



**BUSHWALKING AUSTRALIA INC
ANNUAL GENERAL MEETING by Teleconference
WEDNESDAY, NOVEMBER 30, 2004**

**at
8.00pm NSW, Vic, Tas., Eastern Summer Time
7.00pm Qld. 7:30pm SA, 6:30pm NT, 5.00pm WA**

Phone 1800 063 705 Pin no. 4550437

MINUTES

Mtg began @8.08pm

- Attendance:

Marianne Watt (Victoria)
Michael Maack (NSW)
Howard Tooth (NSW)
Bill Gehling (SA)
John Rees (WA)
Bruce Davis (Tasmania)
Kerry DeClauzel (Queensland)

- Minutes 17-12-2003

That the Minutes of the previous AGM be accepted

Moved: Michael Maack (NSW) Seconded: Howard Tooth (NSW)
Outcome: Carried

- Business Arising from Minutes - None

ANNUAL REPORTS

(These will have been distributed by email prior to the meeting)

- President's Report – *Bill Gehling* As per tabled attachment

That president's report be accepted.

Moved: Bill Gehling (SA) Seconded: Bruce Davis (Tasmania)
Outcome: Carried

- Treasurer's Report – *Marianne Watt* As per tabled attachment

Approve the accounts

Moved: Marianne Watt (Victoria) Seconded: Michael Maack (NSW)
Outcome: Carried

Appoint Peter Barr as Auditor.

Moved: Marianne Watt (Victoria) Seconded: Howard Tooth (NSW)
Outcome: Carried

- Secretary's Report – *Michael Maack* As per tabled attachment

Moved: Michael Maack (NSW) Seconded: Howard Tooth (NSW)
Outcome: Carried

- Insurance Report – *Howard Tooth* As per tabled attachment

Moved: Howard Tooth (NSW) Seconded: Michael Maack (NSW)
Outcome: Carried

BUSINESS ARISING from the Annual Reports

Treasurer

- Budget for 2004/5
Very rough budget as per Treasurers report. Suggested \$3,000 for SA Head office but preferred \$2000. Report to go to states outlining the budget proposal and costings.

Approve the budget as per the treasurer's report

Moved: Marianne Watt (Victoria) Seconded: Howard Tooth (NSW)
Outcome: carried

- Fees

Bruce wondered face-to-face meeting essential and if we could gain sponsorship. He is wary of 50c because of Tasmania's low profile. Marianne mentioned 10% option because of some states with small membership. Agency Fee for insurance through BWA. Agreed by Marianne. Approval needs to be gained from state bodies. Victoria is happy with 50c. Howard believes we should stick with 50c but if this results in difficulty then we must have room for negotiation. Some states like SA gain a grant that can offset affiliation fees and this would affect the 10% rate.

That BWA requests affiliation of 50c per member, but recognising difficulties that smaller federations may have the executive is empowered to adjust fees based on merit submissions.

Moved: Marianne Watt (Victoria) Seconded: Howard Tooth (NSW)
Outcome: Carried

- Other: End-of-Year date 1-10-2004

ELECTION OF OFFICERS

- President – rotation of position thro' states – none willing

Teleconferencing Calls(4 @ \$300)	1200
Website and other communication	1000
SA Office	2000
Yearly Face to Face meeting	2000
Contingency	<u>2000</u>
TOTAL	<u><u>8200</u></u>

2004 SECRETARY'S REPORT
by Michael Maack

The secretary's task in a national organisation is a rather unique one. Usually a secretary is hands-on with regards to administrative tasks but when the tyranny of distance intervenes his or her task becomes rather detached. One area that this impacts is correspondence. Our base in South Australia receives the majority of BWA correspondence (including emails) and this has been directed through our President, Bill Gehling. I must thank Bill for his efforts over the past year in diligently pursuing any issues that have arisen at a national level from any correspondence that has come to BWA.

As an executive we are trying to find our feet. Our focus must be towards our constituent State Bushwalking organisations and through them to the member clubs and their individual bushwalkers. Bushwalking Australia came into being through a 'fusioning' federalist state-national process but we are not content to let it rest here. My concern has been and always will be one that has Bushwalking Australia always conscious of its grassroots, having our members and our walking environment in mind. An organisation's maturity is defined by how well it represents its constituents; and Bushwalking Australia does not have the resources or the inclination to (nor should it) adopt policies divorced from bushwalking grassroots. National policies should support rather than over-ride good local arrangements. They should encourage innovation and flexibility at the local level, at the same time as we need to use that experience and all work together to achieve the big picture goals. We seek your cooperation in this task.

Let me illustrate three of the secretary's roles over the past year, and how I have appreciated the assistance of others:

The first was to establish a unique identity, and some consensus about our role. Design responses for the BWA 'logo' were extremely encouraging. I have to commend all those submitted 'logo' designs. They ranged from line-art to full picture entries. A straw poll clearly chose the 'line-art' submission of a 'stick with the words and the scrap of vegetation' done by Bill Gehling's daughter, Annalise. Importantly, the one point of agreement was that this entry printed up the best in black and white.

The second role was to keep the register of delegates current. Today I have recompiled the delegate's list and will sent it out shortly. We will also try to keep it updated on our web-site. The assistance of Colin Wood and others in NSW in getting our web-site up is much appreciated.

And lastly, we have experienced difficulties in communicating effectively within the constraints of our embryonic financial situation. We would have liked to organise more teleconferences to discuss national issues. The many emails and phone calls from Bill Gehling and others have offset these difficulties somewhat. A reliance on e-mails is usually adequate but real-time and some face-to-face communications can never be beaten. Both Bill and Howard Tooth have also made themselves available for BWA business on personal trips, saving us considerable expense. Hopefully next year this situation will change.

I thank you all for your efforts during the past year. I particularly wish to thank the efforts of those volunteers in South Australia who have got us into gear and kept the wheels of the organisation turning over. I wish you all a safe and happy festive season and hope that we can redouble our efforts in the new year to make BWA the premier reference point for all walking related matters in Australia.

Cheers,

Michael Maack



A38062

TREASURER'S REPORT 2004

Accomplishments for this year

- Starting a fee free bank account.
- Operating for most of the year without any money.
This was only possible because of some of the State bodies, especially NSW, Victoria and SA being covering costs, either temporarily or permanently.
- Establishing a process with the SA office for banking cheques and providing the treasurer with appropriate paperwork.
- Getting the accounts audited.
Peter Barr, a member of the Waverley Bushwalking Club and an ex bank manger, generously accepted my last minute request to act as auditor.

Improvements required for next year

- Documentation to be provided for all expenses incurred.
- Ensuring that BWA has sufficient monies to be able to function.

Acknowledgments

To June Boscene in the SA Office for very efficiently handling the treasurer's paperwork and banking, Merrilyn in the NSW Federation Office for sorting out some financial issues, the other hard working officers of BWA and our webmaster Colin Wood.

BWA TREASURER'S REPORT 2004

Proposed 2004/2005 Budget

The main aim of this budget is to ensure that there is sufficient money to cover the basic running expenses and to have some in reserve so that if unexpected issues arise BWA has the financial resources to deal with them.

BWA has only been operating for less than a year, is still "in its infancy" and has yet to agree on most future activities. Thus, this budget is very much a best guesstimate and I believe fairly conservative. However one of the key items for BWA, as a new organisation trying to establish our priorities, is communication between all members. BWA should attempt to have excellent communication facilities, which can provide information, forums for discussion and facilitate general administration. Thus the budget is primarily focussed on the costs of this

Teleconferencing Calls(4 @ \$300)	1200
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I would prefer to budget for closer to \$10,000. But I am conscious of the different financial structures between the states

Proposed Fees for 2004/2005.

I had suggested a per capita fee of 50c per member as was proposed by Victoria. However I have been informed that not all states set the state fees on a per capita basis and thus an alternative proposal is:

10% of State Membership Income or 50c per member.

Auditor

Motion: That Peter Barr, a member of the Waverley Bushwalking Club in Victoria is accepted as the auditor.

2003-2004 Financial Reports

Financial reports as audited attached.

Marianne Watt

30/11/2004

BWA TREASURER'S REPORT 2004

Bushwalking Australia Inc A38062

ABN 829 3472 6062

PO BOX 6067

LINDEN PARK

SA 5065

Balance Sheet

October 2004

Assets

Current Assets

Cash On Hand

ANZ Cheque Account \$599.00

Total Cash On Hand \$599.00

Sundry Debtors \$457.00

Total Current Assets \$1,056.00

Total Assets \$1,056.00

Liabilities

Current Liabilities

Creditors

Reimbursements owing \$927.52

Total Creditors \$927.52

Total Current Liabilities \$927.52

Total Liabilities \$927.52

Net Assets

\$128.48

Equity

Current Year Earnings \$128.48

Total Equity \$128.48

BWA TREASURER'S REPORT 2004

Bushwalking Australia Inc A38062

ABN 829 3472 6062

PO BOX 6067

LINDEN PARK

SA 5065

Profit & Loss Statement

1/11/03 through 31/10/04

Income

Membership Fees	\$1,002.00
Miscellaneous Income	\$4.00
Total Income	\$1,006.00

Expenses

Website Expenses	\$386.00
Incorporation Expenses	\$119.00
TeleConferencing Calls	\$372.52
Total Expenses	\$877.52

Operating Profit \$128.48

Other Income

Other Expenses

Net Profit / (Loss) \$128.48



INSURANCE OFFICER'S REPORT 2004

Despite another difficult year in the Insurance market I am pleased to be able to report that our Public Liability and Personal Accident Policies were renewed at 30 June 2004. There have been a number of positive gains which have resulted in improvement in the Liability Policy coverage. Unfortunately though we have not been able to obtain cover for Skiing activities either as part of our "Bushwalking" programme or as a separate policy.

Following my appointment as Insurance Officer Marsh Australia were appointed as our Insurance Broker. I believe I can say with confidence that what has been achieved is due largely to the resources applied by Marsh to the broking of our requirements. We have been fortunate to have as our client service consultant Fred Grima who has been involved in outdoor activities and a bushwalker for many years. Consequently he has been able to put our case to Underwriters in a positive manner and I am grateful for his assistance.

Premium and Remuneration Summary

Class of Insurance	Renewal Premium	Rate per Member
	\$	
Personal Accident	64169	\$3.75
Public Liability	118111)	\$5.78
Brokers Service Fee	5500)	
Total	187780	

All premiums quoted are inclusive of Stamp Duties and Goods and Services Tax.

The cost of insurance per Member for Public Liability Insurance includes the Brokers Service Fee.

There was an increase in premium per member for Personal Accident Insurance due to current market trends in this class of business and our own claims experience.

The Renewal Premium for each Policy was apportioned to the States in accordance with the number of Members declared participating in each Policy, and it was recommended that the State Federations recover the premium from member Clubs on the following basis:

Public Liability	\$5.85 per Member
Personal Accident	\$3.80 per Member

The additional cost recovered from member Clubs has been retained by the State Federations to assist them in meeting any unforeseen costs.

Insurance Marketing

The Policies were marketed with current Underwriters and other Insurers. As a result of the marketing exercise Liberty Insurance Underwriters quoted on the Liability Policy providing broader cover on competitive terms to that offered by the existing Insurer AIB/QBE. Accident and Health International Underwriting Pty Ltd continue to provide competitive terms for our Personal Accident Policy.

Other Insurers approached either elected not to quote due to the diversity of activities undertaken or were not competitive.

All Underwriters approached declined to include Skiing in any form as part of a Bushwalking Insurance Programme or as a separate Policy. Sports Cover was specifically approached on this issue however their response was that they have already quoted on this risk under the Skiing Australia banner and have quoted on the basis of controls under that body and would not consider quoting on anything outside their auspices.

Summary of Policy Coverage

Public Liability Insurance

Activities

The list of **activities covered** is included in the definition of the Insureds "Business" on the Policy Schedule and include Bushwalking, Track Construction, Canyoning (other than where an Abseil is involved), Liloing, Alpine Walking (summer & winter), Canoeing / Kayaking(excluding white water), Boating, Rafting, Swimming, Cycling, Rock Scurrying and use of hand held ropes as part of a Bushwalk, Orienteering, Leader Training and other related instructions where no fee is charged other than to recoup expenses(Errors & Omissions), Voluntary Work for various Charities and not for profit organisations.

The activities which are **not covered** under the Public Liability Policy are Abseiling or an Abseil involved in any approved activity, Rock Climbing, Mountaineering, Snow Skiing, Water Skiing, Caving and Animal Riding.

Limit of Liability

General Liability

\$10,000,000 any one Occurrence

Product Liability

\$10,000,000 any one Occurrence and in the aggregate

Errors & Omissions

\$250,000 Each & Every claim and in the aggregate

The Policy also includes sub- limits of liability in some cases.

Deductibles

General & Product Liability

\$2000 any one Occurrence

Errors & Omissions

\$2500 Each & Every claim

Policy Extension

Member to Member Liability is included without the requirement for members to have Personal Accident Insurance. However it is strongly recommended that Clubs continue to maintain Personal Accident Insurance for all Members.

Personal Accident Insurance

The Policy provides cover for members of Insured Clubs who sustain injury whilst on or travelling to or from an authorised activity of the club.

Schedule of Benefits

Capital Benefits (Death & Permanent Total Disablement)	\$50,000
Weekly Benefits – Injury	\$500
Sub-Limits of Liability apply under the Policy and include – Non Medicare Medical Expenses Reimbursement	\$2,000

Policy Documentation

Copies of the Policies as issued by Insurers have been forwarded to the State Federations for distribution to their member Clubs.

Howard Tooth
Insurance Officer
Bushwalking Australia Inc.

11 November 2004