



Plymouth City Probus Club

Annual General Meeting 2025

Date; 2nd December 2025



Plymouth City Probus Club

Annual General Meeting 2025

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- 1] Minutes 2025 AGM
- 2] Minutes 2024 AGM [for approval]
- 3] Accounts 2025 [with Auditors Statement]
- 4] Budget 2026
- 5] Supporting Presentation



Plymouth City Probus Club

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1] Minutes 2025 AGM

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Plymouth City Probus Club

Minutes of Annual General Meeting 2025

Held at the New Continental Hotel, 2nd December, 2025 @10.30 a.m.

Minutes: Annual General Meeting 2025	Venue: NCH, Date 2 nd December 2025	ACTION														
Present: Richard Ball (Chairman 24-25) Paul Gale (Treasurer 24-25) Nigel Barnard, (Social Secretary 24-25) John Coates (Venue Co-ordinator 24-25) David Lee (Membership Secretary 24-25) + 19 members.																
Apologies/Absence: John Goad, Andrew Evans (Secretary & Vice Chairman 24-25) , Colin Warminton, Ken Waterman, Robert Human, Norman Behenna, Peter Chapman, Stephen de Mora, David Fletcher, Ian Criddle, John Wallace, John Price, George Campbell, David Colwill, Robin Miller, George Moore, Richard Thomas																
Minutes: <ul style="list-style-type: none">Minutes of AGM of 03/12/ 2024. Agreed without amendment.																
Matters Arising: <ul style="list-style-type: none">There were no Matters Arising.																
Rules and Constitution. There were no proposed changes to agree and Members supported the continuation of the current Constitution as is.																
Chairman's Review of the Year. RB <ul style="list-style-type: none">Stable membership number of 60Recruitment of 4 new membersMaintained high level of speakersMaintained active social programmeThanks to Membership & Committee for their support during the year.																
Financial Results for the Year; Treasurer: PG led members through the slides/presentation which included other statistics relating to the activities of the Club during the year. <ul style="list-style-type: none">There were no questions.Accounts were accepted. Proposed JC, Seconded LA.Hon Auditor Geoff Rogers was thanked for his review. GR was unanimously appointed Hon Auditor for 2026. Proposed RB, Seconded LAThe full Report is available on the website.																
Reports on Year. <ol style="list-style-type: none">PG gave a 2026 budget report<ul style="list-style-type: none">Subscription level for 2026:<table><tbody><tr><td>Costs 2026 - Club Activity</td><td>£2564</td></tr><tr><td>Number of Members participating [Re-join 44; New; 5]</td><td>49</td></tr><tr><td>Breakeven Subscription Level;</td><td>£50</td></tr><tr><td>Proposed Subscription Level 2026</td><td>£45</td></tr><tr><td>* Renewing Members Only; New Members £50 + Joining Fee</td><td></td></tr><tr><td>Budgeted Contribution for the Year;</td><td>(£246)</td></tr><tr><td>Retained Cash at Year End;</td><td>£2865</td></tr></tbody></table>Budget 2026; Proposed FL, Seconded LA2026 Meetings in Green Room in 2026 saving £360Meetings to start at 10.30amClub to engage with marketing professional to raise profile of Club.Other Committee Members;NB gave a brief report on social activitiesJC updated members on venue arrangements including the change of room.	Costs 2026 - Club Activity	£2564	Number of Members participating [Re-join 44; New; 5]	49	Breakeven Subscription Level;	£50	Proposed Subscription Level 2026	£45	* Renewing Members Only; New Members £50 + Joining Fee		Budgeted Contribution for the Year;	(£246)	Retained Cash at Year End;	£2865		
Costs 2026 - Club Activity	£2564															
Number of Members participating [Re-join 44; New; 5]	49															
Breakeven Subscription Level;	£50															
Proposed Subscription Level 2026	£45															
* Renewing Members Only; New Members £50 + Joining Fee																
Budgeted Contribution for the Year;	(£246)															
Retained Cash at Year End;	£2865															

<ul style="list-style-type: none"> • Andrew Evans was installed as Chairman for 2026 in his absence 	
<p>RB noted the new Chairman would set out his Key Objectives for the year at the next meeting of the club.</p>	
<ul style="list-style-type: none"> • Election of Officers • Chairman Elect: John Goad • Secretary: Andrew Evans • Treasurer: Paul Gale * • Membership Secretary: vacant post • Speaker Secretary: Richard Ball • Social Secretary: Nigel Barnard • Venue Co-ordinator: John Coates * • All Officers were elected unanimously. • As PG & JC had served for the maximum term under the Constitution were separately re-elected by the Members. 	
<ul style="list-style-type: none"> • Key Dates for meetings for upcoming year: • Monthly Meetings – 1st Tuesday of each month (except after bank holidays) • Social events – 2nd /3rd Wednesday of each month • Special Events: <ul style="list-style-type: none"> • 2025 Christmas lunch 9th December 2025 • 2026 Christmas Lunch 11th December 2026 • Summer Dinner 24th June 2026 • Mini break away 21st / 22nd November 2026 • All Dates Subject to amendment • FULL SCHEDULE TO BE PUBLISHED ON CLUB WEBSITE 	
<ul style="list-style-type: none"> • AOB (of which notice has been received and agreed by the Chairman) • No items 	

The Annual General Meeting closed at 11.15 a.m.



Plymouth City Probus Club

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Plymouth City Probus Club

Minutes of Annual General Meeting 2024

Held at the New Continental Hotel, 3rd December, 2024 @11.00 a.m.

Minutes:	ACTION
Present: Nigel Barnard, (Chairman 23-24) Andrew Evans (Secretary 23-24) Richard Ball (Vice Chairman John Coates (Venue Co-ordinator 23-24) David Lee (Acting membership Secretary 23-24) + 28 members. Also present; Morgan Phillips [Speaker @ Club meeting]	
Apologies/Absence: Paul Gale (Treasurer 23-24). Edward Attewell, Peter Fielding, David Fletcher, Paul Cox, John Gadd, John Lawson, John Orr, Mike Peddar, John Wallace, Colin Warmington, Ken Waterman.	
Minutes: <ul style="list-style-type: none"> Minutes of AGM of 05/12/ 2023. Agreed without amendment. 	
Matters Arising: <ul style="list-style-type: none"> There were no Matters Arising. 	
<ul style="list-style-type: none"> Rules and Constitution. There were no proposed changes to agree and Members supported the continuation of the current Constitution as is. 	
<ul style="list-style-type: none"> Chairman's Review of the Year. NG Increase in membership numbers from 60 to 66. Recruitment of 11 new members Maintained high level of speakers Maintained active social programme Thanks to Membership & Committee for their support during the year. 	
<ul style="list-style-type: none"> Treasurer: <i>PG sent apologies on the morning of the meeting due to unforeseen circumstances. AE led members through the slides/presentation provided by PG which included other statistics relating to the activities of the Club during the year.</i> There were no questions. Accounts were accepted. Proposed JC, Seconded NB. Hon Auditor Geoff Rogers was thanked for his oversight. GR was unanimously appointed Hon Auditor for 2025. Proposed NB, Seconded RB The full Report is available on the website. 	
<ul style="list-style-type: none"> Reports on Year. The Secretary gave a very brief report thanking the Committee members for their work. Subscription for 2025: Costs 2025 - Club Activity £2756 [No increase in Venue fees] Number of Members participating [Re-join 50; New; 5] 55 Breakeven Subscription Level; £47 Proposed Subscription Level 2025 £40 * Renewing Members Only. New Members £47 + Joining Fee Budgeted Contribution for the Year; (£412) Retained Cash at Year End; £2825 	
<ul style="list-style-type: none"> Richard Ball was installed as Chairman for 2025 	
<ul style="list-style-type: none"> In a brief presentation RB noted the following as his Key Objectives for the year: 	

<ul style="list-style-type: none"> • Stability of Membership by: • Continuing to promote the Club. • Reinforcing the committee. • Engaging informative and entertaining speakers. • Supporting & encouraging the Club's activities. • RB thanked NB for his Chairmanship of the Club over the previous year. 	
<ul style="list-style-type: none"> • Election of Officers • Chairman Elect: Andrew Evans • Secretary: Andrew Evans • Treasurer: Paul Gale * • Membership Secretary: David Lee • Speaker Secretary: Richard Ball • Social Secretary: Nigel Barnard • Venue Co-ordinator: John Coates * • All Officers were elected unanimously. • As PG & JC had served for the maximum term under the Constitution were separately re-elected by the Members. 	
<ul style="list-style-type: none"> • Dates of meetings for upcoming year: • Monthly Meetings – 1st Tuesday of each month • Social events – 2nd /3rd Wednesday of each month • Special Events: <ul style="list-style-type: none"> • 2024 Christmas lunch 13th December 2024 • 2025 Christmas lunch 10th December 2025 • Summer Dinner 11th June 2025 • Sidmouth mini break away 21st / 22nd November 2025 • Subject to amendment • FULL SCHEDULE TO BE PUBLISHED ON CLUB WEBSITE 	
<ul style="list-style-type: none"> • AOB (of which notice has been received and agreed by the Chairman) • No items 	

The Annual General Meeting closed at 11.35 a.m.



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Plymouth City Probus Club

Accounts **2025**



Plymouth City Probus Club

Accounts 2025

Examiners Report

I have examined the accounting records of the Club.

In my opinion the accounts accurately reflect the transactions of the Club for the year ended 30th November 2025 and the total cash balances of £3184.36 is in agreement to the accounting records of the Club.

Geoffrey Rogers

FCA

Independent Examiner 2025

Date:

14th Nov. 2025.

Plymouth City Probus Club

Income & Expenditure Account for the Year ended

30/11/2025

Income

		2025	2024
Members Subscriptions		2320	2556
Joining Fees		40	100
Club Regalia & Badges		0	0
Flowers		0	0
Charity Donation - in Lieu of Speaker		0	0
Website		0	0
Stationery		0	0
Venue Hire		0	0
Speakers		0	0
Other Sundry Income		0	0
Donation to Speaker		0	0
Bank Interest - Interest Earning Account		47	52
Social Events	Income	6366	6155
	Cost	6265	101
		6148	7
		0	
		2508	2715

Expenditure

Members Subscriptions		0	31
Joining Fees		10	0
Club Regalia & Badges		0	88
Purchase - Audio System		0	0
Website		300	223
Stationery		9	44
Venue Hire		1440	1420
Speakers		572	310
Charity Donation - in Lieu of Speaker		50	158
Bank Charges		47	63
Insurance		213	0
		2641	2337
		0	0

Surplus (Deficit) in the Period

Retained surplus brought forward		3317	2939
Retained surplus carried forward		3184	3317

Represented by:

Debtors and prepayments		50	10
<i>Bank accounts and cash in hand:</i>			
Current		390	1257
Interest Earning		2704	2657
Cash		40	40
Current assets		3184	3964
Creditors		0	647
Net assets		3184	3317
		0	

Plymouth City Probus Club**30/11/2025****Note 1. Income from Social Events**

	2025	2024
Social 1- Xmas Lunch 25	1441	1671
Social 2 -	0	0
Social 3 - Ocean View Restaurant	190	85
Social 4 -	0	0
Social 5 - Other - April Lunch @NCH	0	0
Social 6 - Summer Dinner @ St. Elizabeths	2065	1952
Social 7 - Sidmouth Weekend 25	2620	1800
Social 8 - RWY Tour & Cream Tea	0	0
Social 9 - Other	0	0
Social 10 - Xmas Lunch 26	50	647
	6366	6155

Note 2. Cost of Social Events

	2025	2024
Social 1- Xmas Lunch 25	1435	1671
Social 2 -	0	0
Social 3 - Ocean View Restaurant	190	110
Social 4 -	0	0
Social 5 - Other - April Lunch @NCH	0	0
Social 6 - Summer Dinner @ St. Elizabeths	1970	1920
Social 7 - Sidmouth Weekend 25	2620	1800
Social 8 - RWY Tour & Cream Tea	0	0
Social 9 - Other	0	0
Social 10 - Xmas Lunch 26	50	647
	6265	6148

Note 4 - Utilisation of Cash Funds

	2025	2024
Restricted Funds:		
Reserves Policy	1680	1500
Members Subscriptions	0	0
Other;	0	0
	1680	1500
Unrestricted Funds [Working Capital]	1504	1817
	3184	3317

TRUE

TRUE



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Plymouth City Probus Club

Budget 2026

Paul
10/26/2025

Plymouth City Probus Club

Budget 2026

Assumptions:

- **Membership Numbers**
 - 2025 Current Numbers @ 01/10/25 = 60 to include 1x Hon Member with zero attendance.
 - Two members deceased in the year who had paid his subscription & therefore included in above
 - A review of attendance for the 9 meetings to date in 2025 would indicate a likely renewal level for 2026 of 44.
 - There is a possibility of +0 prospective members joining prior to December AGM.
 - Budget is prepared on the assumption of 44 members renewing for 2026
 - We recruit 5 new members in 2026 [5 in 2025]
- **Costs**
 - With a reduction in attendance numbers, a quote has been obtained from NCH for use of the **Green Room**.
 - This has a smaller capacity than the Athena Suite @ 60 max *theatre style* [confirmed.] but may be better suited for our needs.
 - Cost for this room is £90 per meeting.
 - Should the Club decide that it wishes to continue to utilise the Athena Suite then the Hotel will continue to charge £120 i.e. **NO** increase applied
 - Should we decide on the Green Room for regular meetings but require the Athena Suite or a one off function [if available] then the room hire difference of £30 would be payable.
 - Speaker fees are budgeted at £60 per speaker per month – as agreed with Speaker Sec..
 - Website hosting & editing costs budget is at 2025 levels from Go Daddy + inflation @5%.
 - Provision of £120 is provided in 2026 budget for general stationery.
 - A general contingency of £335 [to include bank charges + insurance] is built into the budget
- **Subscription levels**
 - **2025**
 - The financial performance for 2025 has been in line with budget.
 - The current 2025 subscription level for renewing members is £40 with new members @ £50.
 - 2025 fees were held at 2024 levels
 - The resulting cash levels are [£3.1k]; budget [£3.2].
 - Small difference in cash levels caused by unbudgeted insurance cost.
 - **2026**
 - Based on the above assumptions, the 2026 subscription level for existing members will need to be set @£50 to *break even* in the year.
 - However, given the projected level of cash reserves at the close of 2025, there is an option to “discount” the 2026 subscription for renewing members whilst still maintaining a healthy cash position.
 - **Option 1**
 - A budgeted subscription of £45 per renewing member for 2026 will provide an in year loss of [-£246] but result in cash reserves retained at a level higher than that necessary to run the Club
 - Subscriptions for new members joining in 2026 will be £50 whilst joining fees will remain @ £10.
 - Closing cash reserves will be £2865.
 - **Option 2**
 - A budgeted subscription level of £50 for renewing members, will ensure a near break even [-£9] in the 2026 financial year.
 - Subscriptions for new members joining in 2026 will be £60 whilst joining fees will remain @ £10.
 - Year-end cash reserves [£3103] will be maintained at near 2025 closing levels [£3112].

- **Cash Reserves**

- Cash levels at 30/11/25 will be £3.1k.
- We adopted a Reserves Policy in 2020.
 - We provided specific reserves for annual venue costs + replacement of AV equipment

The following tables report estimated cash reserves at the end of the 2026 year assuming that one of the above options is adopted.

4] Cash:	Option 1	Operating	Capital	Discretionary		Option 2	Break Even	Operating	Capital	Discretionary	
Cash Surplus Brought Forward	3124					3124					
Result for the Year	-246					-9					
Year end Cash estimate	2878	1080	600	1198		3116		1080	600	1436	
		1 year Venue	AV Equip					1 year Venue	AV Equip		

- **Sensitivity**

- Whilst utilising cash reserves to subsidise annual subscription levels is beneficial to longer term members who have contributed to the high level retained cash, it masks the true cost of running the Club.
- The current annual cost level is £2.6k
 - It would not be unreasonable to assume that this will rise to circa £2.9k [approx. 3% annual compound] within the next 5 years.
- Based on that level, subscription levels for the Club with membership levels as scheduled below will be:

Sensitivity Membership	Annual	Annual
	Numbers	Costs Subscription (£)
	40	2900
	45	2900
	50	2900
	55	2900
	60	2900
	65	2900
	70	2900
	75	2900

- For each 5 member change in budgeted membership the cash reserve change will be +/- £225

Summary.

- To relocate to The Green Room for regular meetings
- The proposal is a **2026 subscription level of £45** which retains sufficient cash reserves for comfort.
 - This subscription level would make an *in year* loss [£246] but still retain adequate cash reserves.
- During the 2026 year, the Committee may wish to explore alternative venues to refresh the Club whilst delivering a sustainable cost base.

Appendix

Appendix 1; Financial Options

<u>5] Budget Summary</u>						
Option 1	<u>Budget Year</u>	<u>TY Estimate</u>	<u>LY Actual</u>	Option 2	<u>Budget Year</u>	<u>TY Estimate</u>
<u>Income</u>				<u>Income</u>		
<u>Members Annual Subscription</u>				<u>£50.00</u>		
Subscription Income	2208	2232	2556	Break Even	2445	2232
Joining Fees	50	50	100		50	50
Other; Bank Interest	60	63	52		60	63
Total Income	2318	2345	2708		2555	2345
<u>Cost</u>				<u>Cost</u>		
Website	309	300	206		309	300
Stationery	120	0	69		120	0
Venue	1080	1440	1200		1080	1440
Speaker	720	600	468		720	600
Sundry	335	300	279		335	300
Total Expenditure	2564	2640	2222		2564	2640
Contribution	-246	-295	486		-9	-295
						486

Appendix 2; 2024 Member's attendance & budgeted renewals

Plymouth City Probus Club			
Attendance Record			
Period: 2025			
>>>			
	Member	<<< Budget Year >>>	
	Date	25 F /Year	Potential
		%	Member 26
Apperly	1	91%	1
Attewell	1	91%	1
Ball	1	100%	1
Barnard	1	73%	1
Behenna	1	73%	1
Campbell	1	0%	0
Chapman	1	45%	0.5
Clarke	1	0%	0
Clinton	1	0%	0.25
Coates	1	36%	1
Colwill	1	45%	0.5
Cooms	1	100%	1
Cox	1	0%	0
Criddle	1	55%	1
de Mora	1	50%	1
Evans	1	82%	1
Farrar	1	0%	0
Fielding	1	82%	1
Fletcher	1	45%	1
Fluellen	1	91%	1
Gale	1	82%	1
Gadd	1	73%	1
Gattward	1	91%	1
Giddy	1	0%	0
Goad	1	100%	1
Green	1	64%	1
Heard	1	64%	0
Horne	1	50%	0.75
Human	1	50%	0.5
Johnson	1	45%	1
Joines	1	100%	1
Lavis	1	100%	1
Lawson	1	64%	0.75
Lee	1	55%	0.5
Mackinem	1	91%	0.5
Miller	1	36%	0
Moore	1	18%	0
Moorcroft	1	9%	0
Ninnis	1	91%	1
Orr	1	27%	5
Owen	1	73%	0
Parker	1	45%	1
Peddar	1	73%	0.25
Price	1	55%	1
Randall	1	0%	0.25
Reid	1	33%	0.75
Rogers G	1	18%	0.25
Sanders	1	82%	1
Scott	1	0%	0
Smith	1	100%	1
Stevens	1	64%	1
Taylor	1	45%	1
Thomas	1	64%	0.5
Travers C	1	55%	0.5
Travers M	1	100%	1
Van der Lught	1	36%	0.5
Wallace	1	27%	0.5
Warmington	1	73%	1
Waterman	1	36%	0.5
Whalley	1	291%	0
	0	60	54.5% 43.25
		0	Say 44

Appendix 3

Should The Club decide that it wishes to continue to utilise the Athena Suite, then the financial results would be as under:

Subscription Levels;

- Break Even £57 pa [Option 2]
- Subsidised £50 pa [Option 1]

5] Budget Summary								
<u>Option 1</u>	<u>Budget Year</u>	<u>TY Estimate</u>	<u>LY Actual</u>		<u>Option 2</u>	<u>Budget Year</u>	<u>TY Estimate</u>	<u>LY Actual</u>
Income								
Members Annual Subscription		£50.00				£57.00		
Subscription Income	2475	2232	2556		Break Even	2800	2232	2556
Joining Fees	50	50	100			50	50	100
Other; Bank Interest	60	63	52			60	63	52
Total Income	2585	2345	2708			2910	2345	2708
Cost								
Website	309	300	206			309	300	206
Stationery	120	0	69			120	0	69
Venue	1440	1440	1200			1440	1440	1200
Speaker	720	600	468			720	600	468
Sundry	335	300	279			335	300	279
Total Expenditure	2924	2640	2222			2924	2640	2222
Contribution	-339	-295	486			-14	-295	486

Year End Cash

4] Cash:	<u>Option 1</u>	<u>Operating</u>	<u>Capital</u>	<u>Discretionary</u>		<u>Option 2</u>	<u>Break Even</u>	<u>Operating</u>	<u>Capital</u>	<u>Discretionary</u>
Cash Surplus Brought Forward	3124					3124				
Result for the Year	-339					-14				
Year end Cash estimate	2786	1440	600	746		3110		1440	600	1070
		1 year Venue	AV Equip					1 year Venue	AV Equip	

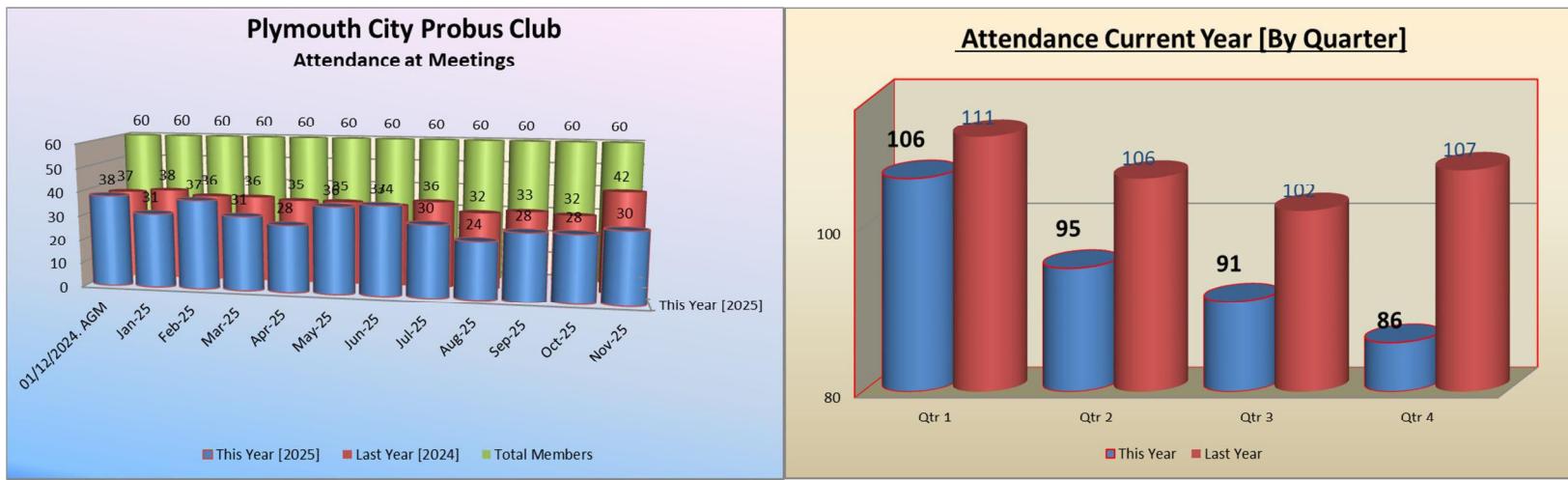
Note; The difference in annual subscriptions by retaining the Athena Room would be +£5 [£7] pa per member

Appendix 4

Club statistics

Attendance Levels:

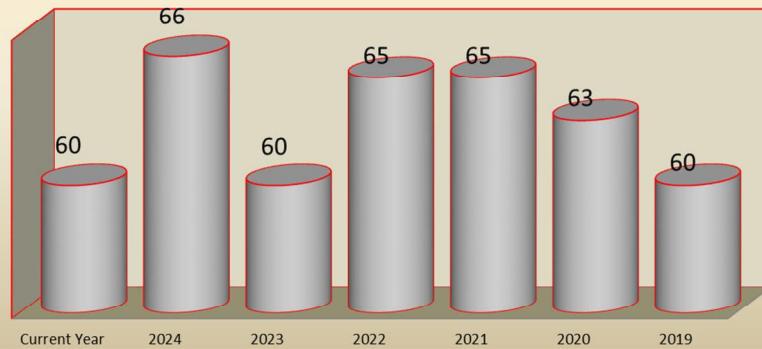
- The graphs below illustrate the falling attendance at Club meetings



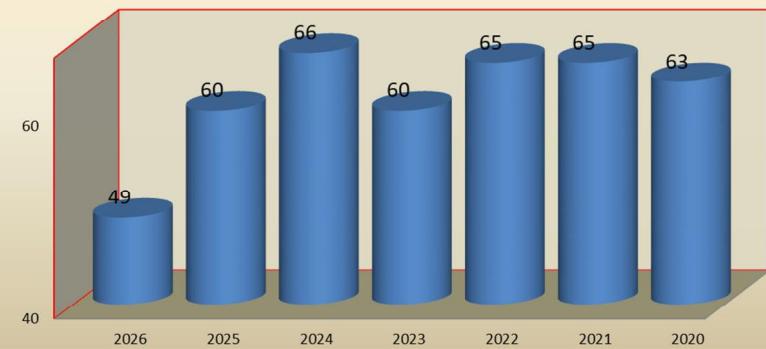
The graph below illustrates the changes in membership numbers over the last 7 years

- Membership numbers for 2026 are projected to be $44 + 5$ joiners = **49**

Membership Growth 2019 - 2025
[Paid Members for Year]



Projected Membership Changes 2020 - 2026
[Paid Members for Year]



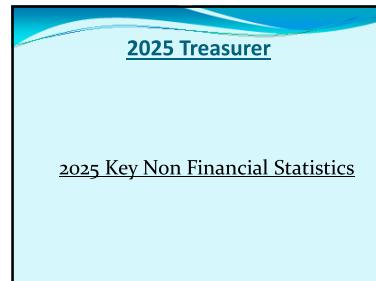
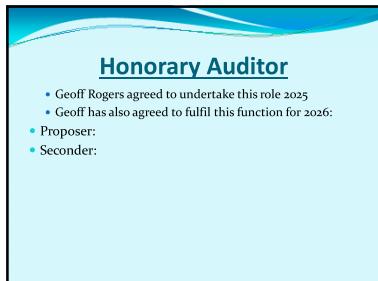
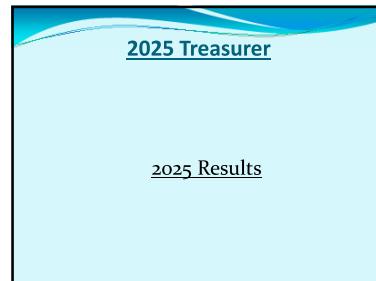
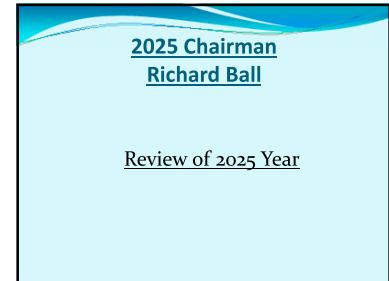
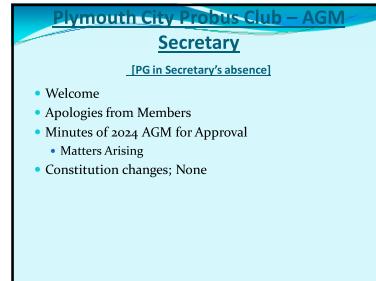
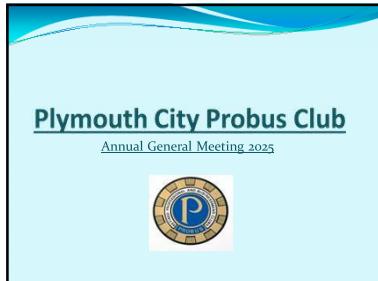


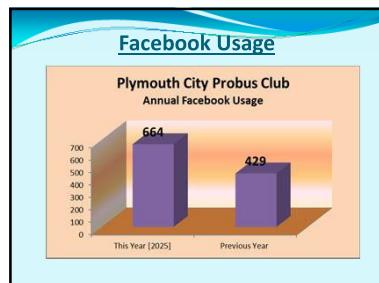
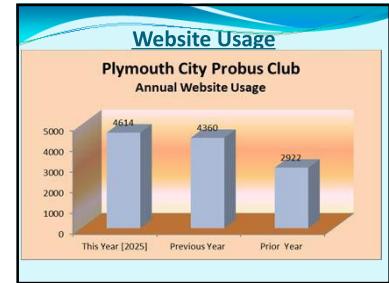
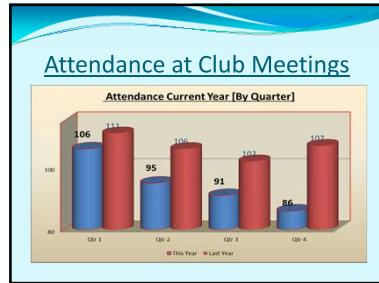
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Secretary

Reports from Secretaries 2025

- Social
- Membership
- Venue

Secretary

Looking Forward
2026

Plymouth City Probus Club
Election of Officers 2026

- Chairman; Andrew Evans
- Vice Chairman; John Goad
- Secretary; Andrew Evans
- Treasurer; Paul Gale *
- Membership Secretary; TBA
- Social Secretary; Nigel Barnard
- Venue Co-ordinator; John Coates *

* Paul Gale & John Coates have exceeded Committee Membership as outlined in the Club Constitution
They need to be ratified on an annual basis

Budget & Subscription 2026

• Costs 2026 - Club Activity	£2564
• Number of Members participating [Re-join 41; New: 5]	49
• Breakeven Subscription Level;	£50
• Proposed Subscription Level 2025	£45
• * Renewing Members Only, New Members £50 + Joining Fee	
• Budgeted Contribution for the Year;	(£246)
• Retained Cash at Year End;	£2865

* Proposer & Seconder Required

Budget 2026 – Key elements

- Meet in The Green Room
 - Saving £360 pa
- Meetings to start with Coffee / Social @ 10:30
 - Speaker at 11:00
- Full range of good quality speakers
- Full Social programme
- To engage with marketing professionals to raise the Club profile through electronic marketing with the strategic aim of increasing membership levels

2026 Chairman
Andrew Evans

2026 Year

Andrew is away for this AGM
Andrew will present his thoughts for
2026 at the Club meeting on
January 6th 2026

Key Dates 2026

- Proposed dates for 2026:
- Monthly Meetings - 1st Tuesday of each month
[subject to amendment when Bank Holidays clash]
- Social events - 2nd / 3rd Wednesday of each month
- Special Events:
 - 2025 Christmas lunch 9th December 2025
 - 2026 Christmas lunch 11th December 2026
 - Summer Dinner 24th June 2026
 - Mini break away 20/21st November 2026
- Subject to amendment
- FULL SCHEDULE TO BE PUBLISHED ON CLUB WEBSITE

Plymouth City Probus Club

Annual General Meeting 2025

