OPENING

Meeting opened at 9.00am

Present
- David Reid (BAI President, VIC Deputy Delegate)
- Ian McDonald (WA Delegate)
- John Marshall (QLD Delegate)
- Dodie Green (NSW Delegate)
- Wilf Hilder (NSW Deputy Delegate)
- Chris Towers (Treasurer, VIC Deputy Delegate)
- Ron Jackson (SA Deputy Delegate)
- Bill Gehling (SA Delegate, BAI Vice-President, BAI Public Officer).
- David Atkins (TAS Delegate)
- David Gordon (Insurance Officer)
- Tony Walker (BWV)
- Val Wake (BWV Secretary)
- Hecate Jay (BAI Secretary and WA Deputy Delegate)

Apologies
- Gavin Dale

MINUTES 2009 AGM

Motion: “That the 2009/10 AGM Minutes be approved”: Moved Chris Towers, Seconded: Hecate Jay. Motion passed.

BUSINESS ARISING

Nil

ANNUAL REPORTS

President’s Report – David Reid – taken as read. (See Appendix A)

Insurance Report – David Gordon (See Appendix B)
David Gordon suggested that we inform our insurer that we wish to exclude the overseas travel option from our policy and restrict it to Australia and New Zealand due to an increase in claims in this category that may affect our next insurance bill.

Motion: "That David Gordon negotiate with our insurer to restrict the geographical coverage of our Personal Accident Policy to Australia and New Zealand."
Moved: Dodie Green. Seconded: Chris Towers. Motion passed.

David Reid expressed thanks on behalf of BAI for David Gordon’s exemplary work as our Insurance Officer.

Treasurer’s Report - Chris Towers (See Appendix C)

Chris Towers notified the meeting that he has requested all bank statements to be forwarded to his private address due to difficulties receiving them in a timely manner. The meeting agreed that this is a satisfactory arrangement.

Motion: “That the Treasurer’s Report be accepted as true and correct”. Moved: David Gordon. Seconded: Bill Gehling.

Access Liaison Offer’s Report - taken as read - Ian McDonald (See Appendix D)

ELECTION OF OFFICERS
- President – Nomination: David Reid – appointed.
- Secretary – Nomination Hecate Jay – appointed
- Treasurer – Nomination Chris Towers – appointed
- Insurance Officer – Nomination: David Gordon – appointed
- Vice-President - Nomination Bill Gehling - appointed
- Public Officer - Nomination Bill Gehling - appointed

ELECTION OF AUDITOR
Chris Towers will approach Fred Bover, this year’s auditor, to discuss the possibility of auditing our books for the next financial year.
Moved: Dodie Green. Seconded: Chris Towers. Motion passed.

OTHER GENERAL BUSINESS

Nil.

DATE OF NEXT ANNUAL GENERAL MEETING

Tentative date – 19th or 20th November 2011

AGM closed 9:49am
APPENDIX A

PRESIDENT’S REPORT 2010

Bushwalking Australia has continued to evolve as a national organisation. Risk management related to bushwalking activities is an example of where a national approach has a benefit and it is pleasing to see this matter progressing. I believe that as we gain a better understanding of the operating environment of our club network other matters will emerge where all of us can benefit from a national approach.

In many ways the last twelve months has been a period of consolidation focussing on areas that were identified at previous annual conferences. In particular our efforts have been directed to the following.

Governance and Administration
We have operated under the revised constitution approved at the 2009 AGM. The financial procedures also approved at the 2009 AGM have been implemented and the financial reports have been simplified and distributed in a timely manner to council members.

The advance distribution of papers relating to both discussion and decision items has been adopted to maximise the efficiency of the teleconference process.

The use of a Google Group and more recently Google Documents has provided a storage facility for BAI documents that is readily assessable by council members.

A More Strategic Approach to our Activities

This has meant each of us asking the questions:

- Are there national implications in regard to something that is happening in my state?
- How can my state contribute to the promotion and profile of bushwalking at a national level?

Building Relationships/ Partnerships and lifting our Profile

We have endeavoured to build strategic relationships that will increase our knowledge of the outdoor recreation sector and help us to form partnerships that will facilitate the promotion of bushwalking and have it recognised as a valuable contribution to Australian society.

Some activities that have helped in this matter are:

- Becoming a member of the Outdoor Council of Australia [OCA] and more recently the election of John Marshall to the OCA board.
- Attendance at the first International Healthy Parks Healthy People Congress.
- Participation in a forum on the use of Personal Location Beacons [PLB] convened by the Australian Maritime Safety Authority [AMSA].
- Continued maintenance and content upgrading of the BAI website. The addition of a contact telephone number has resulted in several useful enquires.
- Various interviews that I have given to the media and in particular the lengthy interview published in Great Walks magazine.
- Various correspondences with the Federal Minister for Sport and the Health Minister related to the Crawford review of sport and health and wellbeing benefits of recreational walking. Although these contacts did not yield a great result we have at least commenced the dialogue.
- Vice president attended the National Walking Leadership Forum.


**Interaction**

The richness of our dialogue as a council (particularly between meetings) is important to the support and stimulation we can provide to each other. But it’s also dependent on participation by all delegates and I encourage your involvement. Don’t be shy about contributing comment in relation to the various issues that are sent to you from BAI throughout the year. Even if you are unable to get responses from within in your own State send your own personal views (identified as such) so that we get some discussion.

Thank you to my fellow office bearers and to our specialist officers for your support during the year. There is more detail in the other reports that will be submitted to the AGM and I commend them to you.

**David Reid**

12/11/2010
I am pleased to submit my report on the various matters dealt with in the past 12 months, the main function being to ensure that both Liability and Personal Accident Insurance is in place for the State Federations and their affiliated clubs.

This year we have two client service consultants looking after our affairs, Fred Grima who been involved has in outdoor activities and a bushwalker for many years and Cameron Douglas. Fred has decided to head towards retirement so has taken a step back but is still around to point Cameron (who has taken over our account) in the right direction when needed. It is fair to say that a large part of the reason why we today have such a comprehensive programme in place is due to the hard work put in by both Howard Tooth and Fred. My gratitude goes out to both of these gentlemen.

**Liability & Personal Accident Insurance**

The Insurance Policies arranged provide Liability and/or Personal Accident cover to 185 clubs Australia wide (which is slightly down from 192 clubs year) with a combined membership of 21,509 members (20,995 - 2009).

Generally most clubs affiliated with the State Federations are insured under the Liability Policy (97%) whereas 88% of clubs provide Personal Accident insurance for their members. These percentages are similar to last year.

While the insurance market conditions are currently considered to be “hardening” we have continued to be in the fortunate position of pretty much holding our existing terms and wearing a premium increase far below the rate of inflation (approximately 3% overall). This is evidenced in the Terms offered for renewal by our existing Insurers. Given that on the disability policy is running an average loss ratio of around 70% over the past six years, our underwriters are quite entitled to be offering much harder terms than this.

**Renewal Terms**

These are the terms offered by our existing Insurers on policy wordings and endorsements which have been tailored to our specific needs.

**Liability Insurance** - Liberty International Underwriters have maintained the Sum Insured Limit at $20,000,000. They have also extended the policy to include rescue training activities. Liberty has charged the same premium as last year but there may be slight variations by state due to; 1. They are now correcting charging Stamp Duty via state, and 2. There has been a slight reduction in the number of members covered.

**Personal Accident** - Accident & Health International Underwriting have held this policy for a number of years and have provided an excellent claims handling service. Unfortunately claims have continued at a high frequency level over the last twelve months, including a large loss on average every second year. Despite this our insurer has offered renewal at the same rate per member as last year.

Limited cover for members aged 85-95 years continues. These people have been rated the same as other members as insurance cover is traditionally difficult to obtain for that age group. Where the cover is limited, details are included in the Summary of Policy Coverage.

**Premium and Remuneration Summary**

<table>
<thead>
<tr>
<th>Class of Insurance</th>
<th>Current Premium $</th>
<th>Renewal Premium $</th>
</tr>
</thead>
</table>

Bushwalking Australia Inc. AGM Minutes 21st November 2010
Liability  84,120(20,995)  86,650(21,302)
Personal Accident  93,480(18,332)  97,690(17,882)
Brokers’ Service Fee  2,750  2,750
Total  181,724  187,090

The figures in brackets represent the number of members on which the premium is based.

All premiums are inclusive of Stamp Duty and Goods and Services Tax. Stamp Duty is based on NSW for the Personal Accident cover and by individual states for the Liability cover.

**Renewal Premium**

In order to recover the premium (including the brokers’ service fee) it will be necessary for the cost to be recharged to Clubs on the following basis:

<table>
<thead>
<tr>
<th>Liability</th>
<th>VIC</th>
<th>$4.05 per member ($4.10 – 2009)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>NSW</td>
<td>$4.02 per member ($4.06 – 2009)</td>
</tr>
<tr>
<td></td>
<td>SA</td>
<td>$4.09 per member ($4.14 – 2009)</td>
</tr>
<tr>
<td></td>
<td>WA</td>
<td>$4.05 per member ($4.10 – 2009)</td>
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<tr>
<td></td>
<td>TAS</td>
<td>$3.98 per member ($4.03 – 2009)</td>
</tr>
<tr>
<td></td>
<td>QLD</td>
<td>$3.96 per member ($4.01 – 2009)</td>
</tr>
<tr>
<td>Personal Accident</td>
<td></td>
<td>$5.48 per member ($5.25 – 2009)</td>
</tr>
</tbody>
</table>

The effective decrease in the liability premium is due to the increase in actual numbers under the programme even though there has been an overall premium increase.

The end result is a minimal increase in insurance costs per member for those clubs providing both Liability and Personal Accident Insurance for members when compared to the combined premium for 2009-10.

This also allows those clubs which provide Personal Accident cover, to provide the cover to members aged 85 years and over.

The renewal premium has been apportioned to the States in accordance with the number of Members declared by Clubs on the Renewal Questionnaire as requiring insurance under the respective Policy.

**Insurance Marketing**

As the policy was extensively marketed last year and, as we had a costly year in regards to claims, it was deemed prudent this year to show loyalty to our underwriters. They have in turn shown loyalty but basically rolling terms from last year and given the current hardening of markets and our loss ratio for the year this is a win for us.

**Claims Experience**

In the past five years there have been a number of claims reported under the Personal Accident Policy as a result of falls, slips etc. In the year to 30 June 2005 there were 18 claims at total cost of $26,714. In the year to 30 June 2006 there were a further 9 claims reported totalling $4,350. In the year to 30 June 2007 there were 16 claims reported totalling $90,804*. In the year to 30 June 2008 there were 26 claims reported totalling $31,513. In the year to 30 June 2009 there were 16 claims reported totalling $62,805*. This year (as at 3 June 2010) there has been 9 claims reported with a potential cost of $11,042. This represents a Loss Ratio of 57.72% for the five years to 30th June 2010. *Includes a Capital Benefits Claim amounting to $50,000

Since 30 June this year we have had 2 Capital Benefits claims lodged for $50,000 each. One claim is for a person killed in an accident whilst overseas. It has always been the intention of this policy that trips overseas were not to be covered by these policies and clubs doing overseas trip are encouraged by
Bushwalking Australia to effect travel insurance for their members whilst overseas. The upshot of this claim will be to significantly raise the premium for all members in the 2011-2012 renewal period.

Therefore, I will be raising at the AGM that we negotiate a restriction to the Personal Accident policy to limit the geographical location where we are covered to Australia and New Zealand.

There have been no claims reported under the Liability policy.

Claims are processed by Marsh on our behalf with Insurers who have consistently provided a fair and efficient claims service.

**Summary of Policy Coverage effective from 30 June 2010**

**Liability Insurance**

**Activities**

The list of activities covered will be clearly stated in the definition of the Insureds “Business” on the Policy Schedule and will include Bushwalking, Recreational Walking, Walking, Track/Hut Construction and Maintenance, Caving, Canyoning, Liloing, Abseiling, Alpine Walking (summer & winter), Snow Skiing, Canoeing, Kayaking, Boating, Rafting, Swimming, Cycling, Rock Scurrying and use of hand held ropes as part of a Bushwalk, Orienteering, Rogaining, Rescue and Leader Training and other related instructions where no fee is charged other than to recoup expenses (Errors & Omissions), Voluntary Work for various Charities and not for profit organisations.

The activities which are not covered under the Liability Policy include Rock Climbing, Mountaineering, Water Skiing, and Animal Riding.

**Limit of Liability**

- General Liability
  - $20,000,000 any one Occurrence
- Product Liability
  - $20,000,000 any one Occurrence and in the aggregate
- Errors & Omissions
  - $5,000,000 Each & Every claim and in the aggregate and claims contribute towards the exhaustion of the aggregate Limit of Indemnity in respect of Products Liability

The Policy also includes sub-limits of liability in some cases.

**Deductibles**

- General & Product Liability
  - $1000 any one Occurrence
- Errors & Omissions
  - $1000 Each & Every claim

**Personal Accident Insurance**

The Policy provides cover for members of Insured Clubs who sustain injury whilst engaged in an authorised activity of the club or in direct travel to or from that activity.

**Schedule of Benefits**

- Capital Benefits (Death & Permanent Total Disablement) $50,000
  - (Benefit limited to $10,000 for members aged 85-95 years)
Weekly Benefits – Injury (Loss of Income)
(Benefits payable are subject to 80% of pre-injury earnings to a maximum of $500 per week. Period of Benefit – 52 weeks. Benefits payable limited to 26 weeks for members aged 85-95 years)

Sub-Limits of Liability apply under the Policy and include –

Out of Pocket including Injury Assistance Expenses
(Reimbursement of expenses is subject to 80% of expenses incurred to a maximum of $150 per week following an Elimination Period of 7 days)

Non Medicare Medical Expenses Reimbursement $2,000
(Non Medicare medical expenses reimbursement is limited to 80% of expenses incurred and an Excess of $100 per claim)

Critical Incident Debriefing $5,000
(Benefit payable per person any one event)

Age Limit - 95 years

Policy Documentation
Policy documentation detailing changes in cover from 30 June 2010 has been issued to each State for distribution to member clubs. It should be noted that, other than as stated in this Report there will be no significant changes to the current policy wordings.

In addition arrangements have been made where necessary for Certificates of Insurance to be made available immediately.

Risk Management
During the recent survey 10% of clubs responded that they did not have a risk management policy (compared to 16% last year) in place and 10% of clubs responded that they do not get either a waiver or an acknowledgement of risk form signed (compared to 12% last year).

The arrangement we have with the insurer is that we do longer need to sign a waiver at all (that is for all states except Victoria who have never had to sign a waiver) but can now use an acknowledgement of risk form.

The minimum requirements are:

1. That all members sign an acknowledgement of risk form once a year (for convenience I would recommend at renewal) for all the insured activities (including skiing and abseiling).
2. That temporary members sign an acknowledgement of risk form for each activity that they participate on.
3. That new members sign an acknowledgement of risk form on joining a member club.

THERE IS NO NEED TO HAVE MEMBERS SIGN BEFORE EVERY ACTIVITY!!!!

In fact doing so actually dilutes the message. We are trying to make people aware of the sort of risks they may face on general activities. Get them to acknowledge that have the required level of fitness, carrying the right gear, food and water and take responsibility for their own actions. Making someone sign a form so many times a year that they stop actually reading it defeats what we are trying to achieve.

A copy of the wording that has been approved by the insurer and the committee of Bushwalking Australia is now available via the Bushwalking Australia website.
I am aware that some State Federations are still requiring clubs to sign a waiver of rights under the policies. If I was the solicitor for the insurer I would be encouraging this practise as it will limit an injured participants rights to recovery following a negligent act.

But as we are the consumer of this product and not a solicitor for the insurer I would argue that any actions taken to limit our members' rights under these policies may be construed as a negligent act and as such I would recommend that those states check their professional indemnity coverage.

Other Insurance Policies

Leisure Travel Insurance
With more and more clubs added overseas trips to their programme the need to offer Leisure Travel Insurance has been recognised.

Marsh have negotiated special rates with Accident & Health International Underwriting Pty Ltd for a comprehensive, yet affordable cover for use by club members when participating in club organised Domestic and Overseas trips.

Business Insurance
An Insurance policy is arranged with CGU Insurance Ltd for State Federations and affiliated clubs who wish to insure their office equipment and other specified contents as well as search and rescue equipment and the like. The insurance provides cover for Fire and Specified Events as defined in the Policy and Burglary where required.

This Policy is not widely used by the State Federations and/ or the Clubs.

Association Liability Insurance
This coverage was arranged for Bushwalking Victoria and is designed to insure liability arising from their Association Management and Professional Liability insurance. The cover is arranged with AIG Australia and provides cover for Office Bearers, Non-Executive Directors and Employees for claims against them for Professional Liability. The Policy is also extended to provide Fidelity cover for direct financial loss due to acts of dishonesty.

The policy provides a Limit of Indemnity of $1,000,000 in the aggregate.

Conclusion
I would like to take this opportunity to thank the State Insurance Conveners, State Presidents, Administration Officers, Member Clubs and others with whom I have regular contact for your co-operation and assistance in providing information required and in meeting the deadlines imposed.

I would also like to thank Fred Grima for his support and knowledge over the years.

David Gordon
Insurance Officer
Bushwalking Australia Inc.
1st November 2010
### Statement of Financial Position

1 October 2009 to 30 September 2010

<table>
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<tr>
<th>Date</th>
<th>CHQ No</th>
<th>Payee</th>
<th>Description</th>
<th>Category</th>
<th>Sub_category</th>
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<th>Payments</th>
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</table>
# Income and Expenditure

## 1 October 2009 to 30 September 2010

<table>
<thead>
<tr>
<th></th>
<th>2008-2009</th>
<th>2009-2010</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Income</strong></td>
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<tr>
<td>Conference Registrations</td>
<td>$1,180.00</td>
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<tr>
<td>Interest</td>
<td>$ 80.34</td>
<td>$  5.67</td>
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<tr>
<td>Membership Fees</td>
<td>$2,509.00</td>
<td>$16,743.00</td>
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<td><strong>Total Income</strong></td>
<td>$3,769.34</td>
<td>$19,415.67</td>
</tr>
<tr>
<td><strong>Expenses</strong></td>
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<td></td>
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<tr>
<td>Administration</td>
<td></td>
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<tr>
<td>Post &amp; Telephone</td>
<td>$202.88</td>
<td>$221.50</td>
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<tr>
<td>Stationery</td>
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<td>Audit Fee</td>
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<td>Meeting Expenses</td>
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<td>Other Expenses</td>
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<tr>
<td>Affiliations</td>
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<td>Government Fees</td>
<td>$ 303.00</td>
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<td><strong>Total Expenses</strong></td>
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<tr>
<td><strong>Surplus/Deficit</strong></td>
<td>-$1,633.78</td>
<td>$10,823.85</td>
</tr>
</tbody>
</table>
Auditors Report to the Members of Bushwalking Australia Inc

I have examined the accounts of Bushwalking Australia Inc comprising the attached Income and Expenditure statement 1 October 2009 to 30 September 2010 and the Statement of Financial Position 1 October 2009 to 30 September 2010.

My examination has been conducted in a manner to provide reasonable assurance as to whether the financial report is free of any material misstatement, and whether the financial report is presented fairly in accordance with the cash basis of accounting whereby income is recorded when it is received, expenses are recorded when they are paid, and no assets or liabilities, other than cash and bank balances are recorded.

The financial report has been prepared for distribution to members of Bushwalking Australia Inc for the purpose of fulfilling the financial reporting requirements of the incorporated organization.

The audit opinion expressed in this report has been formed on the above basis and is not intended for any other purpose other than for which it was prepared.

In my opinion, the financial report presents fairly in accordance with the cash basis of accounting, as described above, the income and expenditure of Bushwalking Australia Inc for the period 1 October 2009 to 30 September 2010 and its bank balance as at 30 September 2010.

Fred Bover
18 November 2010