



## ANNUAL GENERAL MEETING

Wednesday 10th November 2021

6.30pm

at

CA House  
1 Northey Street  
Limehouse Basin  
London  
E14 8BT

Note: The AGM will also be broadcast by Zoom webinar



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 10th November 2021 at CA House, 1 Northey Street, Limehouse Basin, 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 18th November 2020
- 4 Matters Arising
- 5 Ordinary Business
  - 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 2020 to the 30th June 2021, together with the Financial Examiner’s Report
- 6 Election of Officers and Council
  - 6.1 To declare elected as President of the Association:  
**for a first term in office** Derek Lumb
  - 6.2 To declare elected Vice-President of the Association:  
**for a first term in office** Ivan Andrews  
**for a third term in office** Ken Munn
  - 6.3 To declare elected as a Member of Council: Caroline Milmo
  - 6.4 To declare elected as a Member of Council: Peta Stuart-Hunt
  - 6.5 To declare elected as a Member of Council: Martin Sutcliffe
  - 6.6 To declare elected as a Member of Council: Nick Nottingham
  - 6.7 To declare elected as a Member of Council: Simon Hampton-Matthews
  - 6.8 To declare elected as Honorary Treasurer: Richard Sherwood
  - 6.9 To declare elected as Honorary Solicitor: Peter Gray

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  
18th October 2021

## CRUISING ASSOCIATION

### Draft Minutes of the Annual General Meeting held by Zoom video conference call on Wednesday 18 November 2020 at 6.30pm.

#### Members Present:

Julian Dussek - President and Chair of Meeting  
Alison Hadley  
Richard Sherwood  
and approximately 57 other Entitled Members

#### In Attendance:

Lucy Gray - General Manager  
Marie Ross - Company Secretary

#### 1. Apologies

Apologies for absence were received from Mike and Penny Rudge, Christopher Cooper, Colin Heywood and Sir Robin Knox-Johnston.

#### 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 noted that this year's AGM was very different to normal as it was being held virtually rather than at CA House due to the ongoing Covid pandemic. He thanked those who had joined the virtual meeting and welcomed them to the AGM. The President noted that all resolutions proposed at the meeting had been the subject of postal voting. All resolutions had been duly passed. Members had been given the opportunity to pre-submit questions. No questions relating to the resolutions had been submitted. However, two general questions had been raised and these would be answered following completion of the formal business of the meeting.

The President highlighted the fact that 2020 had been a very challenging one for the CA due to Covid. However, he reported that the CA had weathered the storm well mainly thanks to the tremendous work of volunteers. He indicated that the CA's finances were still in reasonably good shape thanks to the excellent work of the Honorary Treasurer and the Finance Committee. The President reported on a number of specific points as follows:

- **Online activity** - a key development over the last few months has been the level of online activity. In recent months, all Council and Finance Committee meetings have been held via Zoom as well as RATS, CIDG and CA staff meetings. In addition, many webinars have been held for members rather than face to face meetings and seminars at CA House;
- **Staff** - the CA's members of staff have worked very hard and been very adaptable during a difficult year and have provided excellent support to the CA. Special thanks were given to Lucy Gray and the CA House team, Adrian Lester, Camilla Hermann and Peta Stuart-Hunt;
- **Bar and Galley** - the Bar and Galley have performed very well thanks to Ania Muchla and her team. They have provided an excellent service and adapted swiftly to the new requirements.

- **CIDG and RATS** - CIDG and RATS output during 2020 has been truly remarkable and all at the CA deeply appreciate their dedication and work on multiple complex issues;
- **Brexit** - Brexit has taken up a lot of resource over the year and continues to be a challenge. The drive for 6 months visa free travel has failed. It appears that the Government were never really behind the initiative, so we will focus on options for longer term visas for individual countries;
- **Membership** - the biggest challenge for the CA going forward will be the recruitment and retention of members particularly if the Covid pandemic continues to restrict sailing activities into 2021.

#### 3. Approval of the Minutes of the AGM held on 20 November 2019

The President reported that the resolution to approve the Minutes of the AGM held on 20 November 2019 had been passed. Accordingly, the Minutes were approved for signature.

#### 4. Matters Arising from the 2019 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

Alison Hadley noted that members had received Council's Annual Report which discussed in some detail key aspects of the work and activities of the CA over the recent year. She highlighted the following points:

**General** - The year to 30 June 2020 has been a challenging one for the CA. Our activities and income have been affected by the pandemic, in common with most organisations, and despite beginning the period with a very successful Southampton Boat Show, membership has fallen for the first time in several years. We are fortunate to have built up good financial reserves which enable us to maintain member services and continue to invest in improvements in this difficult period. For the future, the income from lettings for the next year seems assured. The bar and galley are also running well. Sales of new and second-hand boats have rocketed, suggesting that there is a growing market for what the CA has to offer.

**Marketing, Publicity and Recruitment** - Membership figures show the rate at which people retire from the CA has not changed in several years, but our recruitment opportunities have been curtailed of late. Traditionally, the two big UK boat shows and referrals from existing members have been the source of new applications. We continue to reward members who introduce new joiners with vouchers for the CA shop and a series of draws for prizes donated by our discount partners. We have also successfully piloted some new events of our own. Our Open Weekend at the beginning of March was a huge success, both for exhibitors and for recruitment and promotion of the CA. Nineteen members joined at the weekend, with more signing up online shortly afterwards. The feedback from both members and exhibitors was extremely positive, with good reviews for the talks, the interaction at the stands and the food. We are planning another Open Weekend for March 2021, Covid permitting. As it became clear that the Southampton Boat Show would not run in its usual format in 2020, we organised an online Promo Week with webchats, virtual tours of the website and demonstrations of Captain's Mate as well as talks, discounts and prize draws. Thirty-six new members signed up and once again the feedback was enthusiastic. We also sold a record 240 copies of the Cruising Almanac.

Over the summer, we ran a series of nine webinars which were very well attended and have set a precedent for future communication with our members. We continue to receive excellent coverage in the yachting press, thanks to the efforts of our Press and PR Manager, Peta Stuart-Hunt, and have also much strengthened our social media presence. We are improving our online services and the content of our public website.

**Cruising Information Development Group (CIDG)** - Reliable and up to date cruising information is a major part of the CA's offering. Our strategic aim is to secure the position of the Cruising Association as the very best in this field, recognising the importance of this for the recruitment and retention of members. CIDG have introduced a variety of improvements to CAPtain's Mate and continue to publicise, through our various channels, what is available, and how to access it. A great deal of work has been done to scope the possibility of an entirely new way of approaching our cruising information data and its presentation to members. Our thanks to Ivan Andrews, Ian Wilson and Sam Steele and all the volunteer editors. CIDG has also built on our relations with the UK Border Force, particularly regarding their new online portal for the reporting of international voyages to and from the UK: we value the opportunity to influence such developments.

**Almanac Group** - The production process of the 2022 Cruising Almanac began in October with the annual meeting of the Regional Editors at which the timetable was agreed. The effects of lockdown combined with the Hon. Editor being on sick-leave from early January caused some modifications to previous practice. We are very grateful to Michael Henderson for volunteering to undertake the role of the Hon Editor in the production of the first proofs. For the first time, a team of six volunteers proof read the second proofs. We commend the Almanac editors and contributors for their outstanding support in ensuring the production of the Almanac in challenging circumstances, and for maintaining the usual high standards. David Sadler resigned as a Regional Editor and chair of the Almanac Group. We thank him for his valued contribution. We welcome Judith Grimwade as the new chair. Sales of the 2021 edition are extremely buoyant despite the lack of the Southampton Boat Show, a record number being sold during September's Promo Week as mentioned above.

**Honorary Local Representatives** - Our worldwide list of HLRs from over 50 countries provides a useful and ready contact for members to find out about local services and facilities. Several new HLR appointments have been made over the past year. Most follow recommendations from members. Information on how to propose a new HLR is on the CA website. The list of CA HLRs is kept up to date as and when changes or new appointments are made. Each year, all are required to confirm their contact details and their willingness to continue in their role. This helps to keep our listings as accurate as we can. HLRs in post are listed on the CA Website. New appointments and reports of those standing down are advised to members in Cruising and newsletters, and via reports to and from the relevant Sections. In this difficult year for us all, it has been particularly reassuring to members to know that a number of our HLRs have kept in touch with reports on local news and conditions in ports and areas where members keep their boats. This has included updates on local restrictions or requirements as a consequence of the pandemic. Our thanks go to them all. A special mention goes to David Ascott, our HLR for Melbourne, Australia, for kindly arranging a welcome lunch for Jeanne Socrates.

**Regulations and Technical Services (RATS)** - This has been another busy year for RATS. The imminence of Brexit and the sudden impact of the Covid-19 pandemic created an unprecedented workload. The recruitment of three new RATS early in the year (with another just joined) helped to share the burden. The two main Brexit issues affecting cruisers are VAT and the 90/180 days rule. RATS has sought clarity from the EU and HMRC on the VAT treatment of vessels in the UK and in the EU27 at the expiration of the transition period on 31 December

2020. RATS has published information on ways to mitigate the 90/180 days rule in some countries and has provided support to Council on the campaign to get the EU or individual EU countries to extend the permitted stay to 180 days (as the UK will do for EU citizens). Other Brexit issues about health insurance after the end of the EHC scheme and the importation of pets have been concerns and again we have published information on these. As members will know, the impact of Covid-19 restrictions on cruisers was severe. RATS teamed with other organisations and published to the public information on restrictions imposed in Europe and the Mediterranean. This has been kept updated. One of the few fortunate side effects of the pandemic was that RATS were stuck at home unable to fit out or cruise their boats. Without this unexpected surge in time available they would not have been able to create and maintain such information. The CA gained favourable press coverage through this. The tax treatment and other aspects of diesel fuel again provided work for RATS. HM Government published their proposed changes to comply with the 2018 ECJ decision and RATS canvassed members' views and responded to the consultation. Wayward fishing gear (also known as Lobster Pots) continues to be an issue of concern. RATS has been encouraged by new legislation in Scotland outlawing the use of marker floats other than proper buoys with the threat of substantial fines. Meetings of the multi-agency Lobster Pot working group have been suspended due to Covid-19 but, when they re-commence, RATS will be arguing that this sets a useful precedent for the rest of the UK. The proposed cessation of publication of Small Craft Folios of charts drew widespread criticism. RATS led the CA's comments and played a part in persuading UKHO to defer their plans, at least for the moment. During the year RATS visited UKHO in Taunton and the MCA's headquarters in Fareham. Environmental issues affecting cruisers and the impact of cruisers on the environment were continuing issues where RATS commented to public bodies and similarly liaised with industry and government over renewable energy generation - usually windfarms but also tidal schemes plus others such as a rocket retrieval area off Shetland. RATS continued to contribute regularly to Cruising and occasionally to the Newsletter. One change introduced this year is the use of RATS generated material in other external publications to raise the profile of the CA as a source of expert knowledge for cruisers. RATS has continued to answer questions from CA members on a variety of topics. Brexit has led to a significant increase in the frequency of such questions and new measures have been introduced to manage these questions and responses more effectively.

**Information Technology & Online Services** - Our online offering has continued to adapt and expand to reflect members' needs. In addition, we have a brand new public homepage. Our CAPtain's Mate mobile application has grown to include discount listings, membership card display and email contact facilities, while a new website search tool developed for us makes the wealth of electronic information we offer to members more accessible. A range of new podcasts and videos has been added to the site and record numbers of members have viewed this audio-visual content. Members' ability to specify their communication and data protection preferences through our website has been improved, and we have developed and run for the first time a system allowing members to review their information as it will appear in the Yearbook prior to publication. We have provided new opportunities for online entry to competitions and have integrated our online shop with the Shopify platform, facilitating sale of PDF guides. Members and non-members alike can now sign up to receive Almanac corrections by email. Behind the scenes, our main servers have undergone a major upgrade to the latest applicable operating system and software versions, and new systems are running to support the search function mentioned above. Staff and library computers at CA House have been upgraded as necessary to maintain effective desktop computing capabilities. Provision of necessary tools to our tireless volunteers has also been improved, in particular by creation of a web-based filing system, allowing the storage and sharing of CA materials in a secure manner compliant with the latest data protection legislation. Remote working systems were set up in anticipation of the pandemic, and staff were able to connect from the first day of lockdown with a very high level of uptime for relatively low monthly cost. During the spring and summer we publicised

the Covid-19 related information diligently collated and created by the RATS group, for which we designed and maintained bespoke website pages and supporting tools. Meanwhile, the Zoom platform has enabled us to continue providing members nationally and internationally with talks and seminars. We look forward to making further significant enhancements to our digital offer during 2021 under the guidance of a newly adopted five year ICT strategy. These will include upgrading the software behind our website to improve its responsiveness and efficiency; changes to our data storage to enable more versatile provision of information to members; and ongoing provision of ever better streamed audio-visual content.

**Cruising Editorial Group** - Our quarterly magazine, Cruising, continues to provide a quality publication with a breadth of relevant content. There has been no shortage of high standard articles in spite of the disruption to members' normal cruising activities. We publish a taster version of each issue on our public website to show non-members what they are missing and send it out to prospective members who have shown an interest in the CA. Advertising income unsurprisingly reduced over the June and September issues, but continues to make a welcome contribution to the production costs. The monthly newsletter goes from strength to strength.

**The Library** - The library remains the much loved 'jewel in the crown' of CA House. The library has been little used for a few months but reopened in August and the good work of our skilled and dedicated band of volunteers continues.

**Sections** - Over the autumn and winter of 2019, Section Secretaries and their committees organised an eclectic range of events, both informative and social, as well as seminars and talks on technical and cruising subjects. We thank them all for their efforts. Unfortunately, sailing rallies and cruises in company had, for the most part, to be cancelled over the spring and summer and the 2020 autumn season was proving tricky to organise with the social distancing requirements even before the introduction of the 'rule of six' and further restrictions on gatherings. Several sections have moved regular events online. London weekly lectures are being broadcast and sea sections are looking at different ways of delivering their annual seminars. Colin and Elspeth Iskander retired from running Suffolk Section. We thank them for their hard work over the years and wish them well. Simon and Georgette Harrison have taken on the job of Section Secretaries with support from a small team.

**Crewing Service** - Our Crewing Service is free to full members, helping find crew for anything from local cruising to crossing oceans. An online system lets skippers post details of planned trips and crewing opportunities, based on dates, itineraries and level of experience. The number of CA members using the CS continued to grow over last winter with a matching number of crew members joining. Recruitment of the latter was through continued publicity on the CA Twitter and Facebook pages. Since March the numbers have reduced slightly. The Limehouse monthly meetings throughout the winter continued to be popular especially from January to March. There has been great response from the crew members after lockdown when Council agreed to their access to the webinars and videos. There is no doubt that this has helped retain them as members. CS skippers who were in lockdown on their boats around the world were encouraged to give us an idea of how they were managing, something that was appreciated when there was no sailing. It is obvious that the CA offers Crewing members extra facilities and information that is not available on rival crewing apps. Some Crew members have gone on to join as full members. Going forward, we are planning Zoom Crewing meetings, giving skippers who live out of London, or are on their boats abroad, the opportunity to present their sailing itineraries and the crew they are looking for. Caroline Milmo continues to keep in touch with the sections to increase awareness of this free service to CA members. This year saw the first awarding of the new Hammett Trophy for the best log of a cruise of any duration submitted by a CS member or a skipper who used the CS for the voyage in question. The award is named after former

Vice President, Brian Hammett, who was involved with the CA's training programmes and was passionate about getting people out on the water.

**Catering at CA House** - The Council view The Galley as a service to members rather than a revenue generating opportunity but keep a close eye on costs and the prices we charge to ensure we offer good value whilst keeping the operation at about break-even. The closure of the bar and catering facilities for just over three months obviously affected the income, but costs were also saved. For some time, we have welcomed members of local residents' associations, many of whom hold their meetings at CA House. This year, we applied for and were granted a public licence for the bar, so we are able to serve people in the local area when there are no CA functions taking place in the Assembly Room. This proved very popular during the summer once we were allowed to reopen with safety measures in place.

**CA Staff** - The CA is extremely fortunate in having a loyal and dedicated team of staff who run the day to day operations that are so vital to the success of the Association. Thanks to Adrian Lester, our Chief Technical Officer, our staff were enabled to work at home as soon as it became necessary to close CA House in March, and they were able to maintain a good service in difficult conditions. Also, thanks are due to Lucy Gray, our General Manager, for running the show so well and to all our staff and volunteers for the work they do on behalf of the Association. Without them, the CA would cease to exist.

The President thanked Alison for her annual review and noted that the resolution to approve the Annual Report had been passed. The Annual Report was then duly adopted.

## 5.2 Consideration of Financial Report

Richard Sherwood advised that there were a number of differences between the published statutory accounts and the management accounts. He advised that the management accounts would be uploaded to the CA Forum following the meeting. He highlighted the following key points from the management accounts:

**Membership** - Membership has reduced by 1% in the period from January to June. A net reduction of 5% is expected by the end of December 2020. Due to the Covid situation it has not been possible to replace members leaving with new members at the same rate;

**Income from Cabins** - Cabin income was very good up until February and was then adversely impacted by the Covid situation;

**Sub-let income** - We have locked in sub-let income for the next few years. Both of our tenants are claiming their 'education' exemption;

**Furlough payments** - Some staff were put on furlough as a result of the Covid situation and the CA received payment of £11k from the Government for this;

**Costs** - Some costs have gone up due to the Covid situation e.g. IT related costs, but marketing costs have gone down as a result of the Boat Show cancellations;

**Investment performance** - Investment performance has been good during 2020;

**Subscriptions** - The cost of subscriptions will not be increased for 2021; and

**Thanks** - Richard thanked his support team including members of the Finance Committee for their assistance throughout the year.

The President thanked Richard Sherwood for his work in ensuring that the CA's finances remained in a strong and stable position. He noted that the resolution to approve the Financial Report had been passed. Accordingly, the Financial Report was duly approved.

### **5.3 Adoption of the Statement of Accounts and the Balance Sheet of the Company for the period from 1 July 2019 to the 30th June 2020, together with the Financial Examiner's Report**

The President reported that the resolution to adopt the Statement of Accounts and the Balance Sheet for the Company for the period from 1 July 2019 to the 30th June 2020 had been duly passed. Accordingly, the Statement of Accounts and the Balance Sheet were adopted.

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

It was noted that all resolutions to elect Officers and Council had been passed.

### **6.1 Election of President**

Julian Dussek was elected as President of the Association for a third term in office.

### **6.2 Election of Vice - Presidents**

Ken Munn was elected as Vice- President for a second term in office. Derek Lumb and Alison Hadley were elected as Vice - Presidents for a third term in office.

### **6.3 Election of Member of Council**

Bob Garrett was elected as a Member of Council.

### **6.4 Election of Honorary Treasurer**

Richard Sherwood was elected as Honorary Treasurer.

### **6.5 Election of Honorary Solicitor**

Peter Gray was elected as Honorary Solicitor.

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

### **7.1 Any Other Business**

The President expressed Council's sincere thanks to Caroline Milmo and Keith Pettican who retire from Council at the close of the meeting. Caroline will continue her work in running the Crewing Service. Keith Pettican remains Mediterranean Section Secretary.

### **7.2 Pre-submitted Questions**

As no other business was identified, the President then dealt with the pre-submitted general questions

### **7.2.1 Question from Guy Fancourt**

'As an out of Town member with a longstanding membership, I have been disappointed when staying at CA House at the weekends that there is no access to the Library. If this is still the case I would urge the committee to consider offering access for those members still working. Less of a problem for me now as semi-retired and sorry we could not visit in November as planned. Have benefited from a 'Flexible' approach from the Librarian.'

Lucy Gray, General Manager responded advising that the CA does not employ a librarian. The library is currently supported by staff from Monday to Friday. She advised that any member with specific requirements wishing to access the library at the weekend should let her know and efforts will be made to accommodate.

### **7.2.2 Question from Kim M Hartley**

'Are you getting any sensible responses from Government regarding Brexit for us live aboards?'

The President responded advising that the Government had not really got behind the campaign for six months visa free travel which the CA had been trying to promote. He advised that the CA was looking into a replacement for the EHIC medical insurance card. This and other Brexit related topics will be covered in detail at the soon to be held Brexit webinar being run by RATS.

## **7.3 Bob Garrett - Welcome and Introduction**

The President welcomed Bob Garrett as a member of Council. Bob Garrett introduced himself to the meeting. He gave a synopsis of his sailing background and previous interaction with the CA. He advised that he was very much looking forward to being a member of Council and to helping the CA during his tenure.

## **8. Closure of Meeting**

There being no further questions the meeting closed at 6.45pm.

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CHAIRMAN

## Cruising Association Annual Report 2020-21

The year to 30 June 2021 has continued challenging for the CA. The pandemic has again affected our income and activities on top of the changes that the UK's exit from the European Union have made, in terms particularly of freedom of movement and VAT rules.

Our staff and volunteers have adapted to new circumstances and aimed, as ever, to keep members up to date with the latest advice as well as campaigning on their behalf.

We are fortunate to have built up good financial reserves which enable us to maintain member services and we have made a substantial investment in improving how our cruising information is presented. An overhaul of the website is also underway.

Financially, the income from subscriptions and lettings has held up and the bar and galley have run well in spite of Covid restrictions. We hope to see a return to more social events, room lettings and cabin bookings over the next season.

More widely, sales of new and second-hand boats have rocketed again this year, suggesting that the market for what the CA has to offer is growing.

All in all we have come through this difficult period in good shape.

### Marketing, Publicity and Recruitment

Membership figures show the rate at which people retire from the CA has not changed in several years, but our recruitment opportunities have been curtailed by the restrictions imposed to counter the pandemic. Traditionally, the two big UK boat shows and referrals from existing members have been the source of new applications. Both shows were cancelled in 2020 and our members' cruising activities were severely limited with many unable to travel to their boats.

As we go to press, we recruited 158 members at the 2021 Southampton Boat Show.

We continue to reward members who introduce new joiners with vouchers for the CA shop and a series of draws for prizes donated by our discount partners. I hope members will continue to recruit fellow cruisers where the opportunity arises.

In September 2020 we organised a very successful online Promo Week with webchats, virtual tours of the website and demonstrations of Captain's Mate as well as talks, discounts and prize draws. We ran a second Promo Week in March and the feedback was again enthusiastic, with 113 members recruited over the two events.

Our venture into running talks and seminars online continued through autumn and winter, attracting substantial audiences, and will carry on alongside the return of social meetings.

We continue to receive excellent coverage in the yachting press and to build our social media presence, thanks to the efforts of our Press and PR Manager. Peta Stuart-Hunt retired in October this year, but we have been fortunate in recruiting Luissa Smith to take on the role. We are improving our online services, particularly our cruising information, and the content of our public website.

### Cruising Information Development Group (CIDG)

Reliable and up to date cruising information is a major part of the CA's offering. Our strategic aim is to secure the position of the Cruising Association as the very best in this field, recognising its importance for the recruitment and retention of members.

This has been the group's busiest year yet. The design work for the new Captain's Mate app was completed in 2020 and the work to build those, and a new cruising information editor's suite, was commissioned at Christmas and finished this summer. Our dedicated team of volunteer editors was expanded and worked tirelessly to migrate the data for more than 6000 locations into our new, fully searchable, format. We are currently looking forward to the launch of the live version at the Southampton Boat Show and a further programme of work to complete data migration this winter ready for the 2022 sailing season. We are delighted with the end product.

### Almanac Group

The Almanac Group, like others within the CA, changed their working practices in response to the Covid-19 restrictions. Zoom has enabled more members of the group to join our meetings and electronic editing also had advantages. Information from the Cruising Almanac is available on Explore with Imray, Imray's electronic platform which is available to CA members at a discount. Each CA location within the platform contains a link to the CA website.

There have been some changes to the membership of the Group. We were pleased to welcome the return of Hans Valderhaug. Nick Ellis and Barbara Sumner have also joined the group to edit the regions Northern Spain to Gibraltar and Roger Bickerstaff has taken over editorial responsibility for the General Information. Peter Gibbs has resigned as editor for Belgium and the Netherlands and Tony Montgomery-Smith has escaped to the Mediterranean. It is sad to report the death of two of our editors, Peter Jackson, General Information, and Nick Hill, Germany. All these members made important contributions to the production of the Almanac. They will be missed but we are grateful for their valuable contributions.

I am pleased to report that some members of the Group also contributed to the migration of data for the new version of Captain's Mate in addition to their work on the Almanac, copies of which may be ordered from the CA Shop.

### Honorary Local Representatives

Our worldwide list of HLRs from over 50 countries provides a useful and ready contact for members to find out about local services and facilities. Several new HLR appointments have been made over the past year. Most follow recommendations from members. Information on how to propose a new HLR is on the CA website.

The list of CA HLRs is kept up to date as and when changes or new appointments are made. Each year, all are required to confirm their contact details and their willingness to continue in their role. This helps to keep our listings as accurate as we can.

HLRs in post are listed on the CA Website. New appointments and reports of those standing down are advised to members in Cruising and newsletters, and via reports to and from the relevant Sections. Sections are encouraged to invite their local HLRs to their events and meetings.

In this difficult year for us all, it has been particularly reassuring to members to know that a number of our HLRs have kept in touch with reports on local news and conditions in ports and areas where members keep their boats. This has included updates on local restrictions or requirements as a consequence of the pandemic.

Our thanks go to them all.

## Regulations and Technical Services (RATS)

This was the year when the UK left the EU and this event gave rise to an explosion of work for RATS. In December 2020 RATS held a webinar dealing with the effects of the 90/180 day rule and the impact of the VAT changes. This was well attended and later made available to the public online to assist cruising sailors generally and to promote membership of the CA.

RATS took the lead on the two ensuing campaigns.

The 90 day campaign aims to gather and publish information on longer stay visas granted by individual Schengen countries (France and Sweden being the most relevant). It also seeks to create local pressure in individual Schengen countries to make longer stay visas available to cruisers.

The VAT campaign's focus is on improving the terms of Returned Goods Relief and in seeking a change of policy for vessels that will incur further VAT if they return to the UK. We continue to be involved in dialogue with both HMRC and HM Treasury on these issues.

The pandemic has had a significant effect on cruising and RATS provided information on restrictions to members and the public via the CA website.

Meanwhile, business as usual continued, including a large number of questions from individual members (329 answered since January 2021 in addition to the 150 or so raised at the December seminar). Work is ongoing in relation to a host of issues:

- tax treatment and other aspects of diesel fuel;
- wayward fishing gear (also known as Lobster Pots);
- the MCA consultation on the disposal of flares;
- OFCOM regulations on electromagnetic radiation;
- working alongside the RIN on navigation, both electronic and on paper. We now sit on the Trinity House Users' Consultative Committee; and
- environmental matters.

RATS took the lead in creating the CA's Environmental Guidance for Cruising Yachtsmen and were consulted on the proposed anchoring restrictions in Studland Bay and the use there of eco moorings. They researched the practical application of electric propulsion to cruising yachts; liaised with industry and government over marine installations, usually renewable energy generation (windfarms or tidal); and attended Home Office General Maritime Pleasure Craft Sector Meetings.

The increasing use of RATS-generated material in the yachting press has raised the profile of the CA as a source of expert knowledge for cruisers.

The workload this year has been heavy. We have had the good fortune to recruit five new RATS during the year to share the burden. John Lansdell and Grant Kelly retired. Sadly, we lost Ted Osborn and Peter Jackson. Our thanks are due to them all.

## Information Technology & Online Services

Underpinning the new mobile and web applications for cruising information has been a major IT project including development of those tools by external contract alongside the design, development and deployment of a new, versatile and resilient data storage model, and a suite of temporary software to support the huge volunteer effort preparing the CA's information for the new system.

Preparation for 2022's upgrade of the CA website has also been underway, with several of the building blocks being put in place, including new authentication and image gallery systems.

Alongside those pre-planned projects, we have responded to pandemic-related changes in the way membership organisations interact and the expectations of their members, supporting online events and creating systems to enable hybrid lectures with both a CA House and virtual audience. We have continued to enhance the CA's website in its current form, with increased focus on audiovisual content, restructuring of technical information to enhance ease of navigation, and a full review of public-facing pages

## Cruising Editorial Group

Our quarterly magazine, Cruising, continues to provide a quality publication with a breadth of relevant content. There has been no shortage of high standard articles in spite of the disruption to members' normal cruising activities. 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. Advertising income continues to make a welcome contribution to the production costs.

The monthly newsletter is emailed to all members and posted on the website. If you have not been receiving it, please check that we have your correct contact details and that your spam filter isn't blocking it.

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

## The Library

It is good to see members coming back to the library after the difficulties caused by Covid. The self-organised group of volunteers ensure that it is, as ever, a superb resource.

## Sections

Section events were much reduced thanks to Covid restrictions, with regular venues closed and summer rallies in 2020 having to be cancelled.

This year, Antipodean were able to hold events in Perth (a first), New South Wales and Queensland before lockdown returned. Channel's July rally went ahead with a curtailed itinerary and Kent were able to hold a summer social. Some other meets went ahead in the second half of this summer and, hopefully there will be a return to something like normal next season.

Several sections moved regular events online. London weekly lectures were broadcast from October to March. Suffolk also made regular use of Zoom and Kent and Solent ran a number of talks. Sea sections moved annual seminars online. The first all-day Zoom seminar, Crossing Biscay attracted about 100 attendees. Other sea sections, like Channel and Celtic, opting to run shorter sessions over a few days rather than one long event. Baltic also introduced a new session called 'Meet the HLRs' which was very well received. Most events focused on the sailing areas, but Blue Water opted for a sobering session on the problem of plastic in our oceans.

The advantage of online events is that more people can take part than could reasonably travel to the venue. The downside is the lack of opportunity for normal social interaction. We hope to have the best of both worlds going forward.

Section Secretaries have contributed to gathering information on Covid restrictions in their areas and to the campaign to make extended visas available to cruisers. A special mention must be made of Med Section member Chris Robb for his tireless efforts to make sense of Greek regulations.

Clifford Mickelburgh retired from running Kent Section. We thank him for his input over 15 years. David and Sue Long have taken on the job. This year will also see the retirement of Julian Cable from Essex, David and Janet Kench from Thames Valley, and Neil and Betsan Caldwell from European Inland Waterways. We hope to recruit new volunteers and would be very happy to hear from any members who would like to know more about what is involved.

#### **Crewing Service**

Our Crewing Service is free to full members, helping find crew for anything from local cruising to crossing oceans. An online system lets skippers post details of planned trips and crewing opportunities, based on dates, itineraries and level of experience.

CA skippers using this free service have found the year quite a challenge with their sailing plans having to be postponed/delayed or itineraries greatly reduced. It seems that crew were fairly adaptable in their keenness to get back on the water.

Crew numbers have been steadily increasing throughout the year which is encouraging.

From March, the meetings at CA house were replaced by monthly Zoom meetings. These followed a similar format, the skippers presenting their plans and then crew having the opportunity to talk to them directly.

The Zoom meetings were much appreciated by those living outside London and the plan is to continue running both types of meeting concurrently.

At local level, crew members are encouraged to attend the section meetings and events.

#### **Catering at CA House**

The Council view The Galley as a service to members rather than a revenue generating opportunity, but keep a close eye on costs and the prices we charge to ensure we offer good value whilst keeping the operation at about break-even. Lockdown restrictions and closure of the bar obviously affected the income, but some costs were also saved and the bar, when open, has been very well patronised by local residents since we were granted a public licence last year.

Thanks to Ania Muchla and her team for providing an excellent service and adapting swiftly to changing requirements

#### **CA Staff**

The CA rejoices in having a loyal and dedicated team of staff who run the day to day operations that are so vital to the success of the Association. They are few in number, but extremely effective in operation. Thanks to Lucy Gray, our General Manager, for running the show so well.

#### **Retirement from Council**

We are encouraged by the number of new volunteers coming forward to take on the work of Council this year. At the AGM, I will retire, as will our President, Julian Dussek and Mediterranean Secretary Keith Pettican who was co-opted to serve an extra year last November.

I would like to take this opportunity on behalf of Council to thank all our staff and volunteers for the work they do on behalf of the Association.

Alison Hadley  
Chair of Council  
October 2021

1. In a year fraught with many unusual constraints, I am pleased to report that our Association has weathered the storm successfully and used this time to embark on exciting new developments for our members, the financial implications of which will be examined below. Our investment policy has been successful this year so that our capital base increased by £67k to £1,544k. Our cash reserves have, however, decreased by £86k as we have spent almost £80k on the development of our cruising information including the new CAptain's Mate. This is shown on the balance sheet as an intangible asset. Of course, CA House is our main asset.
2. Our total income of £730k is divided into four main categories. Subscription income was surprisingly £4k higher than the prior year at £470k. Our membership numbers declined marginally as older members retired whilst new members delayed joining during lockdown and we lost our major recruiting opportunity with the late cancellation of the 2020 Southampton Boat Show. Cabin and room and rental hire was £16k less than last year due to the Covid closures. Although our long term contractual renters did not reduce their payments, our local and night hire dried up completely. The Galley, although closed for many months, did well as the benefits of our new licence and situation meant we opened the patio to the neighbours who enjoyed our service and increased income by a third over the prior year.
3. Our expenses reduced by 7%. We spent £13k less on maintenance and repair this year due to lack of use but completed the changes to the members' 'Snug' where cabin guests can take breakfast. We spent more than expected to adapt our methods of working, as Zoom meetings replaced face to face for staff and volunteers. This meant more work for our staff and subcontractors in establishing new and resilient IT working methods. Improvements in regular communication methods with members went up almost 15% to £86k. Cruising magazine, newsletters, and lectures online elicited favorable comment. The lack of a boat show saved £11k and we opened new and less expensive channels such as PromoWeek. There were staff number savings in the year, but the success of the Galley has meant now bringing in an additional permanent member of staff in that area.
4. We used the furlough scheme to support Galley staff and received £13k from the Government.
5. Our brokers did well with our conservatively invested funds, and this continues at the time of writing. We are followers, not leaders, of the market. A review of the brokers' performance against competitors was completed and no change was necessary (although it keeps them on their toes).
6. The IT developments this year have been massive and the future cost of supporting our growing network and facilities will continue to rise. Were it not for the work of many volunteers the development cost of our improved services would have been unaffordable. We have capitalized the CAptain's Mate elements of cost until the app is finished. The development of our website in the coming financial year will be written off.
7. Looking forward, there are some good signs with membership picking up, but inflationary pressures are occurring particularly in services and utilities. Our IT plans necessary to support our membership are growing as more resilience and connectivity are required. Inflation is running at over 3% and all our pricing will have to take account of these inevitable increases next year.

## THE CRUISING ASSOCIATION

### ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

#### FOR THE YEAR ENDED 30 JUNE 2021

# THE CRUISING ASSOCIATION

## COMPANY INFORMATION

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<b>Directors</b>	Mr R S Sherwood Mrs G A Hadley Mr Julian Dussek Mr K J Munn Mr K Pettican Dr D Lumb Mr Ivan Andrews Mr Robert Garrett	(Appointed 25 November 2020)    (Appointed 18 November 2020)
<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>	Whittles Whittle & Partners LLP The Old Exchange 64 West Stockwell Street Colchester Essex CO1 1HE	

# 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 - 13
<i>The following pages do not form part of the statutory accounts:</i>	
<i>Detailed trading profit and loss</i>	14
<i>Schedule of administrative expenses</i>	15

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## THE CRUISING ASSOCIATION

### DIRECTORS' REPORT

FOR THE YEAR ENDED 30 JUNE 2021

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The directors present their annual report and financial statements for the year ended 30 June 2021.

#### 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:

Mr R S Sherwood

Mrs G A Hadley

Mr Julian Dussek

Mr K J Munn

Mr K Pettican

(Appointed 25 November 2020)

Ms C Milmo

(Resigned 18 November 2020)

Dr D Lumb

Mr Ivan Andrews

Mr Robert Garrett

(Appointed 18 November 2020)

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

On behalf of the board



Mrs G A Hadley

Director

6 October 2021



Mr Julian Dussek

Director

6 October 2021

## THE CRUISING ASSOCIATION

### DIRECTORS' RESPONSIBILITIES STATEMENT

FOR THE YEAR ENDED 30 JUNE 2021

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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

We have reviewed the financial statements of The Cruising Association for the year ended 30 June 2021 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.

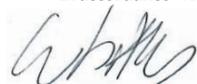
#### Scope of the assurance review

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 2021, 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.



Whittles

6 October 2021

Chartered Accountants

Whittle & Partners LLP  
The Old Exchange  
64 West Stockwell Street  
Colchester  
Essex  
CO1 1HE

## THE CRUISING ASSOCIATION

### PROFIT AND LOSS ACCOUNT

#### FOR THE YEAR ENDED 30 JUNE 2021

Notes	2021 £	2020 £
<b>Income</b>	730,672	758,124
Cost of sales	(85,215)	(93,267)
<b>Gross surplus</b>	645,457	664,857
Administrative expenses	(637,519)	(682,133)
Other operating income	13,150	11,746
<b>Operating surplus/(deficit)</b>	21,088	(5,530)
Interest receivable and similar income	4,140	7,020
Profit on disposal of fixed assets measured at fair value	8,761	(273)
<b>Surplus before taxation</b>	33,989	1,217
Taxation	-	-
<b>Surplus for the financial year</b>	33,989	1,217
<b>Other comprehensive income</b>		
Adjustments to the fair value of financial assets	32,194	(1,479)
Fair value adjustments reclassified to surplus or deficit	997	(4,407)
<b>Total comprehensive income for the year</b>	67,180	(4,669)

## THE CRUISING ASSOCIATION

### BALANCE SHEET

AS AT 30 JUNE 2021

	Notes	2021		2020	
		£	£	£	£
<b>Fixed assets</b>					
Intangible assets			79,443		-
Tangible assets	5		1,093,484		1,098,407
Investments	6		353,213		280,059
			<u>1,526,140</u>		<u>1,378,466</u>
<b>Current assets</b>					
Stocks			14,400		19,001
Debtors	8		77,081		65,309
Cash at bank and in hand			276,121		362,924
			<u>367,602</u>		<u>447,234</u>
<b>Creditors: amounts falling due within one year</b>	9		<u>(307,701)</u>		<u>(305,339)</u>
<b>Net current assets</b>			59,901		141,895
<b>Total assets less current liabilities</b>			<u>1,586,041</u>		<u>1,520,361</u>
<b>Creditors: amounts falling due after more than one year</b>	10		(41,800)		(43,300)
<b>Net assets</b>			<u>1,544,241</u>		<u>1,477,061</u>
<b>Reserves</b>					
Revaluation reserve	11		51,421		18,230
Other reserves			916,910		916,910
Income and expenditure account			575,910		541,921
<b>Members' funds</b>			<u>1,544,241</u>		<u>1,477,061</u>

## THE CRUISING ASSOCIATION

### BALANCE SHEET (CONTINUED)

AS AT 30 JUNE 2021

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.

For the financial year ended 30 June 2021 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

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 6 October 2021 and are signed on its behalf by:



Mrs G A Hadley  
Director



Mr Julian Dussek  
Director

Company Registration No. 5838052

# THE CRUISING ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 JUNE 2021

### 1 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.

#### 1.1 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.

#### 1.2 Going concern

The coronavirus pandemic has significantly disrupted individuals' personal lives and businesses' economic prospects in the UK and across the globe. The UK entered lockdown in March 2020 and some restrictions and social distancing provisions remain in place.

The company has not been negatively affected by COVID-19 and has continued to trade as before.

We have continued to prepare the accounts on a going concern basis and deem this appropriate. We do not consider that a material uncertainty about our going concern status currently exists. In making this assessment we have considered the likely trading conditions for a period of twelve months from the date of our approval of these accounts.

#### 1.3 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.

#### 1.4 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
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# THE CRUISING ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 JUNE 2021

### 1 Accounting policies

(Continued)

#### 1.5 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.

#### 1.6 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).

#### 1.7 Stocks

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

#### 1.8 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.

##### 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.

##### Other financial assets

#### 1.9 Equity instruments

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

#### 1.10 Employee benefits

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

## THE CRUISING ASSOCIATION

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 JUNE 2021

#### 1 Accounting policies (Continued)

##### 1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

##### 1.12 Government grants

Government grants are recognised at the fair value of the asset received or receivable when there is reasonable assurance that the grant conditions will be met and the grants will be received.

#### 2 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.

#### 3 Employees

The average monthly number of persons employed by the company during the year was 8 (2020 - 8).

	2021 Number	2020 Number
Total	8	8

## THE CRUISING ASSOCIATION

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 JUNE 2021

#### 4 Intangible fixed assets

	Other £
<b>Cost</b>	
At 1 July 2020	-
Additions	99,304
At 30 June 2021	99,304
<b>Amortisation and impairment</b>	
At 1 July 2020	-
Amortisation charged for the year	19,861
At 30 June 2021	19,861
<b>Carrying amount</b>	
At 30 June 2021	79,443
At 30 June 2020	-

#### 5 Tangible fixed assets

	Land and buildings £	Plant and machinery etc £	Total £
<b>Cost</b>			
At 1 July 2020	1,077,842	236,174	1,314,016
Additions	-	4,512	4,512
At 30 June 2021	1,077,842	240,686	1,318,528
<b>Depreciation and impairment</b>			
At 1 July 2020	-	215,609	215,609
Depreciation charged in the year	-	9,435	9,435
At 30 June 2021	-	225,044	225,044
<b>Carrying amount</b>			
At 30 June 2021	1,077,842	15,642	1,093,484
At 30 June 2020	1,077,842	20,565	1,098,407

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 2021

<b>6 Fixed asset investments</b>		
	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Other investments other than loans	353,213	280,059
	<u>          </u>	<u>          </u>

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

Fixed asset investments represents the listed investments shown at their fair value of £343,213 (2020: £270,059) and the Association's library. Due to the nature of the content of the library it is included in the accounts at its historical value of £10,000 (2020: £10,000), a value the directors consider to be reasonable.

#### Movements in fixed asset investments

	Investments £
<b>Cost or valuation</b>	
At 1 July 2020	280,059
Additions	105,946
Valuation changes	41,952
	<u>          </u>
At 30 June 2021	427,957
	<u>          </u>
<b>Impairment</b>	
At 1 July 2020	-
Disposals	74,744
	<u>          </u>
At 30 June 2021	74,744
	<u>          </u>
<b>Carrying amount</b>	
At 30 June 2021	353,213
	<u>          </u>
At 30 June 2020	280,059
	<u>          </u>

<b>7 Financial instruments</b>		
	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
<b>Carrying amount of financial assets</b>		
Instruments measured at fair value through surplus or deficit	343,213	270,059
	<u>          </u>	<u>          </u>

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

## THE CRUISING ASSOCIATION

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 JUNE 2021

<b>8 Debtors</b>		
	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
<b>Amounts falling due within one year:</b>		
Trade debtors	11,985	5,067
Other debtors	1,743	2,321
Prepayments and accrued income	63,353	57,921
	<u>          </u>	<u>          </u>
	77,081	65,309
	<u>          </u>	<u>          </u>

<b>9 Creditors: amounts falling due within one year</b>		
	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Trade creditors	66,130	38,995
Taxation and social security	6,243	33,885
Other creditors	235,328	232,459
	<u>          </u>	<u>          </u>
	307,701	305,339
	<u>          </u>	<u>          </u>

<b>10 Creditors: amounts falling due after more than one year</b>		
	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Other creditors	41,800	43,300
	<u>          </u>	<u>          </u>

The directors have estimated that £5,000 (2020: £5,000) of the property bonds are repayable within one year leaving £41,800 (2020: £43,300) outstanding as a longer term liability.

<b>11 Fair value reserve</b>		
	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
At beginning of year	18,230	24,116
Fair value adjustment to investments	32,194	(1,479)
Cumulative fair value adjustment transferred to profit or loss on sale of investments	997	(4,407)
	<u>          </u>	<u>          </u>
At end of year	51,421	18,230
	<u>          </u>	<u>          </u>

## THE CRUISING ASSOCIATION

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 JUNE 2021

#### 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 2021

		2021		2020
	£	£	£	£
<b>Income</b>				
Sales of services		730,672		758,124
<b>Cost of sales</b>				
Finished goods purchases	85,215		93,267	
		(85,215)		(93,267)
<b>Gross surplus</b>	88.34%	645,457	87.70%	664,857
<b>Other operating income</b>				
Coronavirus job retention scheme grant	13,150		11,425	
Sundry income	-		321	
		13,150		11,746
<b>Administrative expenses</b>		(637,519)		(682,133)
<b>Operating surplus/(deficit)</b>		21,088		(5,530)
<b>Investment revenues</b>				
Bank interest received	1,055		603	
Dividends from investments measured at fair value	3,085		6,417	
		4,140		7,020
<b>Other gains and losses</b>				
Profit or Loss on disposal of investments measured at fair value		8,761		(273)
<b>Surplus before taxation</b>	4.65%	33,989	0.16%	1,217

## THE CRUISING ASSOCIATION

### SCHEDULE OF ADMINISTRATIVE EXPENSES

FOR THE YEAR ENDED 30 JUNE 2021

	2021	2020
	£	£
<b>Administrative expenses</b>		
Wages and salaries	262,248	267,759
Staff commissions payable	-	7,015
Staff pension costs defined contribution	13,620	14,058
Rates	54,504	56,751
Cleaning	6,817	5,899
Power, light and heat	9,471	12,604
Property repairs and maintenance	40,554	54,212
Cruising costs	81,597	70,030
Year book costs	4,628	4,782
Courses, lectures and marketing	39,427	35,937
Section expenses	-	1,470
Boat show exhibition costs	1,656	16,851
Computer running costs	26,522	27,386
Member software and support	25,154	46,190
Professional subscriptions	4,521	3,755
Accountancy	6,050	4,625
Bank charges	5,462	6,377
Bad and doubtful debts	597	(845)
Insurances	6,997	6,458
Printing and stationery	8,245	13,378
Telecommunications	4,297	4,476
Sundry expenses	2,154	5,556
Investment management fees	3,704	3,419
Amortisation	19,861	-
Depreciation	9,433	13,990
	<u>637,519</u>	<u>682,133</u>

## CANDIDATE ELECTION NOTES

### CANDIDATE FOR PRESIDENT

**Derek Lumb: Proposed by Vyv Cox, Seconded by Boyd Holmes**

A talk given to the North Wales area group of the Westerly Owners Association by Martin and Angela Atkinson about their 5-year sojourn in the Baltic stimulated a desire to take our own boat to the Baltic. The talk stressed the value of CA membership to enjoyment of Baltic Cruising and so I joined the CA in 2008 and we spent 2011 and 2012 cruising in the Baltic.

In 2013, despite living on the Isle of Anglesey, I made the fateful decision of responding to a call for those interested in serving on Council. As a result, I served on Council from 2013 to 2015 and again from 2017, becoming a Vice President in 2018

After assisting Douglas Newton to organise Celtic Seminars in 2016 and 2017, I took over as Celtic Secretary in 2018 when Douglas moved from Scotland back to East Anglia. I was also a founder member of the Cruising Information Development Group (CIDG) and more recently a member of RATS.

During that time, I have seen the CA grow in confidence and stature and I think it is amazing how much has been achieved in the last two years. We have moved from entirely physical meetings to almost entirely virtual meetings in the last 15 months and the expertise within RATS has come very much to the fore as we all struggle through the complexities of post EU membership. This has not only been of huge benefit to many members, it has also provided a platform to promote the CA.

Professionally I am a retired electrical engineer, having held senior roles in the electricity supply industry ranging from high voltage transmission planning to responsibility for electricity trading for a medium sized generation company. Along the way I have undertaken an assignment for the World Bank, served on a European Committee on Quality of Supply, been a Visiting professor at Manchester (UMIST) and chaired the trustee board of the Electricity Supply Pension Scheme.

I am honoured to have this opportunity to serve as your President and, if I have one qualm, it is that Julian Dussek is such a hard act to follow.

### CANDIDATE FOR VICE PRESIDENT

**Ivan Andrews: Proposed by David Lovejoy, Seconded by Graham Cattell**

I joined the CA in 2000, as we were looking for help in delivering our boat back from the Baltic. The experience taught me the value of the Association's ethic in sailors helping one another, and as a consequence I have been an 'active' volunteer since 2005.

I was the CA 'Webmaster' for 9 years. Since 2018 I have been a member of CIDG and heavily involved in the project improving the CA's Cruising Information services.

I would like to use my time as Vice President to press for improvements in the services the Association offers to members, so that they remain relevant to the evolving need of Cruisers, particularly in the digital age.

My professional background is in high performance software engineering, and I have over 35 years of experience running IT projects both large and small.

## CANDIDATE FOR VICE PRESIDENT

### **Ken Munn: Proposed by David Kench, Seconded by Trevor Page**

I have spent over 50 years sailing my own and other people's boats in UK and Mediterranean waters, in large part as a race navigator. On buying my first cruising boat in 2000 I joined the Cruising Association. Shortly afterwards I was honoured to join the Marketing Committee, for which role my career as a marketing consultant had relevance. On retirement from the world of work in 2016 I was asked to join Council, a role I have enjoyed and in which I hope I have contributed to the Association's success. In addition to my work with Council I administer the Chart Library. My current boat, Snowbird, is an Arcona 340, which I sailed from the Solent to the French Mediterranean in 2015.

## CANDIDATE FOR ELECTION TO COUNCIL

### **Caroline Milmo: Proposed by Jon Boon, Seconded by Simon Fraser**

Initially membership of the CA was a wonderful and reassuring source of information, from seminars to the library, when we were venturing to new waters. Since my husband died I have been using the Crewing Service for all my sailing. From 2008 I have experienced some exciting sailing and made great friends, visiting places I would only have dreamt of if it wasn't for the CA. The members make the CA a great organisation.

I have been involved with running the Crewing Service for the last 6 years, keen to promote the service within the organisation, and feel representation on the Council will help increase this awareness.

I have sailed all my life and am passionate about more people getting enjoyment from the sport. An important aim of the Crewing Service is to recruit crew who are relatively inexperienced.

Before I retired I worked with my husband in our software business, involved in the general running and marketing of it, so have some commercial knowledge.

## CANDIDATE FOR ELECTION TO COUNCIL

### **Peta Stuart-Hunt: Proposed by Alison Hadley, Seconded by Richard Sherwood**

I have been responsible for developing, broadening and generally expanding the CA's internal and external profile as Press & PR Manager since February 2018. This role has been my swansong in a 37-year career in PR, marketing and sponsorship within the pan-European marine leisure industry.

I believe I have brought valuable insight and a professional PR overview to the work of the various committees and campaigns with which I have been involved. These range from lobster pots/static fishing gear to, more recently, the 180-day Visa Campaign, the HMRC/VAT campaign and the roll-out of the next generation Captain's Mate app.

This role has expanded significantly during my tenure and I'm sure under the new regime it will continue to do so as there is still so much to be achieved. I meanwhile am keen to continue to contribute my knowledge, experience and contacts to help in the future development, growth and profile of the CA.

## CANDIDATE FOR ELECTION TO COUNCIL

### **Martin Sutcliffe: Proposed by Samantha Steele, Seconded by Alan Krasno**

Sarah and I started sailing in 2001 on a Sunsail flotilla with three young children aged 5-9 as crew! Progressing through more adventurous flotillas and the courage to try a bareboat charter, lead to me buying my Malo 39 in Marmaris in 2015. I joined the CA in 2019, the same year I retired early after 34 years working for an American multinational chemical company. I've been impressed with the CA since day one; as a fantastic source of information as well as a tremendous social network. Needing to "do a bit more" after 2 years of retirement, I volunteered to be one of Sam Steele's helpers for the new Captain's Mate and found the experience enjoyable and rewarding. Now living in Switzerland for over 20 years and with an international business background, I hope to be able to support the CA further as a Council member.

## CANDIDATE FOR ELECTION TO COUNCIL

### **Nick Nottingham OBE: Proposed by Tim Dodwell, Seconded by Liz Dodwell**

Professionally, I spent 30 years serving in the Army, taking voluntary early retirement in 2018 to sail more! I had reached the rank of brigadier, serving on secondment to the French Army in my last post. My professional experience brings, I hope, qualities of leadership, strategic policy planning, human resources and risk management which I now aspire to bring to the benefit of the Cruising Association, should I have the honour of being elected to the Council.

On the sailing side, I was lucky to spend much of my early yachting on the East Anglian coast, aboard a beautiful McGruer yawl called Gigi of Clynder, owned by a friend. In my twenties and thirties, I sailed aboard a variety of yachts in the UK, France, Baltic and Mediterranean. I completed my first Atlantic crossing as mate aboard a Challenge 67 yacht, crossing from Rio de Janeiro to Cape Town, stopping at Tristan Da Cunha, a voyage which earned me a Yachtmaster (Ocean) ticket. In 2007, with a young family, I bought my first yacht, a Moody 33 Mk II named Kianga. Over 9 years we sailed her from Southwold to Scilly and Oustreham to Piriac along the English and French coasts respectively, stopping at most points in between. In 2017 I bought Spellbinder, a Hallberg Rassy 40, and fitted her out for bluewater cruising. Over 2018/19 I undertook an Atlantic circuit, crossing independently from Cape Verde to Martinique, and returning via the BVIs, Bermuda and the Azores - a voyage in which I set foot on 50 Atlantic Islands. I have spent the summer of 2021 in Scotland and Northern Ireland, cruising the Inner and Outer Hebrides and Orkney.

I log all my voyages in Spellbinder through my blog <https://travels Spellbinder.blog>, which won the Cruising Association Lacey Award in 2019. I'm on the Royal Yacht Squadron Cruising Committee, a trustee of the Army Sailing Association and an active member of the Ocean Cruising Club. I have also had the recent pleasure of helping to edit Captain's Mate, to which I am a frequent contributor in my travels.

In summary, I find the work of the CA to be invaluable to the cruising sailor, and I hope very much to be able to contribute to its aims and projects in the coming years.

## CANDIDATE FOR ELECTION TO COUNCIL

### **Simon Hampton-Matthews: Proposed by Derek Lumb, Seconded by Bob Garrett**

I was first introduced to dinghy sailing at school where I picked up the basics. Twenty years later I joined Lloyds Bank Sailing Club, sailing their Westerly Konsort Flying Horse out of Plymouth. After passing Day Skipper and Coastal Skipper exams the club promoted me to skipper of the Konsort and I also became responsible for organising maintenance. We enjoyed three Sunsail flotillas in the Mediterranean and chartered yachts on the west coast of Scotland.

In 1998 we bought our own boat, a Seamaster 925. Our first season was spent in Wales then relocated to Plymouth. Eight years later we began our love affair with Sirius deck saloons, taking delivery of our first, a 32DS, in 2010 and our second a 35DS in 2019, both named Zilbern.

We've cruised extensively in Devon and Cornwall and North and South Brittany. In 2019 we sailed our 32DS from Plymouth to Neustadt in Holstein via Dieppe and the Dutch and Kiel Canals. We then brought our 35DS back almost the same way but crossing to Ramsgate in 2020. This year we headed slowly north from Plymouth up the west coast to enjoy at least a season in Scotland.

We joined the CA in 2012 and have benefitted hugely from the seminars, Captain's Mate and the friendships that we've made along the way. We have joined in a few rallies and organised, at Judith Grimwade's instigation, an informal get-together in Port Louis. We have helped Bob Garrett with various aspects of running the Channel Section. I've presented at a few Channel Section seminars and have recently joined RATS, immediately being asked to take the lead on RATS' IT.

## CANDIDATE FOR HONORARY TREASURER

### **Richard Sherwood: Proposed by Christopher Robb, Seconded by Caroline Milmo**

Having completed a summer in which we managed far more sailing than I expected it is time once again to offer to serve as Honorary Treasurer. I have decided this must be my last year as age and infirmity nibble at my somewhat limited brain. Having seen the start of many new initiatives in the past year I would like to see many of them through to a conclusion and ensure we have continuity of management and direction as the Association moves into a new and different world which is beginning to appear.

## CANDIDATE FOR HONORARY SOLICITOR

### **Peter Gray: Proposed by Judith Grimwade, Seconded by John Hadley**

I am a solicitor, qualified for some 44 years. I have lived and worked in Kenya, Hong Kong and Tokyo. I have spent most of my career with large City law firms and retired as a partner from Clyde & Co in 2014. My specialisations are project finance, energy and natural resources. I have sailed since my teens, racing Flying Fifteens, Fireballs and 505s and have owned an elderly Oyster 46 ketch since 2005. I am married, with three adult sons, all of whom sail. I skippered my Oyster 46 ketch, Cherish, in the 2016 ARC, returning to the UK in May 2017