



## **Minutes of the General Assembly of the Club des Combins**

**14.02.2015 – 18.30 Médran**

1. Opening of Assembly, Attendance Check
2. Approval of Minutes of Last General Assembly
3. President's Report
4. Presentation of 2014 Year End Accounts
5. Auditors' Report
6. Approval of Accounts and Discharge to the Committee
7. Reappointment of the Committee
8. Decision about participating in the Safety Fund of the Bureau des Guides
9. Miscellaneous

### **1. Opening of Assembly and Attendance Check**

The president opens the Assembly at 18.45 and welcomes the members present.

He asks the Assembly to observe a minute's silence in memory of Roland Locher, who passed away tragically on 26 March of last year.

The attendance list is circulated for the present members to sign.

- 72 members are present.
- 29 members are excused.

### **2. Approval of Minutes of the Last General Assembly**

Mr Berghmans requests to refrain from reading out the minutes of the last Assembly of 1<sup>st</sup> March 2014.

The request is accepted and the minutes are unanimously approved by raising hands.

### 3. President's Report

As aforementioned, this past year was marked by the death of Roland Locher. As soon as the Club heard of the tragic news, we got in touch with the family of the mountain guide and a payment of CHF 300,000 was made as an allowance in the event of death.

Mrs Locher expressed her great relief and extends her gratitude towards the Club.

#### ➤ Increase in membership numbers

One ambitious goal of the Club was to increase its membership volume by 30 in 2012, in order to be able to set up a pension plan for the mountain guides. Thanks to the great efforts undertaken by the Committee, the guides and all members, this goal was achieved last year to reach currently 250 members of the Club des Combins, i.e. an increase by 42 members compared to 31.12.2012.

Thanks to this increase the Club was able to reach a positive result, despite higher expenses due to setting up the pension plan.

We are happy to welcome Mr Bruno Moineville as a new founding member; he joined the Club yesterday.

#### ➤ Financial situation

After the last General Assembly of the Club the decision was taken to set up a pension plan. For this purpose the Club allocated an amount of CHF 300,000 in order to guarantee premium payment for the next 10 years. Despite this important commitment the Club's financial situation remains positive, in particular after payment of the entry fees by our new members.

A special thank you is extended to Juchum association for their generous contribution; the association has made an exceptional donation for two consecutive years, with an amount of CHF 15,000 for this year.

As a result of this positive development, we would be happy to suggest a contribution by the Club des Combins made in favour of the safety fund for the mountain guides– see point 8 of the agenda.

#### ➤ Club des Combins News

The last year was marked by the introduction of a number of new activities organised by the Club des Combins :

- ✓ Opening of a Club office at Médran
- ✓ Free mountain guide day for new members
- ✓ Mountain guide days on a first come, first served basis
- ✓ New Club leaflets and a new website
- ✓ Setting up a Club display case at Medran

This year the Club is pleased to announce the introduction of a membership card. This card offers the following benefits at the Mountain Air shop:

- ✓ A 15% discount on Mammut mountain safety equipment (airbags, avalanche transceivers, probes, shovels)
- ✓ A 10% discount on the entire product range
- ✓ Free embroidery of the Club des Combins logo

Club members can order the membership card by returning the form that was enclosed with the invitation for the Assembly, or by e-mail to the Club office.

Mr Berghmans takes this opportunity to extend a warm thank you to Lionel May, president of the Verbier Mountain Guide office, for their vital support in setting up all these benefits for our Club members.

Mr Berghmans ends his report by reminding everyone that the main purpose of the Club is to be able to offer a comprehensive insurance coverage for all mountain guides. He gives the floor to Mr Jérôme Rausis who provides some additional information about the insurance coverage. He also informs the Assembly that this year, a retirement plan was added to the offer. Mountain guides can pay premiums towards the retirement plan up to the age of 70. The next goal will be to be able to offer an immediate insurance cover for loss of earnings; this will be the last pillar that the Club des Combins Committee would like to work on to complete the insurance offer.

#### **4. Presentation of 2014 Year End Accounts**

M. Berghmans hands over to Jérôme Rausis for the presentation of the 2014 year end accounts. An account statement was sent out to all members with the invitation to the General Assembly.

Today the Club des Combins is holding no more shares. Jérôme tells us that it was a lucky coincidence that the Club sold their last shares before the Euro exchange rate dropped.

The assets of the Club as at 31.12.2014 are CHF 648'306.68.

A member asks whether the family of Mr Locher had been taxed on the CHF 300,000 payment made by the Club des Combins. The answer is yes, they had to pay a special tax of about 10% of the amount received.

A death benefit of CHF 300,000 is paid in the event of a work-related or a non-work related death, but only if death occurs before the age of 65 of the mountain guide.

This amount is paid to the spouse of the guide and to other members of the family by order of succession.

Are there any plans to set up of an orphan's pension? Technically this is possible but it would lead to an explosive rise of premiums.

#### **5. Auditors' Report**

The accounts have been checked, by the company « Alpes Audit SA » whose report is presented by Jérôme Rausis. Jérôme recommends approval of the accounts. The accounts are approved unanimously.

#### **6. Approval of Accounts and Discharge to the Committee**

The Assembly unanimously approves the 2014 accounts and gives discharge to the Committee.

#### **7. Reappointment of the Committee**

M. Berghmans announces the resignation of Mr. Jean-Charles Roguet, extending a great thank you to him for his valuable work and the time invested as a member of the Committee during the past years. He suggests electing Jean-Charles Roguet an honorary member, which is accepted unanimously with a big round of applause.

Mr Roguet takes the floor and thanks the Assembly for the nomination as an honorary member by which he is very touched.

The Committee introduces 2 members nominated to join the Committee. The first one is Mrs Valérie Delerue.

Mrs Delerue is a Swiss citizen who works for JP Morgan Bank as a lawyer. Mr Berghmans hands the floor over to her. She explains her motivation to become a member of the Club: Having skied in Verbier for the past 30 years, Mrs Delerue discovered ski touring thanks to the Verbier Mountain Guides. She always enjoys coming to Verbier, and she highly appreciates the professionalism of the Verbier Mountain Guides, even more so after participating in today's mountain safety course offered by Bertrand Gavillet. The safety course has helped her understand the complexity of the job of a mountain guide and made her more aware of the safety aspect that every guide needs to take into account when organising a day trip with clients.

Baron Berghmans asks the Assembly to proceed to voting by raising hands. Mrs Delerrue's appointment to the Committee is approved unanimously.

The second nominee for the Committee is Mr Jacques Emsens. Mr Emsens thanks the guides present and specifically Mr Denis Bertholet who taught him how to ski in powder snow. He extends a special thank you to Robin and Christophe who rescued him from an avalanche in the past winter. He expresses his gratitude that the mountain guides always put safety before pleasure when skiing.

M. Berghmans asks the Assembly again to vote by raising hands. Mr Emsens is elected unanimously.

Jean-Charles Roguet is very happy with the appointment of these 2 new members. However, according to the statutes, the Committee should be composed of 7 to 11 members, of which 3 founding members. He would not like to revoke the vote but he asks to follow the regulations in the future.

Mr Berghmans also suggests to the General Assembly to renew Mr Hugh Morrison's mandate for another 3 years. This request is accepted unanimously.

## **8. Decision about the Participation of the Club in the Safety Fund of the "Bureau des Guides"**

The committee of the "Bureau des Guides" has worked hard this previous year to set up the safety fund. This job was completed with the assistance of a lawyer.

Statutes have been drawn up, submitted to and approved by the committee members.

The mountain guides will pay CHF 20 each per year towards the fund, and they requested the Club des Combins to make a start-up payment of CHF 50,000 which will allow the launch of the safety fund. The Committee of the Club des Combins approved the request and asks the Assembly to vote on it.

Before proceeding to the vote, Mr Grandi explains that it is possible that a mountain guide gets injured at the beginning or in the middle of a season. The insurance coverage taken out by the guides cover them 30 or 60 days from the date they become incapacitated. It is therefore possible that a guide might not be receiving any insurance money for one or two months. So far every request made has been treated case by case, and it had always been very complex. Now that the safety fund has been created it will be funded by the premiums of the guides, however a start-up donation is required in order to launch the fund. This one-time donation will be made by the Club. The request to support the fund with a donation is approved unanimously by the Assembly.

## **9. Miscellaneous**

- Mr Berghmans wishes to pay homage to Denis Bertholet who is turning 85 this year. Denis is the mountain guide pioneer of our region. Denis Bertholet takes the floor.
- Mr Bertholet thanks the Assembly and gives some information about his new project that he is conducting in Nepal.
- A member asks if the guides can make it compulsory for their clients to carry not only an avalanche transceiver but also a probe and a shovel. This equipment is contained in the airbag packs made available by the “Bureau des Guides” to their clients who book a full day tour. Mr Grandi adds that the ASGM (Swiss Mountain Guides Association) is offering a new training which LGDV have started today with some members of the Club.
- Another member asks if we are working with the product offered by Messrs Gasser and Perret who had met with Lionel May. Yes, LGDV would like to work with them, however their ISAT programme will only be available from next winter, whereas the ASGM training is already in place this winter.
- In addition to the shovel and the probe, a member highlights that it would be important that the guides inform their clients before heading out on a tour about the name and location of a tour or descent, as well as giving them the emergency number to call in the event of an incident.
- Jean-François Osenda takes the floor and informs about an application for iPhone or Android called “écho 112” that identifies the suitable emergency number via GPS localisation.

M. Berghmans closes the Assembly meeting at 19.40.