

Thank you for your enquiry regarding purchasing a boat and we hope that you will find the information contained in this pack of some use in your decision making process.

Buying a boat is in most cases the second biggest purchase that most individuals make and at ABC Leisure Group we hope that we can help you make the right decisions. ABC Leisure Group has been building and operating boats for over 35 years as well as acting as a boat broker. You will find a selection of boats across our marinas and you can find more details and photographs of all these boats on our web site at <u>www.boatsales-uk.com</u> or you can request a copy of our brokerage list or individual boat details sheets from any of our marinas.

As purchasing the boat is not the end of the process we have put within this pack a number of pieces of information that will be necessary once you proceed. These can be used whether or not you decide to buy a boat through ABC Leisure Group. You will find information on insurance, finance, Helmsman Training and of course about the other services that ABC Leisure Group can offer from its marinas at www.everythingcanalboats.com.

If you are not a regular boater and in particular if you are intending to buy a boat to live on we would recommend that you hire or borrow a boat first. At ABC Leisure Group we can offer a wide selection of boats for hire through UK Boat Hire <u>www.ukboathire.com</u>. To ensure you have the best chance of buying the right boat for your circumstances there is nothing like some experience. You can look through the hire brochure and find the boat that is nearest to what you think you would like and then when you take your short break or longer holiday take a tape measure, note pad and pencil and note down all of the things that you liked, with the dimensions and all of the things that you did not like, again with the dimensions. This will help you make a more informed judgement at a later date. There are also a number of publications with a wide range of information that can be purchased from all of our marinas or from <u>www.webchandler.com</u>. You will also find within this pack some basic information about boat running costs and living on a boat. We enclose a discount voucher which can be used on a UK Boat Hire holiday together with the current brochure.

We hope that this pack is useful and that you will find the boat that you are looking for through ABC Leisure Group brokerage. Our marinas will be happy to answer any questions about boats that they have for sale.

## What does it cost to own a Canal Boat



#### Fixed and variable costs

Fixed costs are those that you will face whether you cruise in the boat or leave it tied to a mooring. These include, for example, licence fees, a Boat Safety Certificate every four years, compulsory insurance, and of course mooring fees. Variable costs depend on how often you use and maintain the boat – fuel, gas, service items, maintenance costs such as hull blacking, toilet pump-out, solid fuel for the stove possibly, and even shoreline electricity.

Every owner is different, cruises for longer or shorter periods, moors in a marina or opts to lie alongside a farmer's field or uses the boat only in the summer months. Each chooses the level of comfort wanted on board. The costs will be a little different in each case, so we have chosen as an example a 54ft (16.62m) narrow boat in regular use and well maintained.

### The Fixed Costs

#### • Moorings

Moorings are likely to be your biggest fixed cost and they can vary tremendously around the country. They will also vary according to facilities, levels of security, locality, and of course the length of the boat.

A farmer's field with no facilities will be a few hundred pounds a year, but a premium mooring could cost  $\pounds$ 2500 pa or more. Residential moorings will cost more.

Club moorings are often less expensive and bring the advantages of social life – but with responsibilities too. British Waterways long-term moorings on the canal network are sometimes available - www.waterscape.com.

#### • Insurance

Insurance currently costs around £300 per annum.

#### • Licence Fees

A 54ft "British Waterways" (BW) boat licence costs around £700 per annum. There are a number of other navigation authorities so licence fees will vary according to whose water you keep the boat on, as well as boat size (length on BW water, area on the Thames). Location and usage may also determine how often you will be paying short term licences for visits to other navigation areas, although these days the Gold Licence Scheme makes a lot of sense.

# What does it cost to own a Canal Boat



### The Variable Costs

Estimating the variable costs can be fairly difficult. The good news is that they are not high compared with what you will have spent so far.

### • Engine fuel

Most boats can cruise the canal system for 3.5 hours on a gallon of diesel, a little less on rivers. Whilst red diesel continues to be available on the canals additional duty charges now mean prices are comparable with road diesel for propulsion, a lower duty rate is payable on any fuel used for domestic purposes which includes battery charging and heating. The recommended duty split between propulsion and domestic is 60/40. at current prices this works out at less that one pound per hour cruising. Budget for £400-£500 per annum for fairly intensive cruising.

### • Fuel for Heating and Cooking

If you cruise in the winter months using solid fuel 10-15 bags a year will cost say £100. More tend to use gas for central heating and cooking, for which six bottles a year will cost about £110.

### • Engine maintenance

The engine oil should be changed regularly (every 200 hours), which costs about £75 including filters.

#### • Pump-out

A toilet system with a large remote tank will need about four or five pumpouts per year at approximately  $\pounds$ 14- $\pounds$ 16 each – say  $\pounds$ 90.

#### • Blacking

You could add between  $\pounds 300 - \pounds 600$  for hull blacking every two to three years. Anodes suppress corrosion due to electrolytic action and should be inspected and replaced if necessary at the same time as hull blacking. These will cost around  $\pounds 250 - \pounds 350$  per set fitted.

Make an allowance for contingencies such as minor breakdowns, around  $\pm 100$  per year, you have a grand total of variable costs of about  $\pm 1175$  per annum.

### Annual Costs

To give a rough guide annual costs for running a 54' boat for approximately 3000 miles per year and mooring on a "premium site"

Fixed Costs	£3500	(moorings, insurance, BW Licence)
Variable Costs	£1175	(diesel, blacking, engine oil, heating fuel, gas, pump-
		out and repair fund etc) (or variable costs per mile
		0.40pence)

# **Choosing a Boat**



One of the first decisions is whether you want a GRP river or canal cruiser, canal boat/ narrowboat, barge or broad beam boat. All have pluses and minuses.

GRP river and canal cruisers are normally cheaper and most suitable for short or day trips on rivers.

Broad beam boats and barges offer more space being 10ft, 12ft or 14ft wide but can't access much of the UK canal network which was designed and built for narrowboats.

The most popular design therefore is the narrowboat, which is 6ft 10" wide and up to 70ft in length although to access every corner of the connected network you need to be less than 58ft in length. (These boats are frequently referred to as long boats which is what the Vikings used).

Narrowboats come in three stern (back end) types: cruiser, semi-traditional and traditional (left to right below). The decision on what to choose is very much a personal thing.



If you are unsure as to what length or stern might suit you, it is a good idea before you invest your hard earned cash to hire a boat as close to the design as you can find so you can spend a few days living on it. If you take a tape measure, pen and paper, and make a note of all the things you like and dislike with their measurements, this will help you make a more informed choice of boat design that suits you and your life style. At ABC Leisure Group we can offer a wide selection of boats for hire and locations around the country through UK Boat Hire www.ukboathire.com and tel. no. 0330 3330590.

Another alternative is to visit one of our marinas with several boats for sale and compare these, although there is no substitute for actually spending time living on a boat.

Nowadays the equipment that can be found in a boat is almost endless. The only constraint seems to be space and money. We have tried to list some of the options available on the following page which your boat broker or surveyor can help you understand.

## **Choosing a Boat**



#### Water

Water tanks can be stainless or mild steel with polythene liners. Distribution systems work by pumps through filters and the pressure is regulated by an accumulator.

### Toilets

These come in various options: Porta Potti, pump out, manual flush, electric flush, electric macerator

### Water Heating

From the engine goes through a Calorifier - instant gas - back boiler - from central heating.

### Heating

Central heating: Solid fuel, gas, diesel, hot air, radiator, convector.

### **Electrics**

This is 12v or 24v boat systems from batteries charged by one or more alternators, solar panels or a wind generator.

240v systems supplied from: inverter, generator, shoreline.

### Galley

These will have items such as: Cooker: Free standing; fitted, gas, diesel. Electric microwave. Fridge: 12v, 240v, gas. Freezer: 12v or 240v electric. Washing machine: Rating dependent on supply available. Dishwasher: Rating dependent on supply available. Storage: How much will you need?

#### **Bow thrusters**

Operated by electric or hydraulics

#### **Engines**

Modern marine engines, suitable for canal boats, are usually based on vehicle or plant engines specially marinised. The differences occur in the cooling system with either keel cooling (more usual) or raw water cooling which uses canal water and can be prone to blocking. GRP or river cruisers may have an inboard engine like a canal boat or an outboard engine.

If you are new to boating this all probably sounds very confusing, however we will be very happy to help you through the jargon and make it all as easy as ABC. You can find more information and the costs of many of these items at <u>www.webchandler.com</u> or our Marinas would be happy to advise or quote.

## How to Buy a Second-hand Boat



You can purchase a boat privately or through a boat broker. Like buying a car they have both pluses and minuses. Buying through a broker means you get the benefit of the broker's experience and facilities, and they will act as an intermediary in the payment and transfer of ownership process. A good broker will have written procedures and agreements for both the selling and buying of a boat which can avoid a number of pitfalls and disappointment. We use documents and processes recommended by the British Marine Federation of which we are a Member.

Once you have decided you would like to purchase a second-hand boat on brokerage, you will be asked to sign an "**Agreement to Purchase**" and pay a **deposit** of at least 10% of the purchase price.

You will also need to decide whether you wish to arrange for an **independent survey** of the vessel. (Brokers do not carry out a detailed survey or warranty a boat). It is your responsibility to contract with and pay the costs of a surveyor to carry this out on your behalf. You can find details of surveyors listed in the Waterway Press. The average cost of a full survey is approximately £350 - £600 dependent on the boat size and type. You will need to ask the surveyor and marina to liaise regarding any lifting or dry-docking required to carry out the survey. The costs of this are again the purchasers' responsibility and are approximately £150 - £400 dependent on the boat and facilities provided.

If you decide to make an **offer** less than the asking price, the broker will contact the vendor to ascertain if the offer is acceptable to them. If the offer is accepted the sale will proceed as above.

**Deposits** may be paid by cheque, bank draft or direct transfer to a 'Clients Account'. If you wish to pay by cash you will normally be given details of a bank account and asked to pay the money directly into that account which can be done over the counter at any Bank.

The agreement to purchase sets out the **time scales** required to complete the sale dependent on whether or not a survey is to be carried out.

Most brokers are also introducers and can provide you with information on arranging **finance** from several specialist marine finance companies.

Once the **survey** is complete negotiations can take place regarding any remedial work that might be required. It is best to discuss these with the marina as soon as possible after the survey. Once agreement is reached on this matter the sale must complete as set out in the agreement to purchase.

Ownership of the boat can only pass to you once the total agreed price of the boat has cleared through the broker's Client Bank Account, and the owner has signed the **Bill of Sale**. The boat can't be removed or altered in any way until all funds can be identified as being cleared.

## How to Buy a Second-hand Boat



Once the Bill of Sale has been signed you will be responsible for all costs regarding the boat such as insurance, licence and mooring fees. We have included in this pack details of boat insurance.

# Why Choose ABC

ABC Leisure Group Limited has been building and operating a hire fleet and providing full marina services to canal users for over 35 years, with a thorough experience of everything to do with narrowboats and boating holidays.

As narrowboat brokers, ABC Leisure Group can offer you the opportunity to view many narrowboats in one location. We also operate brokerage from many different bases and our staff at each one can discuss the merits of different types of boats to help you make a decision and find the boat that best suits your needs.

Buying a boat is very personal and you may find you like the "feel" of a boat which on paper you would not have initially considered. Again the marina staff are there to help you understand the possibilities and suggest layout or equipment change potential.

ABC Leisure Group are licensed credit brokers and can provide you with information to help arrange finance from several specialist marine finance companies.

We can advise on all aspects of boat ownership and can also offer the benefit of the following pre-sales and after-sales support services:

Finance Insurance Brokerage Training Full marina services - including facilities for out of water surveys

If you are interested in purchasing one of the boats on our brokerage, or need more information please don't hesitate to contact the marina where the boat is currently lying or our Central Office on 0330 3330593 or email info@boatsales-uk.com

## **Residential Boating Information**



Living afloat can be very attractive compared to a flat or house ashore. Many boats are bought with just this in mind. Other owners might combine a season of cruising with permanent residence, perhaps in one spot for the winter. Generally speaking, residential moorings are difficult to find, and leisure moorings are in high demand.

### A narrowboat as a permanent home

As a permanent home – fitted out to a high standard with proper linings and insulation, and with a full power supply running the sort of amenities you would expect on land, a narrowboat or its wide beam equivalent, can be a luxurious home. Provision can be made for the cold winter months by installing central heating often combined with a solid fuel stove which together keeps the boat cosy and warm.

#### Finding that mooring

Before deciding to live afloat on the canals and rivers, a mooring must be found unless intending to continually cruise. Since British Waterways manage about 80% of the canal system we make a start with their arrangements.

### **British Waterways - Continuous cruising**

For licensing purposes British Waterways recognises owners who intend to cruise continuously... "without remaining in one place for more than fourteen days or such longer period as is reasonable in the circumstances". These conditions are defined in British Waterways Boat Licence and Permit conditions, which you will need to study. For this wandering life style you will need a standard Pleasure Boat Licence. For up to date details go to www.waterscape.com.

Some owners may negotiate a permanent residential mooring in, for example, a commercial marina for the winter months and cruise extensively during the summer. Most commercial operators are flexible in negotiating fees for a mooring of this kind. Residential boaters are often welcome at a marina when space is available, because they add to the general sense of security of the marina during the off season.

#### **British Waterways - Permanent residence**

If you view a narrowboat as an alternative to a house or flat, permanently moored on a site with planning permission for residential use, and not used for cruising, for British Waterways waters you will require a Houseboat Licence. Fees for Houseboat Licences are given a separate sheet available from British Waterways Customer Services, Tel.: 0845 6715530, or they may be downloaded from the British Waterways website at <u>www.waterscape.com</u>.

The fees are the same as those for a Cruising Licence, but start at 10.49 metres. Special conditions apply to Houseboat Licences and copies of these are available on <u>www.waterscape.com</u> or from your local British Waterways offices. You will require a residential mooring, a Boat Safety Certificate and third-party insurance when you apply.

## **Residential Boating Information**



### **Obtain your mooring first**

Some permanent British Waterways moorings are available (see <u>www.bwmooringvacancies.com</u>), but most will be found in marinas or commercial boatyards, such as our Marinas on <u>www.abclg.com</u> or <u>www.berthsearch.com</u>. The important thing is to find a mooring first! Narrowboat builders and marina operators are an excellent source of advice on permanent moorings (or moorings of any kind), since they know their local areas well and some may be able to offer places in their own yards. In certain circumstances you may not need a British Waterways Licence. For example, if your boat is moored in a private marina not located on British Waterways water. The rule of thumb is that you will need a waterways licence if you moor or cruise on British Waterways water.

### **Residential Moorings**

Residential moorings in London or the Southeast are difficult to obtain, always with a long waiting list. In fact any residential moorings around the country close to population centres, railway stations, shopping amenities and so on are also often difficult with a long waiting list.

### Check that the mooring is available

The best short-term option is to buy a boat already on a residential mooring, remembering that it must have a Houseboat Licence. Before you buy, check with the vendor that the mooring is available and may be transferred legally to you. This is often the case with British Waterways residential moorings, although there might be a transfer charge, but does not apply to British Waterways and private non-residential permanent moorings. Motto, check first!

#### Council tax and domestic services

Remember that you will be responsible for paying council tax in one form or another and for the entire local and domestic services at your mooring plus your Houseboat Licence.

#### Useful sources of information:

British Waterways website www.waterscape.com and Customer Services Tel.: 08456715530.

The National Association of Boat Owners provide some useful information on their website <u>www.nabo.org.uk</u> NABO, Free Post BM8367, Birmingham, B31 2BR.

#### **Useful Publications**

The Residential Boat Owners Association publishes a booklet 'Living Afloat' which contains sensible advice written by 'live-aboards' <u>www.rboa.org.uk</u> RBOA, PO Box 267, Ely, CB7 9EP. 'The Inland Boat Owners Book' by Graham Booth.

'The Building of a Narrowboat (Design, construction and fitting out), by Emrhys Barrell.

These books or something similar can be purchased at the majority of our marinas or at <u>www.webchandler.com</u>. For details of brokerage boats available visit <u>www.boatsales-uk.com</u> or contact our marinas.

## What to do next.....



- Visit our website at <u>www.boatsales-uk.com</u> for lots more information on boating and boats for sale.
- If you see a boat you like on our Brokerage List, then:
  - contact the Marina where the boat is moored (telephone numbers are included on the List) to arrange a viewing or to request further details;
  - at <u>www.boatsales-uk.com</u> you can download full colour details.
- Send in your brokerage boat enquiry form below in the **prepaid envelope** provided in this pack to be added to our mailing list to receive regular updates of new boats for sale, boats that have been reduced in price and anything else we think might interest you from the boat requirements you have given us.
- Email us at <u>info@boatsales-uk.com</u> with your questions on any of our boats for sale.
- Go on-line at <u>www.boatsales-uk.com/contact</u> and subscribe to our regular newsletter for our latest deals and exclusive special offers, free information about cruising routes and places to visit, free information about moorings and marinas, and special events, news and giveaways.

	ABC Leisure Gr	oup - Brok	kerage Boat Enquiry	
Customer Detail				Date:
Name:		Address:		
Phone:				
Email:		Postcode:		
Looking For -				
Trad / Semi / Cruiser	Length:	feet	Price: £	Berths
To Be Used For Cruising / Resid	dential	Other Boats	s Viewed:	
Other Specific Requirements				

# Contact details for literature from Finance and Insurance Companies



<u>Finance</u>	
RoyScot Larch	http://www.royscotlarch.co.uk/Inland-Waterways-Finance.html
	contact@royscotlarch.co.uk
	01235 438280
Barclays Marine Finance	http://www.barclays.co.uk/marinefinance/
	02380 456 298

Collidge Partners	http://www.collidgeandpartners.co.uk/
	01843-295925
	enquiries@collidgeandpartners.co.uk
Knox Johnstone	http://www.havenkj.com/
	01732 223600
	enquiries@havenkj.com
Velos Insurance	http://www.velosinsurance.co.uk/
	020 7375 3273
	insurance@velosgroup.co.uk