

MINUTES OF THE ANNUAL GENERAL MEETING OF THE MOTORHOME CLUB OF SOUTH AFRICA

HELD AT KLIPDRAAI CARAVAN PARK, MEYERTON ON SATURDAY, THE 16TH OCTOBER 2019.

1. Welcome

The Chairman extended a warm welcome to all present and in particular to the Regional Chairman Willie van Heusden (OFS), Johan Theart (Mpumalanga), Louis Wolsink (Eastern Cape) and Don Hodgkinson (Northvaal), with special welcome to our Broker representing the Garrun Group.

2. ATTENDANCE

- a. Attendance as per register
- b. Proxies
6 (six) proxies were received.
- c. Apologies received:
Jim Williams
Tony Thurman
Richard Clark
Ross McSweeney

3. ESTABLISHMENT OF A QUORUM AND OPENING OF MEETING

After confirming that due notice of the meeting had been given and that the quorum of a minimum of 10 members in good standing were present, the Chairman declared the meeting open.

4. APPROVAL OF THE MINUTES ON THE ANNUAL GENERAL MEETING HELD AT KAIA MANZI ON 20 OCTOBER 2018.

These minutes were published in the 3rd issue of the Motorhomer in 2018 and again circulated to all members via email in September 2019. No amendments were required and were accepted as an accurate recording of the meeting.

Proposed: Philip Theron

Seconded: Miles O'Reilly

5. MATTERS ARISING FROM PREVIOUS MEINUTES

Nil (Confirmation of official address as per Agenda handled below)

6. CHAIRMANS REPORT

7.

Good Afternoon to everybody, another motorhome year has come to an end. I hope all have had a great year motorhoming. Personally, we can't wait to be out with our motorhome, be it to rallies or going on extended trips around South and Southern Africa. I hear from a lot of motorhomers that they would like to do tours, I encourage the regions to organise tours, it does not have to be organised only by the committee but by any member, with committee approval. This and some week-long rallies will encourage members to rally, and is another draw card for people to join the club.

I am very pleased to see that 122 new member joined the club in the last financial year, taking our total to 660 member and we have already had 32 new members joining since July.

During the year we changed the magazine format from a printed version to a digital format, I believe this has been a big success. It has reduced our costs dramatically and we have been able to substantially increase the capitation back to the regions, as will be seen in the financial presentation,

We were also able to make a big subsidy to the Southern and Northern Regions rallies that were held earlier this year. The feedback I got was that both were very successful and that the regions would like these to become annual events.

I would like to propose a national convergence rally for March 2021. At this stage my thought is for it to be at Gariep dam. Suggestions welcome.

The club and regions are in a very healthy state financially. It should be noted that the club belongs to the members, without members we don't have a club. Members are first and foremost members of the Motorhome Club of South Africa and secondly allocated to a region. The funds in the club and regions belong to the members and should be spent on the members. - we are a recreational club and should not be accumulating excessive funds.

Our face book page continues to be a success, current membership is around 2500 , we have found this exposure has led to a lot of new members. I encourage members that are touring around to post on the club page and not just on their personal page - it is interesting to see where members have been travelling and encourages others to do likewise.

Congratulations to all the incoming regional chairmen - at this time of writing - 2 regions have new chairmen, Ralf Jackson - Western Cape and Louis Wolsink - Eastern Cape. Well done.

I would like to say a Big Thank You to the following.

The regional Chairmen for their support on the National Committee. The regional committees for all their hard work. Our National Secretary Nowell Griffin for the amazing amount of time and effort spent on going through all the old documents and files and getting everything on computer and being administrator of our face book page, you have gone above and beyond. Ari our magazine editor- I do not envy you. National Treasurer Marius Kruger who stepped in when Yvonne stepped down, you have done an excellent job.

Finally, to all our members for making the club the great success it is.

Happy Motorhoming.

8. TRESURERS REPORT

a.

MEMBERSHIP		
Region	Number	
Eastern Cape	56	
Freestate	36	
Garden Route	42	
KZN	54	
Mpumalanga	64	
Namibia	0	
Northvaal	240	
Western Cape	159	
Honorary	7	
Other	2	
Total	660	New Members
Subs paid	636	122
Unpaid	18	

b.

REGIONAL AFS				
Region	Eastern Cape	Freestate	Garden route	KZN
Income	17 772,35	47 952,99	23 439,60	39 425,64
Expenditure	10 373,10	37 903,87	17 476,13	35 472,08
Net Surplus	7 399,25	10 049,12	5 963,47	3 953,56
Surplus at beginning	10 980,89		19 319,92	8 919,76
Surplus at end	18 380,14	10 049,12	25 283,39	12 873,32
Assets	18 380,14	10 959,12	25 283,39	12 873,32
Liabilities	-	910,00	-	-
Net Assets	18 380,14	10 049,12	25 283,39	12 873,32
Accumulated Funds	18 380,14	10 049,12	25 283,39	12 873,32
Region	Mpumalanga	Northvaal	Western Cape	Total
Income	11 582,82	122 183,91	37 463,86	299 821,17
Expenditure	9 987,28	113 691,37	26 984,73	251 888,56
Net Surplus	1 595,54	8 492,54	10 479,13	47 932,61
Surplus at beginning	45 657,34	17 560,15	40 719,36	143 157,42
Surplus at end	47 252,88	26 052,69	51 198,49	191 090,03
Assets	63 274,88	44 482,69	51 198,49	226 452,03
Liabilities	16 022,00	18 430,00	-	35 362,00
Net Assets	47 252,88	26 052,69	51 198,49	191 090,03
Accumulated Funds	47 252,88	26 052,69	51 198,49	191 090,03

2014	20 880
2015	36 000
2016	36 400
2017	36 150
2018	26 520
2019	72 000

Year	Amount
2013	16 910
2014	20 880
2015	36 000
2016	36 400
2017	36 150
2018	26 520
2019	72 000

c.

d.

INCOME STATEMENT		
Expenditure	2019	2018
Capitation Fees Paid	72 000,00	26 520,00
Convergence Rallies	44 000,00	5 425,00
Donation to Freestate	5 000,00	0,00
AGM Expenses	1 021,50	519,99
Bank Charges	3 570,31	3 428,81
Computer Expenses	11 205,44	1 380,00
Secretarial	21 310,14	54 480,00
Web Hosting	6 000,00	6 000,00

e.

Expenditure	2019	2018
Internet Services	549,00	694,00
National Committee Communication	450,00	418,50
Audit Fees	2 200,00	2 500,00
Chairman's Contingency	0,00	2 000,00
Postage	10 848,75	9 894,60
Printing	34 187,25	33 209,64
Milestone Tokens	0,00	1 653,00
Total Expenditure	223 590,40	156 893,98

f.

INCOME STATEMENT

Retained Excess	2019	2018
For the Year	-8 369,70	31 834,06
Beginning of the Year	44 731,29	12 897,23
Retained Excess Income over Expenditure as at Current Year end	36 361,59	44 731,29

g.

BALANCE SHEET

Assets	2019	2018
Current Assets	134 984,95	125 118,13
Cash in Bank	20 085,98	11 788,86
Call Account	114 898,97	113 329,27
Current Liabilities	98 623,36	80 386,84
Advance Receipts	91 223,36	74 719,44
Audit Fee	4 400,00	2 320,00
Other Accruals	0,00	-14 652,60
Chairman's Contingency	3 000,00	18 000,00
Total Assets and Liabilities	36 361,59	44 731,29

h.

BALANCE SHEET		
Assets	2019	2018
Total Assets	36 361,59	44 731,29
Liabilities	2019	2018
Accumulated Funds	36 361,59	44 731,29
Total Retained Excess	36 361,59	44 731,29

i.

BUDGET 2020			
OPENING BALNCE		EXPENDITURE	Amount
36 361,00		Capitation Fees to Regions	55 000,00
		Convergence Rally 2020	50 000,00
		National Rally 2021	42 000,00
		AGM Expenses	1 500,00
		Bank Charges	3 500,00
		Computer Expenses	2 000,00
		Stationary & Consumables	2 500,00
		Secretarial Expenses	20 000,00
		Web Hosting	6 000,00
		National Committee Communications	1 400,00
		Milestone Tokens and name tags	17 000,00
		Audit Fees	2 200,00
		Chairman's Contingency	3 000,00
		Postage, Printing & Internet Services	12 600,00
		TOTAL EXPENDITURE	218 700,00
INCOME	Amount		
Membership Fees	181 500,00		
Joining fees	12 500,00		
Interest	3 500,00		
Advertising Fees	0,00		
TOTAL INCOME	197 500,00		
SURPLUS			
15 161,00			

k. Special mention was made by the treasurer for members to:-

1. Please refrain from making cash payments as there are additional banking fees.
2. Please ensure that you use your surname as the reference for regional payment (Northvaal, Freestate etc.) and your club member number (xxxx\xxxx) for annual subscriptions.
3. Please ensure that you pay into the correct account. Regional fee in Regional account (correct region) and annual subscriptions into National account.

The financial statements were accepted:

Proposed: Ari Korver

Seconded: Hannes de Milander

1. Open up bank accounts in the name of the Region with the proviso that any two signatories, nominated by the Regional Committee, shall sign all financial transactions.
2. The financial year of the Region shall run from 1 July to 30 June of the next year.
3. Elect a new Chairman, Secretary or Treasurer should any of these offices become vacant for any reason during the year.

Para 12 (j) Regions of the Club

A member may rally with any region of his choice, but the capitation fee payable in respect of his membership shall be paid to the region in which his main place of abode is situated.

Proposed change;

A member may rally with any region of his choice.

Para 13 (a) Formation of a new Region

Any ten (10) or more members of the Club may collectively apply to form a new region. An inaugural meeting shall be called at which meeting a committee shall be elected, comprising a Chairman, Secretary, Treasurer, and at least two other committee members.

Proposed change;

Any ten (10) or more members of the Club may collectively apply to form a new region. An inaugural meeting shall be called at which meeting a committee shall be elected, comprising a Chairman, Secretary, Treasurer, and at least one other committee member.

Para 14 (d) Regional Annual General Meetings

A quorum at a Regional Annual General Meeting shall be 10 (ten) members present in person or by proxy, unless the total number of members in the Region is less than ten (10), in which event at least seventy five percent (75%) of all members in the Region shall constitute a quorum.

Proposed change;

A quorum at a Regional Annual General Meeting shall be 10 (ten) members of which a minimum of 6 (six) present in person and the balance by proxy.

All the changes to the constitution as above were accepted without any objections.

Proposed: Don Hodgkinson

Seconded: Ben de Lange

10. ELECTION OF NEW COMMITTEE FOR THE FORTHCOMING YEAR.

The Constitution required the election of a Chairman, Vice Chairman, Treasurer and Secretary. The Regional Chairpersons were automatically members of the National Committee.

The Chairman called on a neutral Johan Marais to officiate over the elections.

The following persons were elected

Position	Candidate	Proposer	Secunder
Chairman	Tim Swanepoel	Ben de Klerk	Ferdie Sauer
Secretary	Nowell Griffin	Clemens Palmer	Johan Theart
Treasurer	Marius Kruger	John Acutt	Philip Theron
Vice Chairman	Ari Korver	***	

*** Two names were put forward:

1. John Acutt
2. Ari Korver

The meeting voted on the choice of Vice Chairman, officiated by Johan Marais, Ari Korver received the majority vote.

11. APPOINTMENT OF AUDITOR

The existing auditor was Mr. M.D. McAusland. His qualifications included a B.Com degree. He was a Chartered Accountant, had a LLB degree, a Master's Degree in Trust Management and was registered in terms of the FICA and FIAS Acts. He was prepared to be re-elected and was proposed and seconded. He has already signed the financial statements for 2018\2019 which he has submitted to SARS.

It was agreed that Mr MD McAusland, the current auditor, be again employed to fulfil this function for the coming financial year.

Proposed: Ben de Lange

Seconded. Hannes de Milander

12. CONFIRMATION OF THE OFFICIAL ADDRESS

It was confirmed and accepted that the new official address of the Club be:

P.O. Box 21686
Helderkruin
1733

13. REPORT BY INSURANCE BROKERS

Motorhome Insurance Scheme Statistics :

507 policies – about 30 down from last year, mainly due to non membership fees paid up members

35 claims submitted during year totalling R512,000

6 x Windscreens/Glass

4 x Theft/Burglaries

7 x Accident Damage

2 x Contents damages

14 x Storm damages

2 x burst geysers

Scheme was profitable once again and renewal terms and conditions remain unchanged for 2019/2020 period.

We strongly encourage members to promote the insurance scheme with fellow members. The bigger the scheme the easier it becomes to run profitable and negotiate favourable renewal terms.

Garrun Group apologises for some documentation sent to members for completion. Insurers are forcing the Broker community to become more compliant. It is merely an exercise to rid our industry of "cowboys" and unqualified people.

HOW SHORTTERM INSURANCE IS CONTINUALLY CHANGING AND WHERE IT IS HEADING

30 yrs ago everyone bought insurance the old fashioned way-

Brokers used to visit client's houses and businesses, they try and assess the clients assets to the best of their ability, they leave only to return with lots of paperwork requiring hundreds of signatures, and BOOM – all sorted with a policy for the next 12 months !!

Then the direct insurance market arrived – Auto & General, Dial Direct, First for Women, Outsurance etc etc.

You buy insurance by phone and everything is voice recorded

Everybody loved the convenience, and signed up

Until the next new Insurer offers a next new product or marketing tool promising better deals at cheaper rates and a handfull of “add ons”

This sounded revolutionary but in essence it was the automation of the old system

Now consumers are tired of both these models. The day of putting insurance products in the market hoping a client will buy, is over

Consumer demand is increasingly dictating what they want to see.

Insurers are forced to offer more niche products and tailormade covers for specific risk profiles

Examples –

Cybersure to help cover SA big “hackers market” - businesses are forced to a standstill whilst hackers try an extort money from them

Business owners are asking insurers why they should cover for R10m liability cover if they are not nearly exposed to that type of risk ?

Why do individuals have to pay the extra 50% for theft cover of household goods if they live in a secure estate and all they actually need is the fire and allied perils cover ?

Technology has changed insurance forever – everybody with a smartphone wants to interact with his Broker/insurer via an APP, social media or the web.

If you know your car is going to stay garaged for the next 4 months, why not delete accident cover and enjoy the lower premium ?

All of this however adds up to better data analysis and technology

Insurers will be able to determine risk to almost pinpoint perfection due to this data driven technology

This leads to more accurate and fair premiums which means lower risk clients pay less for insurance.

The role of the Broker has increasingly become more important to introduce these multiple specialised products. they'll help you choose the right product at the right price.

Bottom line is :- there has never been a better time than now to be an insurance consumer.

Most reasons for repudiation of claims and differences between Insurers and clients according to Ombudsman report :-

don't drive under the influence

don't neglect the maintenance of your house and keep record of property maintenance

Keep records of most valuable personal belongings outside of your home

Don't ever bend the truth when you apply for car insurance.

Johan Marais

14. GENERAL

A query was received as to why the constitution is silent about rally tokens. The Chairman explained that this was not an item for the agenda and was covered in the Guide to Regions, which is currently being worked on. This matter will be discussed at a national Committee meeting.

15. CLOSURE

As there was no further business, the Chairman thanked everyone for their presence and declared the meeting closed.

Chairman.....Date

Secretary.....Date