

BMC Clubs' Committee meeting 8th September, 2011

Notes on the major items of the meeting.

1. **Insurance.** It seems that the cost of increasing the insurance limit of £10m for Civil Liability (which includes Professional Indemnity) to £15m would be about £5k. This will be taken to the Finance Committee for discussion at its next meeting.

At present, the BMC through its insurers, accepts a period of up to three months before a club has to pay for the Civil Liability insurance of people joining a club. Some clubs (FRCC and the Rucksack Club for example) need longer than this for the recruitment process. The BMC is talking to Perkins Slade about clubs paying an annual sum to provide Civil Liability for Prospective Members. In the meanwhile, approaches will be made to the 53 clubs that, according to the recent survey, have a probationary period to find out how they handle this situation.

2. **Changes to the Operating Procedures.** There had been some feedback from National Clubs about the proposals detailing changes to the Operating Procedures for the Clubs' Committee. A revised version has been agreed and sent for approval to the National Council at its next meeting.
3. **Loan application.** One club has so far applied for a loan under the new BMC system to improve the facilities at one of its huts in the Lake District.
4. **Representation of Students' Clubs at the Clubs' Committee.** The web-based survey tool, Survey Monkey, is to be used to assess the feelings of Student Clubs about being represented on the Clubs' Committee. It is acknowledged that it will be difficult to arrange for more than 100 Student Clubs to give unified opinions on representation and the matters on which they would like help or advice. Nevertheless, the results of the survey should provide some direction.
5. **Payment of club subscriptions by Direct Debit.** It was felt that many clubs would like to collect subs by DD but they were too small to be acceptable to the banking system. It may be that the BMC could organise a way to make it possible but not by administering the DD system itself. The BMC is to be asked to contact possible agencies. A report on this will be available to the next meeting of the Club's Committee.
6. **Club administration.** Martin Wragg had produced a guidance note for clubs on aspects of clubs becoming Incorporated bodies. Several members of the Clubs' Committee had felt that aspects of this draft note were inaccurate and also heavily biased against incorporation. Two members of the committee had provided a critique of the guidance note. Martin has written a detailed letter accepting some of the criticisms and is to produce a second draft for review.

It seems to be the case that some organisations such as Working Men's' Clubs have produced a standard format of the FSA application that allows them to become registered for £50 rather than the £950 payable for a unique application. It was felt that this might allow smaller clubs to become incorporated when they would not be able to afford the higher cost. If this is the case, then the BMC might be able to assist in producing such a standard format.
7. **Bad payers for hut use.** The committee was made aware of an instance in which a club had used a hut belonging to another club but not paid for it. The BMC is to send out a questionnaire to all hut-owning clubs to find out whether this is an isolated occurrence.
8. **The Clubs Seminar** is still to take place and details will be on the BMC website and will be circulated to all affiliated clubs.
9. **Training courses** have been arranged based on the needs made apparent by the recent survey. Full details are to appear on the BMC website and will be circulated to all affiliated clubs.