

**BMW Motorcycle Club
BMW Owners Register
of New Zealand**



BMW Owners Register of New Zealand Inc.

Executive Action Plan

Updated May 2012

We are a national motorcycle club catering for anyone who has an interest in BMW motorcycles, across all models and eras of manufacture.

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Introduction

1. Role of the Executive and Purpose of the Action Plan

This Action Plan is a working document used by the elected Executive of the BMWOR of NZ Inc. (the Register). It provides information that will give members confidence in the continuing operation of the Register and provides a record of the Register's direction and areas for development.

The Register's Executive is elected annually to provide governance (i.e. directing and protecting) and management of the Register and its activities. It is important that the Executive works well and understands it has the following roles:

- devise and regularly review the short, medium and long-term objectives / strategies of the organisation to support the overall purpose of the Register;
- set the annual operating and capital budgets;
- set the annual work programme, including the improvement of membership benefits and other targets for achievement, and measure progress;
- set operating policies and ensure appropriate and workable systems are in place e.g. membership applications and renewals;
- provide support and encouragement to Area Representatives for the benefit of local members;
- organise national events (e.g. Annual General Meeting) and support those Areas staging the Annual Rally;
- ensure effective communication with all members of the Register and important stakeholders e.g. production of the magazine and operation of the website;
- manage any risks to the Register and its members arising from its activities e.g. ensure effective use of our volunteers' time and accumulated funds, provide event management guidelines for Area Representatives, ensure legal obligations are met¹.

With the Executive's volunteer members now drawn from across the country, a small number of face-to-face meetings are used to focus on setting direction and measuring progress. Actions and ongoing operations are generally handled through telephone calls and email and the odd chin-wag at national events.

The Action Plan draws strongly on what members have said they want for the future of the Register (i.e. vision) and what is important to them (i.e. values).² The Executive has then considered what is needed to achieve to fulfill that vision (i.e. objectives / goals), in the spirit of our values. The resulting Action Plan is therefore the list of practical actions: it sets out what needs to be done, who will be doing it and when it is planned to be done by.

One of the key challenges the previous Executive identified is that the Register needs to maintain high standards of membership benefits, delivered in a financially responsible way, whilst also catering for the new generation of BMW motorcycles and riders.

Finally, the attached appendices provide a summary of background information about the Register and its operating environment, along with a snapshot of our current operating principles and policies and risk management register.

¹ The Institute of Directors in New Zealand. (2007). *Principles of Best Practice for New Zealand Directors*.

² Refer to discussion of 2009 SWOT Analysis in Appendix 1.

2. Vision

What we want for the future of the Register...

The BMW Owners Register of New Zealand is the motorcycle “club of choice” for those who own or have an interest in BMW motorcycles, across all models and eras of manufacture.

3. Values

What is important to us ...

- We enjoy the camaraderie of the Register and we welcome the participation of the family and friends of members;
- We value the dedication and passion of our members who volunteer as Area Representatives and Elected Members;
- We recognise that the Register, BMW New Zealand and the local BMW dealers are of vital importance to each other as we promote the marque and look after the interests of all BMW owners, riders and pillions;
- We operate professionally in all our relationships with members, the public, commercial interests and the international BMW family to advance the common interests of our members;
- We encourage safe riding behaviour amongst our members, including providing rider briefings on all rides and encouraging Register members to invest in high quality rider equipment and ongoing rider training.

The Action Plan: looking out three to five years

1. Structure of the Action Plan

The Action Plan arises from the Objectives / Goals and is prioritised according to the urgency and importance of the identified tasks. Those specific tasks are split out into the following areas of concern:

- Membership and participation
- Governance
- Operations
- Relationships and public relations

Objectives / Goals

What we want to achieve ...

Membership and participation

- Attract new BMW enthusiasts to the Register whilst building on the interests and participation of the existing members.
- Actively pursue opportunities that enable the Register to offer above average benefits to its members.
- Ensure Area Representatives have the capacity, capability and tools for success so that they can encourage regular communication amongst members and participation on rides and other events.
- Make the best use of communications channels and technologies at the national level, to provide member services and keep members informed and encouraged to participate on rides and other events.
- Improve visibility of the Register and make it easier for prospective members, either through BMW service agents or on their own account, to make contact, find information and participate in events
- Document the full history of the Register and ensure it is archived for posterity and made available to all members.

Governance

- Strengthen governance so that the Register's Executive team can be made up from Elected Members in different parts of New Zealand.
- Ensure that all financial Members of the Register are able to fully participate in the election of officers irrespective of geographic location within New Zealand.
- Develop a succession plan for Elected Members and Area Representatives that builds the skills and confidence of interested members in advance of taking on the role
- Ensure the Register meets all statutory and legal obligations in the running of the club and its events.

Operations

- Run the Register profitably and in a fiscally responsible manner, including protection of the Register's current asset base and advance planning for technology upgrades.
- Ensure all Elected Officers and Area Representatives have clear roles and are aware of their responsibilities.
- Develop the operating systems of the Register so that it is possible to effectively measure annual retention of members and understand membership trends.

Relationships and Public Relations

- Build a strong working relationship with BMW New Zealand and the BMW dealers in the regions.
- Continue to work with other motorcycle interest groups and clubs, including BMW car clubs, and look for more opportunities for joint events to leverage contacts and resources.
- Strengthen the Register's relationship with BMW Clubs International and investigate how the relationship could offer increased benefits for Register members.

The Ultimate Succession Plan...



Summary of the Action Plan

How we will achieve the Objectives / Goals...

The following list sets out a number of action areas and likely tasks that have been identified during Executive and Area Representative meetings from March 2010 onwards. Please refer to the Secretary for more detail regarding timing, prioritisation and who is responsible for the individual tasks in the Action Plan.

Governance

Ensure Register governance arrangements are appropriate for the club, which is reliant on volunteers, now and into the future

- Consider any matters related to the Executive now being made up of representatives from across NZ e.g. span of control/geographic representation, possible use of Vice President roles to improve representation by island or interest group(e.g. classics, off-road)
- Review the role and functioning of the National Committee in relation to the operational controls of the Register
- Ensure clarity of Executive and Area Rep roles and responsibilities – develop basic job descriptions to help people in their role

Executive succession planning

- Review constitutional and operational constraints that may limit the opportunity for members in other areas to provide leadership as members of the Executive.
- Review constitution so that Executive members are identified prior to the AGM and appointed by election at the AGM
- Review constitution and/or operating procedures so that we can co-opt members with specific skills to the Executive

Membership and Participation

Encourage regular communication amongst members and participation on rides and other events to develop a stronger sense of camaraderie.

- Review the how we communicate and develop recommendations for improvement
- Improve the information and gear for new members – e.g. develop a history / background booklet, bikes badges for new members

Develop a membership drive plan that targets younger owners and specialist groups within the marque e.g. GS riders, classics, road and race

Ensure Area Representatives have the capacity, capability and tools for success

- Set up face-to-face meetings with Area Reps; give Area Reps the opportunity to engage in setting the strategic direction of the BMWOR
- Develop an Area Rep kit
- Encourage Area Reps to find ways to manage the work load in large areas (i.e. “large” in terms of either numbers of members or geographic spread) e.g. setting up ride master and/or admin roles, further dividing up a large geographic area
- Make up generic “Area Rep” badges to improve visibility
- Include an outline of the “corner-man” system is included in the Tour Guide

Membership and Participation continued

Succession planning for Area Representatives

- Review the roles of Area Representatives, and complete a job description for each elected member

Improve membership benefits (i.e. Tour Guide, discounts, gear, newsletter, website etc)

- Better promote membership benefits e.g. improve the Tour Guide
- Survey members to determine the “value proposition” of the Register and to find out what is most valued by our members
- Work with existing suppliers to improve or extend existing benefits e.g. Tour Guide
- Investigate new benefit ideas, such as a rider training package

Ensure membership benefits are for really “members only” i.e. to stop “piggy-backing” of non-members on members’ benefits

- Check current situation regarding membership benefits and make changes to access arrangements or other controls as necessary
- Advise members, dealer network and service agents of the conditions of use for membership benefits

Operations

Maintain the profitability of the Register and build its asset base to deliver maximum benefit to members.

- Prepare a budget (including both capex and opex) and cash flow forecast each financial year

Review, and where necessary establish, operational controls to ensure all statutory requirements are met and all operating risks are managed

- Incorporated Societies Act - ensure relevant audit requirements are met and financial reports are lodged as required
- Privacy Act - write up and publicise our Privacy Policy
- Public liability / indemnity / third party insurance – review current insurance arrangements
- Goods & Services Tax registration - Treasurer to monitor turnover and advise if nearing threshold of \$59,999 per annum
- Financial risk – agree principles for prudent financial management; write up our policy for approval processes for expenses

Health and safety requirements / risk management for events

- Set up an Area Rep’s Kit – set out expectations in the Tour Guide and, rider briefing procedures etc
- 2011 Annual Rally Risk Management Plan to be used as a template for all major events

Membership database

- Ensure current database and/or software is fit for purpose
- Improve the quality of membership trend information we are able to produce

Operational policies

- Ensure operational policies are documented and up to date e.g. Area Rep reimbursement rules, dealership discounts, expenditure approval processes

Continue work to streamline membership and payment processes on the website

Relationships and Public Relations

Ensure a close working relationship with the commercial side of BMW's motorcycle industry in New Zealand and with BMW Clubs International

- Ensure members are provided the latest information on the location of BMW dealers and service agents in their region.
- Provide feedback about ways in which the BMWOR can better keep all of its members informed of the business of the Register and the International relationship that is forming
- Participate in trade shows and other events to enhance public awareness of the Register
- Encourage participation with BMW car clubs in New Zealand
- Strengthen relationship with BMW Clubs International – clarify “observer” status; investigate opportunities for members arising from contact with member clubs in other countries, especially Australia

Pursue strategic alliances with other motorcycle interests, including government and regulatory groups, to ensure the Register has a voice to influence spending of government money on transport and safety initiatives that have a positive and/or negative impact on motorcyclists, most specifically:

- Motorcycle Advisory Group
- Bikers Rights of NZ (BRONZ)

Continue to monitor the membership's and the public's perception of the Register

- Specific actions to be developed

Appendix 1: Register Structure and Background to BMW Motorcycles and Activities in New Zealand

1. Structure of the Register

The Register was founded over 30 years ago as a national organisation for people interested in BMW motorcycles.

As an incorporated society, established in 1999 under the Incorporated Societies Act 1908, the Register is a separate legal entity distinct from its members. This means that the members are not personally liable for the society's debts, contracts or other obligations. Likewise, members do not have any personal interest in any property or assets owned by the society.

The Register's elected officers (Executive Members) are responsible for managing the Register in accordance with its Constitution (rights, powers, duties and obligations), and its guidelines (the way in which the organisation is managed). More detail can be found on the Register's website at <http://www.bmwor.org.nz/>.

Each year at the Annual General Meeting, in October, there are five members elected and, along with the Immediate Past President, these people make up the Executive of the Register:

- President
- Secretary
- Treasurer
- Editor
- Membership Secretary

Under the Constitution there is also a requirement to hold a monthly National Committee Meeting.

Area Representatives are appointed by their local members to encourage Register activity at a local level. Full details are available at: <http://www.bmwor.org.nz/contactus.php>

There is also a volunteer BMW Gear Shop position, formerly known as Regalia, and other members can be co-opted in to provide specialist support to the Executive as needed.

2. Annual Register Events

There are a number well patronised formal and informal club events that happen on an annual basis. The key national events and when they are held are shown below:

National Rally – early in New Year
Rough As Guts (RAG) Rally – April
South Island RAG Rally – Late spring
Annual General Meeting (AGM) – October

3. BMW Motorrad, the Market for BMW Motorcycles and BMW Dealers in New Zealand

BMW Motorrad is a brand used by BMW Group for its motorcycles, which have been manufactured since 1923. BMW Motorrad is a business unit within the Corporate and Brand Development division of BMW Group.

Market conditions have been tough since 2008 with a global downturn in motorcycle markets. However, at the end of June 2010 BMW Motorrad deliveries to customers were up 23.2% on the previous year³.

Current production includes a variety of shaft, chain and belt driven models from 450cc to 1600cc with models designed for off-road, dual-purpose, sport and touring activities. Motorcycles are produced in product families each with a different letter prefix. In 2008, the company introduced the DOHC Boxer HP2 Sport and entered the serious off-road competition motorcycle market with the release of the G450X motorcycle.

In 2010, BMW Motorrad introduced several new models to the market: the BMW K1300S, K1300GT, F800R and the World Superbike contender, the S1000 RR. During this period, the R1200 GS remained the world's best-selling large capacity motorcycle in the 500 cc plus class. 2010 was also the 30th anniversary of the GS model and several new GS models were released that year.

In the year to the end of June 2010, BMW Motorrad also sold 6,459 units of the S 1000 RR, after first racing it in the 2009 Superbike World Championship. This level of sales has earned the S 1000 RR second place in the supersport segment among the 1000 cc class sport bikes.

In January 2012, the K 1600 GT and GTL, and the BMW G 650 GS received prizes at the 2011 GOOD DESIGN® awards⁴. Often referred to as the 'Oscars' of industrial design, these annual awards rank as the most celebrated international accolade in the field of product design. Several other BMW motorcycles have previously won the award, including the S 1000 RR and the BMW Concept 6 design study.

The BMW K 1600 GT and K 1600 GTL models have also received numerous other accolades including the prestigious International Bike of the Year award, voted by motoring journalists representing publications from all over the world.

4. New Zealand Authorised Dealer & Service Network

The Register enjoys a productive ongoing relationship with BMW NZ and the current New Zealand dealers and service agents. These businesses play an important role in introducing new riders to the Register and our members' support is vital part of the ongoing viability of their businesses.

As at January 2012, authorised dealers are located in Auckland, Hamilton, Tauranga, Nelson, and Christchurch with a recently appointed authorised service agent in Dunedin.

5. BMW Clubs International and BMW Classics

BMW Classics, formerly known as BMW Mobile Tradition, is a BMW Group department set up to bring the past alive and maintain public awareness of the history of the company, its brands and its products. BMW Classics is responsible for coordinating everything to do with the company's history and supports the largest global brand club organisation for car and motorcycle owners.

³ <http://www.bmw.co.nz/com/en/insights/newsandevents/latest-news/bmw-group-retail-grows.html>

⁴ <http://www.bmw-motorrad.com/com/en/index.html>

Enthusiasm for the BMW marque of cars and motorcycles links more than 200,000 members of about 600 BMW clubs all over the world. Around 18% of these clubs form the International Council of BMW Clubs which is officially recognised by BMW Group. One of BMW Classics' aims is to increase the number of clubs that are members of the Council.

The Register joined as a BMW Club in 2007. Initially the most important reason was that it safeguarded our ability to use the BMW symbol. The BMW symbol is subject to worldwide copyright and may only be used by BMW AG and its authorised contractual partners, including the official BMW Clubs. As ambassadors of the BMW brand and its products, Register members bear responsibility to represent BMW in a way that is characteristic of the premium aspirations of the brand. All Register materials have been updated and meet the requirements of BMW Club status.

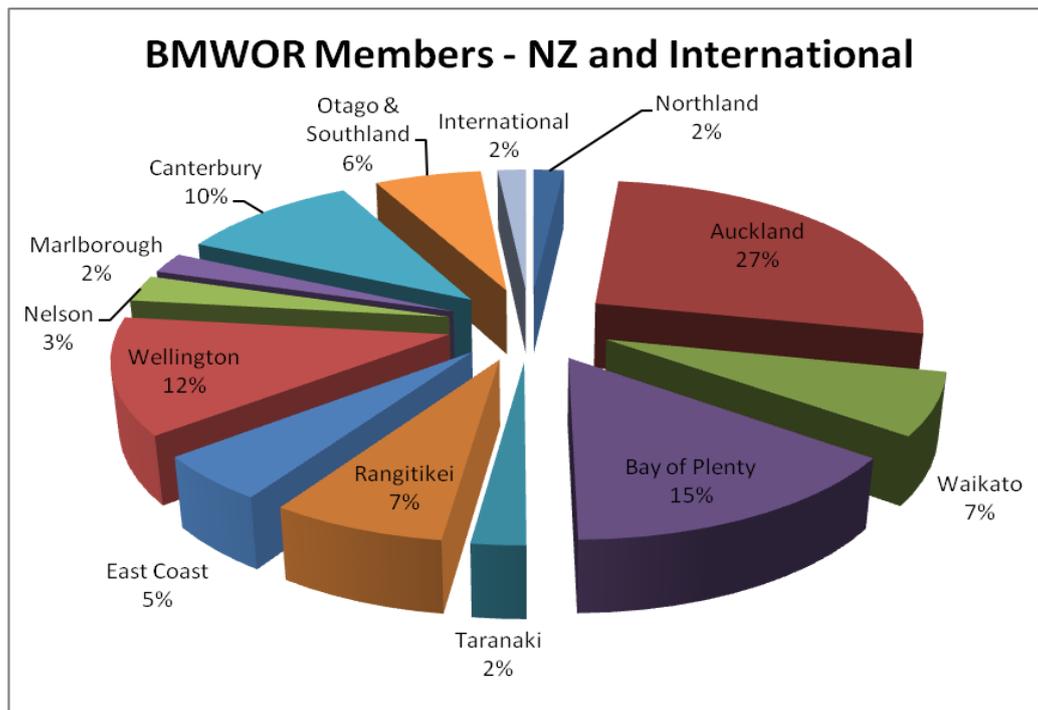
In 2008, the Register was invited to attend the BMW Clubs International meeting in Canada as an Observer. Our representative accompanied the New Zealand delegate, the President of the BMW Car Club of New Zealand. As suggested at that meeting, the 2010 BMW Clubs International meeting was held in Queenstown, New Zealand, and our Register members were able to offer some local hospitality and assistance with the logistics of the visit.

Looking forward, the Register's status as a BMW Club should open up more opportunities for us and better cement our relationships with BMW New Zealand, the dealers and the BMW car aficionados. The January 2011 edition of the BMW Clubs International Council News ran the report *BMW GS 30th Anniversary and Charity Ride* which was fantastic publicity for motorcycling in New Zealand.

Appendix 2: Profile of Members and their Machines⁵

At the end of March 2011, the Register's members totalled 523 ordinary members, of which 281 people were "partners" of members. The majority of our members (around 80%) live in the North Island and the wider Auckland area, which captures members in the northern and southern catchments of Auckland, makes up 27% of our membership at that point.

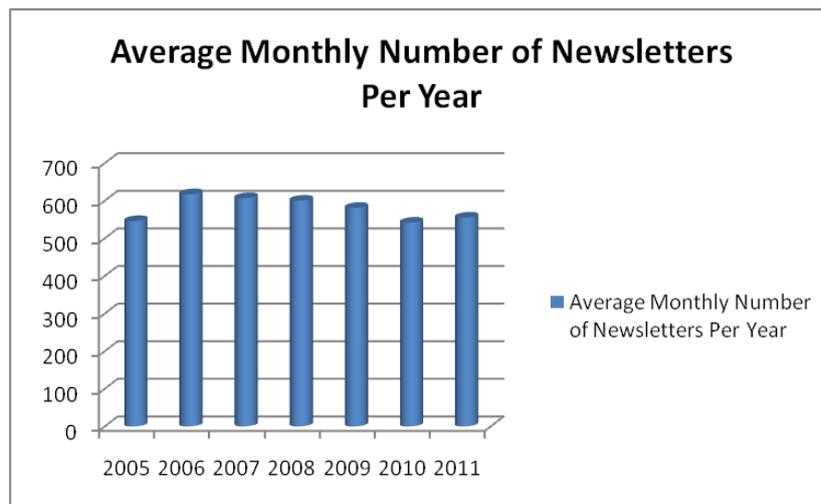
Figure 1: Total Membership by Region (includes International)



The average monthly number of newsletters sent out per month for the year is the best indicator of changes in the Register's overall membership numbers. As shown in Figure 2 below, the number of newsletters sent out has been relatively stable over the past two years with 555 for the first 4 months of 2011 compared to an average of 581 newsletters per month in 2009.

⁵ Information about the Register's membership is stored in an Access database first set up in 1974 and currently only basic data is captured and there are limits on the level of analysis possible at this time.

Figure 2: Average Monthly Number of Newsletters Per Year



Considering the difficult economic environment of the two years prior to March 2011, it appears to have been a steady result for the Register. The Executive is aware that other clubs have struggled to maintain their levels of membership.

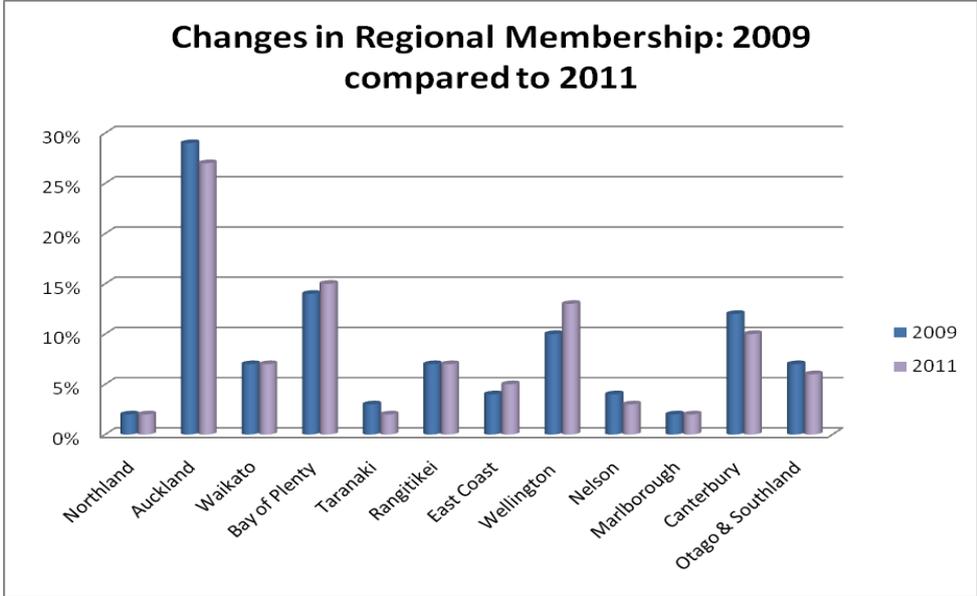
However, this graph appears to mask a degree of “churn” where the number of new members is roughly equivalent to the number of existing members whose membership is not renewed. At this time our membership database cannot provide more data in that regard but, when asked about the Register’s strengths, weaknesses, opportunities and threats in 2009 (i.e. SWOT analysis), our members highlighted a problem in retaining new members beyond their first year of joining the Register. The conclusion is that the Register is not meeting the needs of the new riders and finds it difficult to hold them as members.

While we do not collect information about our ages of our members, a quick look around the room indicates that the average age of our membership is skewed to the Baby Boomer generation, generally considered to be those born between 1946 and 1964. Compare this to the much younger target markets for the new breed of BMW motorcycles which include high-performance sports bikes, off-road competition motorcycles and street bikes.

For the Register to continue to prosper into the future, we need to respond to a “new generation” of riders, including those returning to riding in mid-life. We may also have opportunities to develop special interest groups, such as classic or track riders or the already strong GS scene, within the Register.

Next, while our area boundaries are somewhat arbitrary and can cover large geographic areas, the overall membership level appears stable. It is possible however that there have been small changes in the spread of members across areas, as shown in Figure 3 below.

Figure 3: Changes in Regional Membership: 2009 compared to 2011



However, either having a large number of members in an area or a wide geographic distribution of members may make running the area difficult for the Area Representative. This graph indicates that there may be future opportunities for areas, such as Auckland and Bay of Plenty, to either increase the number of Area Representatives or find other ways to redistribute the workload.

The 2011 New Zealand Motor Vehicle Register provides up to date information on the North Island and South Island registration districts of new BMW motorcycles, as set out in Table 2 below.

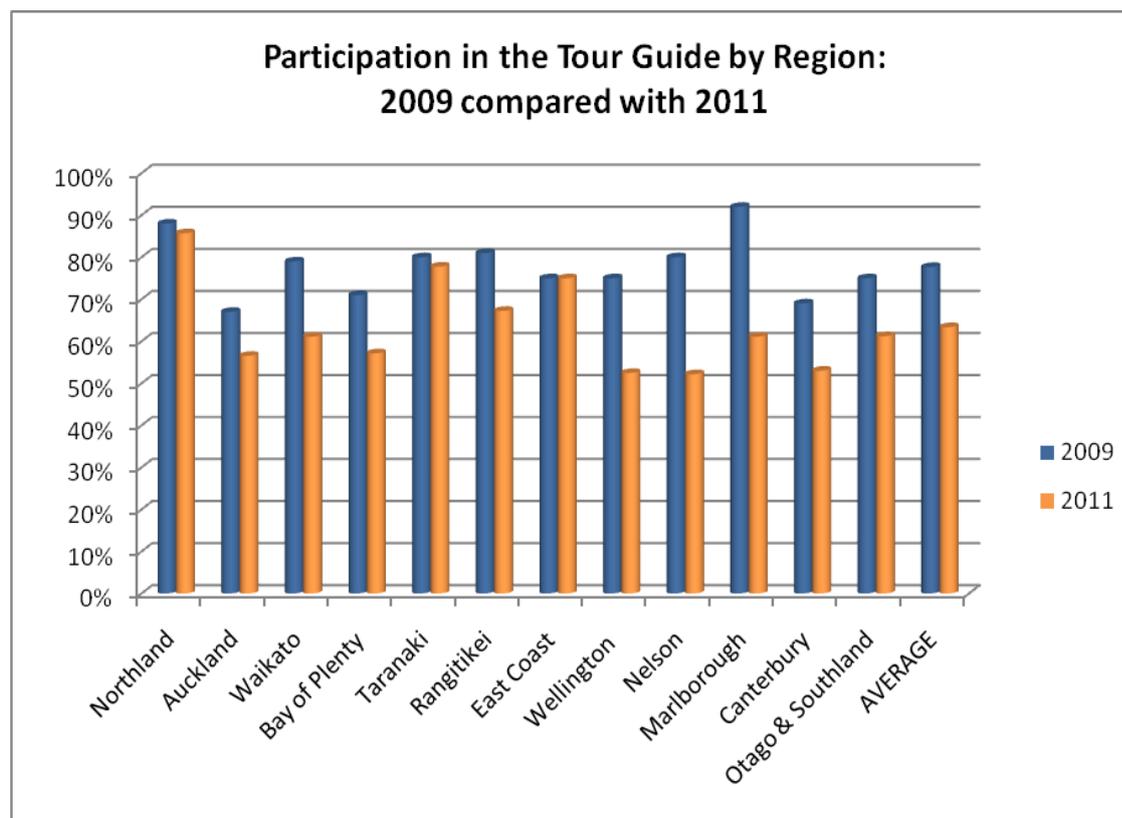
Table 2: New motorcycles over 60cc by make and postal district, North Island and South (including ex-overseas)

North Island	Number of Registrations	South Island	Number of Registrations
Whangarei	4	Nelson	7
Auckland	82	Blenheim	1
Hamilton	12	Greymouth	1
Thames	0	Westport	0
Tauranga	15	Christchurch	41
Rotorua	3	Timaru	3
Gisborne	1	Oamaru	1
Napier	3	Dunedin	3
New Plymouth	7	Invercargill	2
Wanganui	1		
Palmerston North	2		
Masterton	3		
Wellington	25		
North Island Total	158	South Island Total	59

Next, our Register is known and valued for its camaraderie and that has traditionally been reflected in the willingness of our members to help out and offer their services to other Register members through the Tour Guide. As the Register has not had the manpower to keep records of the number of people turning up on rides or at events, the percentage of members listed in the Tour Guide has been a good proxy to measure “participation” in the Register.

In 2009 over three quarters of the membership (78%) offered various services to other members through the Register’s 2008/09 Tour Guide. However, as shown below, the May 2011 average had dropped to 63%.

Figure 4: Percentage of Members in the Tour Guide by Region



However, the above information should be treated with caution as it is possible that the drop in the number of people in the Tour Guide may actually be an indicator of other changes. For instance, perhaps automotive support services, accommodation offerings or even people's disposable income have improved to the point where our members no longer need or wish to call on other club members for mechanical assistance or offers of accommodation? Other possible explanations could relate to changing expectations around the privacy of personal information or even an increasingly busy world that means members have less time or inclination to offer services to other members.

Next, looking at the machines that are the focal point of the Register, there were 715 BMW motorcycles registered on the database as at the end of March 2011.

The 2011 New Zealand Motor Vehicle Register shows that there were 217 new BMW motorcycles registered in 2011. The total number of motorcycles sold since 2006 has fluctuated year by year and the same holds for the number of BMWs sold, as shown below.

Table 1: Registration of New Motorcycles Over 60cc By Make (including ex-overseas) ⁶

	2006	2007	2008	2009	2010	2011
BMW	363	358	413	248	247	217
TOTAL	9596	11426	12211	7238	5676	5202
% BMWs of TOTAL	3.8%	3.1%	3.4%	3.4%	4.4%	4.2%

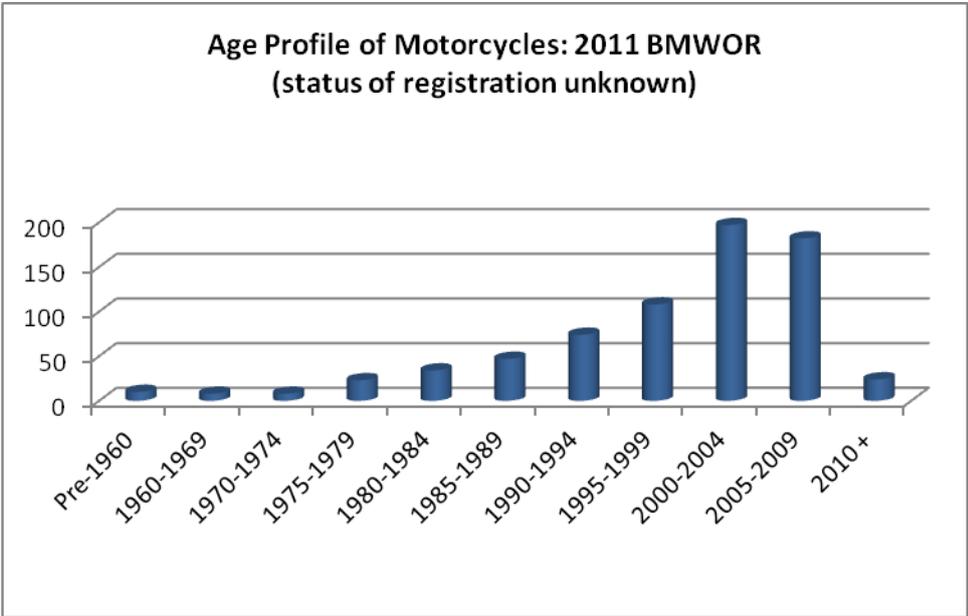
⁶ <http://www.nzta.govt.nz/resources/motor-vehicle-registration-statistics/docs/2011.pdf>

This table also shows that over this period, the number of new BMWs registered as a percentage of total registrations has risen from 3.8% in 2006 to 4.2% in 2011. By comparison in 2011, Suzuki accounted for 18.2% of registrations, Harley Davidson 18.1% and Honda 14.7%.

However, we do not currently have any way of knowing exactly what percentage of all BMW owners belong to the Register.

Next, as illustrated in Figure 5 below, our membership database shows that the majority of our members' motorcycles were manufactured from 2004 onwards but there is an interesting range of motorcycles going back to the 1950s. This is in line with the depth of technical knowledge that we know exists within the Register.

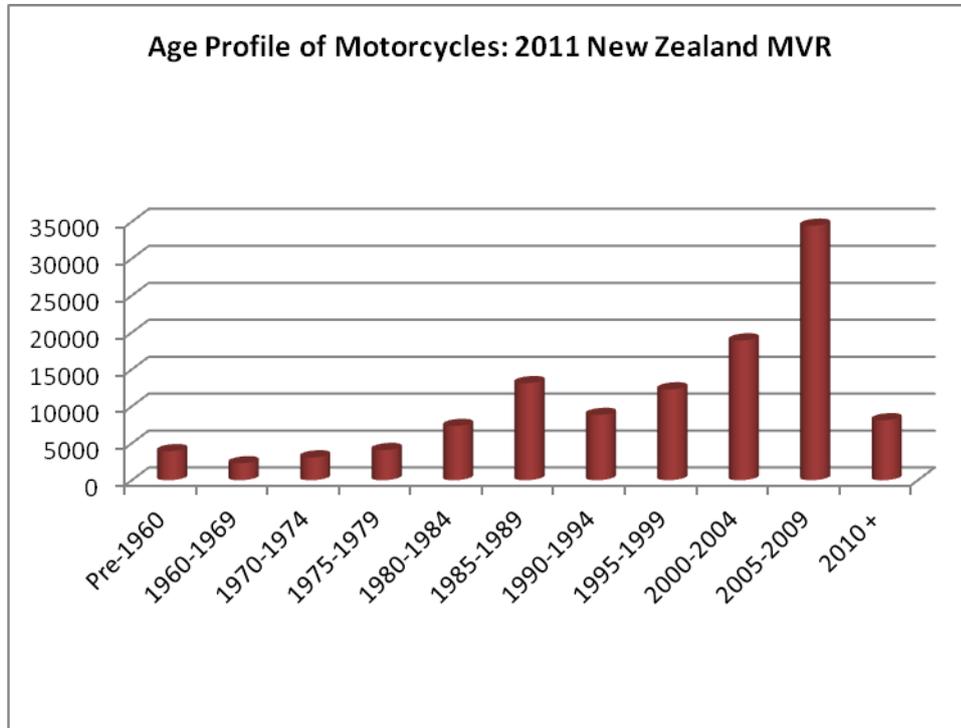
Figure 5: Number of BMWOR Motorcycles by Year of Manufacture



This graph illustrates the wide range of riders and their machines that make up the Register and suggests that we need to think about the types of runs, events and perhaps even Executive representation needed to cater for the existing membership. For instance, the introduction of “destination rides” is a good way to get participation across a broad range of machines and riders (across all models and eras of manufacture) and further analysis could be done to give the Area Reps a machine age split for their area.

Out of interest, Figure 6 below shows the comparable age profile information for the total 116,540 motorcycles shown on the 2011 Motor Vehicle Register.

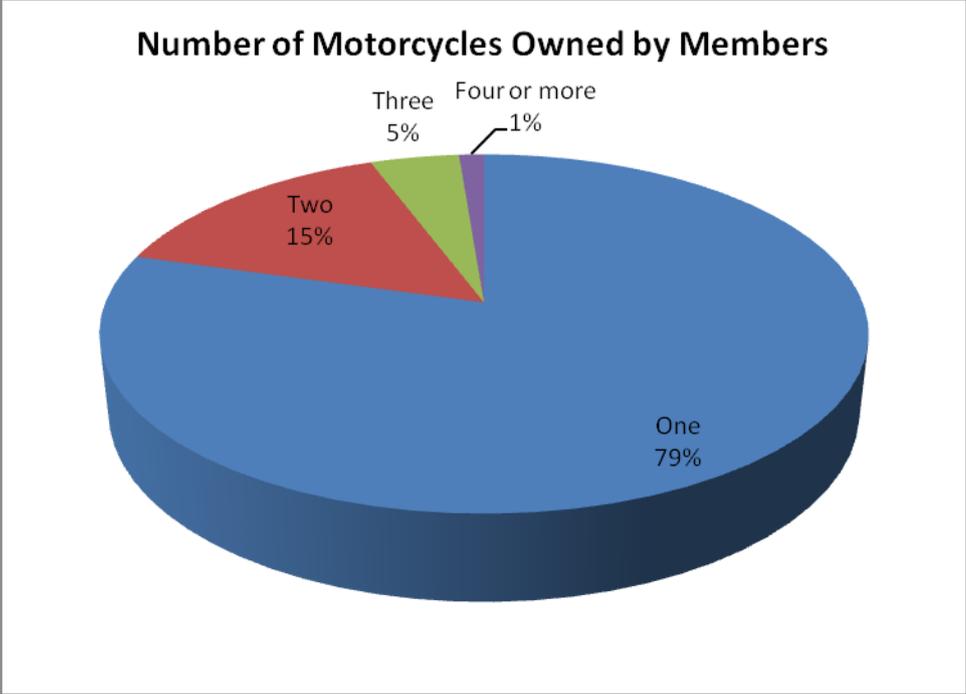
Figure 6: Number of Total New Zealand Motorcycles by Year of Manufacture



A 2010 breakdown of the types of machines in the Register showed that 28% of the bikes in the Register were of the GS variety. That was in line with international BMW ownership profiles and we have recently seen a rise in the number of rides for the Gravel Surfers. R series bikes came a close second and the newer offerings of F and CS series were showing up at around 6% and 1% respectively at that point in time.

The final graph below, Figure 6, underscores that the Register is most certainly a club for BMW enthusiasts as it shows that 21% of our members own two or more BMW motorcycles. It is also highly likely that many of these members also own other makes of motorcycles which do not appear on our Register.

Figure 6: Number of BMW Motorcycles Owned by Register Members



Beyond this data, there are challenges to make sure that anyone who owns or is interested in BMW motorcycles, of all ages and technologies, knows about the Register and is invited to join. Keeping communication channels kept up to date and relevant is a major focus for the Executive.

Looking forward, members will draw on their common interests and admiration of the BMW marque to ensure the Register remains the club of choice for BMW enthusiasts. We know that the history, technological innovation and reputation of the marque is a vital part of that. But most of all, it will be the people we ride with now and in the future, whose willingness to share and be part of the camaraderie of the Register will keep us all coming back for more.

Appendix 3: Benefits of Membership

Our members receive a range of benefits:

Newsletter

The monthly newsletter is packed with news and events and is a valuable way of staying connected with the wider Register. It is noted for being informative and entertaining, which is largely due to the high quality of articles submitted by members.

Website and Forum

We have an excellent website and riders' forums that all members can participate in and gain access to the depth of technical knowledge that many of enthusiastic BMW owners are known for.

National Events

National Rally – early in New Year
Rough As Guts (RAG) Rally – April
South Island RAG Rally – Late spring
Annual General Meeting (AGM) – October
National Committee Meeting - monthly

Local Events

Our Area Representatives organise many local events held around the country including overnights, lunch rides, evening get-togethers and training events. We have a few events that have gained a longstanding following for members across New Zealand (i.e. Henry's Wicked Weekend in Waitomo, Hot August Nights and the RAG rallies).

Discounts

The Interislander offers discount fares to Register members for bookings on their Cook Strait ferry service



Resene offer up to 20% discount for Register members



Nationwide Support Network

The Tour Guide is our annual publication that shows our nationwide support network (e.g. who has a spare bed or a trailer if needed)

Insurance

The Star Insurance motorcycle insurance scheme is available through the Register for members who are 30 years of age or over. It is available directly from the insurer or through your local BMW dealer.

Star Insurance also offers *Journey On*, 24 hour roadside assistance for motorcyclists - at 33% saving for Register members.



BMW Gear Shop

Clothing and badges with the Register insignia are available to members.

The Executive seeks to offer benefits to members above that of other clubs and welcome members' feedback on new products or services that we may be able to offer.

Appendix 4: BMWOR Risk Management Register

OBLIGATION OR RISK	HOW IS RISK MANAGED?
Privacy Act	Have a Privacy Policy in place.
Public liability / indemnity / third party insurance	Register to have an appropriate policy in place.
Health and safety requirements / risk management for events	<p>Area Representatives</p> <ul style="list-style-type: none"> • Each Area Rep briefed and provided appropriate action on risk management need and policies (i.e. Area Rep kit) • Riders' briefing carried out on each ride <p>President</p> <ul style="list-style-type: none"> • Has overall responsibility for what is appropriate and making sure procedures are up to date <p>Register-wide</p> <ul style="list-style-type: none"> • Risk Management Plan prepared for all major events • Expectations set out in the Tour Guide and newsletter • Disclaimer for all national events to ensure people are aware of risks and do not hold Register liable for risks not identified prior to the event (i.e. part of registration pack for national rallies)
Tax exemption status as a not-for profit organisation	Currently no tax risk for Register. However, Government is tightening up on requirements and in future we may have to register as a charitable trust. There will be adequate notice of this requirement so no action necessary at this time.
Goods & Services Tax registration	Threshold for GST is \$59,999 turnover per annum. We wish to avoid having to register for GST because of the amount of work involved.
<p>Financial risk</p> <ul style="list-style-type: none"> • Risk of not understanding our current financial position • Statutory risk around improper fiscal management as a result of poor maintenance of systems 	<p>Treasurer to have required experience and skills when they take up their position.</p> <p>The Register to provide the Treasurer with the appropriate computer tools (i.e. hardware, software and financial templates) to manage and maintain the integrity and access to the full financial history of the Register.</p> <p>The Register to provide the Treasurer with the appropriate banking tools to manage the financial affairs of the Register, including the ability to correctly identify the purpose of all payments received.</p>

OBLIGATION OR RISK	HOW IS RISK MANAGED?
	<p>Membership Secretary should have and be able to use appropriate membership database software to provide the Executive, and in particular the Treasurer, with information about membership trends and subscription renewal rates.</p> <p>Treasurer to present the Register's financial reports in line with the requirements of the Incorporated Societies Act.</p>
<p>Financial risk</p> <ul style="list-style-type: none"> • Inappropriate expenditure or inadequate control of Executive expenditure 	<p>Register to have an appropriate policy in place for expenses.</p>
<p>Executive succession planning</p>	<p>Need to ensure incoming Executive members and/or Area Representatives have the skills to do the job when they take up their position.</p> <p>Need to find people three months out before AGM and have all details published.</p>