
NORTHERN COUNTIES CHESS UNION FOUNDED 1899

AGM 2025 Treasurer's Report

Attempts to set me up as treasurer with our former bankers, Santander, ultimately floundered, essentially as (amongst other obstacles they created), after three versions of what was required it transpired I needed to prove my identity with, amongst other things either a driving license or passport, neither of which I've ever had. So, it was decided to move to a different banker, Metrobank, to which end a Special Council Meeting was held on 12/01/2025 to provide documentation required by the bank. (See SCM minutes.)

At the time of writing (25/05/2025) a meeting with the bank to open the new account was awaited.

The plan, once the new account is open, is

- 1) Transfer across the £1,317.86 in the Santander current account.
- 2) Pay £247 in total owed to Dave Cole and Rupert Jones
- 3) Request 2024/25 CCA Membership fees, £75 from 8 counties
- 4) Request 2025/26 CCA Membership fees, £75 or as set at the 2025 AGM
- 5) Initiate attempts to transfer across £742.67 in the Santander LMS NMS savings account.
- 6) Do the same for the £475.67 in the Santander NCCU savings account, requiring me to enlist assistance of signatories long unconnected with the NCCU, but known to me of old.

Provided step 1 is successful, that will be sufficient for cash flow, and there is no urgency with steps 3 & 4. If steps 5 or step 6 should fail, then it will not be the end of the world.

Future known normal expenditure should be easily covered with just the above £1,317.86. Estimates of specific items of anticipated expenditure are

- 1) the British Championship entry fee of the NCCU Champion, Mike Surtees, assuming he chooses to play, estimated at £220 plus or minus £28 (depending on unpredictable factors like his rating and time of entry.
- 2) NCCU Schools Award estimated at £190.
- 3) 2025 AGM room hire and refreshments estimated at £80.

That leaves c. £463 (the break-even amount on the account for the year even without membership income) for whatever other costs and expenses might arise. These are unpredictable, but there should be enough to cover them, even without income from CCA Membership fees to be paid in due course.

There can be no meaningful accounts for 2024/25 due to financial paralysis. Strictly, Income was £10 paid in by Dave Cole to keep an account open, and a modest amount of interest, and expenditure was zero.

As regards agenda item 9, setting the CCA Membership fee (currently £75), I would propose this remain the same.

It would request guidance from the AGM as to when counties are expected to pay their CCA Membership fees.

More-detailed working figures are appended. They were for my use, so if you don't understand them then sobeit!

Steve Mann, Treasurer

Very Approximate Anticipated Cash Flow in 2025/26

(Dates are virtually meaningless)

Est. Date	FY	From/To	For	Amount	Running Bal.
2025-08-01	2025/26	Santander Current A/c	account transfer	1,317.87	1,317.87
2025-08-01	2025/26	8 Counties	NCCU Membership 2024/25 £75 x 8	600.00	1,917.87
2025-08-06	2024/25	David Cole	School Award 2024	-162.00	1,755.87
2025-08-06	2024/25	David Cole	Payment into LMS a/c to keep open	-10.00	1,745.87
2025-08-06	2024/25	Rupert Jones	AGM 2024 Room Hire & Refreshments	-75.00	1,670.87
2025-08-06	2025/26	West Riding (SM)	2024 AGM costs (estimate)	-80.00	1,590.87
2025-08-11	2025/26	Mike Surtees	British Champ Entry fee (+/- £67.50)	-220.00	1,370.87
2025-12-20	2025/26	Chess Essentials	School Award 2025	-190.00	1,180.87
2026-03-31	2025/26	8 Counties	NCCU Membership 2025/26 £75 x 8	600.00	1,780.87
2026-03-31	2025/26	Various People	Assorted Costs and Expenses	-463.00	1,317.87

Summary (excl Santander transfers)				Expenditure	Income
2025-08-06		D Cole, R Jones	O/S debts previous	-247.00	
2025-08-06		S Mann (guess)	Costs of 2025 AGM (est.)	-80.00	
2025-08-11		M Surtees (if plays)	Br Champ.Entry Fee +/- £28	-220.00	
2025-12-20		Chess Essentials	NCCU School Award 2025 est.	-190.00	
			Subtotal known amounts	-737.00	
2026-03-31	(should be more than enough)		Assorted Costs and Expenses provision	-463.00	
WHEN?		8 Counties	CCA Membership Fees 2024/25		600.00
WHEN?		8 Counties	CCA Membership Fees 2025/26		600.00
				-1,200.00	1,200.00

Santander Balances to Transfer			
2025-08-01	Probably Okay	Current	1,317.86
?	More Difficult	NCCU Savings	484.77
?	More Difficult	LMS Scheme Savings	766.17