



MCSA
Motorhome Club South Africa
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MKSA
Motorwoonwa Klub van Suid Afrika
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MINUTES OF THE ANNUAL GENERAL MEETING OF THE MOTORHOME CLUB OF SOUTH AFRICA

HELD AT DUBE GAME RESERVE – BRITS NORTH WEST

1. Welcome

The Chairman extended a warm welcome to all present and in particular to the Regional Chairman, 4 Regions were present. There were 65 motorhomes at the AGM but only 62 remained for the AGM.

2. ATTENDANCE

- a. Attendance as per register
- b. Proxies
26 (twenty-six) proxies were received.
- c. Apologies received:
Johan Garun
Miles & Letitia O'Reilly
Ron & Bryony Downs
Cas Esterhuizen
Lampies Lambrecht
Tony & Bets Truman
Louis & Moira Freiss
Pieter & Riana Diddloff

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 GARIEP 30.10.2021.

These minutes were published in the 4th issue of the Motorhomer in 2022. No amendments were required and were accepted as an accurate recording of the meeting.

Proposer: Athna De Jager

Seconded: Tim Swanepoel

5. MATTERS ARISING FROM PREVIOUS MINUTES

Membership Fee increase – it was unanimous that no increase will be implemented.

6. CHAIRMAN REPORT 2022-2023 AGM DUBE 21 OCTOBER 2023

Welcome to all present at this our 39th AGM of the MCSA. Our previous AGM was held a year ago at Kaia Manzi, it feels like yesterday, time really flies, and I wish we could slow it down.

We are fortunate to have 4 of our regions represented at the AGM, especially Ralph Jackson our National Vice Chairman and Athna de Jager the Western Cape Region Chairman. They both travelled 1,500 km from Cape Town and I feel they deserve applause for their effort. Also present are the regional chairman from Northvaal Karl Leimecke, Mpumalanga Christo de Bruyn and Free State Johan Oosthuizen.

Financially our National and Regional affairs are in a strong position, thank you to Marius Kruger National Treasurer and all our regional treasurers.

Our club membership reached a high of 850 members during May-June of this year, but after yearend audit at the end of June 2023 there were 838 paid up members for the following year. This number represents an increase of 40 members on the previous year-end figures and equates to a 5% growth for the club.

There were many successful rallies held during the past year as well as the Northern and Southern Rallies in the first quarter of 2023, they were both well attended and to all accounts very enjoyable. Northvaal has also introduced successful Midweek Rallies during 2023 and I hope this trend will also spread to our other regions. Our 40th Anniversary Rally will take place from 16 to 21 October 2024 at the Gariep Forever Resort.

Our website and Facebook pages are running smoothly, thanks to Sandy Morton and Nowell Griffen. The quarterly Motorhomer Magazine under our competent editor Maryna Kruger is well received and every edition is eagerly anticipated for by our members. Thank you to these three members for all the effort and time put into these informative platforms.

I want to thank our National Committee for their support and hard work put into the club the past year. Lastly the most important member of the team and unsung hero, our National Secretary Sonja Otto, being the gel that keeps every aspect of the club together.

Finally, I wish all our members a pleasant year ahead, may you cover many safe kilometers to rallies and endeavor to also attend other regional rallies, may this year build up to a great 40th anniversary next year.

Willie van Heusden
National Chairman.

7. **TRESURERS REPORT (Presented by Marius Kruger)**

MEMBERSHIP

Region	2023	2022	Change
Eastern Cape	85	69	16
FreeState	53	47	6
Garden Route	62	62	0
KZN	72	64	8
Mpumalanga	71	71	0
Northvaal	306	305	1
Western Cape	182	169	13
Complimentary	6	8	-2
Other	1	1	0
Total	838	796	42
Current Membership 12/10/2022	785		
Unpaid	8		

New Members
142
Resigned
100
Change
42



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MEMBERSHIP

Reason for termination	
Unhappy with club	2
Sold Motorhome	50
No Subs paid	6
Not using M/H	2
No time for rallies	1
Deceased	12
Financial Constraints	1
Ill Health	4
Immigrated	5
Never bought M/H	1
Stolen	1
No Reason provided	15
Total	100



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REGIONAL AFS

<u>Region</u>	<u>Eastern Cape</u>	<u>Freestate</u>	<u>Garden Route</u>	<u>KZN</u>
Income	27 080,74	34 493,04	57 654,37	29 297,30
Expenditure	23 040,93	36 402,15	56 294,73	23 772,48
Net Surplus	4 039,81	-1 909,11	1 359,64	5 524,82
Surplus at Beginning	25 594,97	11 528,11	29 648,99	19 881,65
Surplus at end	29 634,78	9 619,00	31 008,63	25 406,47
Assets	29 634,78	18 279,00	31 008,63	25 406,47
Liabilities	0,00	8 660,00	0,00	0,00
<u>Net Assets</u>	29 634,78	9 619,00	31 008,63	25 406,47
<u>Accumulated Funds</u>	29 634,78	9 619,00	31 008,63	25 406,47



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REGIONAL AFS

<u>Region</u>	<u>Mpumalanga</u>	<u>Northvaal</u>	<u>Western Cape</u>	<u>Total</u>
<u>Income</u>	14 727,88	332 074,18	164 362,15	659 689,66
Expenditure	11 764,51	323 591,17	179 447,68	654 313,65
Net Surplus	2 963,37	8 483,01	-15 085,53	5 376,01
Surplus at Beginning	38 668,15	44 829,18	53 403,78	223 554,83
Surplus at end	41 631,52	53 312,19	38 318,25	228 930,84
Assets	66 542,82	130 068,08	35 092,25	336 032,03
Liabilities	24 911,30	76 755,89	-3 226,00	107 101,19
<u>Net Assets</u>	41 631,52	53 312,19	38 318,25	228 930,84
<u>Accumulated Funds</u>	41 631,52	53 312,19	38 318,25	228 930,84

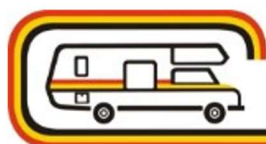
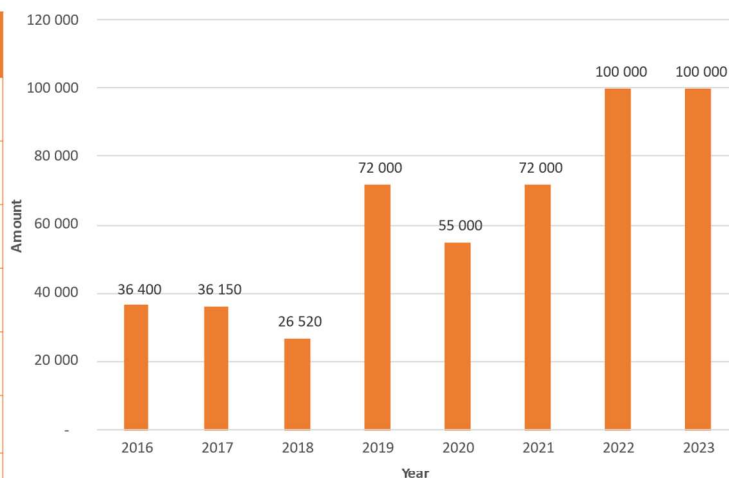


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CAPITATION PAID

Year	Amount
2016	36 400
2017	36 150
2018	26 520
2019	72 000
2020	55 000
2021	72 000
2022	100 000
2023	100 000

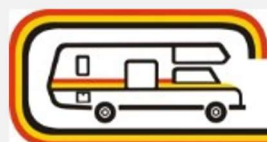


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INCOME STATEMENT

Income	2023	2022
Membership Fees	229 559,00	212 518,00
Joining Fees	36 750,00	29 750,00
Interest Received	18 041,33	6 736,91
Advertising Fees Received	4 500,00	8 640,00
Total Income	288 850,33	257 644,91

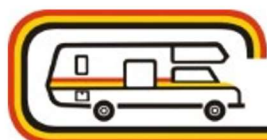


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INCOME STATEMENT

Expenditure	2023	2022
Capitation Fees Paid	100 000,00	100 000,00
National Rally (Gariep)	0,00	76 597,22
National Rally Accrual 40th	66 000,00	70 000,00
Convergence Rallies	73 000,00	60 380,06
Bank Charges	1 522,18	1 523,66
Computer Expenses	9 799,00	1 299,99
Secretarial and Telephone	2 438,43	3 188,00
Web Hosting	3 509,47	6 089,00

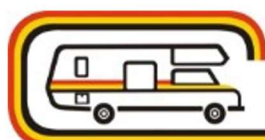


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INCOME STATEMENT

Expenditure	2023	2022
Honorarium	12 000,00	0,00
National Committee Travel Allowance	7 500,00	0,00
Audit Fees	2 721,64	3 123,43
Postage	1 157,81	4 275,95
Printing	3 071,65	0,00
Milestone Tokens and name tags	4 167,99	0,00
Total Expenditure	286 888,17	327 575,31



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INCOME STATEMENT

Retained Excess	2023	2022
For the Year	1 962,16	-69 930,40
Beginning of the Year	75 669,48	145 599,88
Retained Excess Income over Expenditure as at Current Year end	77 631,65	75 669,48



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BALANCE SHEET

Assets	2023	2022
Current Assets	420 686,65	362 320,48
Cash in Bank	13 890,53	5 465,69
Call Account	406 796,12	356 854,79
Current Liabilities	343 055,00	286 651,00
Advance Receipts	90 255,00	99 851,00
Audit Fee	2 800,00	2 800,00
Other Accruals	250 000,00	184 000,00
Total Assets and Liabilities	77 631,65	75 669,48



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BALANCE SHEET

Assets	2023	2022
Total Assets	77 631,65	75 669,48

Liabilities	2023	2022
Accumulated Funds	77 631,65	75 669,48
Total Retained Excess	77 631,65	75 669,48

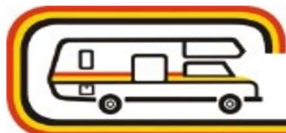


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BUDGET 2024

OPENING BALANCE		EXPENDITURE	Amount
77 631,65		Capitation Fees to Regions	110 000,00
		Convergence Rally 2024	0,00
		National Winter Tour (Tshipise)	3 500,00
		AGM Expenses (Travel)	20 000,00
		Bank Charges	1 600,00
		Computer Expenses	9 300,00
		Stationary & Consumables	1 500,00
		Secretarial Expenses	3 000,00
		Web Hosting	1 000,00
		National Committee Communications	0,00
		Milestone Tokens and name tags	5 000,00
		Audit Fees	3 080,00
		Honorarium	15 000,00
		Postage & Printing	5 000,00
		TOTAL EXPENDITURE	177 980,00
INCOME	Amount		
Membership Fees	231 000,00		
Joining fees	12 500,00		
Interest	13 000,00		
Advertising Fees	4 500,00		
TOTAL INCOME	261 000,00		
SURPLUS			
160 651,65			

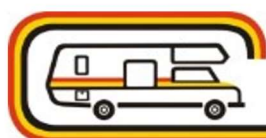


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CAPITATION 2023

	Budget	Base	Dividend	
				R
	R 110 000,00	R 3 300,00	104,57	
	Registered members	Base		
	total	Amount	Per member	Total Capitation
Northvaal	306	R 3 300,00	R 31 999,28	R 35 299,28
Mpumalanga	71	R 3 300,00	R 7 424,67	R 10 724,67
Freestate	53	R 3 300,00	R 5 542,36	R 8 842,36
KZN	72	R 3 300,00	R 7 529,24	R 10 829,24
Eastern Cape	85	R 3 300,00	R 8 888,69	R 12 188,69
Garden Route	62	R 3 300,00	R 6 483,51	R 9 783,51
Western Cape	182	R 3 300,00	R 19 032,25	R 22 332,25
	831	R 23 100,00	R 86 900,00	R 110 000,00

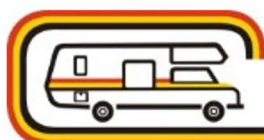


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NOTES / REQUESTS

- 1) Please refrain from making cash deposits as there are additional banking fees.
- 2) Please ensure that you use your surname and invite code as reference for regional payments (Northvaal, Freestate etc.) and your club member number (xxxx/xxxx) for annual subscription fees
- 3) Please ensure that you pay into correct account. Regional fee in Regional account (correct region) and annual subscription in National account
- 4) Please pay correct amount



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12. REPORT BY INSURANCE BROKERS

Shanon Labushagne from Garrun Group presented the insurance report.

Current Stats:

- 597 policies (monthly & annual).
- R4.3 million total annual premium.
- 86 claims submitted, average of +/- 7 per month.
- Claims consist of:
 - 15 Storm damages - R435 000
 - 23 Motor accidents - R541 000
 - 24 Windscreens - R73 600
 - 6 Burst geysers - R73 000
 - 6 Power surges - R82 000
 - 1 Fire damage - R12 500
 - 1 Theft - R15 000
 - TOTAL - R1 232 100

Loss ratio currently @ 29%.

Changes to Motorhome Policy Wording, Limits and Excesses:

We keep a sharp eye on claims and where we find the cover offered not to be enough, this was one of the big reasons for the changes made to the policy wording from this year's renewal on 1 October 2023.

Contents cover was previously limited to R30 000 with an item limit of R2 500, we have now increased this to R50 000 with NO item limit. Let's be honest, what can you really replace with R2 500?

There was previously no cover for:

- Contents in the open if lost, stolen or damaged by a covered event.
- Contents taken out of main residence for motorhome while camping.
- Vet costs.
- Hole-in-one in amateur golf game.
- Loss or damage caused by wild animals.
- Power surge.

Cover is now included up to:

- Contents in the open if lost, stolen or damaged by a covered event **R5 000**
- Contents taken out of main residence for motorhome while camping **R5 000**
- Vet costs **R5 000**
- Hole-in-one in amateur golf game **R1 000**
- Loss or damage caused by wild animals **R5 000**
- Power surge **R10 000**
- Increased power surge cover is available at additional premium **R30 000**



Excesses

Of course, this could not have come without the increases in excesses.

Under 60:

- Basic - From R750 - To R1 250
- Theft/Hijack - From R750 - To R5 000

Under 60:

- Basic - Remains Nil
- Theft/Hijack - From Nil - R5 000

Liability remains Nil.



Increase in premium for Assist:

Increased from R10 to R40 from 1 July 2023 and this is because the Assist services are provided by an external service provider, Global Choices, who has also been forced to increase premium due to the increase in cost of fuel, storage fees, their own insurance, our dear friend inflation, etc.

This is not at all compulsory and you can choose to remove this from your policy.

But please, if you do remove the Assist we cannot pay for:

- Patrol Assistance – if you have a flat battery, flat tyre, run out of fuel or need to send urgent message.
- A locksmith – if you lock your keys in the Motorhome.
- Mechanical & Electrical breakdown.
- Accidents.
- Roadside & Stock Security Guard.
- Courtesy transport (within 100km).
- Hotel accommodation.
- Car rental.
- Vehicle repatriation.
- Family run.



13. GENERAL

Nothing was raised under general.

14. CLOSURE

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

Chairman.....*W. Gordon*.....Date 25 October 2023

Secretary.....*S. Otto*.....Date 25 October 2023