

BROMSGROVE Boaters

the Midlands Yacht Cruising Club

Club Handbook



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Amendment Record

Edition	Date	Section amended	Amendments
1	16 Nov 2016		First Edition published for club members
1.1	26 July 2017	Various	Added appendix B & minor corrections.
2	13 June 2019	All Various 1.1.2 1.1.6 & 1.1.7 1.1.10 & 1.1.11 1.3.3 1.3.13.a 1.4.2 1.4.3 2.1.4 2.1.5 3.2.10 Appendix B	Third-level paragraph numbering added. Minor and typographical corrections. Equality policy paragraph added. New joiners subs & skippers subs para's added. Complaints procedure paragraphs added. Employed skipper added. 'Inland waters' events added. Non-members added. Course feedback paragraph added. ICC added as alternative to DS Other crew's First Aid certification paragraph added. Press releases added. Libray Updated
2.1	22 Feb 2023	Appendix A – 6.3 2.1.3.1 2.3.5.1 1.4.6 Appendix F	Amended to include appointment of a Director at an SGM. (Passed at SGM 17 April 2019). Qualification for a Club Day Skipper added. Role of a Club Day Skipper Added. Library paragraph deleted following decion not to maintain. Library contents deleted.
2.2	2 May 2023	2.3.5.1	Correction of permitted sailing area for Club Day Skippers.

PART 1 – All Club Members

This Part 1 tells all club members about what the club has to offer them, and also what is expected from them as club members.

1.1. General

1.1.1. Bromsgrove Boaters had its first meeting in November 1984, and chartered its first yacht for a weekend cruise in March 1985. Since then the club has grown in numbers and also in what it provides for its members.

“Boaters”, as the club is often now called, exists for the purpose of providing:

- Social events for anyone interested in yacht cruising (or just in being sociable!)
- Sailing opportunities for those who wish to participate in yacht cruising
- Training courses for those who wish to develop their sailing skills and qualifications.

We hope the club, and its members, will be welcoming and friendly; whether you wish to participate in any one, or all, of these activities.

1.1.2. Equality Policy:

The club is committed to the principle of equality of opportunity and aims to ensure that all members of the club and service providers are treated fairly and on an equal basis, irrespective of sex, age, disability (save to the extent that sailing events may not be able to provide suitable safe facilities to accommodate disabilities), race, religion or belief, sexual orientation, pregnancy and maternity (save to the extent that the safety of the individual or other crew members may be put at risk), marriage and civil partnership, gender reassignment or social status. The club will encourage its service providers to adopt a similar policy.

Appointments to voluntary positions by the club will be made on the basis of an individual's knowledge, skills and experience and the competences required for the role.

The club reserves the right to discipline any of its members who practise any form of discrimination in breach of this Equality Policy.

1.1.3. A committee, elected from volunteers within the club membership, plans and organises the day-to-day activities of the club as well as undertaking key projects aimed at improving the running of the club and the services provided to club members. Please feel free to talk to any committee member if you have any ideas or views about the club. Minutes of committee meetings are available for all club members to view on the club's WebCollect system (see below).

1.1.4. At the Annual General Meeting in November 2015, club members approved an updated Constitution and, at a Special General Meeting in July 2016, they approved the creation of a Company limited by guarantee to undertake the club's business in order to limit the liability of individual club members in the event of a significant un-insured claim against the club. Bromsgrove Boaters Limited was registered by Companies House on 20th September 2016 under company number 10385809 and, for the duration of each club year, the committee members elected at the Annual General Meeting become the Directors of Bromsgrove Boaters Ltd. The updated Constitution became the Articles of Association of BB Ltd, which govern how the club is run. A copy is included in Appendix A of this Handbook.

1.1.5. Annual subscriptions are due on the 6th January each year, and cover membership for the calendar year. Members who are late in paying will be reminded, and those who remain unpaid on 6th March will be considered to have let their membership lapse, will be removed from the Membership List, and will not be able to participate in any club activities (other than as a Visitor to Wednesday evening social events upon payment of the Visitors Fee). Lapsed members may, of course, re-join the club at any time upon payment of the annual subscription.

1.1.6. New members of the club who pay their first subscription in November or December will, at the discretion of the committee, receive membership for those months and for the following calendar year without further payment.

- 1.1.7. Listed Club Skippers who skipper a boat on one or more formal Boaters sailing events during any year will, at the sole discretion of the committee, have their subscription fee for that year refunded to them upon their renewing their membership the following year.
- 1.1.8. The club uses the WebCollect online system for booking and paying for sailing events, training courses, and other events, and also for managing membership records including details of members' qualifications and sailing experience. WebCollect can be accessed at <https://webcollect.org.uk/boaters> or via the club website.
- 1.1.9. The club website is www.bromsgroveboaters.co.uk
The club has a Facebook group; simply search for "Bromsgrove Boaters"
And you can follow Boaters on Twitter "@BromsgroveBoats"
- 1.1.10. Complaints Procedure:
Any person dissatisfied with any action or activity provided by Bromsgrove Boaters should bring this to the attention of the event leader/course instructor/skipper in the first instance, who will try to overcome the cause of any complaint, or will explain why this is not possible. If unable to resolve the matter with that person, club members may raise the matter with the club committee by email to committee@bromsgroveboaters.co.uk who will investigate the complaint and aim to provide a response within fourteen days.
- 1.1.11. If the complaint concerns an RYA Course provided by Bromsgrove Boaters Limited and you still feel that your complaint has not been understood or adequately dealt with, you can contact the RYA Training Department at RYA House, Ensign Way, Hamble, Southampton SO31 4YA
phone 023-8060-4288 e-mail: training@rya.org.uk

1.2. Social Events

- 1.2.1. Boaters holds social events every third Wednesday evening of the month (except in December when the Annual Photo Competition is held on the second Wednesday). These meetings are held at the clubhouse of Bromsgrove Rugby Club, Finstall Road, Bromsgrove B60 3DH. Members congregate from 7:30pm onwards, and the meetings proper start promptly at 8:00pm (8 bells of the Second Dog Watch).
- 1.2.2. Wednesday evening social meetings, even those with high-profile speakers, are free to club members; the exception being the Summer Garden Party when a small additional charge is made to cover food and drink. Non-members are welcome to attend any of the social evenings, as a guest of a members and upon payment of the Visitors Fee.
- 1.2.3. All those attending, whether members or visitors, are requested to sign-in in the attendance book.
- 1.2.4. The social evenings include external speakers, talks from club members, and events such as Quiz Night, Photo Competition, and the club's Annual General Meeting. External speakers have included such luminaries of the sailing world as [Chay Blyth](#), [Claire Francis](#), [Lisa Clayton](#), [Tony Bullimore](#) and [Tom Cunliffe](#), as well as entertaining and informative talks from Marine Accident Investigation Branch, Jeckells Sails, English Braids, RYA, and RNLI. Ideas for new speakers are always welcome, especially if you have an inside contact!
- 1.2.5. When we have internal speakers or external speakers who do not charge a fee, a donation from club funds is normally made to a charity of the speaker's choice, and members attending may be invited to contribute also. There is no obligation on any member to contribute.
- 1.2.6. The programme of social events planned for the current year, as well as sailing events and training courses, is shown on the Events Programme which is updated and circulated to members regularly, and can be found on the club website.
- 1.2.7. The club's Social Events Secretary can be contacted at functionscoordinator@bromsgroveboaters.co.uk

1.3. Sailing

- 1.3.1.** Boaters organises a number of sailing events which are open to all club members, whether or not they have previous sailing experience. All persons sailing must:
- provide an update of their sailing qualifications and experience with their application to participate, in order that the Cruising Secretary and Skipper are aware of their capabilities and limitations (this update can be done on WebCollect),
 - before the trip starts, advise the Skipper of any health conditions and medication required (this can be inside a sealed envelope to be opened only if necessary),
 - be registered and fully paid-up members of the club prior to sailing in order to be covered by the club's insurance.
- 1.3.2.** Complete novices can participate, as can guests of club members (provided they first become club members), as long as they comply with these requirements. On these social sailing weekends, crew members old and new are encouraged to get involved in all aspects of sailing the boat whilst learning from our more experienced skippers and mates.
- 1.3.3.** The club does not normally employ professional skippers and mates for the purposes of Boaters sailing events; these roles are undertaken by suitably experienced and qualified members of the club on an entirely voluntary basis. Exceptionally, when a sailing event would not otherwise proceed because of lack of a listed Club Skipper, the committee may, at its discretion, employ a qualified skipper from the charter company. See Part 2 of this Handbook for further information on Skippers and Mates.
- 1.3.4.** Sailing locations are chosen by the club's Skippers, and we regularly charter boats on the Solent out of Hamble and from Plymouth, and less frequently from Pembroke, the East Coast and other venues.

The different sailing events are:

Spring Sailing Weekends

- 1.3.5.** These run from Friday morning (normally crew spend Thursday night aboard) to Sunday afternoon, on specific weekends determined by the Cruising Secretary. Those Club Skippers and Mates who wish to sail notify the Cruising Secretary, who then charts the appropriate number of boats on behalf of the club and assembles crews from the list of club members wishing to sail. These events are, therefore, covered by the club's insurance.
- 1.3.6.** Crews are put together by the Cruising Secretary to ensure a good mix of skills and experience. We ensure that wives and partners sail together (at least, those who want to...). This approach gives members, particularly those new to the club, an early opportunity to get afloat, meet a variety of members and arrange further trips during the sailing season.
- 1.3.7.** Skippers have the final word on agreeing their crew, since they will be responsible for the safety of the boat and crew, and must be content that their crew is 'balanced' with sufficient experience, stamina, and agility.

Summer Cruises

- 1.3.8.** Normally lasting 7 to 10 days, and organised entirely by the Skipper selecting his/her crew from those club members who wish to participate, and chartering the boat himself/herself. These events may not be covered by the club's insurance unless the chartering is organised and paid for by the club. The longer duration allows for greater exploration of a cruising area, or for a longer passage such as cross-channel to France or to Ireland.

Autumn Sailing Weekends

- 1.3.9. These run from Friday morning to Sunday afternoon, on specific weekends determined by the Cruising Secretary, just like Spring Weekends, and are run identically to the Spring weekends except that Skippers may organise and/or select their own crew, subject to the agreement of the Cruising Secretary in respect of the ‘balance’ of the crew’s skills and abilities.

Other sailing events

- 1.3.10. Additionally, some club skippers arrange further sailing events during the year, which the club encourages and promotes for the participation of other club members whenever possible. Generally these events will NOT be covered by the club’s insurance.

Owned boats and other providers

- 1.3.11. Some club members own their own boats and make places on their sailing trips available to others including, but not necessarily exclusively, other club members. Additionally, from time to time, the club committee learns of sailing opportunities provided by organisations or individuals who are not club members. The club encourages all opportunities for club members to get afloat, and is happy to assist in advertising such opportunities to club members, but the club takes no part in organising such events, cannot take account of them within its Safety Policy, and they are NOT covered by the club’s insurance.

Costs and liabilities

- 1.3.12. All Boaters sailing trips are operated on a shared responsibility basis, with all members on board sharing liability for all costs and charges incurred during the event such as fuel, mooring fees, victualing etc. This specifically also applies to the security deposit, any loss of deposit will be shared equally between all members on board regardless of how caused.

Requirements for a sailing event to be covered by the club’s insurance

- 1.3.13. For a sailing event to be covered by the club’s insurance and therefore be considered as being a “Boaters event” it is necessary that:
- The Skipper and Mate must be “listed” by the committee, including full compliance with the current pre-requisites for being “listed” as a Club Skipper and Mate; however for sailing events on ‘inland waters’ such as lakes, non-tidal rivers and the Norfolk Broads “listed” Skippers and Mates are not deemed to be required,
 - All crew must be paid-up members of the club,
 - The committee must be satisfied that the overall crew is “balanced” in terms of having sufficient experience, capability, stamina and agility for the proposed cruise / passage,
 - The charter must be booked (generally by the Cruising Secretary or his delegate who may be the skipper with specific written authority from the Cruising Secretary) and the charter cost paid for (generally by the Treasurer) by the club, although the security deposit will separately be the responsibility of the skipper, mate and crew rather than the club,
 - All crew, including skipper and mate, must book and pay for their share of the charter cost (including any booking charges, as prescribed by the committee) through the club’s booking process, rather than to the skipper himself.

Provided that these criteria are complied with, the club encourages skippers and members to organise their own sailing events as “Boaters events”.

- 1.3.14. The programme of sailing events planned for the current year is shown on the Events Programme which is updated and circulated to members regularly, and can be found on the club website.

- 1.3.15. The club’s Cruising Secretary can be contacted at cruising@bromsgroveboaters.co.uk

1.4. Training

- 1.4.1. For those club members wishing to develop their sailing skills and gain recognised qualifications, the club organises a number of relevant courses including:
- RYA Short Range Certificate (marine VHF radio)
 - RYA Radar
 - RYA First Aid
 - RYA Diesel Engine
 - Sea Survival
 - Day Skipper theory
 - Coastal Skipper / Yachtmaster theory
- 1.4.2. The club is an RYA Training Centre and provides some of these courses ‘in-house’; others are ‘bought-in’ from external providers. For club members, courses are charged on a ‘not for profit’ basis; non-members are required to join the club before attending and, thereby, receive all the benefits of club membership for that year.
- 1.4.3. Attendees on all courses organised by Boaters are invited to provide feedback on the course and the instructor to the club’s Training Coordinator in order to maintain quality. RYA also request feedback on RYA courses via www.rya.org.uk/go/course-feedback
- 1.4.4. The club also organises on-the-water Boat Handling Skills training, using RYA Training providers such as Hamble School of Yachting.
- 1.4.5. The programme of training courses planned for the current year, as well as social events and sailing events, is shown on the Events Programme which is updated and circulated to members regularly, and can be found on the club website.
- 1.4.6. The club’s Training Coordinator can be contacted at training@bromsgroveboaters.co.uk

1.5. Health & Safety

- 1.5.1. The club has a nominated Safety Officer, and the club's current Health and Safety policy is included with Appendix B of this document. It is important to note that Health and Safety is central to all activities undertaken by the club and it is the responsibility of every member to ensure activities and events are completed in a safe manner.

1.6. Insurance

- 1.6.1. The club has public liability and indemnity insurance which is intended to cover claims made against the club resulting from a proven negligent act by a member of the club while participating in an activity organised by the club. The cover is up to £5m any one claim.
- 1.6.2. It is important to note that the club's insurance does not generally cover losses, damage, or injury to club members or their possessions. Club members should consider whether their own insurances provide such cover as they may require. Club members who sail should consider the specific insurance policy discussed in Part 2 of this Handbook.
- 1.6.3. Events organised by the club (generally meaning that the club itself has contracted with and paid the charter company, training provider, venue owner, etc.) have the cover of the club's insurance, but some other events may merely be advertised by the club yet be organised by others (such as individual skippers or external training providers paid directly by members), and the club's insurance does not provide any cover for such events.
- 1.6.4. Since the club's insurance covers only club members, it is important that all those participating in club events are fully-paid-up and registered members of the club. This is particularly important for the club's sailing events, which is why 'guests' are required to become club members before participating in a club sailing event. The exception, because of its relatively low risk, is club social evenings to which Visitors are welcome.
- 1.6.5. A copy of the club's current insurance policy can be downloaded either from the club website or from WebCollect.

1.7 Terms and Conditions of booking Boaters Events

1.7.1 Bookings for services or events cannot be cancelled and are refundable only in exceptional circumstances.

The club may attempt to re-sell a booking on your behalf but only if the event is otherwise fully booked.

In the event of a reimbursement being due to you it will be made using the same means of payment as you used for the initial transaction, unless you and the club agree otherwise.

1.7.2 If the charter company or service provider refuses to cancel and refund an event booked by the club but agrees to re-scheduling the service or event to another date, the club will offer the re-scheduled event to those who have booked, but will not offer any refund.

1.7.3 The club has the right to cancel a service but will only do so due to reasons outside of its control or if there are insufficient bookings to make the service viable. If the club does cancel a service it will notify those who have booked as soon as possible and it will reimburse all payments received, without undue delay and in any event not later than 14 days from the day that it cancels the service.

PART 2 – Club Skippers & Mates

This Part 2 is primarily of interest to club members who are on the list of Club Skippers & Mates, or who aspire to be on that list. However it is also recommended reading for club members who sail, because it gives an insight into the role of the Skippers & Mates under whose command they sail.

2.1 Getting onto (and coming off of) the Skippers & Mates list

2.1.1. When the club (as opposed to individual skippers) organises a sailing event, the skipper and mate of all boats are required to have been formally recorded by the committee onto the list of Club Skippers and Mates.

2.1.2. Being the UK governing body for sailing, the RYA is best placed to determine the competence of a skipper and, therefore, the criteria determined by the club committee for inclusion on the club's lists are based on RYA qualifications as follows:

2.1.3. Club Skippers must have achieved at least:

- RYA Coastal Skipper / Yachtmaster Theory
 - RYA Coastal Skipper Practical (Tidal, where specified)
 - RYA First Aid (within the last 3 years) or equivalent
 - RYA Short Range Certificate (marine VHF radio)
 - 800nm
 - 12 night hours
 - and also have skippered a sailing yacht within the past two years.
- (This being the minimum prerequisite for RYA Yachtmaster Coastal)

2.1.3.1. Club Day Skippers must have achieved at least:

- Club Mate
- Skipper referral
- Committee Ratification

2.1.4. Club Mates must have achieved at least:

- RYA Day Skipper Theory } or RYA International Certificate
- RYA Day Skipper Practical (Tidal, where specified) } of Competence (ICC)
- RYA First Aid (within the last 3 years) or equivalent
- RYA Short Range Certificate (marine VHF radio)
- and also have crewed a sailing yacht within the past two years.

2.1.5. In exceptional circumstances, if the skipper and/or mate of a formal Boaters event does not have a current RYA First Aid certificate, the committee may, at its discretion, approve the skipper and/or mate for that event only provided that at least two people on board do have a current certificate.

2.1.6. Any club member who has these qualifications or believes that they have suitable equivalent qualifications, and wants to be included on the list as an active Skipper or Mate for the club, can contact the Cruising Secretary with copies of their relevant certificates and logbook, for the club committee to ratify and update the list. Skippers newly appointed to the list will be presented with their club burgee at the next AGM, which they should fly during club sailing events.

2.1.7. Notwithstanding their having achieved the aforementioned criteria (at the time of undertaking the relevant RYA examination), Skippers and Mates are themselves solely responsible for maintaining their competence so that they can safely discharge their responsibilities. Skippers and Mates should request to be removed from the club's list as soon as they consider themselves to no longer have the competence, ability, health, or agility to

safely continue in the role. Otherwise, considering these factors, the committee may at any time and at its sole discretion remove a Skipper or Mate from the club's list.

2.2 Organisation of Bromsgrove Boaters sailing events (by Skippers and by Cruising Secretary)

- 2.2.1. See section 1.3 above for a description of the various sailing events organised by the club and/or its members, including criteria for a sailing event to be covered by the club's insurance and considered to be a "Boaters event".
- 2.2.2. If a listed Club Skipper wishes to organise a charter with a crew of his or her choice, and have it classified as a Boaters event under cover provided by the club's insurance, the skipper and all his crew must make their bookings and payments via WebCollect (this can be arranged by liaising with the Cruising Secretary) before the club will make the financial commitment of making any payment to the charter company.
- 2.2.3. Prior to any Boaters sailing event, the Committee will issue a notification to the skipper authorising him or her to charter the boat (or a suitable replacement) on behalf of the club.

2.3 Skipper's role

2.3.1. Chartering

On all Boaters sailing events the Cruising Secretary (or his delegate, who may be the Skipper with specific written authority from the Cruising Secretary), will book and pay for the boat on behalf of the club. The Skipper will then take over responsibility for the event and will liaise with the charterer in regard to timings for arrival, collection, signing of charter agreements as required and payment of the security deposit.

The Skipper will also complete the handover process with the charterer, prior to taking over the boat for the charter period.

2.3.2. Weather

In the case of inclement or unsuitable weather conditions being forecast, the Skipper will liaise with the charterer and both of them will make the final decision as to whether to proceed with the charter, based on both their experience and the overall competence of the crew.

2.3.3. Planning & organisation

The Skipper is responsible for all aspects of planning and preparation for the event (although they may choose to delegate some aspects to members of the crew, such as provisioning or preparation of meals).

The Skipper will typically liaise with the crew in advance to determine their experience and expectation for the event, dietary requirements, equipment requirements (foul weather gear for example which can typically be hired from charterers) and will also co-ordinate travel plans to/from the charter location.

The Skipper is required to prepare a passage plan for the event taking into account the prevailing weather conditions, tides, characteristics of the boat, crew experience and capabilities. The Skipper will also prepare back-up plans and options.

2.3.4. On board

Once on-board the Skipper will familiarise themselves with all aspects of the vessel, including location and operation of all safety equipment on-board, engine, through hull fittings and the sailing controls, this will typically be completed in conjunction with the mate. Once provisions and personal kit are stowed, the skipper will complete a briefing for the crew covering both the safety on-board and the plans for the event. Throughout the

event the skipper will remain in charge, monitoring all aspects of the operation of the boat and the well-being of the crew. At any time the skipper may decide to change plans and at all times their decision is final.

2.3.5. After the event

The Skipper will be responsible for returning the boat to charterer at the agreed time, refuelling and cleaning, if required, and for completing the handover process back to the charterer. Should any damage or breakages have occurred, the Skipper should advise the charter company. Skippers should also advise of any concerns in regard to fixtures/fittings of the boat – worn sheets, sail damage, odd engine noises etc.

Skippers are required to provide a brief report to the Cruising Secretary after all club sailing events covering:

- Any notifiable Incidents, accidents and near misses
- Boat faults or charter problems
- A very brief summary of the route, miles covered, and any underlying factors or decisions.

2.3.5.1 Club Day Skipper's Role

The Club Day Skipper's role will function as defined by the 'Club Skipper's Role' within the following Limits:

- Only to sail in the Solent in an area bounded by Yarmouth and Lymington to the West, Chichester Harbour to the East and Bembridge to the South.
- Only to sail in daylight.
- To produce a comprehensive passage plan prior to departure agreed by the Cruising Secretary.

The Skipper will be responsible for returning the boat to charterer at the agreed time, refuelling and cleaning, if required, and for completing the handover process back to the charterer. Should any damage or breakages have occurred, the Skipper should advise the charter company. Skippers should also advise of any concerns in regard to fixtures/fittings of the boat – worn sheets, sail damage, odd engine noises etc.

Skippers are required to provide a brief report to the Cruising Secretary after all club sailing events covering:

- Any notifiable Incidents, accidents and near misses
- Boat faults or charter problems
- A very brief summary of the route, miles covered, and any underlying factors or decisions.

2.4 Mate's role on board

2.4.1. The primary role of the Mate on board is to support the skipper in the safe operation of the boat and the skipper may often delegate tasks/actions to the mate. The Mate may also be involved in the planning process, assisting the skipper and also building their own skills and experience.

2.4.2. Should the skipper become incapacitated for any reason, the Mate must be ready and able to take over all aspects of the operation of the boat and return the vessel to safe point of refuge. On longer passages the Mate will typically act as a watch leader managing the boat whilst the skipper is off watch.

2.5 Health & Safety

- 2.5.1. Although the skipper is in charge, safety on board a sailing vessel is everyone's responsibility and to that end, it is essential that the all crew members are familiar with the safety systems and procedures on a given boat. Prior to departure, the skipper will provide a full safety briefing to the crew (sample briefing guidelines are included with Appendix C of this document) and may also assign specific roles to crew members in the event on an emergency.
- 2.5.2. The club strongly recommend that life jackets are worn at all times while the boat is underway. At night or in restricted visibility it is also recommended that lifelines be worn on deck at all times.
- 2.5.3. Within the limited confines of a boat, hygiene is an important concern, crew should be reminded of the use/operation of the heads and the importance of washing hands before handling or preparing food.
- 2.5.4. Crew members must advise the skipper of any medical conditions they may have and also any medication that may be required to treat these conditions (and where this medication is located). The skipper should also advise the mate of this information, but otherwise should be treated confidentially.

2.6 Insurance

- 2.6.1. Although the club's insurance provides some cover as discussed in Part 1, the varied risks inherent in sailing could result in all crew members, and particularly skippers and mates, becoming exposed to claims for loss, damage or injury. The club's insurance provides no cover whatsoever when sailing events are not organised by the club itself, as may be the case when a club skipper organises his own crew and charters a boat, even if the crew are all club members and the event is known to the club committee.
- 2.6.2. For this reason all persons who sail, and particularly skippers and mates, should consider whether their own insurances provide such cover as they may require and, if necessary, should consider taking out insurance specifically to cover risks associated with sailing. Such specific insurance is understood to be available from companies including Topsail, Noble Marine, and others.

PART 3 – Club Committee / Board of Directors

This Part 3 is primarily of interest to club members who are, or wish to be, on the committee as directors of Bromsgrove Boaters Ltd. However it is available to all club members to enable them to understand how the committee operates, and the policies that the committee applies in running the club.

3.1 General

The election of club members onto the committee and the conduct of the committee in general are described within the club's Articles of Association (see Appendix A of this Handbook). The various Officers and supporting roles are allocated by consensus of the committee members, at the first committee meeting after election of the committee, according to who is willing and suitable for each role. In order to share the workload and responsibilities for running the club, every committee member is expected to take one of the nine primary roles; there is no room for 'passengers' on the committee.

A list of the current committee members and the roles they hold can be found on the club website.

3.2 Committee roles and responsibilities

3.2.1. Commodore - clubcommodore@bromsgroveboaters.co.uk

- Acts as figurehead for the club and committee
- Introduces and chairs social events, with support from others as appropriate
- Chairs committee meetings, and may run committee meetings or delegate to another
- Approves minutes of committee meetings when appropriate

3.2.2. Vice-Commodore - vicecommodore@bromsgroveboaters.co.uk

- Stands-in, as above, when the Commodore is not available
- Takes the lead on cross functional projects and on projects which do not align with the responsibility of other Committee members

3.2.3. Treasurer - treasurer@bromsgroveboaters.co.uk

- Monitors the payment of membership subscriptions, chases those whose payment is overdue, and notifies the Membership Secretary of those whose membership has lapsed by virtue of being 2 months late
- and the other functions and responsibilities required of the Treasurer by the club's constitution.

3.2.4. Club Secretary - clubsecretary@bromsgroveboaters.co.uk

- Organises committee, AGM and SGM meetings, including preparing and distributing the agenda and supporting papers, drafting minutes for approval, and publishing minutes when approved
- Manages the club's RYA affiliation, including updating RYA with the club's contact names and details, and submitting the club's response to the annual RYA Affiliated Club survey
- and the other functions and responsibilities required of the Club Secretary by the club's constitution.

3.2.5. Social Events Secretary - functionscoordinator@bromsgroveboaters.co.uk

- Organises a varied programme of Wednesday evening social events including internal and external speakers.
- For external fee-earning speakers, agrees the fee plus travel/accommodation costs if necessary, within a budget agreed by the committee.
- For internal speakers and non fee-earning external speaker (typically from public bodies, etc), agrees a donation from club funds to a charity of the speaker's choice plus travel/accommodation costs if necessary, within a budget agreed by the committee.
- Organises additional one-off social events such as Annual Dinner, Flotilla Dinners, etc as required.
- Arranges safe custody and maintenance of the club's PA system and projector, etc.

3.2.6. Cruising Secretary - cruising@bromsgroveboaters.co.uk

- Prepares and maintains up-to-date the list of club Skippers and Mates

- Physically checks, and then maintains a record (on WebCollect) of, the relevant qualifications of club Skippers and Mates to confirm their eligibility to be on the list
- When necessary, deals with the removal of any Skipper or Mate from the lists
- Liaises with club Skippers and Mates in respect of their sailing intentions in order to plan for Boaters sailing events
- Negotiates with yacht charter companies to achieve the best possible deals and options
- Liaises with club Skippers to share information of the best deals and options achieved by the cruising secretary and by individual Skippers, such as:
 - + early take-over of chartered boat
 - + free loan of waterproofs by charter companies to first-time sailors
 - + reduced rates for mid-week or low-season charters.

3.2.7. Training Coordinator / RYA Training Principal - training@bromsgroveboaters.co.uk

- Organises a varied programme of shore-based training courses to suit the needs of club members
- Organises courses as required by club Skippers and Mates; eg. renewal of First Aid certificates
- Liaises with the Cruising Secretary to organise on-the-water Boat Handling Skills training events.

3.2.8. Membership Secretary - membership@bromsgroveboaters.co.uk

- Leads on initiatives to recruit new members
- Responds to enquiries, via the club website or otherwise, from potential new members
- Liaises with the Training Coordinator to identify and make contact with non-members who have attended training courses, with a view to encouraging them to become members and participate in more club activities
- When a members leaves the club, or is considered to have let their membership lapse, removes the contact details from the Membership List, retaining only the ex-member's name, membership number and years of joining and leaving, in order to facilitate the statistical data response to the annual RYA Affiliate Club survey.

3.2.9. Safety Officer -

- Prepares and maintains a Safety Policy covering all the club's activities
- Briefs and trains the club membership on all aspects of Safety Policy
- Collation of information relating to incidents or near misses, reviewing the club's activities for compliance with the Safety Policy, and proposed improvements where necessary.
- Note, the Safety Officer does not have to be a committee member, but will report to the committee (in person or by written report) when necessary.

3.2.10. Communications

Although not a primary role for any one committee member, communication with all club members is a vital action for the committee in order to achieve a smooth running, efficient, and happy club.

Therefore one or more of the committee members must take responsibility for:

- the club website: keeping up-to-date, informative, and interesting
- regular email circulars: with brief information on upcoming events
- the club Facebook group: ensuring regular and informative posts
- the club Twitter feed: keeping it fed
- press releases and contact with other media.

3.3 Conduct of committee meetings and AGMs

The club's Articles of Association define aspects of the operation of the committee / board of directors.

APPENDICES

A The club's Articles of Association

(adopted at the Special General Meeting on 20 July 2016)

THE COMPANIES ACT 2006
PRIVATE COMPANY LIMITED BY GUARANTEE
ARTICLES OF ASSOCIATION OF
BROMSGROVE BOATERS LIMITED (THE "CLUB")

PART 1: INTERPRETATION AND LIMITATION OF LIABILITY

1. DEFINED TERMS

A.1. The regulations contained in the Model Articles for Private Companies Limited by Guarantee set out in Schedule 2 of The Companies (Model Articles) Regulations 2008 (SI 3229/2008), shall not apply to the Club.

A.2. In these Articles, unless the context requires otherwise:

Act	means the Companies Act 2006;
AGM	means an annual general meeting of the Club;
Articles	means these articles of association, and Article refers to a particular provision in them;
Boating	means sporting, recreational and other activities carried out in water-borne craft of any description powered by the wind or by mechanical means;
Bye Laws	means bye laws of the Club from time to time proposed by the directors and approved by the Members in accordance with Article 18.8.2;
Club	means the company regulated by these Articles;
Club Member	means every person who agreed to become a company member of the Club and whose name is entered in the Club's register of members, in accordance with section 112 of the Act, and Club Membership shall be interpreted accordingly;
Companies Acts	means the Companies Acts (as defined in section 2 of the Act), in so far as they apply to the Club;
Director	means a director of the Club, and includes any person occupying the position of director, by whatever name called;
electronic form	has the meaning given in section 1168 of the Act;
Honorary Member	a Club Member who has been nominated by the directors and approved by the Club Members who shall pay no fee, and who therefore neither has voting rights at general meetings nor any other rights to which members of companies are entitled under the Articles or the Companies Acts, and Honorary Membership shall be interpreted accordingly;
Member	means all members of the Club, whether Club Members or Honorary Members, and Membership shall be interpreted accordingly;

Officers	has the meaning given in Article 7.1;
ordinary resolution	means a resolution passed by a simple majority of the Club Members;
Reviewer	means a person appointed by the Club Members to review the financial records of the Club;
Secretary	means the company secretary of the Club, if appointed;
special resolution	means a resolution of the Club Members passed by a not less than two thirds of Club Members;
visitor	means a person who is not a Member who attends an event organised by the Club and who becomes a non voting Member for the period of the event;
writing	means the representation or reproduction of words, symbols or other information in a visible form by any method or combination of methods, whether sent or supplied in electronic form or otherwise.

A.3. In these Articles, unless the context otherwise requires:

A.3.1. other words or expressions contained in these Articles bear the same meaning as in the Act as in force on the date when these Articles become binding on the Club;

A.3.2. words in the singular shall include the plural and in the plural shall include the singular; and

A.3.3. a reference to one gender shall include a reference to the other genders.

A.4. Headings in these Articles are used for convenience only and shall not affect the construction or interpretation of these Articles.

A.5. Unless expressly provided otherwise, a reference to a statute, statutory provision or subordinate legislation is a reference to it as it is in force from time to time, taking account of any subordinate legislation from time to time made under it, and any amendment or re-enactment and includes any statute, statutory provision or subordinate legislation which it amends or re-enacts.

A.6. A person includes a natural person, corporate or unincorporated body (whether or not having separate legal personality) and that person's personal representatives, successors and permitted assigns.

A.7. Any phrase introduced by the terms including, include, in particular or any similar expression shall be construed as illustrative and shall not limit the sense of the words preceding those terms.

B. LIABILITY OF CLUB MEMBERS

B.1. The liability of each Club Member is limited to £1, being the amount that each Club Member undertakes to contribute to the assets of the Club in the event of its being wound up while he is a Club Member or within one year after he ceases to be a Club Member, for:

B.1.1. payment of the Club's debts and liabilities contracted before he ceases to be a Club Member;

B.1.2. payment of the costs, charges and expenses of winding up; and

B.1.3. adjustment of the rights of the contributories among themselves.

PART 2: OBJECTS & POWERS

C. OBJECTS

C.1. The Club is established for the following purposes:

C.1.1. to acquire and take over all or any part of the assets and liabilities of the present unincorporated body known as Bromsgrove Boaters;

C.1.2. to promote and facilitate offshore sailing opportunities for Club Members;

C.1.3. to help Club Members develop sailing and related skills; and

C.1.4. to provide social and other facilities for Club Members as may from time to time be determined by the directors.

D. POWERS

D.1. In pursuance of the object set out in Article 3.1, the Club has the power to:

D.1.1. establish, maintain and conduct a Boating club;

D.1.2. provide advice or information;

D.1.3. co-operate with other bodies;

D.1.4. accept gifts and raise funds;

D.1.5. borrow money;

D.1.6. give security for loans or other obligations;

D.1.7. acquire or hire assets of any kind;

D.1.8. let or dispose of assets of any kind;

D.1.9. set aside funds for special purposes or as reserves against future expenditure;

D.1.10. deposit or invest its funds in any manner;

D.1.11. delegate the management of investments to a financial expert;

D.1.12. insure the passets of the Club against any foreseeable risk and take out other insurance policies to protect the Club when required;

D.1.13. employ paid or unpaid agents, staff or advisers;

D.1.14. enter into contracts to provide services to or on behalf of other bodies;

D.1.15. establish or acquire subsidiary companies; and

D.1.16. do anything else within the law which promotes or helps to promote the objects set out in Article 3.1.

E. CLUB ASSETS

E.1. None of the assets of the Club will be used for the direct or indirect private benefit of any Member.

E.2. The directors shall hold Club assets on trust for the benefit of members of the Club.

E.3. Members will not knowingly remove, injure, destroy or damage any property of the Club and should a member damage or lose any Club property they will be asked to pay for the damage or loss caused.

PART 3: DIRECTORS

F. DIRECTORS

F.1. The directors are responsible for the management of the Club's business, for which purpose they may exercise all the powers of the Club.

F.2. There shall be not more than nine directors and not less than four directors who are elected by the Club Members or co-opted by the directors in the event of there being a vacancy.

F.3. A director shall be appointed at either an AGM or a Special General Meeting. Retiring directors and any Club Member who notifies the Secretary at least 28 days before the AGM can stand for appointment.

F.4. Candidates for appointment as a director may provide an election address of not more than 300 words and no later than 7 days before the AGM. These will be sent out by the Secretary to all Club Members not less than five days before the AGM.

- F.5. If there are more candidates than vacancies then there will be a vote and the candidates with the most votes will be appointed as directors.
- F.6. If there are as many candidates as vacancies or more vacancies than candidates, then each candidate will be appointed individually subject to them having the support of a simple majority of votes.
- F.7. A director shall have responsibility for each of;
- F.7.1. training;
 - F.7.2. safety;
 - F.7.3. sailing events;
 - F.7.4. social events.
- F.8. A director's term of office automatically terminates if he or she:
- F.8.1. ceases to be a director by virtue of any provision of the Act or is prohibited from being a director by law;
 - F.8.2. is absent without permission from three consecutive meetings of the directors and is asked by a majority of the other directors to resign;
 - F.8.3. is incapable, whether mentally or physically, of managing his/her own affairs;
 - F.8.4. resigns by written notice to the directors but only if at least four directors will remain in office; or
 - F.8.5. is removed by the Club Members.

G. OFFICERS & SECRETARY

- G.1. The officers of the Club are the Commodore, Vice-Commodore, Secretary and Treasurer (the Officers), all of whom must Club Members and all of whom must be directors and must also meet any other conditions and comply with any duties and responsibilities set out in any Bye Laws.

H. DIRECTORS' PROCEEDINGS

- H.1. The directors must hold at least four meetings each year. Any items to be discussed must be notified to the Secretary at least 14 days before the meeting and the agenda shall be sent out by the Secretary to the directors at least 7 days before the meeting.
- H.2. The quorum for directors' meetings may be fixed from time to time by a decision of the directors, but it must never be less than two, and, unless otherwise fixed, it is four.
- H.3. A meeting of the directors may be held either in person or by suitable electronic means agreed by the directors in which all participants may communicate with all the other participants.
- H.4. The Commodore or if the Commodore is unable or unwilling to do so, some other director chosen by the directors present presides at each meeting.
- H.5. Any issue may be determined by a simple majority of the votes cast at a meeting, but a resolution in writing agreed by all the directors (other than any conflicted director who has not been authorised to vote) is as valid as a resolution passed at a meeting. For this purpose the resolution may be contained in more than one document.
- H.6. Every director has one vote on each issue and, in case of equality of votes, the chairman of the meeting has a second and casting vote.
- H.7. A procedural defect of which the directors are unaware at the time does not invalidate decisions taken at a meeting.

I. DIRECTORS' POWERS

- I.1. The directors may exercise any powers of the Club which are not reserved to the Club Members.
- I.2. The directors may delegate any of their functions to committees consisting of two or more individuals appointed by them on such terms as they think fit. At least one member of every committee must be a director and all proceedings of committees must be reported promptly to the directors.
- I.3. Committees to which the directors delegate any of their powers must follow procedures which are based as far as they are applicable on those provisions of the Articles which govern the taking of decisions by directors.

J. DIRECTORS' REMUNERATION AND EXPENSES

- J.1. Directors may undertake any services for the Club that the directors decide. Directors are not to be remunerated for their services to the Club as directors but are entitled to such remuneration as the directors determine for any other service which they undertake for the Club.
- J.2. The Club may pay any reasonable expenses which the directors properly incur in connection with the discharge of their responsibilities in relation to the Club.

K. CONFLICTS OF INTEREST

- K.1. The directors may, in accordance with the requirements set out in Article 11.2, authorise any situation in which a director has or can have, a direct or indirect interest that conflicts or possibly may conflict, with the interests of the Club which would, if not authorised, involve a director breaching his duty under section 175 of the Act to avoid conflicts of interest.
- K.2. Any authorisation under Article 11.1 shall be effective only if:
 - K.2.1. the matter in question shall have been proposed by any director for consideration in the same way that any other matter may be proposed to the directors;
 - K.2.2. any requirement as to the quorum is met without counting the interested director; and
 - K.2.3. the matter was agreed to without the interested director voting or would have been agreed to if the interested director's vote had not been counted.
- K.3. A director is required, by reason of being a director (or because of the fiduciary relationship established by reason of being a director), to account to the Club for any remuneration, profit or other benefit which he derives from or in connection with a relationship involving a conflict of interests which has been authorised by the directors in accordance with these Articles or by the Club Members in general meeting (subject in each case to any terms, limits or conditions attaching to that authorisation) and failure to do so shall render the contract liable to be avoided on such grounds.
- K.4. If a proposed decision of the directors is concerned with an actual or proposed transaction or arrangement with the Club in which a director is interested, that director is not to be counted as participating in the decision-making process for quorum or voting purposes, unless the director's interest cannot reasonably be regarded as likely to give rise to a conflict of interest.
- K.5. Where the number of non-conflicted directors is less than the quorum for the purposes of approving a resolution authorising any situation or transaction constituting a conflict as anticipated by the Companies Acts, the quorum shall be all the disinterested directors.
- K.6. When all the directors of the Club are conflicted, the Club shall pass the conflict to the Club Members for approval by ordinary resolution.

PART 4: MEMBERSHIP**L. APPLICATIONS FOR MEMBERSHIP**

- L.1. Membership is open to any individual over the age of 18 interested in the activity of Boating. Membership is not transferable.
- L.2. No person shall become a Club Member unless that person has completed an application form and has paid any subscriptions when joining and on January 1st in each subsequent year.
- L.3. The Secretary will ensure that all applicants are informed of the outcome of their application.
- L.4. An application to become a Club Member of the Club will not be refused unless the directors believe that there are reasons to believe that there might be an issue with the application or it raises concerns in which case the decision to accept an application rests with the directors and will be decided by a simple majority. The directors may refuse applications only for good cause such as conduct or character likely to bring the Club into disrepute. If an application is rejected fees will be refunded in full.
- L.5. Every person who, at the date of incorporation of the Club, had paid a subscription fee to, and was a member of, the unincorporated club known as Bromsgrove Boaters referred to in Article 3.1.1 on 20th July 2016 shall be a Member of the Club from incorporation.
- L.6. The directors may establish different classes of Membership, and decide who will be eligible for admission to them and what their rights and obligations will be.
- L.7. Persons applying to become a Club Member agree to comply with these Articles and any bye-laws and Regulations if the Club during the time that they qualify as a Club Member.

M. TERMINATION OF MEMBERSHIP

- M.1. A Member may withdraw from Membership by giving notice to the Club in writing.
- M.2. A person's Club Membership terminates when their subscriptions are overdue by more than two calendar months.
- M.3. A person's Membership terminates when that person dies.
- M.4. The directors may terminate the Membership of any Member without his consent by giving him written notice if, in the reasonable opinion of the directors:
 - M.4.1. he is guilty of conduct which has or is likely to have a serious adverse effect on the Club or bring the Club or any or all of the Members and directors into disrepute;
 - M.4.2. he has acted or has threatened to act in a manner which is contrary to the interests of the Club as a whole; or
 - M.4.3. he has failed to observe the terms of these Articles and any Bye Laws from time to time.
- M.5. If the directors wish to terminate a person's Membership in accordance with Article 13.4, they must give notice to that Member and provide the Member with the opportunity to be heard in writing or in person as to why his Membership should not be terminated. The directors must consider any representations made by the Member and inform the Member of their decision following such consideration.
- M.6. A Member whose Membership is terminated under Article 13.4 shall;
 - M.6.1. not be entitled to a refund of any subscription
 - M.6.2. be entitled to an appeal against their sanction to Members at a general meeting called by the directors.

N. LIMITATION OF CLUB LIABILITY

N.1. All Members use all facilities of the Club and participate in events organised by the Club at their own risk and they accept that:

N.1.1. The Club will not accept any liability for any damage to or loss of property belonging to any Member.

N.1.2. The Club will not accept any liability for personal injury arising out of participation in Club events or activities, either sustained by a member or caused by any other member even if the damage or injury could have been attributed to or was occasioned by the neglect, default or negligence of any of them, the Officers or Committee of the Club.

O. VISITORS

Members shall ensure that their guests are recorded in the visitors book and that any required fees are paid.

P. DATA PROTECTION

P.1. All Members consent to the Club holding their relevant personal data for the purposes of the Data Protection Act or any subsequent legislation which amends or replaces it.

P.2. Any data held by the Club will only be used by members the Club for Membership related issues and will not be used for any other purpose including sharing it with any third party for marketing or commercial purposes.

Q. COMPLAINTS

17.1 All complaints should be addressed in writing to the Secretary, and will be added to the Agenda of the next available directors meeting.

R. GENERAL MEETINGS

R.1. Only Club Members are entitled to attend general meetings (in person or their proxy, but only if the appointment of a proxy is in writing and notified to the Secretary at least forty eight hours before the commencement of the meeting).

R.2. The Club must hold a general meeting as an AGM in November of each year (unless it has been postponed in accordance with article 18.12.2) in addition to any other general meetings in that year, and must specify the meeting as the AGM in the notices calling it. The first AGM must be held before the second November after the Club's incorporation.

R.3. The chairman at a general meeting is elected by the Club Members present in person or by proxy in his/her capacity as a Club Member and not as proxy for another Club Member.

R.4. Every Club Member present in person or by proxy has one vote on each issue.

R.5. Every Club Member has one vote on each issue and, in case of a tied vote, the chairman of the meeting has a second and casting vote. Voting shall be by show of hands unless the chairman of the meeting requests a written ballot.

R.6. Issues shall be settled by simple majority except on matters relating to the creation, repeal or amendment of any Article or Bye Law and the nomination of an Honorary Member when a there must be support from at least two thirds of those voting.

R.7. At the AGM Club Members must:

R.7.1. Appoint a chairman of the meeting in accordance with Article 18.3

R.7.2. Approve the minutes of the previous AGM and any intervening special general meetings;

R.7.3. Receive the accounts and financial statements of the Club for the previous financial year;

- R.7.4. Approve the subscriptions for the following year;
- R.7.5. Receive a written report on the Club's activities;
- R.7.6. Elect new directors for the following year;
- R.7.7. Consider the appointment of a person to review the accounts for the Club, the Reviewer;
- R.7.8. Approve the nomination of anyone proposed by the directors to become an Honorary Member of the Club.

R.8. Club Members may also, from time to time:

- R.8.1. discuss and determine any business put before them by the directors or set out in a valid request by the Club Members to call a general meeting pursuant to Article 18.9; and
- R.8.2. in particular, consider and determine whether to approve any Bye Laws put before them by the directors, which are consistent with the these Articles and the Act, to govern:
 - R.8.2.1. classes and conditions of Membership;
 - R.8.2.2. the entrance fees, subscriptions and other fees or payments to be made by Club Members and visitors;
 - R.8.2.3. the procedures for dealing with disciplinary action against Members, and/or for the expulsion of Members, and/or for refusals to renew Membership;
 - R.8.2.4. the procedures for general meetings and meetings of the directors and committees of the directors in so far as such procedure is not regulated by the Articles; and
 - R.8.2.5. matters relating to the use of the Club's assets.

R.9. A special general meeting may be called with at least 14 days notice by the directors at any time and must be called within 28 days of a written request from at least 25% of Club Members.

R.10. Once the notice of a Special General Meeting has been sent it can only be amended with the proposer's written consent and if the meeting Chairman agrees that the scope and purpose of the meeting has not be materially altered.

R.11. General meetings are called on at least 14 and not more than 90 days' written notice indicating the business to be discussed and if any resolutions are to be proposed setting out the terms of any proposed resolutions.

R.12. There is a quorum at a general meeting if the number of Club Members present in person or by proxy is at least 20% of Club Members. Where a quorum is not achieved;

- R.12.1. the start of the meeting will be delayed for 30 minutes after which;
- R.12.2. the meeting will be postponed to a new date which will be notified to Club Members by the Secretary at least 7 days in advance.

R.13. Except where otherwise provided by these Articles or the Companies Acts, a written resolution (whether an ordinary or a special resolution) is as valid as an equivalent resolution passed at a general meeting. For this purpose the written resolution may be set out in more than one document.

R.14. A technical defect in the appointment of a Club Member of which the Club Members are unaware at the time does not invalidate a decision taken at a general meeting or a written resolution of the Club Members.

PART 5: ADMINISTRATIVE ARRANGEMENTS

S. RECORDS AND ACCOUNTS

S.1. The directors must comply with the requirements of the Companies Acts as to keeping records, the audit or independent examination of accounts where required and the preparation and transmission to the Registrar of Companies of information required by law.

S.2. The Secretary shall ensure that:-

- S.2.1. a record of all Members and their contact details is kept;

- S.2.2. an up to date record of the assets of the club is kept;
- S.2.3. the correspondence of the Club is conducted effectively and efficiently;
- S.2.4. safe custody of all Club documents;
- S.2.5. full minutes of all meetings of the Club, the directors and any sub-Committee(s) are made and circulated in draft format within fourteen days of the meeting to be confirmed and signed by the appropriate Chairman at its next meeting if agreed by those attending;
- S.2.6. the administration of such insurance policy or policies as may be needed to protect the interests of the Club, its Officers and its Members;
- S.2.7. all insurance documents are maintained, and complete any such non-financial returns, as may be required by law
- S.2.8. a record is kept of all professional advice obtained.

S.3. The Treasurer shall ensure that:

- S.3.1. all Club money is deposited into bank accounts in the name of the Club;
- S.3.2. the books of account give a true and fair view of the state of the Clubs finances;
- S.3.3. accounting records relating to the Club are made available for inspection by any director and the Reviewer at any time during normal office hours and may be made available for inspection by Club Members who are not directors if the directors so decide.
- S.3.4. all financial returns required by law are made when required;
- S.3.5. an Annual Balance Sheet as at 31 October in each year is produced as well as a Profit and Loss Account which is to be reviewed at least once annually and ensure that they are distributed to Club Members at least fourteen days before the date of the AGM;
- S.3.6. the Annual Balance Sheet and Profit and Loss Account are presented at its AGM.

T. DIRECTORS INDEMNITY

- T.1. Subject to Article 20.2, a director or former director of the Club may be indemnified out of the Club's assets against:
 - T.1.1. any liability incurred by that director in connection with any negligence, default, breach of duty or breach of trust in relation to the Club;
 - T.1.2. any liability incurred by that director in connection with the activities of the Club in its capacity as a trustee of an occupational pension scheme (as defined in section 235(6) of the Act); or
 - T.1.3. any other liability incurred by that director as an officer of the Club.
- T.2. This Article 20 does not authorise any indemnity which would be prohibited or rendered void by any provision of the Companies Acts or by any other provision of law.

U. COMMUNICATIONS

- U.1. Notices and other documents to be served on Members or directors under these Articles or the Companies Acts may be served:
 - U.1.1. by hand; or
 - U.1.2. by post; or
 - U.1.3. by suitable electronic means; or
 - U.1.4. through publication in the Club's newsletter or on the Club's website.
- U.2. The only address at which a Member is entitled to receive notices sent by post is an address in the U.K. shown in the register of Members.
- U.3. Any notice given in accordance with these Articles is to be treated for all purposes as having been received:
 - U.3.1. Twenty four hours after being sent by electronic means or delivered by hand to the relevant address;
 - U.3.2. two clear days after being sent by first class post to that address;

- U.3.3. three clear days after being sent by second class or overseas post to that address;
- U.3.4. immediately on being handed to the recipient personally; or, if earlier,
- U.3.5. as soon as the recipient acknowledges actual receipt.

U.4. A technical defect in service of which the directors are unaware at the time does not invalidate decisions taken at a meeting.

V. AMENDING THE ARTICLES

V.1. These Articles may be amended by special resolution of the Club Members.

W. PROFITS NOT TO BE DISTRIBUTED

W.1. The income and assets of the Club shall be applied solely in promoting the objects of the Club as set out in Article 3.1.

W.2. No dividends or bonus may be paid or capital otherwise returned to the Members, provided that nothing in these Articles shall prevent any payment in good faith by the Club of:

- W.2.1. reasonable and proper remuneration to any Member, officer or servant of the Club for any services rendered to the Club;
- W.2.2. interest on money lent by any Member of the Club or director at a reasonable and proper rate per annum not above the published base lending rate of a clearing bank to be selected by the directors;
- W.2.3. reasonable and proper rent for premises demised or let by any Member or director; or
- W.2.4. reasonable out-of-pocket expenses properly incurred by any director.

X. DISSOLUTION

X.1. If the Club is wound up or dissolved and after all its debts and liabilities have been satisfied there remains any assets they shall not be paid to or distributed among the Members of the Club, but shall be given or transferred to The Royal National Lifeboat Association (Registration Number 209603) ('the RNLI') of West Quay Road, Poole for its general purposes but if the RNLI has ceased to exist or has amalgamated with another charity or has changed its name the proceeds will be paid to any charity which the directors think best fits the objectives of the RNLI.

B. The club's Health & Safety Statement/Policy

Bromsgrove Boaters – Health & Safety Policy Statement

Safety is of fundamental importance to us all. Participants in club activities have the right to expect that the Committee / Board of Directors will make events as safe as reasonably practicable by exercising skill and judgement. Accidents are always regrettable, frequently costly and sometimes disastrous. Safety protects people and equipment and is vital for the enjoyment of recreational boating.

Accordingly, the provision of safe procedures and practices is a primary objective for our club. In striving to meet this objective, the Committee / Board of Director has resolved to:

- Affirm its ownership of safety and provide clear guidance and oversight of safety issues covering all types of Club activity;
- Ensure that committee members, Skippers and other club members are provided with clearly defined responsibilities, authority and accountability in respect to safety issues;
- Actively promote and develop the culture of continuous safety improvement within all Club activities; and
- Enhance the Club's systems and procedures for monitoring and improving safety.

The Committee / Board of Directors will do our utmost to implement these resolutions and ensure that adequate resources are provided to manage safety effectively and to make appropriate training available for club members and especially Skippers.

We recognise that realistically, we can never eliminate risk completely without terminating our activities. Nevertheless, we will strive to identify and deal with safety hazards in an appropriate way in order to constrain the risks they pose to a level that is justifiable, tolerable and as low as possible. In doing so, we will review, scrutinise and assess our own operating procedures and internal control documents regularly.

In addition, we will encourage accident and incident reporting in order to evaluate them, learn from them and to share any lessons learned; we will amend our own safety documentation and practices as necessary.

All Bromsgrove Boaters Skippers understand that they have a duty to establish safe procedures and practices for their boating and to work continuously to promote safety among all Bromsgrove Boater's members. We expect our volunteer Skippers to lead by example. In turn, we all expect every individual Member to take personal responsibility for their own safety and actions at every level of activity.

Key elements in delivering this Health and Safety Policy are the:

- Role and responsibilities of the Safety Officer
- Risk Assessment and Mitigation Actions
- Skipper's H&S Checklist including action in event of a Major Incident.

c. Risk Assessment and Risk Mitigation

	Risk	Risk Level	Mitigation Action	Person Responsible
	SOCIAL EVENTS			
1	Fire or other incident	Low	(Rugby Club staff always present, so rely primarily upon their procedures and action.) Periodically check that rugby club has procedures in place, and record in committee minutes.	Social Sec
2	Building evacuation	Low	(Signing-In book not always complete or legible so roll-call would not be effective.) Ensure meeting room and toilet are evacuated before leaving the building.	Meeting organiser (Social Sec or other)
3	Personal injury	Low	Periodically check that rugby club have a suitable first aid kit available, and record in committee minutes.	Social Sec
4	Electrical equipment	Low	(Portable Appliance Testing - PAT is not required.) Visually inspect electrical equipment before use, whether the club's, the venue's, or the presenter's.	Meeting organiser (Social Sec or other)
5	Venue hazards	Low	Visually check the venue setup for possible hazards; eg. trip hazards, obstructed exits, etc.	Meeting organiser (Social Sec or other)
	TRAINING COURSES			
6	Fire or other incident	Low	Check that venue management or training provider for each course has procedures in place.	Training Coordinator
7	Building evacuation	Low	Personally, or by delegation to training provider, ensure that training room is evacuated before leaving.	Training Coordinator or training provider
8	Personal injury	Low	Check for each course that venue management or training provider has a suitable first aid kit available.	Training Coordinator
9	Electrical equipment	Low	(Portable Appliance Testing - PAT is not required.) Visually inspect electrical equipment before use, whether the club's, the venue's, or the training provider's.	Training Coordinator or training provider
10	Venue hazards	Low	Visually check the venue setup for possible hazards; eg. trip hazards, obstructed exits, etc.	Training Coordinator or training provider
	SAILING EVENTS			
11	Skipper / Mate not competent	Moderate	Criteria for listing Skippers and Mates to be clearly defined, reviewed and revised as necessary, and rigidly applied.	Cruising Sec
12	Crew not competent	Moderate	Crew list to be 'balanced' for skills, competence, and agility.	Cruising Sec and Skipper
13	Unable to make contact	Low	Skipper, Cruising Sec (and separate 'Shore Contact' if Cruising Sec is sailing) to hold contact details for all crew, their home contacts / next of kin, and the charter company. Charter company to be given contact details for 'Shore Contact'.	Skipper and Cruising Sec
14	Boat unsafe	Moderate	Charter only from reputable companies.	Cruising Sec
15	Incident on board	Moderate	Skipper's H&S Checklist to be completed and actioned.	Skipper

16	MAJOR INCIDENT involving loss of life, serious injury, or substantial damage to property or the environment	Low	Apply guidance given in "RYA Guidance on Major Incident Procedures and Crisis Communications for RYA Affiliated Clubs". See Skipper's H&S Checklist.	Skipper and Cruising Sec
	GENERAL			
	Members unaware of H&S policy and risks	Moderate	Include the club's H&S Policy, this Risk Assessment, and the Skipper's H&S Checklist in the Club Handbook and on the club's website, and periodically remind members.	Safety Officer
	No improvement in H&S	Moderate	Maintain an "Accident & Near Miss Log", seeking input from Skippers, meeting organisers, and all club members. Learn lessons, revise Policy, Risk Assessment, and Skipper's H&S Checklist as necessary, and give feedback to members.	Safety Officer

D. Skippers Health and Safety Checklist

	Issue	Action
1	Crew health	Be aware of any health problems and medication taken by each crew member.
2	Crew competence	Be aware of skills, competence and agility of each crew member, and allocate tasks accordingly.
3	Novice crew	Consider limitations on novice crew: eg. not outside the cockpit when underway, not left alone onboard, etc.
4	Boat safety equipment	Check equipment and inventory, including gas cut-off, engine fuel cut-off, fire extinguishers, first aid kit, etc and make all crew aware.
5	Boat serviceability	Check boat structure (guard wires, jackstays, etc) for serviceability.
6	Passage Plan	Plan the sailing event to suit the safety and comfort of all crew, including consideration of crew competence, weather, sea conditions, meal breaks, etc.
7	Crew briefing	Undertake a crew briefing (including the charter company's checklist) in sufficient detail to suit crew experience; less detail needed for an experienced crew, more detail needed when novices on board.
8	Contact details	Ensure you have contact details for each crew member's home contact / next of kin, and for Cruising Sec (and separate 'Shore Contact' if Cruising Sec is sailing)
9	MAJOR INCIDENT involving loss of life, serious injury, or substantial damage to property or the environment	Apply guidance given in "RYA Guidance on Major Incident Procedures and Crisis Communications for RYA Affiliated Clubs", see link on Boaters website or via RYA website. - In the first instance Skipper should contact Cruising Sec or Commodore, who will refer to RYA as appropriate, or contact RYA Out-of-Office-Hours Incident Line on 07789 556070.
10	Incident and Near-Miss reporting	Provide the Cruising Secretary with a brief report of the sailing event, including any concerns, incidents or near-misses for the club's Safety Officer to record.

E. The club's Data Protection Policy

Bromsgrove Boaters - Data Protection Policy

The club's data protection policy sets out its commitment to protecting personal data and how it implements that commitment with regards to the collection and use of personal data.

The club is committed to:

- ensuring that it complies with the eight data protection principles, as listed below
- meeting its legal obligations as laid down by the [Data Protection Act 2018](#)
- ensuring that data is collected and used fairly and lawfully
- ensuring that your information is only used for the purposes of the club and is not given to any other party whatsoever
- use personal data only in order to meet its operational needs: i.e. respond to your comments and queries; provide you with information; notify you of any changes
- processing personal data to fulfill legal requirements
- taking steps to ensure that personal data is up to date and accurate
- establishing appropriate retention periods for personal data
- providing adequate security measures to protect personal data
- ensuring that all club officers are made aware of good practice in data protection
- ensuring that queries about data protection, internal and external to the club, are dealt with effectively and promptly
- regularly reviewing data protection procedures and guidelines within the club

Data protection principles

1. Personal data shall be processed fairly and lawfully
2. Personal data shall be obtained for one or more specified and lawful purposes, and shall not be further processed in any manner incompatible with that purpose or those purposes
3. Personal data shall be adequate, relevant and not excessive in relation to the purpose or purposes for which they are processed
4. Personal data shall be accurate and, where necessary, kept up to date
5. Personal data processed for any purpose or purposes shall not be kept for longer than is necessary for that purpose or those purposes
6. Personal data shall be processed in accordance with the rights of data subjects under the [Data Protection Act 2018](#)
7. Appropriate technical and organisational measures shall be taken against unauthorised and unlawful processing of personal data and against accidental loss or destruction of, or damage to, personal data
8. Personal data shall not be transferred to a country or territory outside the European Economic Area unless that country or territory ensures an adequate level of protection for the rights and freedoms of data subjects in relation to the processing of personal data

F. What to bring sailing (for those new to yacht cruising)

Going Afloat for the first time - What to Take?

Sailing in UK waters can be wet and cold and it is best to be prepared. Ideally wear lots of thin layers of clothing topped with a waterproof layer. The trapped air between layers provides additional insulation and if an item of clothing becomes wet it can easily be removed and replaced. If particularly inclement weather is forecast, specialised foul weather gear is undoubtedly best and most charter companies provide a hire service. Storage space on boats is extremely limited so try to get all your kit (with the possible exception of boots and waterproofs) into one medium-sized holdall, which can be folded flat when empty and easily stored out of the way. The following list should suffice for a weekend:

For use ON DECK:

- Waterproof anorak and trousers or specialist sailing waterproofs (can be hired)
- Easy to dry warm trousers (Jeans not recommended - cold when wet then difficult to dry)
- 2 x Fleeces or warm sweaters
- 1 pair Wellingtons (clean) or sea boots. White or non-marking soles preferable
- 1 pair deck shoes, trainers or plimsolls for fair-weather sailing and trips ashore.
- 4 pairs thick socks
- 3 T-shirts (or long-sleeved shirts for the less hardy)
- Thermal underwear (for cold conditions) + Normal underwear (for the good days!)
- Hat and Gloves (the extremities get very cold very quickly)
- Sailing gloves to protect hands while handling warps, halyards and sheets.
- Sunglasses + peaked cap (also very useful in winter)
- Sun tan lotion + lipbalm

For use DOWN BELOW:

- Sleeping bag + pillow (not usually provided on UK charters) + nightwear
- Toiletries (including soap) + Towel (The new quick-drying ones are worth the investment)
- Hand torch
- Small personal first-aid kit - (elastoplasts etc.) and any personal medication.

Miscellaneous:

- Purse or wallet
- Beer or wine according to your taste (or the skipper's)
- Some of your favourite snacks or choc bars for munching while sailing.
- Camera (remember Boaters' Annual Photo Competition)
- Mobile phone (calls to shore-bound loved ones are appreciated)
- iPad or Netbook (to while away the off-watch hour)

Please Note: - If you have a medical condition please put details of condition, emergency treatment, medication and a contact phone number (surgery or family) in a sealed envelope and give to skipper on arrival. It will only be opened in an emergency and will be returned to you unopened on departure.

G. On-board Safety Briefing (two examples of many)

Before giving your crew a safety briefing, it is worth considering the specific circumstances of the planned trip, the experience of the crew and their familiarity with the vessel and each other.

If the crew already know the drill inside out and you know each other well, then the safety briefing can be limited to a discussion of the passage plan for the day, when and how you plan to leave the berth and the watch-keeping rotas.

If a crew does not fully understand the safety drill and does not know where the safety equipment can be found on board, then you will need to brief them on this before departure. It is a good idea to have a safety briefing checklist at hand so you can go through everything in detail. The items to cover include location of safety equipment, use of gas stoves, what to do in the event of fire, actions for man overboard and abandoning ship. Ensure that at least one of the crew in addition to yourself can operate the radio and knows the routine for sending distress signals. Also, remember to ask the crew if any of them are on medication and give out seasickness tablets if necessary.

If you have very young or novice crew aboard, then have a quiet run through with them and leave nothing to chance. The secret here is not to alarm inexperienced crew in any way and to reassure them that the boat is not going to heel over and sink as soon as it leaves the harbour. Keep a positive attitude and don't dwell on the likelihood of gas explosions, but on the great time everyone is going to have out on the water.

Safety Briefing Checklist

Down below:

- Lifejackets and harnesses – fitting, when to wear, clipping on
- Gas – risks, precautions, gas bottles and taps
- Fire prevention – extinguishers, fire blanket, where and how to use
- Moving around – companionway, handholds, galley safety
- Heads – how to use
- Seacocks – location of
- Hatches – opening and closing, risks
- VHF – how to use
- Engine – basic operation
- Batteries – location

On Deck:

- Hazards – boom, tripping, slipping, hatches
- Clipping on – jackstays
- Heaving line
- Engine controls
- Instruments
- Lockers – contents
- Winches and clutches – safe operation

- Anchor – safe operation

Emergency:

- First aid – kit location
- MOB – equipment – throwing line, horseshoe buoy, Dan buoy
- Flares – where, when and how to use
- VHF – emergency procedure
- EPIRB – how to activate
- Liferaft – where, when and how to launch
- Grab bag – where, contents
- Steering failure – emergency tiller, where and how
- Flooding – seacock failure, plugs. Bilge pumps. Bailing

Welfare:

- Seasickness – what to do, how to avoid
- Food and drink – use of galley
- Kit – stowage
- “One hand for you – the other for the boat!”
- Concerns

All of this advice and more is available in our easy-to-use, quick to access app for iPhone and Android. Go to [SafeSkipper.com](https://www.safeskipper.com) for more.

SOP 5 - CREW BRIEF

The following notes are provided for the briefing of crew:

Safety

Radio	➤ Procedures and operation in emergency / MAYDAY
Engine	➤ Procedures for start and stop
First Aid	➤ Location of kit
Navigation Lights	➤ Use and battery conservation
Navigating	➤ Method of navigating to a suitable port or refuge
Fire fighting equipment	➤ Location and operation
Gas cooker	➤ Switch on/off routine and gas alarms
Bilge pumps	➤ Location and routine, gas build up
Seacocks	➤ Location and operation
Heads	➤ Correct operation. NB dry position at sea
Moving about	➤ Boom and rope awareness
Hatch discipline	➤ Fore hatches and windows to be shut at sea
Lifejackets / Harnesses	➤ Lifejackets and Harnesses policy
Cooking	➤ Burns and scalds prevention, wear oilskins.
Friction burns/crush injuries	➤ Correct handling procedures
EPIRBs	➤ Location and use
Flares	➤ Location and use
Searchlight	➤ Location (Day) and Ready Use Stowages
Lookouts at Sea	➤ Need, reports
Knives	➤ Yachts knife, personal knives
Man Overboard procedure	➤ Heave to, engine, sails, practise asap
Oscar / Lifesling	➤ Location and use
Abandon Ship	➤ Liferaft brief

General

Smoking	➤ Not below nor when handling sails.
Oilskins	➤ Donning and wet areas
Tidiness and Hygiene	➤ Consideration for others, feeding, personal gear
Ensign and Burgee	➤ Burgee port signal halyard
Noise	➤ Alongside other yachts, crew asleep, fog

Medical

	➤ Ask crew members privately to inform skipper of any conditions requiring continuing medication.
Alcohol	➤ Advise of risks to safety.
Sunburn and Exposure	➤ Hazards and symptoms
Seasickness	➤ Prevention and recognition

Deck

Head sail	➤ Bending on, sheet leads, changing
Mast	➤ Halyards, topping lifts etc
Mainsail	➤ Reefing arrangements, clew outhaul
Winches	➤ Operation, safety, security of handles
Jackstay, secure points	➤ For clipping on
Safety Equipment	➤ Life rafts, Dan buoys and lights, heaving lines
Ropes and Fenders	➤ How to tie on and store