



SOUTH BANK RAMBLERS' ANNUAL GENERAL MEETING

Saturday 21st November 2020 5:00 pm

Online meeting via ZOOM

AGENDA

- 1. Apologies for absence**
- 2. Minutes of Previous AGM – 23th November 2019 (posted on web) and Matters Arising**
- 3. Annual Reports from Chair, Walks Organiser, Web Manager and Membership Secretary (posted on web)**
- 4. Treasurer's Report (posted on web)**
- 5. Issues from Members**
- 6. Election of Officers to the Committee**

Post Name	Current post holder 2019-20	Nomination for 2020-21
Chair	Gill Farnsworth	Gill Farnsworth (Extended term)
Vice Chair	Vacant	Hilary Jarvis
Secretary	Ann Constable	Dick Dunmore
Treasurer	Dick Dunmore	Elspeth Cox
Walks Coordinator	Eileen Smith	Eileen Smith
Web Manager	Dave Hetherington	Dave Hetherington
Assistant Web/Walks	Nick White	Nick White
Membership Secretary	Kleo Zhao	Margaret Pedler
Publicity and Marketing	Vacant	Kleo Zhao
S. Bank News and Transport	Roger Bennett	Roger Bennett
Area Delegate 1	Elspeth Cox	Elspeth Cox
Area Delegate 2	Dick Dunmore	Dick Dunmore

- **Nomination and election to additional spaces on the Management Committee.** Nominated: Gail Bourne, Linda Casbolt, Ann Constable

- 7. Signatories to bank account. Appointment of Accounts Independent Examiner, Jane Baird proposed.**
- 8. Quiz answers**
- 9. Any other business**



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Annual General Meeting – Draft Minutes
Saturday 23 November 2019
St Faith's Community Hall, Red Post Hill, North Dulwich, SE24
1:15 – 3pm

Introduction

This year's AGM followed a walk led by Eileen Smith and Roger Aylward. A light lunch was available from 1:15 pm prior to the formal business of the AGM. Members were challenged by a quiz and also enjoyed a slide show of images of South Bank walks over the last 12 months.

Present: 57 members

1. Apologies: Caroline Kerr, Martin Fidler, Barbara Nicholas, Patricia Cloake

Gill Farnsworth, Chair, welcomed everyone and thanked them for attending and for donations. She also thanked those who made and served lunch and helped with setting up the hall.

2. Minutes of AGM 10 November 2018

These had been circulated by email and posted on the South Bank website. Hard copies were also available at the meeting. There were no matters of accuracy and therefore the minutes were approved and accepted as a true record. There were no matters arising.

3. Chair's Annual Report

The report from the Chair has been circulated by email, posted on the web and made available in hard copy at the meeting. It includes reports from the Walks Organizer, Membership Secretary and Web Manager. Key points from these reports were presented at the meeting. Role descriptions for elected officers were included in reports.

Gill Farnsworth – The Chair's Annual Report

Gill read from her report. Main points included:

- Record number of walks
- Membership numbers stable
- We continue to fund gates to replace stiles, using funds from Ramblers Holidays
- We are participating in surveys of Capital Ring and London Loop and are supporting national initiatives to welcome new members

Gill thanked two retiring Committee members – Sue Ellenby and Graham Huxstep – who were presented cards and gifts, and enthusiastically applauded by those present. Gill also



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thanked members for their attendance and support, and encouraged people to come forward to join the Committee.

Walks Co-ordinator (Roger Bennett)

Roger commented on his report:

Annual figure of 195 walks increased to 196 by a recent pop up walk.

9% - up to 5 miles
64% - 5 - 10 miles
27% - 10 miles plus

Roger thanked our leaders for offering such a rich and varied programme, and stressed that we welcome and encourage new leaders – anyone interested will be provided with mentoring and support. He also thanked the Committee for its support.

Web Manager (Dave Hetherington)

Dave highlighted new Web developments - the Walks Calendar covering the full programme, provision for extra walks on Saturdays, and facility for downloading walks into one's own calendar. Slides were displayed to illustrate the new features. He encouraged members to keep sending photos of walks for posting on the web, and invited anyone interested to get involved in working on the site.

Membership Secretary (Kleo Zhao)

Kleo commented that the new programme was about to go out to all members. We always welcome feedback on the programme, and we are always in need of new members. She asked people to take leaflets and to try actively to recruit new members. Antonella Garuti commented that leaders should always be as welcoming as possible to potential members who are joining walks on a trial basis. Sue Ellenby noted that she had provided a model script for leaders to use when introducing their walk, which included a welcome to 'trial' walkers.

4. Issues from members

No issues were raised.

5. Treasurer's Report (Dick Dunmore)



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Full text of the report had been posted on the web and was available at the meeting. Dick highlighted the fact that we are in a good financial position. He noted that income we receive from Ramblers Holidays has now been confirmed as going into our Social Fund, rather than the main budget, and therefore does not show in the main fund. We have been able to use free money to fund gates and stiles in areas where we walk. Last year we had to fund printing of an extra programme in order to modify our programme schedule, but now that the transition has been made costs are reduced as we only print 3 programmes, and increased take up of programmes distributed in electronic form has further reduced costs.

Budget proposal for the coming financial year has been accepted and the first instalment is in the bank.

There were no questions and Dick was thanked for his report.

6. Quiz

Dick Dunmore compered the quiz. Nobody got all the correct answers, but a prize was shared among those who achieved the highest score – 7 points.

7. Election of Committee Members and Officers

Nominations for positions on the Committee had been posted on the website and further nominations were invited in advance and at the meeting.

There were no further nominations made at the meeting and all nominations were seconded from the floor; Management Committee members were elected as below:

Officers:

Chair:	Gill Farnsworth
Vice Chair:	No nominations
Secretary:	Ann Constable
Assistant Secretary:	Margaret Pedler
Treasurer:	Dick Dunmore
Assistant Treasurer:	Elspeth Cox
Walks Co-ordinator:	Eileen Smith
Web Manager:	Dave Hetherington
Assistant Web/Walks:	Nick White
Membership Secretary:	Kleo Zhao
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Inner London Delegates:

Elspeth Cox and Dick Dunmore as decided by the Committee from among existing members.

Additional Spaces on the Management Committee:

Gail Bourne, Linda Casbolt, Hilary Jarvis,

8. Signatories to Bank Account and Accounts Independent Examiner: Elspeth Cox was approved as a signatory, and Jane Baird was approved as Accounts Independent Examiner.

9. Any other business:

- Sue Ellenby offered free First Aid kits to active walk leaders who expressed interest and mentioned availability of First Aid Training.
- Gill thanked everyone for coming the AGM, and thanked those who had volunteered to prepare the excellent lunch and set up the hall.

10. The meeting was concluded at 3pm.



South Bank Ramblers Annual General Meeting 2020

CHAIR'S REPORT WITH OFFICERS' REPORTS

Chair's Report

It has all been very different. 2020 is a year that we will all remember. It started off reasonably normal. There were reports of a new respiratory viral infection in China but that was the other side of the world. We had published a full walks programme although flooding in February resulted in a couple of cancellations. Sunday March 15 was our last walk of the spring programme and from 18 March Ramblers suspended all volunteer activity. Full lockdown followed when we were allowed out for 1 hours exercise a day.

There were some plus sides. Traffic disappeared and walking in our local streets was much pleasanter. We became more aware of birds and plants. As we were gradually allowed out for longer many of us took the opportunity to explore our local area more thoroughly.

The committee kept in touch via email. We opened a South Bank Instagram account where members posted their photos.

In July things were improving and walks were able to restart but with restrictions and safeguards such as limited numbers, a booking system and contact details of those attending. Initially numbers were limited to 6 on a walk. The committee debated whether we wished to restart our walks programme. On 1 August we commenced with Roger Bennett taking a group of 6 to Banstead Lavender Fields. The website has been our main means of communication. It shows a walks calendar and of course photographs. The walks have become more adventurous going further afield and longer distances. With Lockdown 2 all is now on hold until at least December. However we have a tried and tested system ready to spring into action as soon as the situation allows.

With reduced numbers of places on walks it would be good to be able to offer more walks. Are there any members who think they would like to try leading a walk? Perhaps in a local area you explored earlier this year. Please get in touch with sbankswalks@gmail.com who will be delighted to help.

Finally, I would like to thank those committee members whose 3 year term has ended. Ann Constable has been our secretary producing the documents for our committee and AGM meetings. She has been a great help to me as my IT skills are rudimentary. Kleo Zhao has been our membership secretary and managed to keep in contact with members in spite of the Data Protection difficulties. She has also been keeping us up to date with email bulletins. She will continue to look after publicity for the group. Lastly Dick Dunmore as treasurer has kept excellent accounts for us and we finish the year with a more than healthy balance.

I hope 2021 will be a better year. Might we be able to have our usual walk and lunch before the AGM? We have booked the hall optimistically.

Gill Farnsworth, Chair South Bank Ramblers - November 2020

Walks Team's Report

Roger Bennett organised the spring walks programme (January – April 2020) before handing over the Walks Coordinator role to Eileen Smith. The role of Walks Coordinator has expanded in recent years and it was considered difficult for one person to follow-on from Roger in the role. The committee therefore decided to split the role between three people, creating the Walks Team (Eileen Smith, Hilary Jarvis and Nick White)

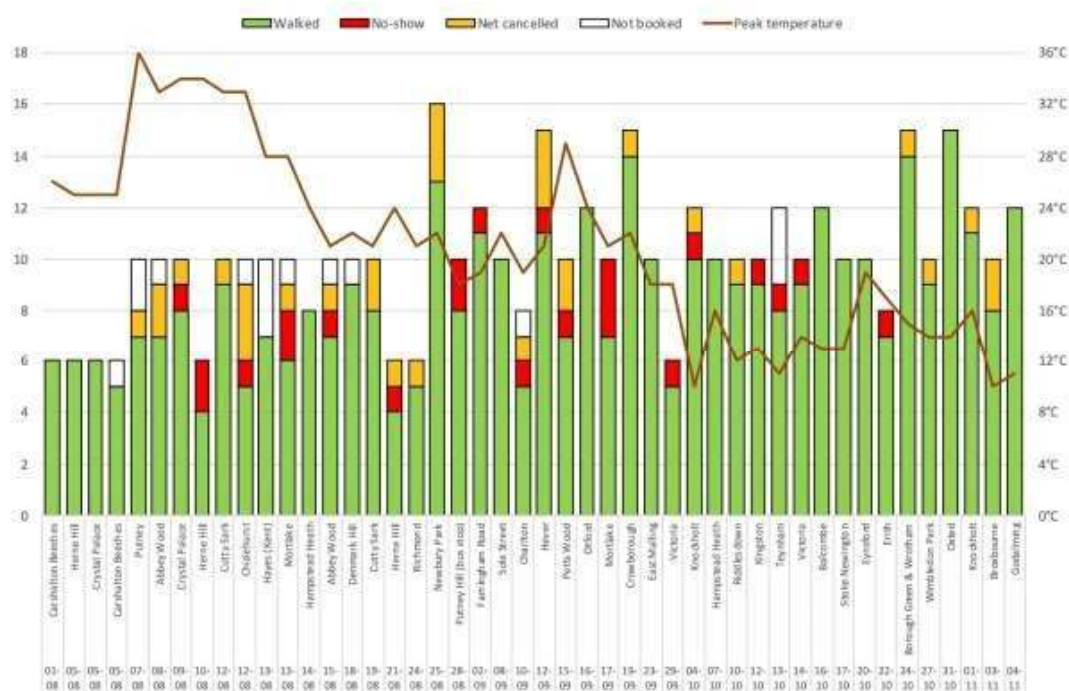
The spring programme was suspended on 18 March 2020, following a directive from Ramblers Head Office regarding the coronavirus. There was a total of 60 walks in the spring programme. Twenty-four of these were cancelled as a result of the directive. Nine walks were cancelled before the directive due to other reasons – mainly unsafe walking conditions resulting from excessive rain.

The summer programme (May – August 2020) with 57 walks was suspended. The programme had been prepared but not printed or published on the web. Thank you to Roger Bennett for all his help with this and to Dave Hetherington for instructing the Walks Team on web-related issues.

Ramblers updated their guidance on Covid-19 to allow walks to restart from 1 July, with restrictions. The committee decided South Bank walks would restart from 1 August. Following Ramblers guidance, we initiated a rolling programme of walks, with upcoming walks showing on our website and also via the main Ramblers website, but no printed programme. The committee decided that with the need for social distancing, a maximum of 15 walkers, including the leader, would be allowed on each walk. To comply with the Government's Test and Trace requirements, we instigated a walks booking system using Eventbrite. Thank you to Kleo Zhao for setting-up Eventbrite and training the Walks Team on using it.

Since restarting on 1 August, we had 20 walks in August, 10 in September and 13 in October. This gives a total of 43 walks which, considering the circumstances, compares very favourably with 53 walks for the same 3-month period in 2019. A big thank you to everyone who has contributed to this successful restart to our walks programme. Particular thanks go to our walk leaders who have adapted to the new regimen and without whom we would not have been able to get walking again.

Most walks have been fully booked, although there have been some cancellations - possibly due to spells of hot weather in August and September - as well as no-shows (see graph on next page from Dick Dunmore).



Graph of South Bank walks attendee numbers: 01.08.20 – 04.11.20 (D. Dunmore)

Fourteen walks were scheduled for November, but due to the second Covid-19 lockdown announcement by the Government, Ramblers suspended all walks in England from 5 November to 2 December 2020. We had three walks in November before the lockdown, giving a total of 46 walks for the period 1 August to 4 November 2020.

This system of organising walks is very different from what we are used to. It is under frequent review by the committee and we welcome feedback from members.

Eileen Smith for Walks Team – November 2020

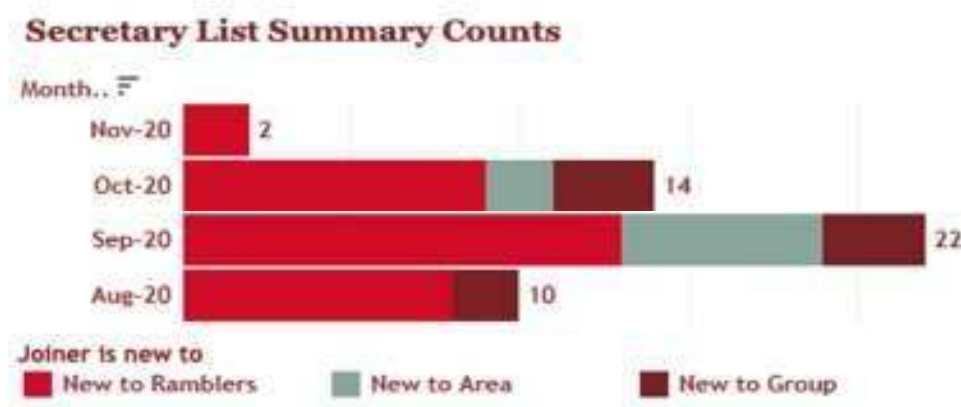
Membership Report

1. Membership in numbers

Total full member 719

Total associate member 136

Full membership: 719 full members (as of 4 Nov 2020). Compared to the same period last year (697), this represents an increase of 3.1%. Members number stayed the same from first quarter to third quarter (691). From August to date, in a short period of just over three months we have a total of 48 new members. See below chart for details.



Associate members: as we temporarily suspended renewing associate membership, I used the same number as in previous reporting period. Though we decided in September to start asking associate members to renew their memberships, the announcement of the second national lockdown came in before we are able to send out renewal letters. We subsequently decided to put this on hold until we could resume group walks again.

2. Analysing the big number of new members joining

This is for the first time in South Bank Ramblers' history that the number of full members exceeds 700. Compared to previous years, it is a satisfactory development however we didn't foresee so many new members joining in such a short period time. It could be down to three reasons:

- 1) During lockdown people have limited access to other form of exercises. Outdoor walking becomes a more popular choice. In addition, there has been perception for increasing support towards walking and cycling as an integral part of post-Covid recovery strategy from policy community;
- 2) We pioneered using Eventbrite for bookings. Walks are searchable on Eventbrite which brought us some newcomers;

- 3) Proactive use of our social media Instagram account also attracted certain traffic, leading to trial then joining.

3. Members' communication

- 1) Since the Pandemic started, we have reached out to members via emails and letters. Eleven email communications were sent to members, including messages from the Chair/Committee on walks suspension as well as Walk Update when walks re-started. At every stage, we kept our members in the loop. We also sent two letters by post to those who didn't provide emails for communication, one at the beginning of lockdown and another when we restarting walk again.
- 2) Instagram. Our Instagram account was activated during the first lockdown. It now has 160 posts published and 135 followers. It has been very active since it went live. Overall, we have on average one post per day. It has attracted attention from non-members, who have shown interest of joining the group. We also have some members started communicating with us on Instagram. We have some fantastic photos there, with contributions from different members within the group. Elspeth and Kleo have been sharing the responsibility on managing the account. Please do visit the account regularly and share your photos either with us or directly on your Instagram account using hashtag #southbankramblers.

Kleo Zhao, Membership Secretary - November 2020

Web Administrator Report

General

After the lock-down in March, most of the web activity centred on Covid-19 considerations:-

- Posting bulletins giving the latest 'Ramblers' guidance for walkers
- Suspending the "Future South Bank Walks" box from the homepage for the duration of the lockdown and cancelling all the walks from Ramblers Walksfinder (GWEM) from 18th March onwards.
- Once walks were allowed to resume in July – reinstating the "Future South Bank Walks" box onto the homepage.

Additionally, in July I assisted our South Bank "Walks Team" in restarting our Covid-compliant walks programme from 1st of August.

Walks Photos

For the duration of lockdown there were no new photographs to publish on the website, so instead I created some themed photo albums which included old photos from over seven years of our back catalogue. I also changed the Homepage photograph weekly.

From August, I resumed publishing current walks photos once the walk programme had resumed.

Lockdown

Please note that now we have gone into a second lockdown, the web activities that took place for the first lockdown will be repeated.

Dave Hetherington, Web Administrator – November 2020

Treasurer's report and Accounts

TREASURER'S ROLE

Ramblers is divided into Areas and in turn into Groups, each of which must have a Chair, a Secretary and a Treasurer. I am South Bank Treasurer.

Ramblers provides each Area and Group with a Unity Trust bank account, online guidance on Treasurers' procedures, and online or telephone support if needed. The account holds both "main fund" Ramblers' money, which can only be spent on approved activities, and "self-funded" money we have collected or been given ourselves, which we can use for events such as socials. We receive income from Ramblers, from advertising in our programme, from sale of Associate Membership, from commission on Ramblers' holidays, and from donations at our events. We make payments to produce our programme, to manage meetings including the AGM, to cover administration, and for expenditure or donations consistent with the Ramblers' charitable objectives. In a typical October to September Ramblers' year, we have around 20 items of income and around 30 items of expenditure. Ramblers limits the amount of unspent "main fund" we can retain at the end of each year.

On becoming Treasurer, I completed Unity Trust forms to be "key contact", and can set up payments from the account using internet banking. All such payments must be approved, and any cheques countersigned, by one of two other Committee members who are signatories on the account.

My key responsibilities to Ramblers are:

- In June, I receive a "Treasurer's Pack" offering a default funding based on the Group's membership, but can submit a budget, on a standard spreadsheet, requesting further funds.
- In July, after discussion with, as a minimum, our Chair and Vice Chair, I submit a budget.
- In October, after the financial year end, I complete a return, on a standard spreadsheet, accounting for all transactions in the year. The return, supported by paper or scanned receipts and other documentation, is reviewed by our Independent Examiner, currently Jane Baird, a former member of the Committee. Once examined, the return is sent to Ramblers, and I prepare this Treasurer's report summarising our financial activity for the AGM.

My key responsibilities to the Group are:

- In November, at the AGM, to present this report and can answer questions on it, and to collect and check cash payments and donations, and pay expenses, primarily for catering.
- To provide updates on our financial position at our three Committee meetings per year, and as and when otherwise required.
- To ensure that our income and expenditure are documented and consistent with Ramblers guidelines.
- To process payments to pay expenses, including hiring venues for the AGM and any other events, and any expenditure or donations for walks-related activities.

Much of my role is reactive and non-urgent, but I must anticipate some requirements, particularly during the critical period between the year end and the AGM, or when I expect to be busy or away. In the background, I also check the bank account, pay invoices, and scan and file receipts.

As Treasurer, I need to be able to access online banking and to work in Excel, as a minimum to prepare a budget and to complete a return. In practice, I find it easiest to maintain my own spreadsheet of past and forecast transactions, from which I populate the annual return.

SOUTH BANK GROUP

TREASURER'S ANNUAL REPORT AND ACCOUNTS 1 OCTOBER 2019 TO 30 SEPTEMBER 2020

We ended 2019/20 with the finances in good order and a healthy balance of £2,847.14 in the main fund and £1117.98 in the social fund. Despite declining some funding from Area, as discussed below, the main fund balance is around 397% of the year's expenditure and hence far in excess of Ramblers requirements that reserves should not exceed 100% of expenditure.

Main fund income for the year was £1,258 compared to £2,310.10 in 2018/19. This reflects three main changes:

- First, with healthy reserves, we requested funding from Area Office of £1,500, down from £1,800. In the event, we were unable to spend much, as discussed below, and declined the fourth quarterly payment, so we received only £1,125.
- Second, we paused programme sales to associate members when the COVID-19 lockdown started. This means that this source of income fell from £335 in 2018/19 to £83 in 2019/20.
- Third, we normally receive the equivalent of £12.50 per month from Ramblers Worldwide Holidays for advertising in our programme. We only published one programme in 2019/20, from January to April 2020, and so this income fell to £50.

Self-funded income also fell, largely due to a fall in commission from Ramblers Worldwide Holidays from £610 to £400. We have flexibility in how we use self-funded income, but can transfer it to the main fund for expenditure such as our programme, walks-related activities and practical work.

Offsetting the fall in total income of just over £1,000, expenditure fell over £2,000, from £2,944.22 in 2018/19 to £837.70 in 2019/20, for a number of reasons:

- Programme costs fell from £1,293.88 for three programmes to £663.26 for one and stamps.
- Meeting costs, including the AGM, fell from £277.90 plus £85.43 to only £120.09 for refreshments at the November 2019 AGM.
- Our summer training event costing £40 was followed by a self-funded social for volunteers costing £413.67. We could not hold either event this year.
- Our donations of £683.89 for the installation of two kissing gates with names plaques could not be repeated as there was no opportunity to spend on practical work.

For 2020/21, I submitted an expenditure budget to Ramblers Central Office of £1,950 which, given our projected reserves (which proved to be £2,847.14) included no request for main funding. This has been accepted and should leave our main fund reserves at September 2021 at around 90% of main fund expenditure. The scope to spend as planned will depend on the COVID-19 pandemic.

We continue to bank with Unity Trust Bank. We use online banking and it is working well. At present, payments can be authorised by Gill Farnsworth or Elspeth Cox.

I attach summary annual accounts, with earlier years' figures for comparison. Jane Baird is acting as Independent Examiner and has certified the year-end accounts as a fair representation of our financial activities over the year to 30 September 2020. I submit for adoption the attached Financial Accounts of the South Bank Group for the year October 2019 to September 2020.

Dick Dunmore

Treasurer South Bank Group

October 2020

		2019/20	2018/19	2017/18	2016/17	2015/16
OPENING BALANCE (30 SEPTEMBER)	Main fund	£2,306.75	£2,441.77	£2,256.00	£1,947.60	£2,267.54
	Social fund	£558.84	£158.86	£188.83	£76.89	£134.31
	Total	<u>£2,865.59</u>	<u>£2,600.63</u>	<u>£2,444.83</u>	<u>£2,024.49</u>	<u>£2,401.85</u>
<u>INCOME</u>						
Main Fund						
	Payment from Area Office	£1,125.00	£1,800.00	£1,993.00	£1,878.00	£1,607.50
	Programme sales to associate members	£83.00	£335.00	£255.00	£428.00	£343.00
	Walking Partnership			£490.00	£560.00	£300.00
	Advert sales	£50.00	£187.50	£137.50	£150.00	£200.00
	Other donations			£15.00	£12.00	£7.00
	Bank interest					£1.93
	Total main fund income	£1,258.00	£2,310.10	£2,890.50	£3,028.00	£2,459.43
Social Fund						
	Walking Partnership (Commission on holidays)	£400.00	£610.00			
	Donations	£279.23	£289.08	£199.01	£232.60	£184.50
	Total social fund income	£679.23	£899.08	£199.01	£232.60	£184.50
	TOTAL OVERALL INCOME	<u>£1,937.23</u>	<u>£3,209.18</u>	<u>£3,089.51</u>	<u>£3,260.60</u>	<u>£2,643.93</u>
<u>EXPENSES</u>						
	Programme printing, postage and admin	£663.26	£1,293.88	£1,846.16	£1,431.33	£1,375.60
	General admin			£3.64		£9.72
	Bank charges	£21.20	£12.40			
	Associate member costs					£21.92
	Business cards				£67.16	£105.54
	Meeting costs		£277.90	£511.12	£325.60	£381.99
	Walk leader training: First Aid courses					£120.00
	Walk leader training: venue for summer event		£40.00	£182.31	£254.51	£163.76
	Walks related		£99.45	£26.50		
	Donation to Saturday Walkers Club		£50.00		£50.00	£50.00
	Data projector					£265.39
	First Aid kits	£33.15			£51.00	£285.45
	Donation to The Chiltern Society for two gates				£500.00	
	Materials for two kissing gates with name plaques		£683.89	£135.00		
	Total main fund expenditure	£717.61	£2,445.12	£2,704.73	£2,679.60	£2,779.37
Social Fund						
	Meeting refreshments	£120.09	£85.43	£88.98	£120.66	£126.02
	Social after training event		£413.67	£140.00	£40.00	£115.90
	Total social fund expenditure	£120.09	£499.10	£228.98	£160.66	£241.92
	TOTAL OVERALL EXPENDITURE	<u>£837.70</u>	<u>£2,944.22</u>	<u>£2,933.71</u>	<u>£2,840.26</u>	<u>£3,021.29</u>
CLOSING BALANCE (30 SEPTEMBER)	Main fund	£2,847.14	£2,306.75	£2,441.77	£2,296.00	£1,947.60
	Social fund	£1,117.98	£558.84	£158.86	£148.83	£76.89
	Total	<u>£3,965.12</u>	<u>£2,865.59</u>	<u>£2,600.63</u>	<u>£2,444.83</u>	<u>£2,024.49</u>

Notes

After making an initial 2016/17 return to Area, the Treasurer reclassified £40 of expenditure from Main to Social Fund. However, Area submitted the initial return, which forms the official opening balances for 2017/18.