

# Living your Boating Dream

*Skippering your own boat - A guide  
to the options available*



## Living your Boating Dream

Boating is a dream for many of us. It gives us a chance to connect to the natural world around us, and seafaring is an ancient part of our shared human history. Especially in the U.K. we are never far from rivers or the sea, and it often forms part of our earliest memories.

Boating is often social, a time to share experiences with our friends and family; whether for excitement, adventure, or relaxation. It is also varied; many of us will want different boating experiences at different times and with different people as our skills and experience or circumstances change.

Once you have the bug it won't be long before you want to be skippering your own boat – the independence and freedom is a huge part of boating and we naturally want to introduce others to what we love doing.

Often however this is where the dream can lose some of the sparkle, and the passion can wane. For many, financial or practical challenges (not to mention time limitations) can get in the way.

So how can we make sure that the dream of affordable and fun boating is realised?

The first thing to recognise is that it is possible! There are options available now that make boating more accessible than ever, without some of the practical or financial constraints of the past.

The next step to ensure the dream does become reality is to ask yourself some searching questions! You need to think carefully about what type of boating will fit into your life bearing in mind your finances, skills, other commitments and family situation.

It is also important to make a judgement from an informed basis, understanding all the options that are available, the pros and cons of each and the financial commitments involved. Going boating is never an entirely rational decision, but at least when your heart over-rides your head you will know what to expect and have your eyes wide open!

## What do I want to do?

Be realistic about the type of boating you want to do and who with.

There are a huge number of different craft available and many can be used in a number of different ways. A comfortable cruising sailboat for the family provides a very different experience to the excitement of a high performance racer, or the glamour of a motor cruiser.



### *The questions to ask yourself:*

- Mostly sail or mostly power?
- Do I want performance or comfortable cruising?
- Will I stay on-board regularly?
- Do I always want to sail in the same location or to have options to sail different areas or abroad?
- Do I want luxury and mod cons or back to basics?
- Dining in glamorous marinas, or stargazing in deserted anchorages?

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## Your skills and training?

Taking charge of a boat and crew is a significant responsibility and not one to be taken lightly. It's important to look objectively at your boating skills and those of the people you want to go boating with.

It shouldn't just be about the safety of your crew – but also ensuring that they have a fun!

When people have limited experience on the water it is natural for them to be nervous of this alien environment. It is important that they feel safe, and if they are able to see that the skipper is relaxed, confident and in control it will put them at ease. That way they can get as involved as they want to and everyone has a good time. Make sure that you are not biting off more than you (or they) can chew!

A cross channel trip on a performance boat with an experienced crew in a force 6 could be a lot of fun. Trying to do the same trip as a relatively new skipper, with a powerful boat and an inexperienced crew would probably be stressful, and unhappy for all concerned.



### *The questions to ask yourself:*

- What situations, weather and craft am I comfortable with now?
- What do I want to be able to do longer term?
- Will I sail with novice family and friends, or nautical addicts that share the bug?
- How will I build my own skills and experience?
- How will I get on-going support and involve my crew in this training too?
- How will I get the training on the right type of boat for now and the future?

## Socialising afloat and ashore?

Many boaters would love to meet other people with a similar interest and participate in shared events. Joining a club can make it easier for you to make these connections, as it is quite possible that you won't meet the owner of the boat berthed next door to you from one year to the next! Traditional sailing clubs often have a lively social scene if you live close to them.



### *The questions to ask yourself:*

- How social do I want to be?
- Do I live near enough to the boat to be at a local boat club regularly for events?
- Are there other options for an online community or events outside of the traditional local boat club?

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## How much time can I spend?

The time afloat is what we all long for. Some people enjoy maintenance too, while others don't have the skills, inclination or time to allocate to it. If you are going to do the maintenance yourself make sure this is factored into the time you allocate. Even if you are planning for someone else to maintain the boat, don't forget the time you need to organise and co-ordinate this work.

Take a look at the time you are going to be able to allocate to boating and make sure it is realistic, allowing for the other life commitments that you have. Most boat owners spend around 15 to 25 days per year on their boat. Popping down to the boat for an ad-hoc summer evening when the sun comes out often isn't practical unless you live close by.



### *The questions to ask yourself:*

- How much time per year am I prepared to invest in maintenance?
- How often will I be able to get away boating bearing in mind other commitments?
- Are circumstances likely to change over the next few years that will alter how much time I can spend boating?
- What is my travel time to get to the boat?

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## The finances?

One thing is certain - boating costs! It's not just the predictable costs either. There are always some unexpected additional costs so it is a good idea to factor in a contingency fund. There is no point in stretching yourself to the point that you feel anxious about where the next expense is going to come from, or that you feel you can't afford to take your boat out! YOU have to be realistic and, if you want to own, it may be better to enjoy a smaller boat than stretch yourself for a larger and more expensive one.



### *The questions to ask yourself:*

- What is the initial capital cost and how will I finance this?
- What is the annual cost going to be including mooring, maintenance of the boat and safety equipment, insurance, fees.
- How much will annual depreciation be?
- How much do I need to put aside in case of significant one-off expenses?
- What will the costs be of my anticipated annual usage (fuel, provisioning, meals ashore, travel, mooring fees etc)?

# The Choices

*Ownership, Joint Ownership, Chartering  
or a Membership Boating Club?*





## Ownership

Ownership is the traditional way to go boating, and for many it is still the dream. Although by far the most expensive option, in some cases it may be that the type of boat that you want is not available any other way. This option may make sense if you are going to use the boat a lot and if it is important to you to configure it to your specific needs and personalise it with your own gear and décor.

### *The Pros*

- Use your boat at short notice or whenever you want it
- Customize your boat to your specific needs and type of boating
- No need to compromise on the type of boat that you want
- Build familiarity with the same boat
- A marina or sailing club may enable you to access a social network for races or other events and occasions
- There may be a possibility to offset some of the costs by chartering the boat

### *The Cons*

- Very high initial costs and long term commitment
- Maintenance responsibilities and costs
- Tied into using one type of boat for all occasions
- No training or support
- Desirable mooring may have a waiting list to join
- Chartering has risks of increased wear and tear or damage and the income is variable.



## Joint ownership

Joint ownership can come in a variety of forms, some more structured than others. Typically a boat will be owned by a syndicate of members who will take their own share of the financial and practical commitments. It is important that a good relationship exists between the syndicate members and they have a similar view on the maintenance and cleanliness levels at which the boat should be kept.



### *The Pros*

- Reduced initial cost and on-going costs of ownership
- Maintenance responsibilities are shared
- Build familiarity with the same boat
- A marina or sailing club may enable you to access a social network for races or other events and occasions
- Customize your boat to your specific needs and type of boating (as long as it also suits the other owners and their budgets)

### *The Cons*

- Long term commitment
- Difficulty of finding or forming a suitable syndicate or scheme
- Possible friction between owners over costs, maintenance responsibilities, and the condition or cleanliness at the end of each use
- Tied into using one type of boat for all occasions
- No training or support
- Desirable mooring or clubs may have a waiting list to join
- Increased wear and tear or damage

# Chartering

The low commitment option; valid for those that only want to use a boat from time to time. Availability can be difficult at particular times of year and there are very limited boat types available. The boats are typically worked hard, and subject to high levels of wear and tear as they are not used by the same people regularly. Social or support options are not really available when chartering.



## *The Pros*

- No initial cost, low costs of use
- No commitment
- No maintenance responsibilities at all
- Ability to change boat type and locations

## *The Cons*

- Very limited boat options available (e.g. virtually no ability to charter motor cruisers)
- Availability variable (can be especially limited for some periods or particular events)
- No social network
- Cannot build familiarity with the same or customise it to your needs
- No training or support
- Variable maintenance and cleanliness standards
- Charter boats are typically subject to high wear and tear and damage

## Membership Boating Club

There are a number of these schemes available now that provide an innovative and affordable approach to getting afloat. It is worthwhile looking at the detail of each scheme though as the range of boats, locations and availability can vary greatly. Typically there are a number of points or days that are allocated to each member for a fixed monthly fee. These can be used depending on the type of boat, time of year and weekdays or weekends.

### *The Pros*

- Low initial cost, and reasonable fixed on-going costs
- A variety of boats may be available
- A variety of locations may be available
- No long term commitment – typically an annual agreement and monthly fixed costs
- No maintenance responsibilities at all.
- Excellent ability to change boat type and locations as necessary (with some clubs)
- Good availability
- Social network with other members for joint events
- Training on particular boats available



### *The Cons*

- Limited ability to customise boat to specific requirements or to personalise it
- Boating times require a little more planning
- Maximum booking duration (8 days) preclude extended cruising trips

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## Conclusions

The boating dream can become a reality. It is something that needs careful thought before going into, and a realistic assessment of your personal situation. As well as the typical chartering or boat ownership options it is also worthwhile looking at others that now exist; some of these can provide many of the benefits but without the downsides or financial commitment of the more traditional routes.



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## About Pure Latitude

Established over 8 years ago Pure Latitude provide membership boating across the UK in the very best sailing and powerboat cruising locations. Members have flexibility to use different boats at different locations or to develop their skills on a single boat if this is their preference. We provide all the support and training which is available as an RYA certified sea school, with expert in-house instructors.

Pure Latitude operate the largest and most varied fleet of boats available within any UK membership boating scheme. From performance oriented sailing yachts, to sail and motor cruisers or powerboats we are able to fulfil your boating aspirations with all the benefits of owning your own boat but without the limitations and costs.



The number of boats and members is carefully managed to ensure that members have the flexibility and access to the boats that they want, when they want them. Membership schemes are available for a variety of budgets and different needs.

Why not get in touch to find out how you can make your boating dreams a reality this season?

Visit [www.purelatitude.co.uk](http://www.purelatitude.co.uk) or call 012131232

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