

# On Target

The Activities Industry Mutual Newsletter

Autumn 2021



**ACTIVITIES  
INDUSTRY  
MUTUAL**

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# Message from our Chairman

Andrew Gardiner reviews the year and plans for the year ahead.

The challenges of Covid are by no means over, especially for Members who depend on residential and foreign programmes, but the signs are promising for 2022. Let's hope so. AIM's priorities during this period of crisis have been as always to maximise support to Members, maintain reliable and competitively priced contributions, and to become the market leader for our sector of liability cover. And, of course, we have also fought hard for Members with business interruption claims.

When I first became associated with the AIM project in 2008, persuaded by James Murray Willis that mutuality was right for the outdoor sector, there was great uncertainty about operators being able to secure public liability cover. The market was unreliable, premiums were erratic and we hardly recognized the names standing behind us and so had no idea who would be supporting us if the dreaded claim was made. I was easily convinced that a mutual would be far better because we, the Members, would be in control. We would achieve consistency in contributions, encourage safe practice, control the risk of a successful claim, challenge unfair claims and pull together to support each other in the case of a large liability claim.

I have seen how claims are handled, how Members are supported, especially when a catastrophic accident has occurred. I have seen unfair claims vigorously defended even when the cost of doing so is greater than settling. I have seen Members regularly receiving a return of contribution reflecting our good claims history and I have seen insurance companies dip in and out of our market and offer an unrealistically low premium in the first year only to increase it afterwards.

The Mutual has been an undoubted success. We now have over 940 Members, with a projected contribution income for 2022 of £3.2m. This dramatic success is undoubtedly due to the hard work of our team, led by Sophia Reed at Regis, but it is also an endorsement of the mutual model, the remarkable claims record that you, the Members, can look on with some satisfaction, and the fact that our Members stay with us.

After twelve years as your Chairman, I am standing down at the end of the year. Taking over the chair will be Bob Edwards (of Stubbers Adventure Centre). Bob knows AIM well having served as a director since 2008. He is eminently suited to steer the Mutual into its future.

AIM really does need a strong and experienced board of directors. The responsibilities are significant, and last year demonstrated how serious the challenges could be for the Mutual. So, I must express my huge appreciation to Bob and the three other directors for their commitment and support: Peter Gordon, Paul Reeve, and David Eddins. They understand the challenges we all face and so they ensure that AIM remains focused solely on its membership. We are always looking for new directors - Members with experience and who could serve Aim for a number of years. After all it takes time to understand your IBNR!

I started in the outdoor sector in 1982 as an enthusiastic English teacher at a comprehensive school in Birmingham. I had quite an epiphany when I helped to lead a week away from school, for 40 pupils, camping in Wales. The pupils gained as expected from the outdoor activities, but I couldn't believe how much of this benefit transferred back to school and into their behaviour and attitude to their learning.

I couldn't waste another term inside the classroom and without knowing a thing about storm lashing (Wales!!) I set up a standing camp in TalyBont, for school groups, and that was the start of Acorn. Over the next few decades, I came to see the great community of the outdoor sector with so many fine people in it changing lives for the better by their example, inspiration and skill. Like British weather the outdoors challenges and rewards in equal measure.

As I step back now, I see that young people need to experience the outdoors more than ever. Their lives have become so 'second hand,' their experiences and refracted through so many prisms of distortion. Only in the outdoors with others 'facing the weather' can they assemble and develop their personal resources in such a profoundly relevant way.

I wish you all a Happy Christmas and a prosperous 2022.



*Andrew Gardiner*

Chairman  
Activities Industry Mutual Ltd

# AIM Review

AIM continues to grow in strength thanks to the support from you, our Members. We have been working hard since its formation to return that support through the cover we offer, the advice we give, networking events and, in the recent difficult times providing financial support as well as political lobbying for the sector. To ensure you are getting all the benefits of the AIM Membership, we wanted to make sure you knew everything about us, together with some handy reminders.

## What is AIM?

AIM is a membership community, established in 2007, dedicated to the activities industry. It was formed for the sole purpose of providing stable, cost-effective and high-quality liability cover for activity providers, individuals and organisations operating in this rapidly growing sector. Thanks to our first-hand industry experience, we are also able to provide competitive cover for activities that many insurers are reluctant or unable to include.

Your cover is in three parts. We provide the first part of your cover, up to a limit for each claim, in line with our Rules and Articles of Association. We arrange insurance above our part with MSA or QBE UK Limited (depending on the dates of cover), up to the full limits of cover shown on your cover documents. The third part is the employers' liability insurance provided by MSA or QBE UK Limited so that Members meet their statutory obligations to their employees.

AIM is a discretionary mutual. This means that under our Rules, our Board has sole discretion when considering a claim and, if the claim is agreed in line with our cover wording, how much to pay. Our Rules also allow the Board to agree claims that fall outside cover wording, taking into account individual circumstances.

## Who is AIM?

AIM does not have any external stakeholders. It is owned by its Members and operated on their behalf via an elected board of outdoor adventure experts.

AIM is managed by Regis Mutual Management Limited, a professional management company that specialises in the setting up and running of mutuals.

## What are the benefits and what makes us different to a conventional insurer?

Membership with AIM provides a variety of benefits including, but not limited to, Member events, tailored assistance on claims, Risk Management advice, a reduced fee for 24hr Incident support through Pharos Response, discounts for IOL Membership, and a small supportive team who really know the Membership and support you in your businesses.

In respect of accidents and claims, we do not simply settle liability claims on an economic basis; we look at each case on its individual merits and if liability is likely to attach, work with the Member to prevent further similar occurrences.

While we are now starting to return to business as usual and our office is reopening, the AIM team continue to work mainly at home, answering your questions and concerns as quickly and as best they can. All of the team have been grateful for your understanding and support in these unprecedented times.

AIM has continued to liaise with industry bodies across the various sectors to ensure Members are kept aware of any changes and developments post Covid.



# Staffing Crisis in the Outdoors

Members up and down the country talk to us about the issues surrounding staffing

## Mill on the Brue

**Q** Where have you noticed a shortfall in recruitment this season? i.e which roles or is it across all areas?

The shortfall has been across all roles but specifically in outdoor instructors. The lack of applications at both instructor and senior instructor level has been marked.

**Q** What do you think are the main reasons you are unable to recruit the staff required? Is this different from previous years?

I think the difficulty in recruiting staff has been growing over the past decade however I think COVID has been a factor in that it forced staff to find other roles after being furloughed, or more often, made redundant. This perhaps showed them that they could earn more for example, stacking shelves, and that they could continue outdoor activities in their free time. For many this past year has forced a shift in life focus and what they wanted. I am certain pay is a factor across the whole sector, together with the working hours. What has been the norm/expected in terms of working hours is now not how people want to live and it seems there is a growing reluctance to work so many evenings and weekends which has always been considered normal within the industry. The additional and growing fact, is that many people are now married with families and the industry needs to consider how it recruits and employs this pool of talented and experienced staff. To ignore this group further reduces the pool of potential and diminished the expertise within the industry.

**Q** How have you coped during busy periods have you used other strategies in the business? – i.e reduced the number of activities or sessions (all examples of how you’ve managed will be helpful)

We have been very lucky in that we took a risk and recruited and trained staff without knowing if we would actually be able to run any groups. Hence, when we received notification of resumption of residential trips we had a pool of (just enough) staff. What was a surprise in some ways was how long it took to recruit a Head of Operations (Chief Instructor) and Senior Instructors. This may have been because this level of staff were more likely to have been furloughed than laid off and hence were reluctant to move from a position of relative security in a very uncertain time.



Photo: Mill on the Brue

**Q** Where have you advertised and had success?

We advertised on the Institute for Outdoor Learning website - with limited response most likely due to the number of adverts from across the sector; also on Bluedome - again with limited responses, and on the Facebook Outdoor Instructor jobs page which together with our website proved to be more successful in terms of numbers of applicants

**Q** Would you say that your salary budget has had to increase in order to attract the right candidates?

It hasn't this year, however it is definitely something we are looking at for next season together with training packages and incentive schemes. I am concerned that we will struggle to attract the number and quality of instructors we know we will need.

**Heather Crawford**  
Training and Personnel  
[Mill on the Brue Outdoor Activity Centre](#)





Photo: Peak Activity Services

## Peak Activity Services

Audley-based Peak Activity Services says it cannot recruit enough staff to meet the increasing demand at its outdoor activity and education centres after scores of workers left the sector during lockdown.

Now the company fears the shortages in staff and equipment will mean it cannot operate to its full potential.

Established over 20 years ago, Peak employs 230 full-time staff nationwide.

Its sites include Trentham Treetop Adventures, Audley Climbing Centre and Astbury Water Sports Centre near Congleton as well as the Trafford Watersports Centre and Trafford Treetops Adventures near Manchester and Underbank Activity Centre in Sheffield.

More recently, Peak took on the Chasewater Outdoor Centre, in Burntwood, which was due to reopen in April 2021.

The company operates across four sectors which includes outdoor adventures – including watersports, land activities and climbing. It also provides education at four independent, Ofsted-registered schools and is the UK's largest provider of the expeditions section of the Duke of Edinburgh's Award scheme.

Last year, Peak entered the retail market when it

opened its first shop at the Trentham Estate, selling a range of products for keen cyclists and runners including e-bikes, clothing and accessories.

Managing director Paul Ball said: "There is a national shortage of staff across the industry, everybody is struggling to find staff with the appropriate qualifications who can help to meet the workload – with or without restrictions.

*"The industry is so highly regulated, we need staff with the right qualifications to be able to deliver the activities we provide, so we only really have access to a specialist pool of staff."*

*"We are preparing for an onslaught of people who are desperate to get back out, but it's a challenge."*

Paul says that the pandemic-related closures of residential centres such as those run by Peak has seen many outdoor instructors – who have been unable to work for nearly 18 months – find new jobs in other sectors, such as delivery driving, retail and warehousing.

While supply for new recruits from colleges has also slowed, meaning fewer people have been able to get instructor qualifications.

Paul said: "Historically, the industry is very seasonal so a lot of employees tend to work on a freelance basis so they can work in the UK during the summer and go off to a ski resort during the winter.

But since Covid, all of that has stopped and those people have since found new jobs in different sectors and now they're perhaps afraid to come back into the industry because of the potential of another lockdown.

We would also usually pick up some young people who have just started in the industry through places like Reaseheath College but those courses obviously haven't been running."

He added: "One of the other challenges we are facing is equipment. There's a massive shortfall of components for things like bikes, which are manufactured in China, and we're going to have to wait for weeks for them."

At the time this article went to press the centres were filling up for the summer and Peak were anticipating a massive year. Whilst fantastic news for the sector and Peak there were concerns that they would not be able to take advantage of it because of the shortages they were facing in both staff and equipment.

As part of efforts to tackle the skills shortage in the industry, Paul is in talks with other businesses in the sector about the creation of an apprenticeship scheme which will not see them train their own staff from the beginning.

In the meantime, Peak currently has more than a dozen job vacancies on its website, including outdoor activity instructors, expedition assessors, catering and receptionist roles.

Visit [peak.co.uk](https://www.peak.co.uk) for more information.

*This is part of an article provided by Business Live/Reach.*



“ Institute for Outdoor learning have confirmed that since their new jobs web page launched in late June 2021 they have advertised over 400 jobs. Some weeks and months are busier than others. The easing of restrictions has seen us getting up to about pre Covid job advert levels. The new style job advert web area has definitely been popular too and has seen more adverts being placed.”

– Fiona Exon from IOL

Job roles being advertised are primarily for instructors - from freelance to seasonal and lead/chief instructors etc. Also a good number of centre manager/management posts are being advertised. There are also admin/sales/grounds and hospitality roles.

See: <https://www.outdoor-learning.org/jobs/current-vacancies-new>



# Supporting Schools LOTC

## How can you support schools to take their learning beyond the classroom?

The covid-pandemic brought an abrupt halt to off-site educational visits and trips. While more teachers than ever before have been taking their teaching outside the classroom in an effort to manage class interactions and infection control, there has been some hesitancy to re-start regular off-site visits and residential after such a long absence.

We know the value that school trips and residential have – they bring learning to life, make it relevant and memorable, increase confidence and provide opportunities for teamwork that aren't possible within the classroom.

It is estimated that more than two million children and young people have missed out on a school residential since the start of the pandemic. It is vital that students have the same rich learning experience as their older peers.

Teachers have noticed the negative impact that lockdowns have had on their pupils with increased anxiety levels and difficulty working in teams. They are less resilient, less patient and give up more quickly. Outdoor learning and educational visits give students the chance to build their resilience and courage, as well as helping to rebuild relationships.

A lack of confidence amongst teachers to venture off-site combined with changing and differing guidance between the home nations regarding educational visits has led to a reluctance for many schools to organise these experiences.

## What can we do to rebuild confidence amongst teachers?

**Direct teachers in England to the National Guidance for learning outside the classroom and educational visits.** The Outdoor Education Advisers' Panel produces the National Guidance, which aims to make it easier for teachers to plan and deliver these experiences.

The guidance covers all aspects of planning and managing outdoor learning and off-site visits – from ratios and supervision to visit checklists and emergency procedures. The information is regularly updated, and there is specific guidance relating to planning learning visits during the covid-pandemic.

Schools in Wales should visit the Welsh Government website, and teachers in Scotland should visit the Scottish Advisory Panel for Outdoor Education (SAPOE).

**Make sure you have the LOTC Quality Badge.** In its Health and Safety Guidance for Educational Visits, the Department for Education advises that schools should use an organisation or learning provider that holds the LOTC Quality Badge. It states, 'checking that the provider



holds the Learning Outside the Classroom (LOtC) Quality Badge is the easiest way to confirm that quality and safety has been externally accredited'.

The award covers all aspects of risk management, including infection control and the quality of learning provided. Having this accreditation reduces red tape and saves staff time, both of which are more important than ever.

For more information about the LOtC Quality Badge visit [www.lotcqualitybadge.org.uk](http://www.lotcqualitybadge.org.uk) or contact [awards@lotc.org.uk](mailto:awards@lotc.org.uk)

**Encourage teachers to look at how learning outside the classroom can underpin the whole curriculum.**

There's no getting away from it, organising educational visits takes time and takes staff (teachers and teaching assistants) away from school. However, these experiences support multiple curriculum areas and school priorities.

Encouraging your school customers to integrate learning everywhere across the whole school and to grow a culture of learning outside the classroom can lead to greater support within the school, especially amongst senior leaders.

The Council for Learning Outside the Classroom supports schools to embed learning beyond the classroom within a school. Their programmes build teacher knowledge and understanding of the value and impact that learning outside the school has on students, the school, and their own teaching. You can find out more about the opportunities available for schools at [www.lotc.org.uk](http://www.lotc.org.uk)



Author: Justine Lee  
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[Council for Learning Outside the Classroom](http://www.lotc.org.uk)





# Keep in Touch

## AIM Social Media

AIM has a number of ways you can connect with us on social media.

### Facebook

*Did you know we have a Private Members Facebook Group?*

We'd love to get more Members requesting to join the group and contribute with Member discussion, post queries and get the opportunity to hear industry updates.



The Private Members Group is a forum where you can discuss and share issues affecting you in a comfortable and safe environment.

Content shared within the Group differs to the main Facebook page and is largely Member specific, however, there is some cross over. Please remember to Like and Follow us our open page and if you aren't a Member of the Private group please request to join by clicking this Group link.

*We like to showcase our Members on this platform so if one of our team has visited you please send us your photos.*



### Industry Organisations

We value our connections with other industry organisations in the sector. AIM has Membership with the following organisations and we work closely with them.



**IOL** – We are IOL's provider of choice to the outdoor sector. We offer an exclusive Freelancer rate for those just needing liability cover.



**ABC - Association of British Climbing Walls**  
– Associate Members



**National Coasteering Charter**  
– Associate Members



**Wild Scotland**  
– Trade Members

We have also previously worked closely with CLOTG, AHOEC & BAPA.



# Impact of the Olympics

We all enjoyed finally seeing the Tokyo Olympics in 2021. What was really exciting was the inclusion of several new sports, some non-traditional ones, many of which our AIM Members provide. Those newly included are climbing (the three disciplines of lead, bouldering and speed climbing), surfing, skateboarding and BMXing.

We wanted to investigate the impact on those sports that inclusion in the Olympic Games has had and future prospects for them, and for their providers.

We asked the following questions:-

1. What impact, if any, has inclusion of your sport in the Olympic Games had on your business, numbers, new members and interest?
2. Has the inclusion in the Games encouraged more people to take up your sport?
3. Have there been any changes to the type or age of person trying your sport?
4. Did anyone participating mention the Games and that they were trying your sport as a result of having watched it on the Tokyo coverage?

Our Members from **Surfing Croyde Bay**, **TR7 Skate** and **Team Extreme Bike Park** tell us as below:-

## Surfing

**Jake Sayer from Surfing Croyde Bay**

We have had a tremendously busy season, it's hard to say if this is covid and/or Olympics related. However, we have noticed more children and young people having a

good idea of what Surfing is and what it looks like at a higher level. So, there must be some benefit in the form of interest and numbers.

Facilities in the UK have developed with new manmade structures now available so people can try surfing all year round with consistently produced waves. With these facilities making surfing more accessible, plus surfing being on mainstream TV, it has increased interest in the sport. With covid thrown into the mix, it's hard to quantify exactly how much the impact is from the Olympics and how much from people accessing UK based coastal holidays and trying surfing here.

I would say the rough demographic of people learning to surf has stayed the same, but also that the stereotype of surfing and surfers may well have shifted slightly from "surf bums" to athletes (and hopefully everything in between!)

We have had many customers mention the Games and seeing Surfing on the TV. They may not have tried surfing as a direct result of watching it, although it's safe to assume it had some influence, at least in my opinion.



## Skateboarding

**Martina Biquard and Chaz Merryweather from TR7 Skateboarding tells us**

We are still relatively new as an Indoor Skatepark as we only opened January 2020, but since the Olympics we have seen a massive increase in different ages getting involved or rediscovering skateboarding. Also, kids are getting into it at a younger age meaning the progression is constantly moving forward. We have had kids as young as 3 years old and adults in their 50s come in for lessons!

We believe that skateboarding's inclusion in the Games has definitely encouraged more people to take up the sport. This is massively due to the comradery in skateboarding, which the Olympics helped to expose. Skateboarders support each other in a way that no other sports do so it was great that so many people were able to see that first hand. Skateboarding is for everyone and we believe that more and more people are starting to realise that they too can get involved, whether they are complete beginners or not!

There have definitely been changes in the type or age of person trying to skateboard. In our shop we are seeing more and more parent/child duo scenarios where the child has decided to give it a go and mum/dad get involved too! It is great to see a few locals take up skateboarding in their 50s (having never done it) and also due to girls such as Sky Brown being in the Olympics. Recently there has been a massive boom on the ladies side of things... Women's skateboarding 10 years ago was extremely rare but nowadays it seems to be just as popular as men's, which is great.

There have definitely been a few people mention that they have taking up skateboarding after seeing it on the Olympics, in particular kids who would have seen others their age or slightly older, who are already at a very high standard. Also as I mentioned before, loads more girls than ever before also!

## BMXing

**Team Extreme, who provide Skateboarding and BMX events explain:**

We have had clients ask us to provide Declan Brooks (Bronze in Freestyle Bmx) and Charlotte Worthington (Gold in freestyle Bmx) at our events, showing that people have taken note of BMX as a sport and want to see the sport's high achievers. The downside is that the BMX athletes are charging a lot more money than previously which has an impact on our profitability as we have to carry a higher level of insurance for the country's best riders who arguably carry less risk.

We have also seen a bigger uptake in young female skateboarders at our skatepark events that we run. Sky Brown is a great role model as a young skater in the world. Not all skateboarders were happy with the inclusion of the sport in the Olympics, but as an event/showcase I consider it really worked.

The number of those interested in and taking part in the sport in lockdown went up massively across extreme sports, with people looking back at what was fun in their youth and having the time to do it again whilst on furlough. Inclusion in the Olympic Games has benefited the sport by showcasing it on the world stage. That will always help people to want to give it a go, and start, just as seeing Team Extreme shows does.

We have always had a good turn out at BMX events with a good young crop of riders taking part. I think there has been more of a take up in girls skateboarding especially in diverse cultures which could be attributed to the Olympics and the movie Skater girl which was released in 2021.

At a recent event in France where we had Declan Brooks and the French reserve rider from the Olympics it was clear that people came to watch them because of the Olympics with lots of young people riding BMX bikes at the event.

For our business, I have made new Ramps to cater more towards skateboarding as I feel that there will be a pick up in shows in the next few years not only here but also in France where the next Olympics is being hosted.



# The Olympic climbing legacy

Just three months after the games, with the chalk dust barely settled on Tokyo's Aomi Urban Sports Park, what is the real fall out from sport climbing's first appearance on the Olympic stage?

Indoor climbing was already a booming activity before the Tokyo games; a significant factor in its inclusion as one of the new freestyle adventure sports.

The positive and exciting media coverage of the combined sport climbing event got people talking and helped them understand what's involved. While only a handful of climbing centres in the UK have speed walls at the moment, this element really captured the public's imagination and was easy to follow for the uninitiated. Reducing the sense of 'unknown' is key to breaking down the barriers to participation so this was a great result.

Our '[Get Climbing](#)' campaign, developed in collaboration with our Industry Partners, aimed to dismantle those barriers further. It has helped to clearly signpost people to their local wall and help them feel welcome and prepared for their first experience.

While Covid has muddied the waters in terms of tracking participation, word from our members is that the Olympics has inspired a new generation of people to try their hand. A number of climbing walls have reported a big increase in people trying climbing for the first time and one wall highlighted that they have seen 'a LOT' of people who would fall into the 'gym goer' category – perhaps realising that with climbing you can get a great work out AND have fun!



The indoor climbing sector, like so many others, has been hugely challenged during the pandemic, but it has been even more resilient. It is exciting to think about the new audiences we'll be able to tap into post Olympics and as we rapidly move towards Paris. We saw many new walls open, even in the depths of the pandemic and the ABC has seen a 10% uplift in membership just since the games.

Onwards and upwards.



Kath Hipwell, CEO

[Association of British Climbing Walls](#)



# Director Profiles



## Andrew Gardiner, Acorn Venture

Andrew Gardiner, originally a teacher in Birmingham, founded Acorn in 1983, a company which now runs seven adventure centres in UK and continental Europe. Andrew has been an enthusiastic supporter of mutuality and AIM from the very beginning and has served on the Board since it was formed in 2007.

- *Chairman of the Mutual until end December 2021*



## Bob Edwards, Stubbers Adventure Centre

Bob Edwards is the manager of a large multi adventure and outdoor education activity centre near London. Bob sees that cooperation and information sharing are essential to the success and development of small, independent and not for profit operations and considers his position on the Board as being a way of contributing to the industry.

- *Chairman of the Mutual from January 2022*



## Peter Gordon, Rockley Watersports

Peter started life as a dinghy instructor and slowly worked upwards. He was keen for his company to join the Mutual as he felt it understood the adventure activities industry and the risks involved. He feels that the Mutual offers benefits not normally available in the insurance market, in particular the Board's power to agree claims which are not included in the cover.

- *Chairman of the Finance Committee*



## Paul Reeve, The Foundry Climbing Centre

Treasurer of the Foundry Climbing Club CIC. Co-Owner of the Foundry Activity Centre Ltd and Foundry Instruction & Coaching Ltd. Established in Dec 1990, the Foundry Climbing Centre was the UK's first independent, dedicated climbing centre which operates on behalf of its membership and the many youth groups and schools that use the facility.

- *Co-Chair of the Membership Committee*



## David Eddins, Mendip

David is Managing Director of Mendip Outdoor Pursuits, the activity company he joined as an apprentice in 1995. Working his way up through the ranks David bought the company from its founder in 2006. David believes that AIM is a great example of how collaboration can make us stronger together, which is the core of his business ethos in the outdoors.

- *Co-Chair of the Membership Committee*

The Board of the Mutual meets four times a year. If you have any issues or concerns you would like to raise with them please feel free to email, addressing your message to The AIM Board.



Photo British Exploring Society

# Diversifying the Outdoors Post-pandemic

## British Exploring Society

**Q** How did BES change or alter their business model during the pandemic?

We continued to deliver adventure activities live, still working with volunteer leaders – but switched to a live, on-line platform, which we called our new continent, Wildestan.

**Q** What did you do differently that they hadn't considered previously?

We provided direct access to adventure, for free, from young peoples' homes. We had never used an on-line platform to deliver programmes before and went on to use a similar approach for our Leader interviews and training, and for wider community and fundraising events like Firesides (conversations with interesting individuals associated with adventure, challenge, and the outdoors). We even delivered our annual celebration evening using a mix of indoor and outdoor live feeds onto zoom.

We needed to re-write our approach to safeguarding as we were working with young people on zoom, taking guidance from a range of professionals and the NSPCC. We enlisted the help of a professional media producer to understand how to translate the excitement of adventure and our leader skills into 45-60 minutes of on-screen (and largely unscripted) bursts rather than over 3-5 weeks of engagement in the wilderness. We scheduled our on-line live adventures in Wildestan ('the wilderness where you stand') for the end of a 'school'

day to be a regular presence in the lives of participants – something regular but spontaneous. We aimed to enlist the help of a range of partners – but many, including schools, had so much to contend with themselves that we largely resorted to direct marketing to reach and engage young people during the pandemic.

**Q** What were the risks in diversifying? (e.g., Did you have enough staff, were they suitably qualified to carry out the new activities? other risk factors in changing direction)

The greatest risk was that the content - the on-screen adventures- wasn't engaging – that we bored young people rather than thrilled them or that they didn't come back. We knew it would be 'low tech' and didn't know how much of an issue this would be for the young people we were trying to reach. Our producer was very helpful on this front. Fortunately, Wildestan developed a loyal and passionate audience of young people who looked forward to their adventures – never sure what the next week would bring...some have gone on to join us on expedition in person this year in Scotland – which is a great testament to the encouragement and trust developed with our leaders and the new skills learned by the team. Here's a link to some edited bits from the first season to give you an idea of what Wildestan looked like.

<https://www.youtube.com/watch?v=gwggQ5EZ11w&t=1s>

We didn't furlough any team member during the pandemic. I was concerned that we would be unable to respond to any lifting of lockdown regulations swiftly

enough if the team had been 'laid off' or was inactive as our core programme turnaround is months long. Team members responded incredibly well to the challenges of working in a new environment – but much was the same for us – we were reaching out to vulnerable young people, which we already do, working with volunteer leaders as we always do, and trying very hard to stick to our mission and theory of change throughout the pandemic – even if we couldn't meet young people in person or get out into the wilderness with them.

**Q** What were the measures of success to you as an organisation? (e.g., was the main goal to improve revenue or to survive in the market) were there other success measures to the staff or organisation.

We set ourselves similar performance measures to previous years – with some specific caveats. We wanted to reach young people who could benefit most from Wildestan, who demonstrated benefit from participation, hopefully stayed engaged with us – and ideally, we wanted to learn along the way about how we would need to deal with a post-COVID environment. Most of all, we wanted and needed to be useful to those most under stress during the pandemic. As a charity we needed to demonstrate that we could support young people and provide positive experiences for them. That's our job, and our collective motivation. We wanted to keep engagement as simple as possible, so we collected less data than through our 'normal' expedition sign up process.

**Q** If successful, have you decided to continue the activities that you started or changes that were implemented?

Thanks to the goodwill of many funders, our modest reserves are ok. We have worked with 495 young people this year, up from 229 last year and we delivered 5 expeditions in the Highlands this summer in addition to Wildestan adventures and expedition workshops. I am incredibly proud of the team and of our volunteer leaders.

We wanted our pandemic response to be as strategic as possible. We undertook a complete review of the programme last autumn and we have agreed that we will continue to deliver Wildestan in some form, for the foreseeable future.

Wildestan is a great companion to our expedition activities. It has allowed us to reach out to a wider group of young people, to sustain engagement with them for longer, and to provide a more gradual introduction to the experiences we provide for those particularly unfamiliar or anxious about their capacity to take part, enjoy and succeed on expedition. Some features of Wildestan will need to adapt, but the core offer and our virtual continent will remain on our itinerary!

Author: **Honor Wilson-Fletcher**  
CEO, [British Exploring Society](#)





Photo Cobner Activities Centre Trust

## Cobnor Activities Centre Trust

### Q How did Cobnor change or alter their business model during the pandemic?

Cobnor Activities Centre Trust is an independent charity based in Chichester Harbour. Our charitable Trust model back in 2019 was made up as 60% for our services (schools & youth groups) and 40% for our products (our courses & holiday clubs). It was critical to keep adapting our business model and be able to tear up one plan and then re-draw up another, acting and evolving upon every government guidance update.

When it was clear that the schools couldn't come for 2020, we inverted our business model. The Trust became very much leisure focused and we continued to operate over 2020 working with the small numbers where we could, when we could. We worked hard to manage the number of people on site with hygiene and cleaning regimes being monitored carefully.

### Q What did you do differently that you hadn't considered previously?

Regular reviews for COVID-19 risk assessment were undertaken for each activity and policies were drawn up to assess the risk and to implement the necessary safeguards. One aspect where we had to operate differently, was creating changing facilities for individuals. This was key to being able to open our offer activity provision to children. We were in the fortunate position to have the room at the centre to be able to bring in temporary individual changing facilities, something that clubs and other centres had challenges with. Reducing numbers on site was also key. We halved the maximum people on site from 80 to 40 and we also reduced our activities in line with the ever-changing activity bubbles.

We used credit notes to carry over bookings to 2021, this helped to maintain our cashflow and the majority of the schools and customers that booked on to our courses took us up on this. By using credit notes we were able to maintain a good relationship with our customers and benefit from repeat custom.

Strict hand washing and hand sanitizing stations were set up throughout the activity day and measures taken to enable social distancing to be maintained between staff and customers for both children and staff, for example parents were unable to get out of the car when dropping children and their consent forms off. We had to stop our climbing and low ropes activity for a period, due to the contact that multiple people may have on a surface and stopped our taster sailing activities for beginners where students are paired up in a boat.

With the accommodation buildings vacant, we diversified to offering staycations to families. This proved very popular having a few long-term families in for several weeks. We have invested in new furniture to create a homely feel, and this is an area that we can look forward to developing further. We also started hiring of our kayaks and rafted canoes to enable access to household bubbles, this again was a success and is now a popular add on to our families that were on staycation as well as other local holiday makers to draw them down to the centre. Out of this we also developed a third product of "Hire a Hawk" this has become one of our most popular courses for both last year and into this year, where families can go out with an instructor for a day and explore Chichester Harbour. We really have struggled to keep up with demand.

We are particularly proud to have worked with StonePillow to be part of their drug and drink rehabilitation program and provide a wrap-around service and open our doors when we could in the easing of lockdown. Working with small groups to get them engaged in outdoor activities such as archery and bushcraft.



**Q** How did you adapt your marketing to attract business?

Ensuring our customers were kept up to date with what we were able to offer was very important. We were actively promoting our COVID-19 booking customer promise to reassure customers for their bookings with us. Often, we hear that Cobnor is a “hidden gem”, so we made additional efforts to utilise our social media channel to increase awareness and to increase engagement and custom.

Change is something the Cobnor Activities Team and I have had to adapt to this year. COVID-19 was not a time to set KPI's and to survive would be a success. The method of surviving was simple. To cut where we could, spend as little where we needed but continue to deliver and keep adapting. With huge thanks to the Cobnor staff team to keep up with the changes and to adaptations, we are now fortunate enough to be in a secure financial place coming into 2022.

**Q** What were the measures of success to you as an organisation? (e.g. Was the main goal to improve revenue or to survive in the market?) Were there other success measures to the staff of organisation?

*"It is not the strongest of the species that survives, nor the most intelligent that survives. It is the one that is most adaptable to change."*  
Charles Darwin



Gary Palmer Head of Centre  
[Cobnor Activities Centre Trust](#)



## Do Your Part While Enjoying Our Parks

Practice **Social Distancing** to help prevent the spread of colds, flu, and the coronavirus



- Avoid group gatherings

- Keep hands clean



- Use disinfectant wipes when touching public equipment in playgrounds and courts

# Lessons Learned

## Covid Claims

Once restrictions were lifted and activity providers were able to reopen fully to customers, we were monitoring information received from our legal colleagues and our own internal claims team and incident notifications.

After a period of prolonged closure, the public were keen to access these types of activities again and this left providers potentially vulnerable to an increased number of accidents, incidents and near misses as they tried to return to pre-covid operational capacity levels. At the beginning of June 2020, we began to look at the possible reasons for these near misses, incidents which differed from what we have come to expect.

The HSE has identified skill fade as a key concern with employees returning to work after being on furlough for many months and as employers, you are responsible for ensuring that they are well supported in the workplace and ultimately that they can deliver the activities with the right training and equipment safely and effectively.

AIM encourages Members to remain vigilant as to any near misses and use these as learning tools to avoid any actual incidents, accidents and thus claims. Please ensure that all Risk Assessments are valid and up to date.

Providing staff refresher training is essential and to ensure that new starters fresh to the business and the industry are given additional support and supervision.

The Covid-19 pandemic will also have a number of socio-economic impacts that will influence liability claims. In a report by Plexus Law published in May 2020 they anticipated that there would be fraud in various lines of business including Employers' Liability and Public Liability claims which could be as a result of grossly exaggerated claims or fictitious claims that are difficult to defend due to a lack of evidence. For this reason, we ask Members to ensure that all your documentation, training and procedures are up to date.

Excerpt: *Plexus Law: The Future of Casualty Claims Post Covid* – May 2020.



# The Mutual remains strong

## *Update from the Chairman of AIM's Finance Committee, Peter Gordon*

### How we Helped our Members

A Mutual like AIM is different. We are owned by our Members – our customers - and run solely for their benefit. A Mutual is the coming together of likeminded individuals and organisations, in our case with the common purpose of ensuring that our Members have access to good risk protection. Any surplus made from Members' contributions is used for the benefit of our Members and may be distributed to our Members when the Board feel it is appropriate to do so, as we have for most of the last 10 years.

This has been an extremely challenging time and so many of us are only just emerging and finding our normal again. As a Mutual, we have weathered the pandemic and have remained strong for our Members. Because we are a Mutual, we were able to assist in ways that other protection providers could not or were not able to do. These are the benefits of being an AIM Member. We provided a three-month payment holiday for Members paying by direct debit in order to ease immediate cash flow concerns. We agreed to cancel covers to reduce Members' costs; we reduced covers to the lowest possible level whilst still ensuring that Members had Employers' Liability insurance and that the Mutual's own Property covers provided protection for property and equipment.

### Audited Figures and Accounts

Financially speaking, the Mutual remains strong. For the Board, it was critical that we ensured the Mutual survived and could continue as before for its Members. Thankfully, due to sage financial decisions in previous years, good investments, and surplus retention, the

reserves have allowed us to provide the above flexibility and survive. Many of you will have benefited from surplus distributions in previous years, with the latest one made in early 2020, and we very much hope that these will continue in future years.

### Business Interruption

Some of our Members were lucky enough to be able to claim under our Business Interruption cover due to Covid-19. My business was not one of the lucky ones.

To put that word "lucky" into perspective.

A business had to have taken out Business Interruption as an option and most of our Members choose not to. I fall into that category; it is my choice and, having been in business for decades, however painful it might be not to be able to claim, I have to console myself with the extra contributions that I have saved over the decades.

The second part of being lucky is that you have to have had a case of Covid on your premises during a particular period. The burden of proof was quite low and, whilst many of our Members felt unable to prove a case, others were able to do so.

Because of the way that the Mutual is structured, even though the pay-outs for Covid are approaching £4,000,000, it has had a negligible effect on our Balance Sheet as the then Supporting Insurer, MS Amlin, has met the majority of the claims costs.

### Accounts

Even taking into account the Covid claims, the Mutual's overall financial reserves have only reduced by £2,000, even though we made a loss for the last 2 years.

The Mutual has funds allocated for each year up to a maximum to allow for claims; if the actual claims payments and business overheads in a year are less than the allocated amount for that year, the Mutual can hold some or all of the surplus in its reserves and/or release funds from that year. This is not done randomly! Your Board of Directors gets an actuarial report twice a year that we choose to adopt, or not, or indeed choose to adapt, depending on what is in the best interests of the Mutual and its Members.

However, because we made loss in 2019/20 and 2020/21, there will be no surplus to distribute from those years.

## QBE relationship

Our relationship with the Mutual's Supporting Insurer, QBE, remains excellent. We renewed the agreement with them for another year from 1st August 2021. The Board and the AIM Team at Regis have developed a very good and mutually beneficial working relationship with the QBE Underwriting team, which has assisted Members in terms of flexibility on rates and new emerging risks.

The importance of the Supporting Insurer has proved its value during the pandemic and the Business Interruption claims. We minimised our potential losses by having the supporting insurance, so yes, the Supporting Insurer does well in the good years but is there for the major events. We are very happy with the relationship with QBE and look forward to working with them for many years to come.

## Future prospects

AIM started in 2008 with around 200 Members. At the end of February 2020, pre-pandemic, the membership stood at 854 Members. This reduced during April to June 2020 to 634 as memberships lapsed and Members cancelled covers. As at June 2021, we had regained Members as they returned when they were once again able to open their doors, and numbers exceeded the previous 854. Currently, with more returning Members and an increase in new Members joining the Mutual, we stand at just over 900 Members and are aiming for the 1000th AIM Member! The number of Members is not critical – but the increase in number shows that the Mutual is a good place to be, continues to be an attractive place for those not yet Members and continues to go from strength to strength.

We do ask ourselves why we want to grow AIM and if that is in the best interests of our Members. As Board members, we all have centres to run and in the last 18 months the burden of running our own centres and overseeing AIM has been far busier than in previous years, but we know that our industry is a niche industry and only those fully involved in it can truly understand it and be able to have some control over the vital supply of viable and effective risk protection which, let's be honest, helps not only our businesses but the whole industry as well. And any business that does not try and grow or innovate will stagnate.

But 1,000 members does have a nice ring to it!

We are looking forward to sustained growth over the next few years and getting back to redistributing surplus funds in the future.

If anyone wants to ask about the accounts, then please feel free to contact me.



Cheers



Peter

# TeamProfiles

## QUESTIONS:

1. What's Changed? Either in your role or in your home life? – even that you found a better way to work from home!
2. Have you tried anything new since last year's update? – doesn't have to be activity related, could just be a new skill around the home or a hobby.
3. Got better at something, improved your knowledge? Or set yourself a challenge for next year, if so what is it?

### Sophia Reed, Mutual Manager



- 1 I have loved working from home and having Teams has made team meetings easy and effective. Many thanks to the team for all their hard work this year. My desk area is surrounded with pictures and cards to make me smile throughout the day!
- 2 I set a target of running a half marathon every month in 2021 and so far am on track, recently conquering the Sussex Downs Trail Half Marathon which had 500m worth of ascents!
- 3 Working from home has allowed me to get up and out early pre work, using what would have been commuting time to run instead. I have explored my locality far more and loved seeing the views change with the seasons.

### Ralph Doe, Accountant Executive



- 1 As the industry has opened up I'm leaving the working from home behind and getting out and about more seeing Members and prospective Members. My eldest daughter learned to ride her pedal bike in lockdown so we are getting out regularly to explore local trails.
- 2 Since last year I have been trying out wild swimming whenever I can. While out on the road seeing members I have stopped to swim in Windermere and Ullswater and in my own time at Hever Castle and in the River Ouse. The Lakes were in the winter with snow on the hills and it was VERY cold! I will be packing my wetsuit in the car this year!
- 3 I'm turning 40 in 2022 and I've set myself a challenge to row 1055km on my rowing machine in a year. This is the distance by road between home and a ski resort I hope to spend some time celebrating. I've got a long way to go still!

### Liz Easton, Senior Underwriter



- 1 The biggest change has been learning to work from home. In some ways it has been difficult to separate the working day from personal time, but it has also been lovely not to have to commute for two hours each day. It has been great that the team has kept in touch virtually.
- 2 Being at home has meant that I have been able to help out more on the farm, especially looking after our two pigs, Incy & Wincy.
- 3 During lock down I taught myself to crochet, but haven't yet managed to complete a project as my husband and I have been working hard to complete our barn conversion.  
Next year I am going on a sailing holiday to Greece (postponed from 2020 due to Covid) so will be having a few lessons so that I can find my sea-legs, lets hope that I don't get sea sick!

## Amy Lawrence, Underwriter



- 1 I now work 4 days a week (up from 3), this has helped the team and myself to get more stuck in rather than having a broken up week. Working from home has been a learning curve and I'm now happy with the day to day flow as well as going into the office once a week for a change of scenery.
- 2 My free time is still limited with a small child but I have taken up yoga on some mornings I don't run and still love reading and gaming.
- 3 I would like to improve my running skill as I can only fit 3.5km in at some points during the week due to my schedule so I would like to up that and get to a better distance like 5km then 10km.

## Brad Mott, Underwriter



- 1 I have now fully acclimatised to home working and the additional challenges this can bring. I have made some improvements and find working from a desk rather than a dining table helps.
- 2 I have returned to running after a 4 year hiatus.
- 3 If I get accepted into the ballot I hope to run the London Marathon again. Put some more miles on the road bike and hopefully try some bouldering and climbing.

## Cath Watson, Marketing & Events

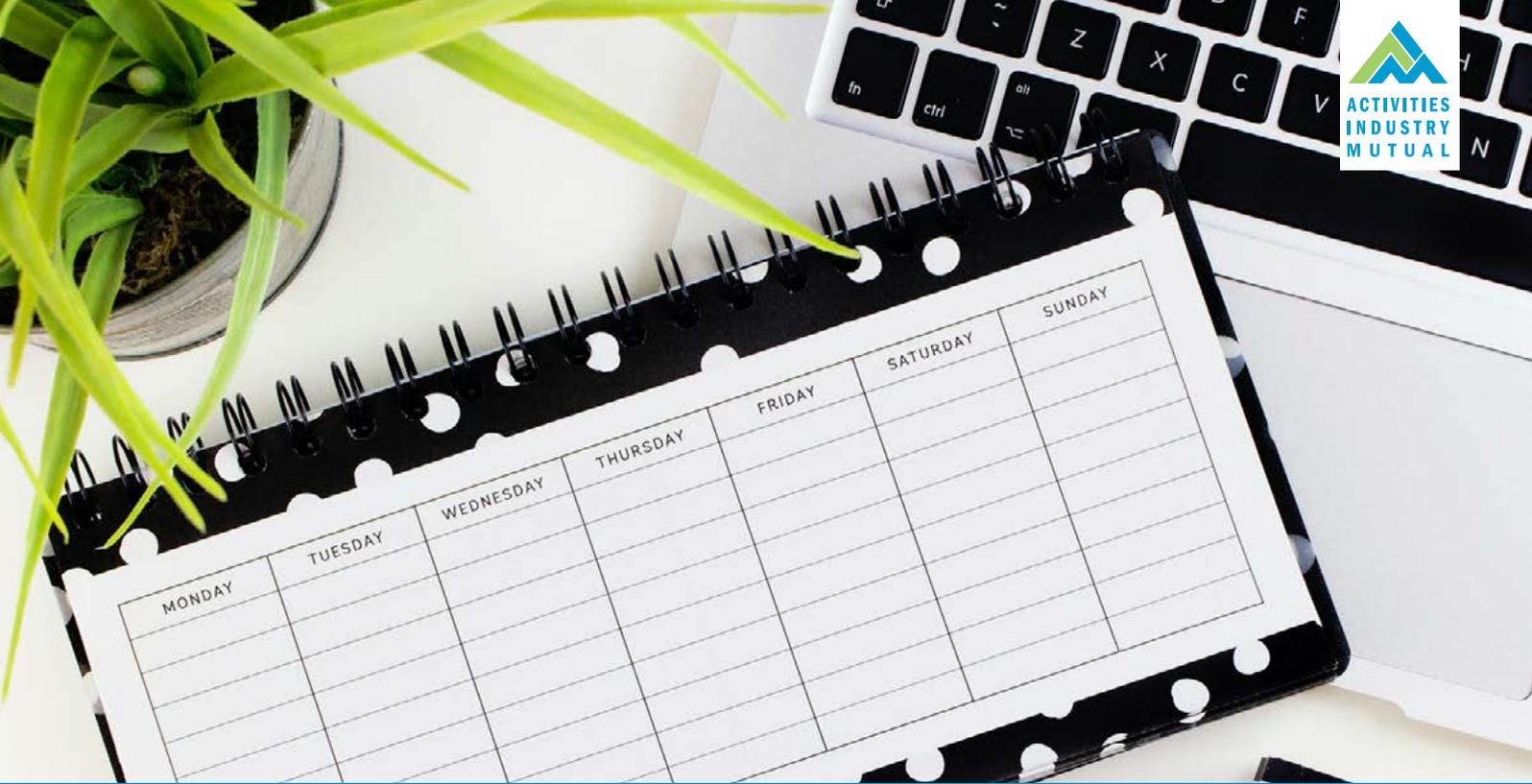


- 1 Our team has coped extremely well with the new working patterns. Many of us are choosing to work remotely, apart from one day a week I go into the office. Balancing work and family life with my 6 year old is always a challenge but the company have allowed us to work flexibly so this has been a huge benefit. As we haven't been able to hold physical events we've all got to grips with Zoom, something we had not been familiar with prior to the pandemic.
- 2 I have tried a high ropes course albeit a smaller child friendly one, even that was pretty daunting at times but great fun.
- 3 I am constantly learning in my role when it comes to the digital side of things, especially using Google and monitoring our website analytics which can be challenging at times. Any digital experts out there please feel free to share your knowledge!

## Richard Izzard, Senior Claims Handler



- 1 Following James Willis' departure earlier in the year, I now handle more claims for our members.
- 2 I had success in expanding my lawn, the ground needed a lot of preparation, but it was worth it.
- 3 I put on a few pounds last winter, so for the last few months I have increased my exercise and improved my diet. More of the same, more garden and music projects for next year and staying safe.



# Calendar of Events

At this time of year many organisations host 'end of season' conferences or events to bring providers together. We have noticed that there have been more virtual gatherings throughout the year and some have suspended in person events altogether.

AIM have hosted a number of informative sessions to discuss current topics of interest during the pandemic and we hope you have benefited from these. Please let us have your feedback it is important that we continue to serve you the Members.

The landscape is not yet clear as to the future of in person events but we hope that we might be able to bring providers together again in 2022.

Looking forward to 2022 we are aware of the following dates:

<b>ABC – Association of British Climbing Walls</b>	15 & 16th September 2022	<a href="http://abcwalls.co.uk">abcwalls.co.uk</a>
<b>IOL – Outdoor Sector Conference</b>	No date for 2022 yet	<a href="http://outdoor-learning.org">outdoor-learning.org</a>
<b>Wild Scotland</b>	suggested date for Conference is Spring 2022	<a href="http://wild-scotland.co.uk">wild-scotland.co.uk</a>
<b>National Coasteering Charter</b>	suggested date for symposium November 2022 in Scotland	<a href="http://nationalcoasteeringcharter.org.uk">nationalcoasteeringcharter.org.uk</a>

## AIM EVENT DATE 2022

### AIM Member Day & AGM

The AIM AGM will be held on 17th March 2022.

We will be surveying Members to see if they would like to attend in person or virtually. Please join the [AIM Facebook Members Group](#) and look out for further announcements.

Follow us on:    