement of Bob Garrett and Caroline Milmo from Council with effect from the close of the meeting. A vote of thanks was given to both Bob and Caroline for their considerable contribution to Council and to the Association's affairs over a number of years.

### **8.2 Questions**

The President noted that the formal business of the meeting had been concluded. He opened up the meeting to general questions noting that the pre-submitted questions would be answered first.

There was one pre-submitted question.

*Question from Jon Boon* - Will Council consider allowing the new members £20 referral voucher to be used in partial payment of Cabin bookings as this will encourage members to use the Cabins and also potentially increase Galley income?

The President advised that Council had considered this matter and agreed that this would be a good idea. He confirmed that going forward the new members referral voucher will be able to be used towards the cost of a Cabin booking.

There were no questions from the floor.

## 9. Closure of Meeting

There being no further business, the meeting closed at 7.15pm.

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CHAIRMAN

## Appendix

### AGM 2023 - Apologies

Jules	Dussek
Vanessa	Dussek
Ronald	Spiers
Tim	Last
Richard	Kitson
Robin	Tye
Helen	Tye
Charles	Robinson
David	Temple
Stuart	Bradley
Walter	Brown
Christopher	Cooper
Janet	Spinlove
Robin	Baron
Christine	Baron
Simon	Hampton-Mathews
David	Long
Sue	Long
Fiona	Hampton-Matthews
Henry	Buchanan
Malcolm	Denham
Charles	Clarke
Terry	Patterson
Ray	Kay
Suzanne	Kay

## Cruising Association Annual Report 2023-2024

### Overview

2023-4 has been a year of consolidation for the CA, as the long term effects from Brexit, the COVID pandemic and economic difficulties have settled down and manifested themselves more clearly.

In terms of membership, it has become clear that the 4% rise attributed to the pandemic over 2021-22 was temporary, and levels have returned to the *status quo ante*. In July 2023 paying membership stood at 3852; in June 24 membership was 3789, a reduction of 63 or 1.6% over the year. Financially, as the Hon Treasurer reports, the profit and loss account saw an operating surplus of £9k, ahead of our budget which anticipated more or less break-even.

Council continues to guide the CA at a strategic level. This year it repeated the process of writing a Business Plan, a collaborative venture in which all the key parts of the CA were involved. Priorities for the next year were determined as follows: (1) to recruit more members and retain the ones we have; (2) to improve our IT infrastructure, and particularly our website; and (3) develop and implement an enduring and resourced Volunteering Support Plan based on the recommendations of the 2023 Volunteer Study. These priorities will be the focus of Council work in the coming months. Of the 3 priorities, development of a new website is most likely to require the most financial resource. Council has recently allocated an initial £25k to engage an outside agency to help with a new design for the website and public pages, and there is likely to be more expenditure over the next 18 months as we seek to create a more modern website which better meets the requirement and expectation of our members. In addition to its work on the Business Plan, Council also reviews risk on a 6 monthly basis, looking at what might cause the CA problems in the future, and checking that we have the right mitigating actions in place to protect ourselves.

The AGM will see a significant change of personalities in Council. We say farewell to the CA President Derek Lumb, Vice President Ivan Andrews, and Martin Sutcliffe, Peta Stuart-Hunt and Simon Hampton-Matthews, who have served their three years as Council members. We thank them for their hard work and diligence over what has been a demanding period for Council, and wish them well for their futures. We very much hope they will continue to serve the CA in other guises. Subject to their election at the AGM, we stand by to welcome a new President and several new Council members, who will bring a wide variety of skills to Council. Meanwhile in December 2023 Lucy Gray received promotion to Chief Operating Officer, a role which comes with increased responsibilities and independence.

The CA cannot function without the determined efforts of its staff and volunteers, and 2023-4 has been no exception. Aply led by the COO from CA House, the team has kept the CA's standards high and sought to improve the CA's offer wherever possible. Similarly, Council wishes to record its gratitude to the many volunteers who work tirelessly in the background to support our members in their cruising, in so many different ways. Work on a plan to support our volunteers more tangibly is maturing, and will shortly be published.

## **CA House & Catering**

The successful introduction of an online cabin booking system has improved how members reserve accommodation at CA House and has resulted in a greater uptake of this member benefit. The initiative has seen revenue increase whilst making significant efficiencies amongst staff processes, allowing attention to be better placed elsewhere. Members are now also able to use vouchers awarded for referring new members on their stays, which has proved popular.

Maintenance of CA House remains imperative, and work has begun to establish a long-term plan, particularly for some areas of the building which are now showing signs of age, such as the balconies and lift. As part of this project, efficiencies of the building will also be reviewed to ensure the building continues to make a profit. Water damage to two cabins last year was rectified and an insurance claim for some of the costs, along with loss of income, was received. Fortunately, the cabins have experienced no issues since the leak, but ongoing maintenance will be required to ensure the cabins remain at a high standard for members.

The Galley remains to be well managed under Ania's supervision and work continues to ensure that margins are healthy at a time when catering costs are increasing significantly. Longer term plans to increase use of the Galley will be discussed later in the year.

## **Marketing, Publicity and Communications**

### **Member Survey**

A critical activity of the marketing team was to design and conduct a survey of our members. The last survey of this type was over 10 years ago and it is clearly important that we understand how members feel about the CA and where we should be working to improve. We had an excellent level of feedback, from both yacht and motor boat owners, and responses from both new and long-standing members. We were delighted to see that 90% of respondents were satisfied with the CA and similar levels said they would both refer a friend and renew their membership. Members clearly told us that our website must be improved, and login simplified. Additional comments asked for more video/webinars, more diversity (less south of England) and some concerns about cost of membership. All of these being considered and addressed by Council and the marketing team.

### **Web project**

As part of the web project, marketing is leading the design of the public pages. While the "heavy lifting" will take place over the winter/early spring, we have been preparing the ground and with support from Ivan Andrews, have selected a third party which has expertise in web design and who will team up with us to complete this rather daunting but important task.

### **Southampton Boat Show**

Once again, we attended the Southampton Boat Show, led by Sian Cantellow & Lucy Gray, the communications team and willing volunteers. We wish to express our thanks to all of them for both the preparation and the demands of stand duty. We are conscious that the purpose of the show is both to attract new members and to engage with existing members. Each year we assess the effectiveness of the show and consider alternative venues.

Finally, we have been working on opportunities to make contact with more yacht, sailing and motor yacht clubs with the intent of finding ways to collaborate and support each other. This remains work in progress, and we hope to report further in due course.

## **Cruising Information Development Group (CIDG)**

For CIDG this was again a year of consolidation and refinement of Captain's Mate.

Our team of 42 dedicated editors have worked hard throughout the year to ensure that all the member-contributed information has been quality assured by people who cruise those same waters, continuing the tradition started in 1908 when the first CA handbooks were made available to members, based on other members reports.

CIDG benefited from conversations with the newly formed marketing committee who have agreed to help with our current, member focused, campaigns to encourage members to use the app and in particular to post updating reports, and to new locations, and upload useful images for every location. This activity relates to our metrics for Improving Existing Locations and Expanding Geographical Coverage. In particular, a photo competition was run to encourage the uploading of photos into Captain's Mate.

We also have a metric for increasing member satisfaction. The great majority of our members are more than satisfied with Captain's Mate but that is not universally the case. That has been understandably frustrating for the members involved, and particularly for CIDG whose key members have put in hundreds of hours diagnosing problems and getting them fixed. We have resolved difficulties, when they occurred, in a timely way. Despite this, during the year, 2200 new cruising reports have been created by the membership, with in excess of 550 locations being newly represented in 38 different countries. Almost 2500 of those previously shown have received updates. 52% of the locations visible through Captain's Mate now have photographs, and we encourage members to continue submitting good quality images, especially to those locations with none.

This year CIDG have put a lot of thought into the Website Project, and in particular, how cruising information might be organised on the revised website and whether other information on the website such as cruising guides, members' logs and passage plans might be incorporated into Captain's Mate.

## **Almanac Group**

The production of the 2024 edition of the Almanac was a time of challenge and opportunity as a result of the change of software used by Imray for the production of all their print publications. The amount of work involved with the change of software, which was difficult to predict, resulted in a delay of the production of the first and following proofs. The Almanac team rose to the challenge and were able to turn around the second and third proofs in record time, so that there was no delay in sending the files to the printers. However, there was not the time to repeat the proof-reading stage introduced in 2023.

The 2025 edition has a new look. The plan of the Thames Estuary has been resized so that the notes on passages through the Estuary are on the facing page. The plan of the Southern North Sea has been cropped North of Great Yarmouth so that the Passage Notes are on the same pages. This has permitted space for more detailed information in the introduction to the Netherlands. The tables for Port of Entry are adjacent to the Index Pages. The changes to the process in France introduced in May required introductory text to be adjusted for the Chapters for North and Western France.



CA social media from the Southampton Boat Show featured the 2025 edition of the Almanac in many of the social media postings. As well as information from official sources, the reports on Captain's Mate have been an invaluable source for supplying and checking information. Please keep them coming.

The Cruising Almanac could not be produced without the time, effort and support of the editorial team, together with the expertise from RATS and the cruising reports from the membership of the CA.

### **Honorary Local Representatives (HLRs)**

The number of worldwide HLRs remains steady at around 200 across 60 countries. Where there have been a few retiring, usually after lengthy and busy terms, CA members have been able to suggest replacements which has been a great help. We continue to search for new HLRs in members' sailing destinations which were not previously covered. We rely on members' recommendations. Details on how to propose an HLR are on the website.

All HLR contact details are verified annually. The updated information is added to Captain's Mate and the website. The aim is to simplify members' search for their nearest HLR, made easier by the HLR icon on Captain's Mate introduced this year.

We will continue to publicise this service with articles and reports from individual HLRs to remind members there is an HLR not far from wherever they are sailing, if needed.

### **Regulatory & Technical Services (RATS)**

As the impact, but not the effects, of the pandemic and of Brexit gradually disappear in the rearview mirror, RATS is settling into business as usual. Rules on VAT (UK and EU), RCD compliance and the Schengen 90/180 day rule continue to detract from members' cruising activities. Skippers who go foreign need to record and keep documentation in order to satisfy questions from officials on these bureaucratic issues. RATS continues to receive and answer members' questions on these and other cruising related topics but, fortunately, in relatively lower volumes than previous years. In February we were very pleased to be able to lift the temporary suspension of this service following the CA making appropriate insurance arrangements. At the same time, we introduced new procedures to improve risk management and the recording of questions and responses. The backlog of questions has now been cleared.

Brexit inevitably led to a focus on regulatory issues. To maintain balance, we introduced the T in RATS initiative to encourage technical projects, some small, some large. This year these have included navigating through windfarms, lithium batteries and systems, diving from your boat, end-of-life boats and radio communications.

The sustainability of cruising is a continuing theme for RATS. The campaigning work of the HVO working group continues as does our work on Orca. The former raises the CA's profile with other organisations (IWA, RYA, British Marine) and the latter in the wider cruising community.

As part of our work on HVO and alternative propulsion we carried out a survey on diesel engine usage on a section of the CA membership. This provided useful information for the campaign and future use.

RATS continues to publish detailed reports and advice to help sailors minimise the risk from orca off the Iberian coasts. This is available to all, not just members: <https://www.theca.org.uk/orcas>. We have also connected commercial companies with foreign government organisations in the search for deterrents.

We liaised with industry and government over renewable energy generation - usually windfarms but also tidal schemes. We responded to the consultation on the General Lighthouse Authorities' Aids to Navigation Review 2025.

RATS continued to contribute regularly to *Cruising* and to the Newsletter. RATS generated material continues to appear in the yachting press to raise the profile of the CA as a source of expert knowledge for cruisers. We again held the popular *An Evening with RATS* where we presented short pieces on topics relevant to cruisers to an audience at CA House and online.

Looking ahead, we are again involved in the Pleasure Vessel Navigation Systems Working Group (PVNSWG) sponsored by the Maritime and Coastguard Agency, now in its second phase of work. It has been tasked with proposing standards for electronic charts and systems and a related recognition procedure.

The imminent introduction by the EU of the Entry Exit System (EES) and, a little later, the European Travel Information and Authorisation System (ETIAS) will present new challenges for cruisers. Our aim is to publish best advice for these and the related UK requirements in good time for the 2025 season.

We have just recruited three new RATS. After five years as Chair, Robin Baron has decided it is time for someone else to lead RATS. Simon Hampton-Matthews will take over later this year.

### **Information Technology & Online Services**

The main priority of 2024 for the ICT team has been behind the scenes, preparing the ground for a major upgrade to the software which runs the CA website. As part of this process, several packages of in-house development work have been underway to implement both existing and new functionality in line with our IT strategy, as discrete projects. While doing so, we are creating a common set of underpinning libraries and modules (building blocks for software) focused on the CA's needs, to enhance speed of delivery and ease maintenance burden in future. We look forward to making the fruits of these labours available to members in 2025.

We are pleased to note continued significant use of Captain's Mate by members, and report a largely trouble-free year with the app. In partnership with its developers, maintenance has continued to keep pace with ever changing software libraries and requirements of mobile operating systems, to maintain this service to members.

Notwithstanding the pending upgrade to the CA's website, our web editor has remained active in keeping the content of the existing version up to date. *Inter alia*, updates to the orca project pages and infrastructure to support the launch of the Motorboat Section have enhanced engagement of the CA with its members and the cruising public at large.

As planned, during Q1, 2024, we moved our office network infrastructure to the Microsoft Cloud. This has not only simplified the network at CA House and increased flexibility of staff working, but it has also enabled volunteer members to interact with staff and each other via shared documents to much greater effect than before.

### **Cruising Editorial Group**

Our quarterly magazine, *Cruising*, continues to provide a quality publication with a breadth of relevant content. We publish a taster version of each issue on our public website as a recruitment tool and send it out to prospective members who have shown an interest in the CA.

Our advertising manager, Jackie, continued to sell an impressive number of advertisements in *Cruising* and the Yearbook during the period.

The future of the Yearbook in its present form is to be the subject of a member survey as we look to control costs.

The monthly newsletter is emailed to all members and posted on the website. We have discussed the possibility of updating the format to an html email with short introductions to longer content on the website, in common with many member organisations, but this will require changes to our mailing system which are not yet scheduled.

Thanks to Camilla Herrmann for maintaining editorial and design standards and to all our contributors.

### **Sections**

Last year's report celebrated a record number of new volunteers taking over from long serving Section Secretaries and the past 12 months have seen them settling in and in many cases introducing new ideas and events.

This year has seen the introduction of a completely new section devoted to the interests of motorboat cruisers, thanks to the efforts of Gilbert Park and Dennis Knight. The new section enjoyed a successful launch at the Southampton Boat Show.

Rallies, talks and other social events have been generally well supported. Help for members dealing with changes to visa and entry requirements for sailing in EU and Schengen waters continues to be in demand.

As ever, we are looking for more people to get involved in organising and supporting sections, with vacancies in Antipodean and still in South West in spite of some promising starts. As we go to press, Mediterranean, our largest section, is looking to recruit by the end of the year.

The online programme, including CA London lectures, will hopefully fill the gap for those out of reach of local venues.

## **Crewing Service**

Our Crewing Service is free to full members, helping them to find crew for anything from local cruising to trips much further afield. It is also used by some skippers who want to try out different boats before buying or to brush up their skills in unaccustomed waters. We also offer a Crewing-only membership at a reduced subscription rate. Skippers use an online system on the CA website to post details of themselves and planned trips and crewing opportunities, based on their itinerary and the level of experience they are looking for. Equally, crew members create a personal profile on the crewing pages, listing their experience and interests.

The number of skippers using the Crewing Service has grown in the last year but is broadly stable, while the number of active crewing numbers has increased steadily, helped by the CA presence on social media sites. Monthly crewing meetings on a Thursday evening at CA House during the winter months were well attended. We have also continued the initiative of holding a daytime meeting on a Sunday for members who find it hard to get to an evening session at CA House. Regular Zoom sessions through the winter are very well attended, attracting skippers and crew from all parts of the UK and from abroad.

The Crewing Service pages are an integral part of the overall CA website project, and we are confident that substantial improvements can be made in the coming year. The website acts as an introductory service only, so it is important that skippers and crew are comfortable with any arrangements they make.

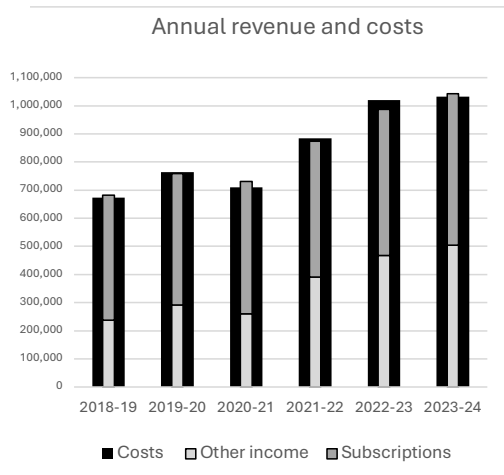
## **CA Staff**

There were substantial changes to staff at CA House during the year with two long standing employees retiring and a further member of staff unfortunately being made redundant due to significant improvements in internal processes. Sam Barham took over as Membership Secretary in early 2024 and continues to excel in this role; we look forward to seeing continued improvements in membership management and communication with members in the coming months. Sian Cantellow was promoted to Office Manager after several years of devoted service and we wish Sian the very best in her new role. Furthermore, additional staff were employed in the Galley to ensure demand is met. Despite the vast changes, both staff and contractors continue to flourish in their roles and Council appreciates the work they undertake to ensure the Association runs smoothly alongside our hardworking volunteers. We give our best wishes to those who have left our employment during the year.

Nick Nottingham OBE  
Chair of Council  
October 2024

## Honorary Treasurer's Report on the Results for the Year Ended 30th June 2024

As a membership organisation we are not in business to make a profit for shareholders but we do, of course, need to cover our costs on an ongoing basis. This chart summarises the operating performance of the CA for the last 6 years showing revenue (split between member subscriptions and other income) and costs: -



The CA's operating budget is finely balanced with surplus and deficits ranging between +3% and -3%. The aggregate result for the last six years is a net deficit of £10k or -0.2%. For the year to 30th June 2024 we made a modest operating surplus of £9.5k reflecting an increase in revenue of 5.7% whilst containing the increase in costs to 1.3%.

As noted last year "other income" continues to increase as a proportion of total revenue reflecting higher galley turnover and cabin occupancy. We shall continue to focus on these areas to maximise the return from

activities at CA House and to alleviate the upward pressure on membership subscriptions.

Elsewhere with the introduction of a new accounting system and the streamlining of processes at CA House we have become more efficient resulting in one employee's position becoming redundant. We have established cost centres to which income and costs are allocated allowing us objectively to determine the financial contribution or net cost of the CA's various activities. This analysis makes it very clear that CA House makes a significant positive financial contribution without which memberships subscriptions would be much higher or we would not have funds to invest in CAPTAIN'S MATE, Cruising Magazine & The Yearbook, the Website and other CA activities.

It is of course imperative that CA House is maintained to a high standard to ensure that it continues to be safe and fit for purpose. We are therefore seeking professional advice to get a Planned Preventive Maintenance schedule to help us prioritise, budget for and action necessary works on the building.

As usual we shall be reviewing subscription rates from 1st January 2025 and whilst no decision has been made on this at the time of writing, I hope that we shall be able to announce new subscriptions by the time of the AGM.

As well as maintaining a more or less balanced operating budget we are charged with protecting the CA's assets and capital. The balance sheet remains strong and we have sufficient liquidity to invest in CAPTAIN'S MATE, the Website and CA House. Part of the CA's funds are invested in a mixed portfolio of equities and bonds managed by an independent fund manager. The fund has performed broadly in line with the markets seeing a return of just over 10% in the year to June 2024. Given the ongoing and increasing uncertainty in the world, we continue to review the portfolio trying to strike a balance between getting a good return while minimising the downside risk to the CA's capital.

Nick Clayton  
Honorary Treasurer, October 2024

Company registration number 5838052 (England and Wales)

**THE CRUISING ASSOCIATION**  
**ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 JUNE 2024**

# THE CRUISING ASSOCIATION

## COMPANY INFORMATION

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<b>Directors</b>	Dr D Lumb Mr I Andrews Mrs P Butcher Mr S Hampton-Matthews Mr N Nottingham Mr M Sutcliffe Mr N Clayton Mr J Slay	(Appointed 15 November 2023)
<b>Secretary</b>	Mrs M Ross	
<b>Company number</b>	5838052	
<b>Registered office</b>	CA House 1 Northey Street Limehouse Basin London E14 8BT	
<b>Accountants</b>	Streets Whittle & Partners LLP c/o The Old Exchange 64 West Stockwell Street Colchester Essex CO1 1HE	

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# THE CRUISING ASSOCIATION

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Directors' report	1
Directors' responsibilities statement	2
Accountants' report	3
Statement of comprehensive income	4
Balance sheet	5 - 6
Notes to the financial statements	7 - 12
 <i>The following pages do not form part of the statutory accounts:</i>	
<i>Detailed trading profit and loss</i>	13
<i>Schedule of administrative expenses</i>	14

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# THE CRUISING ASSOCIATION

## DIRECTORS' REPORT

FOR THE YEAR ENDED 30 JUNE 2024

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The directors present their annual report and financial statements for the year ended 30 June 2024.

### Principal activities

The Association's objectives are:-

To make information about cruising available to its Members;

To advance the understanding of safe navigation and seamanship and all the skills necessary for cruising in all types of small craft;

To promote and protect the sport of cruising in leisure craft;

To promote the preservation of harbours, navigational facilities, estuaries, coasts and their environs;

To be a centre of excellence for cruising activities;

To do all such other things as the Association's directors consider to be incidental or conducive to the attainment of the objects.

### Directors

The directors who held office during the year and up to the date of signature of the financial statements were as follows:

Dr D Lumb

Mr I Andrews

Mr R Garrett

(Resigned 15 November 2023)

Mrs P Butcher

Mr S Hampton-Matthews

Ms C Milmo

(Resigned 15 November 2023)

Mr N Nottingham

Mr M Sutcliffe

Mr N Clayton

Mr J Slay

(Appointed 15 November 2023)

Mr Paul Eedle

(Appointed 15 November 2023 and resigned 22 May 2024)

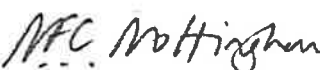
This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

On behalf of the board

  
Dr D Lumb

Director

9 October 2024



Mr N Nottingham

Director

9 October 2024

# THE CRUISING ASSOCIATION

## DIRECTORS' RESPONSIBILITIES STATEMENT

*FOR THE YEAR ENDED 30 JUNE 2024*

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The directors are responsible for preparing the annual report and the financial statements in accordance with applicable law and regulations.

Company law requires the directors to prepare financial statements for each financial year. Under that law the directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the company and of the surplus or deficit of the company for that period. In preparing these financial statements, the directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The directors are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

# THE CRUISING ASSOCIATION

## INDEPENDENT CHARTERED ACCOUNTS' REVIEW REPORT TO THE DIRECTORS OF THE CRUISING ASSOCIATION

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We have reviewed the financial statements of The Cruising Association for the year ended 30 June 2024 set out on pages 4 to 12. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102.

This report is made solely to the company's directors, as a body, in accordance with the terms of our engagement letter dated 24 September 2018. Our review has been undertaken so that we may state to the company's directors those matters we have agreed with them in our engagement letter and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's directors as a body for our work, for this report, or for the conclusions we have formed.

### Directors' responsibility for the financial statements

As explained more fully in the Directors' Responsibilities Statement set out on page 2, the directors are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view.

### Accountants' responsibility

Our responsibility is to express a conclusion based on our review of the financial statements. We conducted our review in accordance with International Standard on Review Engagements (ISRE) 2400 (Revised), Engagements to review historical financial statements and ICAEW Technical Release TECH 09/13AAF Assurance review engagements on historical financial statements. ISRE 2400 also requires us to comply with ICAEW Code of Ethics.

### Scope of the assurance review

A review of financial statements in accordance with the ISRE 2400 (Revised) is a limited assurance engagement. We have performed additional procedures to those required under a compilation engagement. These primarily consist of making enquiries of management and others within the entity, as appropriate, applying analytical procedures and evaluating the evidence obtained. The procedures performed in a review are substantially less than those performed in an audit conducted in accordance with International Standards on Auditing (UK and Ireland). Accordingly, we do not express an audit opinion on these financial statements.

### Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the financial statements have not been prepared:

- so as to give a true and fair view of the state of the company's affairs as at 30 June 2024, and of its profit for the year ended;
- in accordance with United Kingdom Generally Accepted Practice applicable to Smaller Entities; and
- in accordance with the requirements of the Companies Act 2006.

  
Streets Whittle & Partners LLP

Chartered Accountants

9 October 2024

c/o The Old Exchange  
64 West Stockwell Street  
Colchester  
Essex  
CO1 1HE

# THE CRUISING ASSOCIATION

## STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 30 JUNE 2024

	Notes	2024 £	2023 £
Income		1,042,858	986,562
Cost of sales		(146,286)	(161,417)
<b>Gross surplus</b>		<b>896,572</b>	<b>825,145</b>
Administrative expenses		(887,121)	(858,818)
Other operating income		3	138
<b>Operating surplus/(deficit)</b>		<b>9,454</b>	<b>(33,535)</b>
Interest receivable and similar income		12,589	7,252
Profit or loss on disposal of investments measured at fair value		2,529	2,129
<b>Surplus/(deficit) before taxation</b>		<b>24,572</b>	<b>(24,154)</b>
Tax on surplus/(deficit)		(1,954)	(3,043)
<b>Surplus/(deficit) for the financial year</b>		<b>22,618</b>	<b>(27,197)</b>
<b>Other comprehensive income</b>			
Adjustments to the fair value of financial assets		30,475	(6,346)
<b>Total comprehensive income for the year</b>		<b>53,093</b>	<b>(33,543)</b>

The income and expenditure account has been prepared on the basis that all operations are continuing operations.

# THE CRUISING ASSOCIATION

## BALANCE SHEET

AS AT 30 JUNE 2024

	Notes	2024		2023	
		£	£	£	£
<b>Fixed assets</b>					
Intangible assets	4		44,177		59,420
Tangible assets	5		1,117,418		1,109,640
Investments	6		377,920		345,155
			<u>1,539,515</u>		<u>1,514,215</u>
<b>Current assets</b>					
Stocks		16,272		22,721	
Debtors	8	117,692		85,775	
Cash at bank and in hand		266,981		272,219	
		<u>400,945</u>		<u>380,715</u>	
<b>Creditors: amounts falling due within one year</b>	9	(372,855)		(380,418)	
<b>Net current assets</b>			<u>28,090</u>		<u>297</u>
<b>Total assets less current liabilities</b>			<u>1,567,605</u>		<u>1,514,512</u>
<b>Creditors: amounts falling due after more than one year</b>	10		<u>(38,800)</u>		<u>(38,800)</u>
<b>Net assets</b>			<u>1,528,805</u>		<u>1,475,712</u>
<b>Reserves</b>					
Revaluation reserve	11		39,194		8,719
Other reserves			916,910		916,910
Income and expenditure account			572,701		550,083
<b>Members' funds</b>			<u>1,528,805</u>		<u>1,475,712</u>

# THE CRUISING ASSOCIATION

## BALANCE SHEET (CONTINUED)

AS AT 30 JUNE 2024

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For the financial year ended 30 June 2024 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the board of directors and authorised for issue on 9 October 2024 and are signed on its behalf by:



Dr D Lumb  
Director



Mr N Nottingham  
Director

Company registration number 5838052 (England and Wales)

# THE CRUISING ASSOCIATION

## BALANCE SHEET (CONTINUED)

AS AT 30 JUNE 2024

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### 1 Judgements and key sources of estimation uncertainty

In the application of the company's accounting policies, the directors are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

#### Key sources of estimation uncertainty

The estimates and assumptions which have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities are as follows.

#### *Subscriptions in advance*

Subscriptions in advance are calculated and deferred within the accounts based on the date which the members joined. A record of members and date of fees paid is maintained and therefore estimation uncertainty is considered to be low risk.

### 2 Accounting policies

#### Company information

The Cruising Association is a private company limited by guarantee incorporated in England and Wales. The registered office is CA House, 1 Northey Street, Limehouse Basin, London, E14 8BT.

#### 2.1 Accounting convention

These financial statements have been prepared in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the requirements of the Companies Act 2006 as applicable to companies subject to the small companies regime. The disclosure requirements of section 1A of FRS 102 have been applied other than where additional disclosure is required to show a true and fair view.

The financial statements are prepared in sterling, which is the functional currency of the company. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

#### 2.2 Income and expenditure

Income and expenses are included in the financial statements as they become receivable or due.

Expenses include VAT where applicable as the company cannot reclaim it.

# THE CRUISING ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 JUNE 2024

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### 2 Accounting policies

(Continued)

#### 2.3 Intangible fixed assets other than goodwill

Intangible assets acquired separately from a business are recognised at cost and are subsequently measured at cost less accumulated amortisation and accumulated impairment losses.

Intangible assets acquired on business combinations are recognised separately from goodwill at the acquisition date where it is probable that the expected future economic benefits that are attributable to the asset will flow to the entity and the fair value of the asset can be measured reliably; the intangible asset arises from contractual or other legal rights; and the intangible asset is separable from the entity.

Amortisation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Software	Straight line over 5 years
----------	----------------------------

#### 2.4 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost of assets less their residual values over their useful lives on the following bases:

Land and buildings Leasehold	no amortisation since estimated life is greater than 50 years
Fixtures, fittings & equipment	from 3 years to 25 years on a straight line basis

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is credited or charged to surplus or deficit.

#### 2.5 Impairment of fixed assets

At each reporting period end date, the company reviews the carrying amounts of its tangible and intangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

#### 2.6 Stocks

Stocks are stated at the lower of cost and estimated selling price less costs to complete and sell.

#### 2.7 Financial instruments

The company has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.



# THE CRUISING ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 JUNE 2024

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### 2 Accounting policies

(Continued)

#### *Basic financial assets*

Basic financial instruments are initially recognised at transaction value and subsequently measured at amortised cost.

Financial assets comprise cash at bank and in hand, together with trade and other debtors. A specific provision is made for debts for which recoverability is in doubt.

Investments, including those in subsidiary undertakings are held at fair value at the balance sheet date, with gains and losses being recognised within income and expenditure.

Financial liabilities held at amortised cost comprise all creditors except social security and other taxes, deferred income and provisions.

### 2.8 Equity instruments

Equity instruments issued by the company are recorded at the proceeds received, net of direct issue costs.

### 2.9 Employee benefits

The costs of short-term employee benefits are recognised as a liability and an expense.

### 3 Employees

The average monthly number of persons employed by the company during the year was 11 (2023 - 9).

	2024 Number	2023 Number
Total	11	9

# THE CRUISING ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 JUNE 2024

4 Intangible fixed assets				Other £
<b>Cost</b>				
At 1 July 2023				126,564
Additions				12,382
At 30 June 2024				138,946
<b>Amortisation and impairment</b>				
At 1 July 2023				67,144
Amortisation charged for the year				27,625
At 30 June 2024				94,769
<b>Carrying amount</b>				
At 30 June 2024				44,177
At 30 June 2023				59,420
5 Tangible fixed assets	Land and buildings	Plant and machinery etc	Total	
	£	£	£	
<b>Cost</b>				
At 1 July 2023	1,077,842	271,126	1,348,968	
Additions	-	22,765	22,765	
At 30 June 2024	1,077,842	293,891	1,371,733	
<b>Depreciation and impairment</b>				
At 1 July 2023	-	239,328	239,328	
Depreciation charged in the year	-	14,987	14,987	
At 30 June 2024	-	254,315	254,315	
<b>Carrying amount</b>				
At 30 June 2024	1,077,842	39,576	1,117,418	
At 30 June 2023	1,077,842	31,798	1,109,640	

Land and buildings are not depreciated as the directors consider that the market value is in excess of the carrying amount at the period end.

# THE CRUISING ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 30 JUNE 2024

#### 6 Fixed asset investments

	2024	2023
	£	£
Other investments other than loans	377,920	345,155
	<u>377,920</u>	<u>345,155</u>

#### Fixed asset investments not carried at market value

Fixed asset investments represents the listed investments shown at their fair value of £367,920 (2023: £335,155) and the Association's library. Due to the nature of of the content of the library it is included in the accounts at its historical value of £10,000 (2023: £10,000), a value the directors consider to be reasonable.

#### Movements in fixed asset investments

	Investments
	£
<b>Cost or valuation</b>	
At 1 July 2023	345,155
Additions	89,730
Valuation changes	30,475
Realised profit	2,529
Disposals	(89,969)
	<u>377,920</u>
At 30 June 2024	377,920
	<u>377,920</u>
<b>Carrying amount</b>	
At 30 June 2024	377,920
	<u>377,920</u>
At 30 June 2023	345,155
	<u>345,155</u>

#### 7 Financial instruments

	2024	2023
	£	£
<b>Carrying amount of financial assets</b>		
Instruments measured at fair value through surplus or deficit	367,920	335,155
	<u>367,920</u>	<u>335,155</u>

The carrying amount of financial assets represents the fair value of the Association's investment portfolio.

#### 8 Debtors

	2024	2023
	£	£
<b>Amounts falling due within one year:</b>		
Service charges due	22,902	12,966
Other debtors	400	400
Prepayments and accrued income	94,390	72,409
	<u>117,692</u>	<u>85,775</u>
	<u>117,692</u>	<u>85,775</u>

# THE CRUISING ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 JUNE 2024

### 9 Creditors: amounts falling due within one year

	2024	2023
	£	£
Trade creditors	58,117	73,354
Corporation tax	1,954	971
Other taxation and social security	25,100	20,165
Other creditors and deferred income	287,684	285,928
	<u>372,855</u>	<u>380,418</u>

### 10 Creditors: amounts falling due after more than one year

	2024	2023
	£	£
Other creditors	<u>38,800</u>	<u>38,800</u>

The directors have estimated that £5,000 (2023: £5,000) of the property bonds are repayable within one year leaving £38,800 (2023: £38,800) outstanding as a longer term liability.

### 11 Fair value reserve

	2024	2023
	£	£
At beginning of year	8,719	15,065
Fair value adjustment to investments	30,475	(6,346)
At end of year	<u>39,194</u>	<u>8,719</u>

### 12 Liability of members

The liability of members is limited. Every member of the Association agrees to contribute £1 or any smaller amount required if:-

-The Association is wound up while he or she is a member or within a year afterwards; and

-The Association has debts and liabilities which it cannot meet out of its assets.

# THE CRUISING ASSOCIATION

## DETAILED TRADING AND INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 30 JUNE 2024

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		2024		2023
	£	£	£	£
<b>Income</b>				
Sales of services		1,042,858		986,562
<b>Cost of sales</b>				
Direct costs	146,286		161,417	
		<u>(146,286)</u>		<u>(161,417)</u>
<b>Gross surplus</b>	85.97%	896,572	83.64%	825,145
<b>Other operating income</b>				
Sundry income		3		138
<b>Administrative expenses</b>		<u>(887,121)</u>		<u>(858,818)</u>
<b>Operating surplus/(deficit)</b>		9,454		(33,535)
<b>Investment revenues</b>				
Bank interest received	5,766		1,245	
Interest received on Investments	2,390		1,868	
Dividends from investments measured at fair value	4,433		4,139	
		<u>12,589</u>		<u>7,252</u>
<b>Other gains and losses</b>				
Profit or Loss on disposal of investments measured at fair value		<u>2,529</u>		<u>2,129</u>
<b>Surplus/(deficit) before taxation</b>	2.36%	<u>24,572</u>	2.45%	<u>(24,154)</u>

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# THE CRUISING ASSOCIATION

## SCHEDULE OF ADMINISTRATIVE EXPENSES

FOR THE YEAR ENDED 30 JUNE 2024

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	2024	2023
	£	£
<b>Administrative expenses</b>		
Staff costs	411,204	364,548
Rates	56,215	56,764
Cleaning	4,264	8,275
Power, light and heat	30,247	16,368
Property repairs and maintenance	30,532	62,604
Cruising magazine and Yearbook	84,609	87,711
Courses, lectures and marketing	47,204	74,723
Advertising	-	1,100
Section expenses	1,412	600
Boat show exhibition costs	13,166	10,389
Computer running costs	88,575	78,662
Professional subscriptions	4,285	8,217
Accountancy	5,985	5,970
Bank charges	17,893	10,588
Bad and doubtful debts	(600)	(1,614)
Insurances	14,165	10,341
Printing and stationery	15,421	15,806
Telecommunications	6,073	5,157
Sundry expenses	10,286	5,033
Investment management fees	3,573	3,489
Amortisation	27,625	25,313
Depreciation	14,987	8,774
	<hr/>	<hr/>
	887,121	858,818
	<hr/> <hr/>	<hr/> <hr/>

## CANDIDATE ELECTION NOTES

### CANDIDATE FOR ELECTION AS PRESIDENT

#### **Robin Baron: Nominated by Council**

I started cruising as a teenager with the London Sailing Project, sailing as crew on Rona, a 72' Victorian ketch to Cherbourg and the Channel Isles and back. I was immediately hooked. The excitement of arriving under sail in a foreign port was only matched by the steep learning curve of later skippering Moyra, a Fairey Atalanta 26 on cruises in the Solent with a crew of fellow students.

Later, I followed the usual path through chartering and crewing until my wife and I bought Firkin a Contessa 32, in 1976. Since then, I have cruised cold waters in the Baltic, the North Sea, the Channel, Biscay, the Irish Sea and Scottish West Coast in a succession of boats. We currently have Misha, an X-Yachts XC38 based at Mylor.

In civvy street I was a solicitor, predominantly in private practice in London, handling a range of commercial matters for clients large and small and leading a team of twenty lawyers.

I joined the Cruising Association in 1976 and was Honorary Solicitor from 1999 to 2007. I have been a Regional Editor for the Cruising Almanac since 2014, handling NW France initially and, more recently, SW England. In 2016 I joined the Regulatory & Technical Services group (RATS) and have held the role of Chair from 2019 to 2024. During this period cruising sailors faced the COVID lockdowns and the consequences of Brexit. RATS played a leading role in advising members on these challenges. I am proud of the work we have carried out during these interesting times.

I believe strongly in the power of volunteers and how this has served the CA very well over the years. The CA needs to continue to encourage members to serve in all the various volunteering roles they fulfil. Council has already taken steps along this path and these should continue.

As the leading organisation for UK cruising sailors the CA has a vital role to play. It needs to continue to promote itself to get its message and the benefits of membership out to a wider audience.

I feel deeply honoured and privileged to be proposed for President of the Cruising Association.

### CANDIDATE FOR VICE PRESIDENT

#### **David Lovejoy: Nominated by Council**

My wife (Anne) and I joined the CA in 2006 and quickly became involved in a number of volunteer activities, initially Mediterranean Section-related. Anne became Joint Section Secretary and I took on the role of regional editor for Sardinia, Sicily & Malta. In those days, cruising information was still very much paper-based.

I headed up the Information Committee which was responsible for managing and developing Cruising Information. Over the years this Committee morphed, via the CIWG into the CIDG, which I was a member of until 2022. During that period, I was heavily involved in the

transition from the use of paper-based 'Pilot Updates' to communicate cruising information to the creation and use of the Captain's Mate app.

I was a member of Council from 2010-2013 and Deputy Chair from 2012-2013. I continue to be a member of the Cruising Editorial Group and have been a proof-reader of Cruising magazine since 2010.

We sailed in the Med every summer from 2007 until 2019 and then sold our boat (Alyssa), a Dufour 385GL in 2021. Although now 'boatless' we continue to be CA members.

Over the years I have found membership of the CA to be immensely valuable both for the sharing of information and for the friendships gained. Having experienced the workings of the CA first-hand I believe that I can continue to make valuable contributions in the future.

#### CANDIDATE FOR VICE PRESIDENT

**Nick Nottingham OBE: Nominated by Council**

I retired from the British Army as a brigadier in 2019, having served for 30 years. After a year's sabbatical, during which I sailed my yacht around an Atlantic circuit, I became a trustee of several organisations and now spend my time involved with them, as well as undertaking charitable projects for The Cranfield Trust and some mentoring and leadership work. I joined Council in 2021 and led on work to establish the recent Risk Register and Business Plan. In early 2023 I led a study on how we might better support our volunteers. I took over as Chair of Council and Vice President in November 2023.

A long-time cruising sailor, I owned a Moody 33 Mk II called Kianga for 9 years, before purchasing my current yacht, a Hallberg Rassy 40 named Spellbinder, in 2017. I have cruised her extensively around the European coastline in the last few years, contributing much to Captain's Mate. I chair the Cruising Committee of The Royal Yacht Squadron and am an active member of the Royal Cruising Club, Ocean Cruising Club and Army Sailing Association.

#### CANDIDATE FOR ELECTION TO COUNCIL

**Sarah Banks: Proposed by Robin Baron, Seconded by Simon Hampton-Matthews**

I have been sailing for my whole life, since my parents took me out on their Yachting Monthly Senior on the Clyde as a 4-week-old baby. My husband and I now live in Devon and own a Sweden Yachts 45 based at Sutton Harbour in Plymouth. Over the years I have raced dinghies and yachts, owned yachts in the UK and Sydney, and chartered yachts in Turkey, Greece, Australia, Cape Verde, the BVI and Thailand. More recently our cruising has included Scotland, France, the Channel Islands and the Isles of Scilly. I hold the RYA Day Skipper, Powerboat and Yachtmaster Theory qualifications.

I joined the CA a few years ago and have been a member of RATS (the Regulatory & Technical Services group of the CA) since 2022. I am also a member of the CA's website working group.

In my working career I was a solicitor in London (with Freshfields), Sydney and Exeter, specialising in pensions and corporate law. As well as acquiring the usual legal skills, I also specialised in making complex issues accessible to the layman (which has been invaluable in my work as a RAT).



I believe the CA has a great deal to offer cruising boaters - on a personal level I especially appreciate Captain's Mate, CA House, RATS and the CA website, as well as the social connections forged at rallies and events - and I would like to serve on Council to support the CA's development and bring the CA to a wider audience around the world.

#### CANDIDATE FOR ELECTION TO COUNCIL

**Mike Carey: Proposed by John Sharpe, Seconded by Tony Truin**

Having retired in 2020 from my role as Lead Commercial Space & Development Strategy Manager at Heathrow Airport, I'm looking to apply my skills and time doing something outside the world of work - and as a Yacht-Master with more than two decades of sailing experience, I think contributing to the Cruising Association's board would be a fulfilling outlet.

My working life was spent in the building surveying and project management world, delivering complex construction programmes.

Much of my sailing career has been spent on the South Coast of England, sailing in the Solent and along the South West Coast.

With our boat - a Finngulf 391 named Clemency - now based in Plymouth, my wife, Carol, and I have recently been spending our summers exploring the ports and islands of Southern Brittany. We plan to sail the Algarve in 2025 as part of the ARC Portugal.

I am married with two grown-up children. I very recently became a grandparent to baby Alba. My hobbies include a love of classic cars, walking and visiting lots of different National Trust properties.

#### CANDIDATE FOR ELECTION TO COUNCIL

**Camilla Herrmann: Proposed by Alison Hadley, seconded by Peta Stuart-Hunt**

When I first got together with my husband Sam in 1986 we bought a Miracle dinghy and learned how to sail it. That was followed by a Winkle Brig trailer-sailer, a Sadler 29 and then in 2005 a Westerly Storm, Kalessin of Orwell, which I still own. In 2006-8 we took Kalessin down to the Med and back through the canals, and in 2011 we finally joined the CA, and took Kalessin to the Baltic. In 2012 Sam suffered a massive stroke which affected his mobility and language, but we continued to sail gently, often with CA Crewing Service members or friends and family, on the UK east coast and in the Netherlands and France, until Sam's death in 2023. I have recently completed a voyage around (most of) Britain in Sam's memory.

I'm a journalist by training, with many years working in more strategic roles in corporate communications. In 2015 I became editor of the CA's Cruising magazine, which is a paid role; later I took on the Yearbook and the monthly Newsletter, all of which I continue to edit. This has given me an excellent insight into a very wide range of activities across the CA, a good relationship with many of the people involved, and a tremendous fondness for the organisation which has been such a flexible and understanding employer. I'd now like to step up and use my knowledge to help guide the Cruising Association into the future.

## CANDIDATE FOR ELECTION TO COUNCIL

**Trevor Page: Proposed by Malcolm Denham, Seconded by Paul Bragg**

I have been a member of the CA for 10 years and active in RATS since 2015. I have engaged with issues including the impact of Brexit and more recently as a CA representative on a joint working group which is focussed on enabling the whole recreation boating sector to reduce the CO2 emissions from our existing diesel engines by making HVO (a sustainable biofuel) more accessible.

I started sailing as a student by squandering a term's grant on a dubious wooden dinghy which my wife and I sailed out of Hamble. We were subsequently helped into offshore sailing with JOG by the kindness of the skipper of a Sigma 33. I have been Commodore of a small dinghy racing club and have raced high performance Formula 18 catamarans with my son.

When family arrived our first cruising boat was a small trimaran with which we explored the Solent. For the past 26 years we have cruised our Prout Snowgoose 37 around the English Channel, Biscay and the western Mediterranean in a rather leisurely way and are currently enjoying being based at Arzal in Brittany. For when we can't be sailing in France we have a steel wide-beam canal boat on the Thames.

My career started with an apprenticeship in the electricity supply industry, before going back to university and then working in process control and information systems for the petrochemical industry in UK, Middle East and US. I subsequently moved into the pharmaceutical industry and became global head of technology and innovation for a German company. My most satisfying endeavours have been when building collaborative teams across industry and academia and developing step change innovations aimed at getting new therapies to patients faster and cheaper.

I am offering to stand for Council because my own enjoyment of sailing and cruising has been enabled and enhanced by others in the sailing community and I would now like to help ensure that the CA can continue to enable future generations to have similar experiences and enjoyment.

## CANDIDATE FOR ELECTION TO COUNCIL

**John Burbeck: Proposed by Paul Lingard, Seconded by Matt Hughes**

After starting sailing in racing dinghies, and moving into offshore racing, I have enjoyed cruising in yachts for many years in Home Waters, the Caribbean, the Baltic and the Mediterranean Seas. I am an RYA Ocean Yachtmaster.

My professional life was in the public sector, police and the NHS, the commercial world, and charities, all at a senior level, so I have experience of successfully working with a wide variety of people in committees and teams to introduce improvements, oversee service delivery, and manage finance and resources.

Since joining the Cruising Association, I have benefitted from the advice and guidance that it provides. I have particularly appreciated Captains Mate whilst cruising new grounds in Europe. I am a member of RATS and lead on the Orca Project which it seems has helped

many sailors stay safe whilst growing the reputation of the Association. I have also represented the Association at the Southampton Boat Show both this year and last.

I have enjoyed these roles and having benefitted from the help from many people over my sailing years, I am very keen to put more into our Association to support others. By becoming a member of Council, I would help it with its plan to provide an even better service and support to members by increasing the membership, improving access to the wide range of knowledge and information it has, and encouraging more volunteering.

#### CANDIDATE FOR HONORARY TREASURER

**Nick Clayton: Proposed by Andrew Osmond, Seconded by Ann Crome**

My first sailing experience, as an 8- or 9-year-old, was in my Dad's wooden Enterprise on gravel pits near our home in Hertfordshire. More than 50 years later, after plenty of sailing with friends and family, several bare-boat charter holidays, and a leg of the Clipper Round the World Race I am, with my wife Amanda, now in the 9th year of ownership of Ernestina, our Contest 48cs. We enjoyed a couple of seasons in the Baltic, followed 3 fabulous seasons in the Eastern Caribbean after an Atlantic crossing in 2019, before taking Ernestina to the US East Coast via the BVI's, Puerto Rico, Dominican Republic and the Bahamas. This season we sailed from Annapolis in the Chesapeake to Boston via New York, a side-trip up the Hudson River, Long Island sound and Rhode Island.

As a Chartered Accountant working in business throughout my career I have gained wide-ranging commercial and financial management experience across varied sectors and I am delighted to be able to contribute to the CA whose resources we have found invaluable.

#### CANDIDATE FOR HONORARY SOLICITOR

**Jenny Bowes: Proposed by Marie Ross, Seconded by Nick Nottingham**

I qualified as a solicitor in 2010 and am a commercial litigation partner at Trethowans, a regional law firm based in Southampton. I specialise in contract disputes, professional negligence claims, construction disputes, intellectual property matters, breach of confidence, and well as insolvency related litigation, shareholder and director disputes.

I was brought up sailing a 26' old gaffer with my Dad which we sailed around the Solent, the West County and the Scilly Isles, and offshore to the Channel Islands and the north coast of France. I now sail with my husband and two boys. I have owned three boats myself including a Signet 20, a Cobra 750 and now my current boat which is a Beneteau Oceanis 323 called Stormtrooper We shipped her to the Mediterranean in 2023 and sailed in France, Italy, Monaco, Montenegro and Croatia, and hope to get her back to the Hamble river soon.